



# Advances in Business Research

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# **Advances in Business Research**

**Edited By:**

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## **Advances in Business Research**

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## Prologue

In addition to being an important part of the academic endeavors, high-quality work is the core factor guiding all activities. Creation of knowledge, the development of new concepts, the provision of a scholarly eco-system and the dissemination of research findings are essential to the growth of the country. Each organization aims for three fundamental aspects of research: research should be creative, impactful and socially important. While we have long celebrated and rewarded ground-breaking and impactful work, we share a culture that is deeply divided between the haves and the have-nots. The findings of these efforts will not be widely communicated because work is important and socially significant. In a globalized environment, a joint effort to harness international partners will be to achieve high-quality research production. Globalization as a dynamic mechanism profoundly affects the entire framework of the global economy. At the one hand, there is a major increase in interconnections between individuals, organizations and states, bringing gross growth and development to the various human populations and societies. At the other hand, our current world has become the world of continuous transition, modification, and inconsistency, depending on ever-changing consumer economy system demands. Therefore, on our path to effective cross-border cooperation, we all face multi-level barriers – both individual and public. These challenges lead us to try new ways of growing productivity and collaboration between organizations and their operations, innovative management approaches, maneuvering in terms of increased competition at both local and international level. The books on Multidimensional Research Approaches to Management, Advances in Business Research, and Global trends in Management has been a tool for communicating past and present research activities to our foreign graduates, entrepreneurs and scholars. The book contains academic papers, and management and social science related idea articles. Our research group discusses a number of exciting topics in this book, different from what was done before and offers counter-intuitive perspectives that question existing viewpoints. Our work not only

makes important contributions to the current body of expertise but also enriches the interactions in the classroom. We would like to thank the Department of Business Administration's Management Research Forum and all faculty members for a great year in terms of both good quality and research output.

## **Acknowledgement**

We feel honored for having had opportunity to bring out this edited volume on Recent Research Trends in Management, Social science and Business Administration”. First we express our sincere gratitude towards authorities of Annamalai University for giving permission to publish this book and encouragement in this endeavor. We are extremely grateful to our honorable Vice Chancellor

Prof. Dr. V. Murugesan, the distinguished registrar Prof. Dr. N. Krishna Mohan and the esteemed Dean, Faculty of Arts Prof. Dr. E.Selvarajan for their timely help. We are deeply indebted to all the faculty members, research scholars of Department of Business Administration Annamalai University for their constant encouragement for the successful completion of this work. Our sincere thanks are also due to the Emperial International publishers for the neat execution of this work. Finally, we again thank all those who directly or indirectly helped us in this endeavor.

**Editors**

## About Editors



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## DETERMINANTS OF CONSUMERS' DECISION MAKING ON ONLINE HOTEL RESERVATION

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### ABSTRACT

*Technology drives new opportunities which results in competitive environment for hotel industry. More number of consumers' are now a days passionate to book hotels online from the comfort zone from any part of the globe. The purpose of this conceptual paper is to understand the various factors influencing Consumers' Decision Making on Online Hotel Reservation. The study identifies the various factors such as Privacy & Safety, Easy and User Friendly, Transaction, Convenience, price, Information, Website Usability and accessibility which influences the Consumers' Decision Making on Online Hotel Reservation. The study will be helpful for the marketers to frame the promotional strategies for capturing and withstanding the competitive market by acquiring more consumers''*

**Keywords:** Online hotel reservation, Consumers' decision making, factors influencing

### INTRODUCTION

Growing consumer interest towards m-commerce is one of the key game changers of this market as 76% of the aggregate online population in India is using mobile internet. The interest of consumer towards increase in smartphone penetration and digital payments usage, India's **online hotel market will grow to \$4 Bn** with 31% penetration at a CAGR of 25% By 2020, **one in three hotel rooms will be booked online** – a clear indicator of the growing importance of digital in travel research, planning, and booking.

In general, a typical journey of an individual traveller encompasses the working together of many industries. From getting tickets to booking hotels, consulting travel agents to hiring tour guides and transportation services – the inherent scope has always been immense. With the addition of the term 'online' here, the one factor that has been added is – convenience.

The Google India and BCG report show that, for a majority of Indian consumers', a vacation is a well-thought through the event. Planning for which begins several weeks in advance. On average, travel consumers' spend 49 minutes spread over 46 days, visiting as many as 17 different online touch points to plan, research, and make a booking. These touch points majorly include online travel aggregators aka OTAs (64% reach), search engines (33% reach), and maps (26% reach). 76% gain inspiration to travel from family and friends and word-of-mouth form an important input when it comes to travel bookings. Also, reviews and ratings from other users are the single most important criteria to select a certain booking channel. However, **each online session lasts less than three minutes due to the ubiquity of mobile**. As stated in the report, "Through their journey, Indian travellers tend to flip back and forth across different online destinations, checking availability and comparing prices across different providers and connectivity. Finally, the research finds that consumers' use a mix of online and offline sources of information during their booking journeys. However, only 12% of the consumers' prefer to use offline sources for research. 57% of the consumers' believe that online channels give them better deals, while 41% find it more convenient to book online.

“ Travelling companies are offering incentives through huge discounts, cash back proposals and gift vouchers to book online, besides encouraging to download their mobile apps. Also, the rise

of mobile wallets and electronic cash is widening the customer base of m-commerce companies,” says Sriram Mohan, Lead Analyst, Consumer, Technavio Research. Major vendors dominating this market include Cox and Kings, MakeMyTrip, SOTC, Thomas Cook and Yatra. To stay competitive, the leading players are increasingly striving to provide innovative services to the consumers’ within this market. Also, these travelling companies are adopting user-friendly interfaces such as time saver quick book, easy navigation, and better connectivity to encourage online travel booking and adding convenience to customers [3]

The growth of internet usage and the internet offers a new marketing platform for the hotel industry. In the tourism and hospitality context the internet has become an essential tool for consumers’ to reach information and purchase tourism products (cronjevac,Gugic,Karlovcac ,2010).Online travel website (OTAs),/such as Expedia, Booking com, Agoda .com made easy for the customers to reach the information about online hotel booking (cronjevac,Gugic,Karlovcac ,2010).Research on consumer purchasing behaviour when making online reservation is crucial & relevant.(Sye – Lyn Saw,Yen-Nee Goh, Salmi Mohamed Isha)

In the Modern Era , It is found that 97 %of consumer read online review for local business in 2017. 85% of consumers’ trust online reviews. Positive reviews make 73% of consumers’ trust a local business more. Yelp and facebook are more trusted review sites, followed by Google & B.B org –( “ bright local – Local Consumer review survey 2017”)

Searching for facts relevant to their plans, from flights to hotel booking, has become a necessary step in travelers’ decision-making process[7].The principal acceptance is that consumers’ have a habit of relying on information about hotel products and services delivered by corresponding customers [8]indicating the power and persuasiveness of online product reviews [6] Kardon (2007) has shown that consumers’ rely on peer review since it is more independent and trustworthy than information provided by business entities

There is a significant effect of property characteristics on online booking decisions [2]. The most frequently mentioned attributes /Property Characteristics that influence choice in leisure and business traveller settings are: location, service, star rating, security, food and beverage, image, price, room and hotel attributes, facilities for leisure time activities[5].

The significant factors that affected online reservation intention in both the online group were convenience, safety, and price. Ease of information search and transaction were the significant factors affecting online reservation intention . On the other hand, the online group considered ease of information search and transaction to be more important than price.[ Woo Gon Kim\*, Dong Jin Kim] Mowen and Minor (2001) maintain that consumer decision making are a series of processing results from perceiving problems, searching for solutions, evaluating alternatives, and making decisions.

The Concept of Purchase Decision Researchers have proved many a times that celebrity endorsement, customer knowledge and Product packaging/ design increases purchase decision of customers towards an organizations product. Recently some researchers have proved that celebrity endorsement, customer knowledge and product packaging helps customers in evaluation of the product which is also called perceived value. After evaluation of the product or identifying the perceived value of the product customers generate purchase decisions towards the product. Product knowledge or customer knowledge helps in better evaluations of the product by the Customers and purchase decision is more objective by them rather than subjective.

Kempf and Smith (1998) conducted a research on consumer’s knowledge about the product on product evaluations. The results indicated that consumers’ having more knowledge about a

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product are able to solve their problem with lesser efforts compared to less knowledgeable consumers'. Also consumers' with higher knowledge are not biased in making their decisions related to product purchase. Product knowledge plays a significant role in purchase decisions when the product is new or is manufactured in other countries and is distributed in rest of the countries (Bamber, Jiang, and Wang, 2010).

The aim of this study is to identify and understand the various factors influencing consumers' decision making on online hotel booking reservation. The study will be helpful for the marketers in order to understand the consumers' behaviour on decision making in the growing online booking scenario.

### **OBJECTIVE OF THE STUDY**

1. To identify and understand the various factors influencing consumers' decision making on online hotel reservation.
2. To give suggestions to the hoteliers or OTAs to improve their service in the growing online booking scenario

### **REVIEW OF LITERATURE**

The aim of the study is to investigate the role of online customer reviews and key elements of the review characteristics, property characteristics in customers' online hotel booking decision. The study is empirically tested with a data obtained from 600 customers of booking.com having various backgrounds and nationalities and finally shortlisted to 425. Following a snowball sampling technique, the survey was shared through social media, online communities, and instant messaging applications. Structural Equation Modelling using SmartPLS 3.2 has been used to test the relationships in the suggested model. The study has proven with empirical evidence that the most influencing component of various review characteristics significantly affects customers' decision making on Booking.com. Out of seven different eWOM characteristics, the study reveals a significant effect of review relevance, valence, quality and quantity and recency on customers' online booking decision, moderate positive effect of review consistency and review's country of origin on the customers booking decision. Furthermore, the paper has found evidence for the significant positive effect of property characteristics on the online booking decision. Finally, the results partially support the moderating role of gender and travel purpose in various relationships in the conceptual model. [2]

This study aims to examine the causal relationship between the attributes of the online consumer reviews and the online hotel booking intention specifically in Malaysia context. 200 survey responses were collected from local travellers that have at least once booked hotel through online method. The results show that usefulness ( $t = 3.478$ ,  $p < 0.01$ ), valence ( $t = 2.462$ ,  $p < 0.05$ ), and timeliness ( $t = 2.145$ ,  $p < 0.05$ ) of the online consumer review significantly affect the online hotel booking intention in Malaysia.[11]

The aim of this article is to propose a conceptual framework to investigate the factors influencing customers' intention to adopt online hotel booking website from Stimulus-Organism-Response perspective. Based on review of related literature on online hotel booking adoption, five independent variables i.e. 1) information quality, 2) perceived interactivity, 3) safety and privacy, 4) price and promotion, and 5) electronic word-of-mouth (e-WOM) are proposed as stimuli. These stimuli are expected to influence perceived value (organism) and consequently online hotel booking intention (response). For that reason, the quality of the information provided on the hotel booking website is crucial. Hotel customers should be able to search the related information conveniently. The hotel's product or service information must be



accurate, easy to be understood, updated and comprehensive. The online booking website should also be interactive by allowing two-ways communication between the website user and the booking website. Website user should be able to control their browsing experience themselves. Besides, interactive technology should be responsive to the website user by providing fast feedback on any inquiries and in performing online transactions. Since hotel customers need to provide their personal details and payment information such as credit or debit card number, the website safety features and privacy policy are major concerned. If the website users perceived that their safety and privacy are at risk, they may not be using the technology to book for hotel rooms. Even though the hotel booking website offers interesting price and promotion for the hotel service, it does not guarantee that the customer will be using the online booking service if their safety and privacy are at stake. Besides, e-WOM is also a strong factor that can influence travellers to book through the hotel websites. Customers have more confidence on the hotel service performance if other customers who have experienced the hotel stay give positive or favourable feedback about their stay experience. [4]

The purpose of this paper is to examine the determinants of electronic word of mouth influence on hotel customer purchasing decision. To achieve this goal, the study used a questionnaire to collect data from 500 hotel customers in Sharm-elshikh as one of the touristic destinations in Egypt. It has employed linear regression to measure the influence of EWOM determinants on hotel customer purchasing decision. The study results show that the influence of EWOM depends on source credibility, valence, and volume of information obtained from EWOM. Also we find that there is a relationship between receiver characteristics like receiver expertise and EWOM influence. The results further indicate that the type of website and type of the product which EWOM are about has a significant impact on EWOM influence. The findings of the paper provide information to managers and marketers from hotels as to why there is a necessity to pay close attention to what being said about them via EWOM and also how to effectively manage their online presence. [8]

This study aims to investigate the impacts of online review and source features upon travelers' online hotel booking intentions. This study developed a research model and empirically examined the model by collecting data from business travelers in the Mainland China. Factor analysis was adopted to identify features of online reviews content and source attribute. Regression analysis was used to examine impacts of these attributes upon travelers' online booking intention. Six features of online reviews content and one source attribute were identified, namely, usefulness, reviewer expertise, timeliness, volume, valence (negative and positive) and comprehensiveness. Regression analysis results testified positive causal relationships between usefulness, reviewer expertise, timeliness, volume and comprehensiveness and respondents' online booking intentions. A significantly negative relation between negative online reviews and online booking intentions was identified, whereas impacts from positive online reviews upon booking intentions were not statistically significant.[14]

The Determinants of Online Hotel Reservations among University Staffs , A sample of 193 respondents was collected . This study empirically investigated the relationship of the demographic characteristics and Internet usage behaviour on the determinants of online hotel reservations. The results showed that respondents with higher level of education exerts more importance on the convenience factor while the usage level of Internet and prior Internet shopping experience influence the transaction factor. Price is a key motivator to purchase online. In terms of the determinants on the likelihood of online reservations, the results suggested that online bookers place great importance on transaction factors which are the ability to make fast and efficient online transactions. Underlying the determinant factors is price.

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Online bookers used online hotel reservation to reduce their purchase related costs and simultaneously get good rates as well. [1]

This study examined the differences between demographic and behavioral characteristics of customers who purchased products online and customers who did not. Additionally, this study investigated determinants that explain a customer's online reservation intention. To meet the purpose of this study, the researchers surveyed customers from eight hotels in Korea. The data were analyzed using w2 analysis, factor analysis, and multiple regression analysis. The two types of respondents differed in regard to their age, educational background, weekly browser usage, and the number of years of Internet use. Furthermore, the results showed that the determinants affect the respondents' online reservation intentions different according to their past online purchasing experience. the multiple regression results suggested, the significant factors that affected online reservation intention in both the online group and the non-online group were convenience, safety, and price. Ease of information search and transaction were the significant factors affecting online reservation intention only in the online group. On the other hand, the online group considered ease of information search and transaction to be more important than price[13]

The Chennai city has been purposively selected for the present study. The 300 consumers' of online shopping have been selected for the present study by adopting random sampling technique and the data and information pertain to the year 2014-2015. In order to study the factors affecting online shopping behaviour of consumers', the exploratory factor analysis has been employed. In order to examine the influence of factors affecting online shopping behaviour on purchasing decision of consumers', the multiple linear regressions has been applied. The exploratory factor analysis shows that convenience, website features, security and time saving are the factors affecting online shopping behavior of consumers'. The regression analysis indicates that convenience, security, website features and time saving are positively and significantly influencing the purchasing decision of consumers' at one per cent level.[11]

This paper aimed to examine how web design, responsiveness, reliability, enjoyment, ease of use, security, and customization influence e-service quality of online hotel booking agencies in Hong Kong. Quantitative approach was used to examine the relationships between each of the dimensions and overall e-service quality. Based on findings in prior studies, current study extended the framework to the dimensions of ease of use, security and customization in addition to the dimensions of web design, responsiveness, reliability and enjoyment. An online survey website was set up to collect responses from students of two higher education institutes in Hong Kong. 162 valid responses were collected for analysis. Results found that web design and customization positively influenced e-service quality of online hotel booking agencies.. It conceptualized and tested a multiple-item scale for measuring the e-service quality. This study has practical implications to online hotel booking intermediaries on how to enhance their e-services quality. As the customers of online hotel booking proliferate, understanding how the key factors influence the perceptions of their customers toward e-service quality help online hotel booking intermediaries enhance their levels of services in attracting and retaining customers.[9]

The purpose of their study is to look at different aspects by doing a content analysis on six prominent travel websites in the United States. The study identified the key dimensions of a quality website which include navigation, information quality, trust, personalization and responsiveness would influence customer satisfaction or purchase of online travel services. "Two-thirds of e-shoppers indicate that they will not shop on a poorly designed web site, and affluent e-shoppers are even less likely to". On the other hand, many studies have also shown

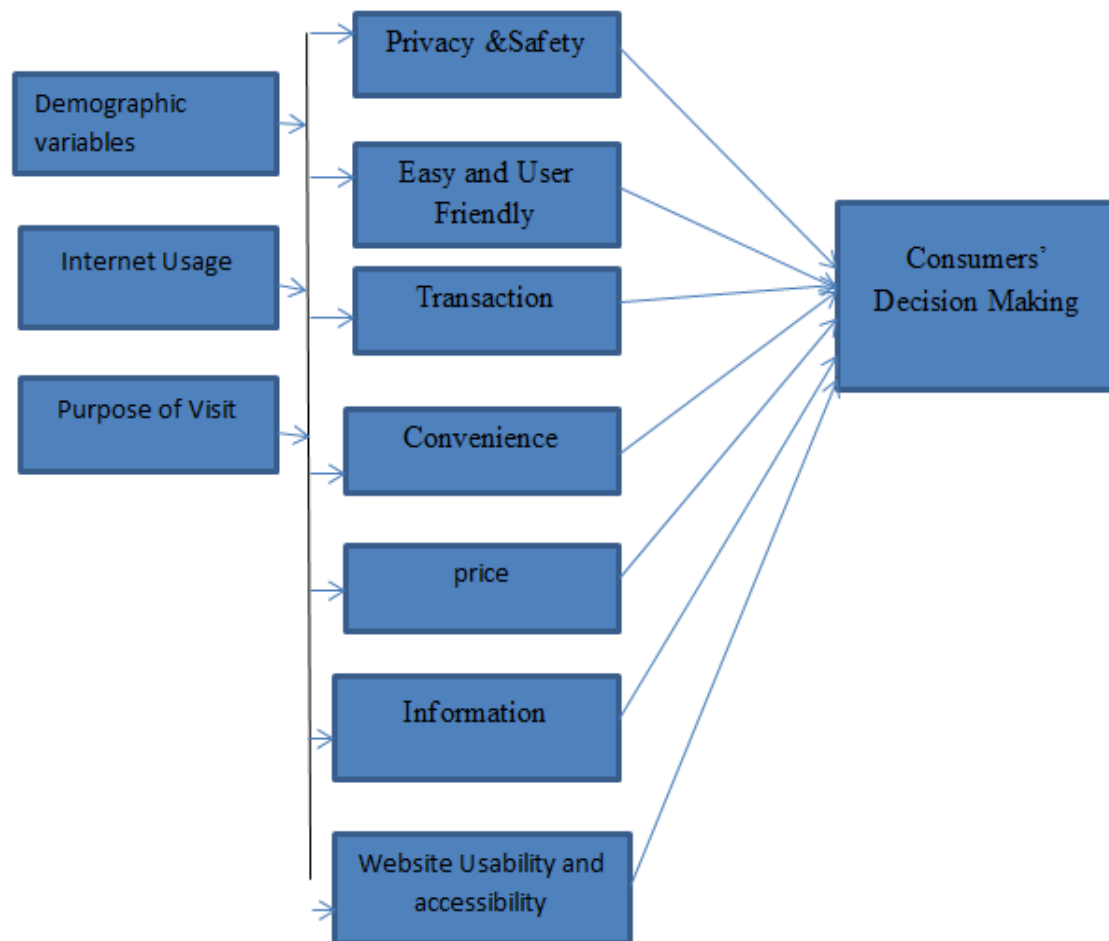
that the marketing mix namely the 4Ps – product, price, place and promotion have influenced the buyers' behaviour. In his model, Kotler has introduced another factor influencing the online consumer behaviour which is the web experience. Web experience is defined as consumers' overall perception on the online firm and its products. This experience is when consumers' search, browse, find, select, compare and purchase online. The consumers' impressions are affected by the website's design, atmosphere, events and other online features while interacting online.[10]

As an extension to Kotler's framework, Constantinides in his research added the web experience to include three main factors which are functionality factors, psychological factors and content factors. In functionality, he included usability and interactivity. This means that consumers' are exposed to an easy, fast and interactive website. In the psychological factor, he included the trust and security issues when consumers' go online. This factor is vital in gaining the trust from buyers in using and buying from a particular website. The final factor is content which he included aesthetics and marketing mix. In this factor, creativity of the marketer in presenting their website is important in luring consumers' to their website and buying from that site[6]

Finally, Szymanski and Hise (2000) determined that consumers' perceptions of online convenience, product information, site design, and financial security were the dominant factors in consumer assessments of satisfaction. After examining websites of retailers, Kagan et al. (2000) concluded that consumers' wanted such advanced functions as checking real-time availability and tracking completed orders although current websites that had only basic transaction functions. The results also indicated that consumers' wanted greater assurances of confidentiality and privacy. These findings are consistent with other studies that showed that issues such as privacy (Kelly and Rowland, 2000) and return policies (Wood, 2001) substantially influenced customer's perceptions of safety regarding online shopping [13]

### **CONCEPTUAL FRAMEWORK OF THE STUDY**

From reviewing the above given review of literature, it is very prominent that Privacy & Safety, Easy and User Friendly, Transaction, Convenience, price, Information, Website Usability and accessibility are some of the factors influencing Consumers' Decision Making on Online Hotel Reservation. Therefore, the conceptual frame work is formulated as given below:



### FINDINGS/RESULT OF THE STUDY

According to various review of literature the customer decision making is the process results from perceiving problems, searching for solutions, evaluating alternatives, and making decisions. Whereas acquiring product/Service knowledge and past Experience play a significant role in consumers' purchase decision making. The demographic variables( education, gender), purpose of visit, Internet usage have an impact on considering the various factors influencing online hotel reservation. The quality of the information provided on the hotel booking website and OTA's website is highly important for a consumer's before making a decision. The convenience plays a significant role in online booking, since consumers' look for Hassel free environment and information dominants to book a room. The factor user friendly plays a significant role while searching for information, filtering the data's based on customer expectation, Easy to understand policies and procedures plays a significant role in adopting online hotel reservation. The hotel's product or service information must be reliable, accurate, easy to be understood, updated and comprehensive. The online booking should facilitate interactivity between the service provider and customers and service users and customers which will build a trust in consumers' to book a hotel room through online. Price, Purchase related cost, Offers and discounts and Location, Service facilities, hotel attributes plays a prominent role in final hotel selection.. Website usability and accessibility should be able satisfy their browsing experience by themselves. Besides, interactive technology should be responsive to the website user by providing fast feedback on any inquiries and in performing online transactions. The online transaction should be fast ,less procedural, and safe for consumers' to adopt it, while

booking hotel rooms online. Since hotel customers need to provide their personal details and payment information such as credit or debit card number, the website safety features and privacy policy are major concerns. Safety and security of personal information's and cancellation refund plays an important role in building trust towards online booking. Even though the hotel booking website offers interesting price, promotional offers and discounts for attracting the customers, it does not guarantee that the customer will be using the online booking service if their safety and privacy are assured. Besides, information's such as photos and past experience shared by the previous users in the form of online review, e-WOM plays a significant role in reserving hotel through online. Customers have more confidence on the hotel service performance if other customers who have experienced the hotel stay give positive or favourable feedback about their stay experience.

### CONCLUSION & RECOMMENDATION

The purpose of this conceptual paper is to identify that various factors influencing customer decision making on Online Hotel Reservation. From this study it has been identified and understood by reviewing various review of literature that the customer decision making plays a vital role in selecting a hotel through online hotel reservation. From this study it is clearly understood that various factors such as Privacy & Safety, Easy and User Friendly, Transaction, Convenience, price, Information, Website Usability and accessibility, Past Experience influence the customer decision making on Online Hotel Reservation. This study is further proposed to investigate by collecting information (data's) by using structured Questionnaire from consumers' using online hotel reservation and searching information's through online before reserving a hotel Room. The analyses will be made to analyse the impact of relationship between demographic variables, internet usage and determinants of online hotel reservations on consumer decision making on hotel reservation. The study will be very helpful for the hotelier's and OTA to understand the expectations of customers towards online hotel booking in order to win the customer and gain the competitive advantage and increase the market share.

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## CROSS SYSTEM OF MEDICAL PRACTICE - LEGAL AND ETHICAL ISSUES IN CROSSPATHY IN INDIA REVIEW

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### ABSTRACT

*Cross Medical Practice, popularly known as Crosspathy in India, is getting attention of both State and Central Governments, due to the fact that, a Doctor practicing any other system, other than what he/she was qualified and registered is on the rise. There are issues related to Cross Medical Practice involving legal and ethical. The debate on Crosspathy is getting attention of Indian Medical Association (IMA) and state Medical Associations when the Central Government introduced the Bill called "The National Medical Commission Bill, 2017 in which controversial provisions against some section of doctors. Are introduced. There are number of decisions by the Apex Court in India against Cross Medical Practice (Crosspathy) making it clear that Crosspathy is negligence per se. However, there are two state governments who passed legislation in support of Crosspathy and some non-Allopathic Doctors are being appointed as Government Doctors in Government departments. Such legislations that have caught the eye of the IMA and growing Intolerance by a section of doctors (Allopathy) are :*

- 1) The National Rural Health Mission,*
- 2) Initiation of new Medical Courses, such as, the 3 years Rural Medical Assistance Programme to address shortage of Medical Practitioners in rural area.*
- 3) Employing Ayush Doctors in Nursing Homes 4) Introduction of Bridge Course to BAMS students to be qualified as Allopathic Doctors are some of the controversial legislation, bringing the legal and ethical issues to the fore. This review article made a possible intensive rearview with the existing material on the subject keeping in view the legal and ethical issues involved in Cross Medical Practice (Crosspathy) and whether the legal and ethical issues are detrimental to a section of Doctors and to the public at large.*

### I. INTRODUCTION

The issue of Crosspathy (Cross Medical Practice) has emerged because non allopathic doctors are started practicing and prescribing Allopathy. This is so mainly in rural areas of India where the dearth of doctors is more. Today's Healthcare sector is predominantly concentrated in major cities and B Towns in 90% of the states in India. Indian population is mainly concentrated in rural areas and suburbs of cities and towns. The non-availability of allopathic doctors and though available costly and prohibitive and the public health centers are not functioning properly because of non-availability of staff or allopathic doctors are reluctant to work in rural areas compelling the rural public to go for non-qualified doctors for treatments. This situation has given a room for the Ayurveda, Homeopathic, UNANI and Siddha doctors practicing and prescribing allopathic drugs, which they are not supposed to do so. More so, the judgments rendered by the Apex Court make it clear that non-allopathic doctors are not allowed to practice Allopathy. To over come the situation and to minimize the dearth of doctors, central and state governments made some legislations. However, there are arguments for and against these legislations and the matter has gone upto Apex Court, and still pending.

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## II. WHAT IS CROSSPATHY?

The literal meaning of Crosspathy is Cross Medical Practice. It means any person or an individual who has acquired a qualification / degree from an recognized institute by Medical Council of India, Dental Council of India, Homeopathic, Ayurvedic or Unani System of Medicine and is registered with respective authority is a genuine Medical Practitioner for that system of medicine. Likewise, any person acquires two different system of degrees, eg: a person who passed MBBS and BHMS can practice both the system of medicine, provided he/she is registered with both the authorities. From the above, it is clear that a person qualified and registered in one system cannot practice in other systems where he/she is not qualified and registered. If, he/she does, that means being qualified and registered in one system, practicing other system in which he is neither qualified nor registered, is doing Cross Medical Practice, which is violation of Law and constitutes Medical Negligence or Medical Negligence per se, according to Apex Court. There is no restriction to practice the medicine for which a person is qualified and registered under the existing law whatsoever to do so. The problem would arise only when they attempt to cross practice without a qualified degree, training and registration in the respective system of medicine.

## III. PRESENT SCENARIO IN THE COUNTRY

According to one survey, there are roughly a 10 million doctors in India and of which, 60% are qualified and registered non-Allopathic doctors. Also there are an additional quarter-to-half a million doctors not having any recognized qualification. A section of the middle class and rural population are turning to non-allopathic systems for certain specific ailments. Our rural population mainly going to registered medical practitioners (RMPs) who are neither qualified nor registered in any system of medicine but are prescribing in addition to Allopathy other forms of medicine, though it is illegal, there are no strict and positive rule to punish the guilt unless a patient/consumer goes to the Court. These Registered Medical Practitioners are having tie up with major hospitals in major cities and they are referring these cases to them and getting their bugs. This has become a routine in the rural areas where the population are not aware of the seriousness of ailments. Added to this, with the rise of non-allopathic pharmaceutical companies and their marketing of drugs as that of allopathic drug firms, people are opting for such drugs and even doctors are prescribing, which is against the Law. It appears that Cross Medical Practice has seized to be an abrasion and is almost the norm cultivated, created, prepared by our profession. This situation is created by unscrupulous persons who train thousands of doctors in non-recognized disciplines but finally, practicing allopathic medicine. On the other hand, the non-allopathic doctors argue that they are **playing a socially useful role in treating the rural and suburbs of the urban population who are unable to get required medical attention**. The Healthcare facilities in our country are far from satisfactory and there is a mal-distribution of Healthcare personnel in rural and suburbs of the urban areas. The Governments, because of the dearth of qualified practitioners are appointing community health workers (CHW) by providing them some common medicines which can be used for management of common ailments. Here, the point that arises is : will the CHW have the deep and complete knowledge of these illness and medicines and if such person can prescribe or dispense some medicines, why a qualified graduate cannot do so ? this is the point for debate and there are for and against arguments.

## IV. LEGAL POSITION OF CROSS MEDICAL PRACTICE IN INDIA

This problem of Cross Medical Practice has come into picture when the Apex Court in their Judgment in Punam Varma Vs. Ashwin Patel case, has ruled that **"if you are practicing any other system, it is negligence per se"**. This clearly shows that, it forbids the doctors of modern medicine from practicing/administration of non-allopathic drugs, such as ayurvedic,



unani, siddha and if so, they are liable to be prosecuted under both civil and criminal laws, leading to cancellation of registration and /or imprisonment or both. These doctors are labeled as quacks per se without further evidence or argument. However, on the other hand, some high courts, for example, Tamilnadu High Court (Tamilnadu Siddha Medical Graduates Association Vs. Letimka Saran.cont.P.No.775/2010, decision dt.23-07-2010) and State Commissions, Manpreet Kau Vs. Doctor Veena Ghumber 1/2005, CPJ 63) have pronounced that a practitioner of Indian System of Medicine can prescribe drugs of modern medicine. However, the over all situation of Crosspathy is legally not allowed. In fact, the Supreme Court decision will be binding on all the Courts in all the States in India, unless until Supreme Court reviews its own decisions.

Medical Council of India Clause 1.1.3 of M C I prohibits the allopathic practitioners to prescribe the Ayurvedic or homeopathic drugs.

Specific to Ayush legislation in the Indian Medicine Central Council Act, 1970, Chapter-1, 2(e),

*"Indian Medicine means, the system of Indian Medicine, commonly known as Ashtang Ayurveda, Siddha or Unani Tibb whether supplemented or not by such modern advances as the Central Council may declare by notification from time to time. This term "modern advance" has been used by many Ayush Practitioners to their advantage saying that they may be allowed to practice allopathic medicine.*

However, the Apex Court in its land mark Judgment in Dr. Mukhtiar Chand and others Vs. sate of Punjab observed that, "the definition of Indian medicine and modern medicine have been clarified. The practitioners can make use of the modern advsances in various sciences such as radiology report (X-Ray), complete blood picture, ECG etc., for purpose of practice in their system of medicine. Further, report held that a harmonious reading of Sec.15 of the Indian Medical Council Act and Section 17 of Indian Medicines Act, 1970 leaves the conclusion that there is no scope for a person enrolled on he state or central registers of Indian Medical practice, modern scientific medicine, in any of its branches, unless the person is also enrolled on a state medical regisrerred within the meaning of the Act. The Apex court further said that the right to practice modern scientific medicine or Indian System of Medicine cannot be based on the provisions of the drugs and cosmetics Act, 1945 It also mentioned that the purpose of the Drugs and Cosmetic Act is only to control the research, manufacture, storage, sale and dispense the supply of drugs; but not to control State laws on health.

However, if any State Act recognized the qualification of an integrated course has sufficient qualification for registration, in the State Medical Register of that state, the prohibition of Sec.15(2)(b) will not attract. Taking que from this, the Government of Maharastra issued a Gazette Notification allowing Vaids to practice Allopathy. However, a Writ Petition filed by Indian Medical Association in Bombay High Court and finally, the Apex Court delivered a Judgment, stating that "Ayurveda, Siddha and Unani practitioners can prescribe Allopathic medicines in only those states, where they are authorized to do so.

Accordingly, the Ministry of Health and Family Welfare, Government of India issued a notification dt.19-5-2013 requesting all state Medical Councils to establish a separate register for vaids and hakims etc.which enable them to practice Allopathy.

On the other hand, the Delhi Medical Council (DMC) recently issued an Order, warning Registered Doctors against practice of Crosspathy prescribing ayurvedic and homeopathic drugs along with allopathic medicines. The order issued by the Registrar of DMC states that ,

*"Doctors registered with DMC, are hereby directed not to practice or prescribe Ayurvedic Drugs". It also says "No Crosspathy practice is allowed by any Medical practitioner unless such person is also registered in that system in which he/she is practicing". The order also states that "practicing Crosspathy can be punishable by rigorous imprisonment of upto 3 years and a fine of upto Rs.50,000-00 under the Delhi Bharatiya Chikitsa Parishat Act of 1998".*

However, the Order says that, "drugs that are commons prescribed include Liv.52 and Amlycure D.S for liver problems, Cystone for Kidney Stones, Septilin for better immunity, M2Tone for Polysystic Ovarian disorder and other Overin and Fertility problems, Neeri for Urinary problems and Kidney stones and Amycordial for women's health can be prescribed by any one".

Just as the Medical Council of India Act prohibits specialist from traditional system of medicine to practice Allopathic drugs, the Delhi Bharatiya Chikitsa parishad Act bans Doctors to the Degrees in modern medicine to prescribe traditional drugs. Sec.30 of the Act states that *"false assumption of Medical practitioner under this Act to be an offence. Any person, who falsely improves that he is a practitioner as defined in Clause (k) of Sec.2 and practices Bharatiya Chikitsa (Indian System of medicine)" shall be punishable up to 3 years and a fine of Rs.3000-00*

A Recent Judgment delivered in the delhi High Court clearly specifies that "Practitioners of Indian System of Medicine (Ayush) including BUMS, BAMS, BIMS, BHMS Practitioners, who were earlier practicing Allopathy cannot practice allopathy. Based on the Judgment, the Delhi Medical Council came out on 8-4-2016 that only persons who possesses any of the recognized medical qualification as per the 1st, 2nd or 3rd schedule of the Indian Medical Council Act and regisrerred with the Delhi Medical council is entitled to practice in modern system of medicine (Allopathy) in the NCT of Delhi. Qualifications of BUMS, BAMS, BIMS, BHMS, Ayurveda, Unani Siddha or Homeopathy are not recognized as Medical Qualification as per IMC Act. hence, holders of such qualification are not entitled to practice Allopathy. Any person doing so, in contravention of the above, will render himself/herself liable to punitive action, *inter alia* U/s27 of the Delhi Medical Council Act, 1977.

## V. LANDMARK JUDGMENTS

a) National Consumer Disputes Redressal Commission, New Delhi, in their landmark Judgment, the Commission said, "when a patient is admitted in a hospital, it is done with the belief that the treatment given in the hospital is being given by qualified doctors as per IMC Act, 1956. It is not within the knowledge of the relatives of the patient is being treated by an Unani specialist. We hold that it is a clear deficiency in service and negligence by the Hospital by leaving the patient in the hands of Unani Doctor. Thus, we feel that an amount Rs.7,50,000-00 would be appropriate amount of compensation in case of peculiar circumstances"

b) The Apex Court came down heavily in case where Homeopathic doctors treated the patients with Allopathic medicines. In Poonam Varma Vs. Ashwin Patel and others, 1996 (4) SCC 332, where a Doctor holding Diploma in Homeopathic Medicine and Surgery and registered under Bombay Homeopathic Practitioners Act, caused death of a patient due to administration of Allopathic medicine. The Apex Court held him being not qualified, to practice Allopathy was quack or pretender to the medical knowledge or skill as a charlatan are guilty of negligence per se and confirmed the amount awarded by Commission.

c) In another decided case, the Apex Court said *"A harmonious reading of Sec.15 of 1956 Act and Sec.17 of 1970 Act leads to the conclusion that there is no scope for a person enrolled on the State Register of Indian Medicine or Central Register of Indian Medicine to practice*

*modern scientific medicine in any of its branches unless that person is also enrolled on a State Medical Register, within meaning of 1956 Act."*

d) Similarly, the Apex Court in Jacob Mathews Case, laid down that :

*"We feel that it is high time that hospital authorities realize that practice of employing non-medical practitioners such as, Doctors specialized in Unani System and who do not possess the required skill and competence to give allopathic treatment and to let an emergency patient be treated in their hands is a gross negligence. We do not wish to attribute negligence on the part of Dr.Rehan alone, while the patient was in his charge in terms of directly to pay compensation but solely on the hospital authorities for leaving patient in his complete care, knowing he is not qualified to treat such cases."*

e) In another instance, a Homeopathic Doctor administered Allopathic drugs to a patient who was subsequently shifted to a nursing home where he died. In this case, the Apex Court held that,

*"The provisions of the Bombay Homeopathy Practitioners Act, 1969 defined Homeopathy as a system of medicine and that a practitioner registered under that Act shall practice Homeopathy only and was not entitled to treat/ practice only according to the Homeopathic system of medicine. The Allopathic system of medicine was regulated under the Indian Medical Council Act, 1956, which made practicing Allopathic System of Medicine without the requisite qualification punishable."*

The Supreme Court categorically said that, *"a person who does not have knowledge of a particular system of medicine but practices in that system is a quack. Where a person is guilty of negligence per se, no further proof is needed"*.

## **VI. MEDICAL COUNCIL OF INDIA - CODE OF MEDICAL ETHICS AND REGULATIONS 2002 DISALLOWS SUCH PRACTICES**

- a) *"Under Rule 7.9, performing or enabling unqualified person to perform an abortion or any illegal operation for which there is no medical, surgical or psychological indication".* This regulation will make it clear that taking assistance from any unqualified person either for surgery or for abortion is prohibited.
- b) *"Under 7.10, a Registered Medical practitioner shall not issue certificate of efficiency in modern medicines to unqualified or non-medical person"* That means, any Allopathic Doctor shall not appoint any non-allopathic Doctor for the purpose of any allopathic service which is prohibited
- c) *"Under 2.4, the patient must not be negligence; a physician is free to choose whom he will serve. He should, however, respond to any request for his assistance in emergency. Once having undertaken a case, the physician should not neglect the patient nor should be withdrawn from the case without giving adequate notice to the patient and his family. Provisionally or fully registered medical practitioner shall not willfully commit an act of negligence that may deprive his/her patient or patients from necessary medical care."* This clearly shows that a qualified Doctor cannot say NO to a patient in emergency and also should give sufficient notice and time in case, if he/she wants to withdraw the service to the patient.
- d) *"Under 7.20, a physician shall not claim to be a Specialist unless he has a special qualification in that branch".* This regulation make it clear that since Ayush Doctors do not have special qualification in allopathy, they cannot practice Allopathy.

- e) *"Under 7.18, in the case of running of a Nursing Home by a physician and employing assistants to help him/her, the ultimate responsibility rests on the physician". That means, if any Allopathic Doctor appoints an Ayush Doctor, the responsibility lies on the Allopathic Doctor but not on the Ayush Doctor.*
- f) *"Under 7.19, a Physician shall not use touts or agents for procuring patients". That means, an Allopathic Doctor cannot make use of the services of a tout, agent or an Ayush Doctor for procuring patient and is violation of this regulation and can be punishable*
- g) The Maharastra FDA issued guidelines stating that, *"Another Doctor cannot sign on the prescription of a treating Doctor".*
- 3) Government of Rajasthan opined that registration of Ayush Doctors in state medical registers
  - h) Section 27 of the Act says *"privileges of the persons who are enrolled in the Indian Medical Register to the effect that every person whose name is for the time being born on the Indian medical register, shall be entitled according to his/her qualification to practice as a medical practitioner in any part of India."*

## **VII. CENTRAL GOVERNMENT'S NEW REGULATIONS (PROPOSED), THE NATIONAL MEDICAL COMMISSION BILL, 2017**

The problem arose and lot of discussions are going-on when the central government brought new legislation (pending) to allow Crosspathy, by Ayush Doctors after completing a bridge course which is for a period of six months successfully. However, the structure and effectiveness of the said bridge course yet to be announced. The argument against this legislation by many people is as follows.

- 1) If Ayush Doctors after passing the bridge course will practice only Allopathy but not Indian traditional system of medicine in which they are qualified and registered because they can generate money only in Allopathy.
- 2) Just by completing and passing a bridge course of six months, can these Ayush Doctors be equated with an Allopathic Doctor, who spent 6 1/2 years in that particular system of medicine.
- 3) Obtaining a seat and completing medicine in Allopathy is cost prohibitive and highly competitive, people opt for other system of medicines (Ayush) and after that complete the bridge course and become a qualified Allopathic Doctor. This will naturally detrimental to both Allopathy and Ayush courses.
- 4) By adopting this bridge course, we are giving a natural dearth to the thousands of years old traditional system of medicine (Ayush)
- 5) Crosspathy clearly means a diluted and sub optimal service
- 6) Since some of the Allopathic medicines are with hazardous chemicals, if they go into the hands of inexperienced people (Ayush bridge course people) who are not having sufficient exposure and knowledge in allopathic drugs and massive use of antibiotics which will cause antibiotic resistance. Also there are certain ailments in which there is no permanent cure except containing ailment in Allopathy. On the other hand, there is a positive result oriented remedies available in Ayush.
- 7) Indian Medical Association also expressed their concern and opposed the Bill
- 8) Some Allopathic Doctors and Associations filed a Writ petition in Bombay High Court against the legislation of allowing Ayush Doctors with a bridge course to become allopathic doctors - matter pending in the Court for final decision.

On the other hand, some people argue in favor of such legislation. The main arguments in favour of the legislation is that ,

- 1) there is a dearth of medical graduates in the country even according to WHO norms.
- 2) This Bill will not, in any way, detrimental to Allopathic graduates
- 3) The present ratio of Doctor to Patient is very meager even by WHO standards
- 4) Under this legislation, the services of the Ayush practitioners are utilized for providing essential new born care services, managing common childhood illnesses, counseling on family planning methods and most importantly, they render their services as Skilled Work Attendants.
- 5) Department of Ayush in consultation with National Board of Examination, prepared one year curriculum for bridge course to provide competency to Indian system of medicine doctors to practice modern medicines in a limited way in rural areas
- 6) Government wants that Ayush graduates with a bridging course should be,
  - a) entitled to practice and prescribe modern medicine drugs
  - b) entitled to be registered in the State Registers as Registered Medical Practitioners by introducing such provisions by State Government

Since the matter is sub-judice and pending in the Parliament, Crosspathy is not allowed according the Judgments rendered by Apex Court, till the legislation comes into force. Some eminent scholars point out that the enlistment (registration) of Ayush graduates in the State medicinal Register, will have few more problems. Who shall govern the disciplinary jurisdiction on the Ayush Doctors in regard to enforcement of ethical and code of conduct as contemplated in the code of medical ethics, which is applicable only Registered Medical Practitioners of modern medicine (Allopathy)

#### **STATE GOVERNMENTS**

- 1) Government of Kerala does not face any shortage of doctors of modern medicines for posting in Public Health centers, equal number of medical graduates required are passing out from the colleges..
- 2) Goa strongly opposed the matter
- 3) Government of Rajasthan opined that registration of Ayush Doctors in state medical registers will complicate the matter and will dilute the efforts of bringing them into the main stream
- 4) Delhi Medical Council recently issued an order warning registered doctors against practice of Crosspathy.
- 5) Maharastra Government passed legislation wherein Ayush doctors be appointed in certain medical posts in line with allopathic doctors
- 6) Rest of the State Governments observing wait and watch situation

#### **VIII CONCLUSION**

According to the Apex Court judgments, which are binding on all the states as of now, Crosspathy i.e., Cross Medical Practice is prohibited and the doctors doing so, are liable for punishment both civil and criminal. Though the Central Government is contemplating to change the situation by introducing National Medical Commission Bill, 2017, which is pending in the Rajya Sabha, there will not be any change in the present situation. The situation will

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change and Ayush doctors are allowed to practice and prescribe Allopathy only when the Central Act is passed and its respective State Governments endorse the same with necessary modifications.

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## **SOCIAL MARKETING: THE ROLE OF GOVERNMENT AND NGO'S IN ORGAN DONATION**

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### **ABSTRACT**

*Social marketing is the need of the hour, as it brings about a positive behavioral change and helps the society at large. In most cases, social marketing principles and techniques are used by those on the front lines responsible for improving public health, preventing injuries, protecting the environment and engendering community involvement. Organ donation, is one such community involvement behaviour that can be impacted by social marketing to a greater extent. The central Government and the State government plays a vital role in promoting and coordinating organ donation activities. Social marketing efforts are most often initiated and sponsored by those in public and nonprofit sectors. This paper discusses about the efforts taken by government and NGO's in promoting organ donation.*

**Keywords:** Social marketing, Organ donation, Government, Non- governmental organization

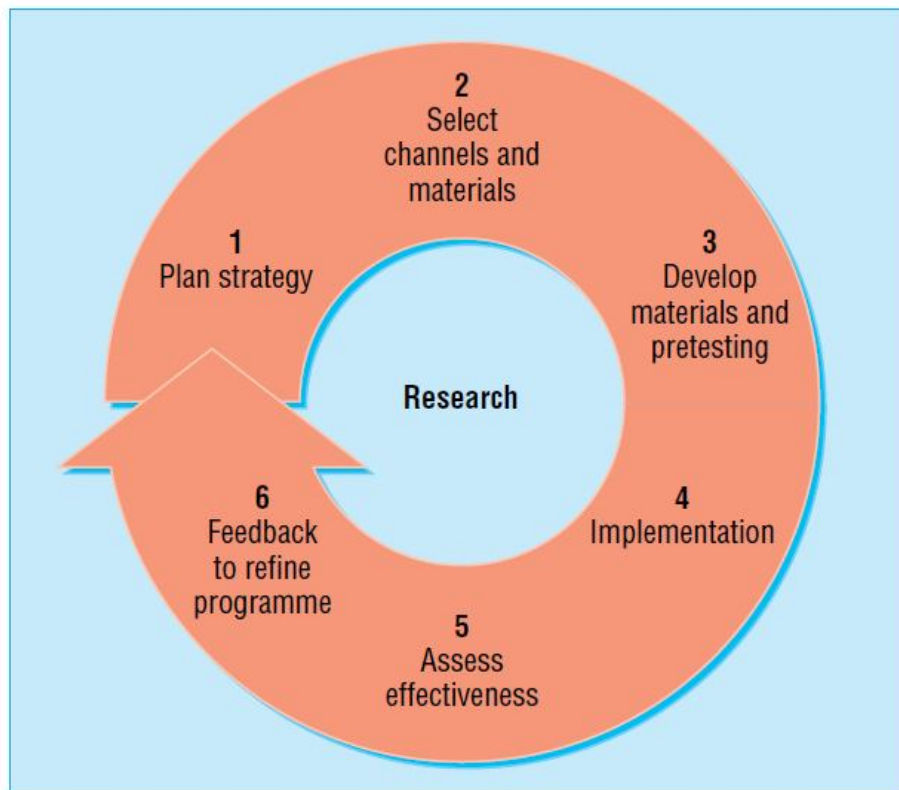
### **INTRODUCTION**

“Social marketing is the use of marketing principles and techniques to influence a target audience to voluntarily accept, reject, modify, or abandon a behaviour for the benefit of individuals, groups, or society as a whole” (Kotler, et al. 2002). Kotler and Lee (2008) has defined social marketing as the “process that applies marketing principles and techniques to create, communicate, and deliver value in order to influence target audience behaviour that benefit society (public health, safety, the environment, and communities) as well as the target audience”. New developments in the theory of social marketing comprise the necessity to understand the service organization's behaviour to assist the co-creation of customer oriented services (Zainuddin, 2013; Russell Bennett, Wood, & Previte, 2013).

Organ donation is when a person permits to remove their organs, legally, either by giving consent while the donor is alive or after death with the agreement of the next of kin. In organ donation, a person pledges to donate, certain (or all) organs from the body after death, which can be used for transplantation to give second chance of life to terminally ill patients. Organ donation, is a community involvement behaviour that can be impacted by social marketing to a greater extent.

### **II. SOCIAL MARKETING IN HEALTHCARE**

Changes in health related behaviour can be achieved through social marketing and it is very effective at population level. Social marketers use various strategies based on mass media, interpersonal, other modes of communication and they follow marketing methods like placement of messages (e.g. in clinics, hospitals), promotion and dissemination to reach community level.

**Figure 1: Social Marketing Wheel**

Source: Douglas Evans, W. (2006). How Social Marketing Works in Health Care. *BMJ*, 332, 1207-1210.

### **III. SOCIAL MARKETING FOR ORGAN DONATION**

Social marketing framework was not often used in available literature on organ donation campaigns. But, promotional efforts were included in the research based on the advanced principles by Andreasen (1995) and others focusing on consumer behaviour, cost effectiveness, product, price, place, and promotion, market segmentation, design, testing, assessment of programs and messages.

Social marketing of eye donation (1996-2009): In 1995 the first eye bank was started in Chennai and later the eye donation movement progressed all over India. Eye bank association launched a mass media campaign, which featured Bollywood actor and Miss World 1994 title winner Aishwarya Rai. She pledged and endorsed eye donation in a film aired on Doordarshan. This short film was produced by Ogilvy and Mather. This short film was used by members of eye banks in awareness meetings. It was played on the hospital waiting areas to promote the cause. Apart from media campaign, website was created to promote online pledges. The foremost purposes of the Eye Bank Association of India was to increase eye donation, to propose uniform standards for eye banking, to create awareness among general public and to teach them regarding prevention of corneal blindness.

### **IV. ORGAN DONATION IN INDIA**

Every year, more number of people waiting for organ transplant die before getting an organ for transplant. There is a mismatch between the availability of organs, and the number of people suffering from organ failure and waiting for a transplant. This gap is constantly increasing due

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to shortage of organs. Furthermore the necessity for transplant is likely to increase due to increasing ageing population and organ failures. Shortage of organs is considered as a social issue rather than medical issue. In general, people show unwillingness towards organ donation due to lack of knowledge and awareness.

The Central government and the state government has step up organizations to take necessary steps to increase organ donation rates.

## **V. GOVERNMENT ORGANISATIONS FOR ORGAN DONATION**

Directorate General of Health Services, Ministry of Health and Family Welfare, Government of India has set up National Organ and Tissue Transplant Organization (NOTTO) in New Delhi. It has the following two divisions:

- National Human Organ and Tissue Removal and Storage Network
- National Biomaterial Centre

### **a. National Human Organ and Tissue Removal and Storage Network**

This has been set up as per THO (Amendment) Act 2011. National Network Division of NOTTO functions as the top center in India for coordinating and networking organ procurement and distribution. It has the national registry for organ and tissue donation and transplantation in the country. At the national level, NOTTO has laid down policy guidelines and protocols for different transplant related activities and to enable transplantation in the safest and fastest way. They are as follows:

- Networking with equivalent state and regional level organizations
- Publication of all registry data from the states and regions in the country
- Creating awareness, promotion of organ donation and transplantation activities.
- Co-ordination of all activities starting from procurement of organs and tissues to transplantation, when organ is allocated outside the region.
- Spreading of necessary information to respective organizations and hospitals.
- Monitoring of transplantation activities in the Regions and States and maintenance of data-banks
- Provide consultancy support for numerous legal and non-legal aspects of donation and transplantation.
- Organize training programs for various team of workers.

### **b. National Biomaterial Centre (National Tissue Bank)**

Under the THO (Amendment) Act 2011 registration of tissue banks and tissue donation were also included. It is necessary to establish National Level Tissue Bank in order to meet out the increasing demands of tissue transplantation. This includes activities like procurement, storage and distribution of Tissues. The key objective of establishing the center is to meet out the demand of various tissues like bone grafts, skin grafts, cornea, heart valves and to provide quality assurance.

### **c. Regional Organ and Tissue Transplantation Organization (ROTO)**

It coordinates the transplant related activities within the specific regions.

### **d. State Organ and Tissue Transplant Organization (SOTTO)**

The organisation coordinates all transplant related activities within the state.

**VI. Organ Donation in Tamilnadu**

With the honourable Chief Minister as the chairman, the Transplant Authority of Tamilnadu (TRANSTAN) was formed by Government Order (G.O. No.396 dated 12.12.2014). TRANSTAN consisted of 21 members together with the Honourable Minister for Health and Family Welfare and Minister of Finance. Executive Committee managed the functions of TRANSTAN. Principal Secretary to Government of Tamilnadu, Health & Family Welfare Department was included under the executive committee.

TRANSTAN also functions as ROTTO and SOTTO which was registered as a society on 18<sup>th</sup> March 2015. Cadaver Transplant Program is one of the programs run by TRANSTAN and this will coordinate and supervise all ranges of transplant activities including live transplants, cadaver transplants and tissue transplants.

**a. Functions of TRANSTAN**

The functions of TRANSTAN are listed below:

- Streamlining all procedures related to Cadaver and Living Organ Transplantation
- Helping hospitals identify brain stem death and maintain
- Distributing retrieved organs in a transparent manner
- Maintaining an online waitlist registry
- Donor maintenance
- Helping hospitals in medical legal procedures
- Liaising with police in providing green corridor for transporting organs
- Compile a state and regional database
- Liaising with neighbouring States in organ sharing
- Liaising with the Indian government on problems related to transplants.

**b. Organ Allocation Model for Tamilnadu**

To join in the organ allocation all hospitals need to register with TRANSTAN. The waiting list of organ failure patient is regularly sent to TRANSTAN by the transplant coordinator of the hospital. The waiting list is maintained on a centralized secured web based system under the supervision of the Convenor, TRANSTAN. To ensure unbiased distribution of organs, Tamilnadu is divided in to three zones: north, south and west. Allocation of organs is done separately for each zone, after organ matching and prioritizing based on the pre-set criteria through a computer program.

North zone – Chennai, Thiruvallur, Kanchipuram and Vellore districts

West zone – Salem, Erode and Coimbatore districts

South zone – Thiruchirapalli, Thanjavur, Madurai, Thirunellveli and Nagarcovil

The organs are allocated based on blood group, size and age. The ideal principle of organ allocation is such that the organs go to the neediest patient.

**c. Allocation criteria**

1. The retrieving hospitals keep one kidney, heart and liver if they have recipient and the other kidney go to the common pool.

2. If the organs are retrieved from a non- transplanting centre all organs come to the common pool and are distributed based on the waiting list.

## **VII. NGOS INVOLVED IN ORGAN DONATION IN INDIA**

### **a. Gift your Organ**

Gift Your Organ Foundation is a registered charitable Trust started in February 2011. Those who suffer due to end stage organ failure deserves the gift of organ. This foundation promotes life. Our life, your life - and once we're gone, the life of someone else. Life must go on.

### **b. Narmada Kidney Foundation**

This was founded in year 1993. It is a Non-Government Organization that help people with kidney disease. The guiding principle of this foundation is "Life shared life lived" and they believe that knowledge is strength and knowledge shared will help to accomplish their mission.

### **c. Amit Gupta Foundation**

This foundation was formed in 2009, and is a registered trust under 80G. This foundation was created in memory of Amit Gupta who passed away in 2008 due to various complications as a result of a renal failure and transplant thereafter. The foundation also engages patients and families with end stage organ failure in counselling, directing and advising on diet, medication, costs involved.

### **d. Shatayu**

The term 'Shatayu' is derived from ancient Indian scriptures termed as 'Shatayu Bhavah', which means 'Live a hundred years'. 'Shatayu' is a non-profit organization. This is a public initiative was started by Govindbhai C. Patel Foundation, and is supported by Ganesh Housing Corporation Limited. The primary aim of Shatayu is increasing organ donation awareness, and there by broadening the people's mind-set.

### **e. Apex Kidney Foundation**

This foundation was started in the year 2008 by five nephrologists and a philanthropist. This charitable trust worked towards Prevention of renal diseases through education of general public and by early detection of the disease, Delivering quality care by teaching dialysis technicians and doctors, Providing financial and logistic support, Maintaining swap organ donation registry in India (ASTRA).

### **f. MOTHER**

MOTHER is an NGO based in Bhubaneswar. The term MOTHER denotes "Multi Organ Transplantation and Human & Educational Research". This Non-Governmental Organization (NGO) was founded on 4<sup>th</sup> Dec 2006 in Bhubaneswar with an aim to promote organ donation. This organization launched a brochure named "A Priceless Gift" about the organ donation and distributed it for free of cost to the people in Bhubaneswar and to other places through post. MOTHER is dedicated to work for Patients, Physicians and Public and spread information about organ donation to make THOA-1994 success in India.

## **VIII. Leading NGO in Tamilnadu promoting Organ Donation**

MOHAN Foundation is a registered NGO started in the year 1997 in India. This NGO works not-for-profit in the field of organ donation and transplantation. The term MOHAN denotes Multi Organ Harvesting Aid Network. MOHAN Foundation was founded by Dr. Sunil Shroff an urologist and transplant surgeon together with philanthropist and other medical professionals. The foundation has its headquarters in Chennai and offices in Hyderabad, Delhi-NCR, Chandigarh, Nagpur, Jaipur, Mumbai, Bangalore and USA. MOHAN foundation information centers are located in Visakhapatnam, Coimbatore and Chandigarh.

MOHAN foundation organizes various awareness programs for the public through meetings and rallies. They organize organ donation programs in educational institutions like colleges, schools and also in offices. They sensitize police and hospital staff on issues associated with donation and from time to time honor organ donor families. Donor cards and brochures are distributed during such events. In 2011, MOHAN Foundation organized an "Organ Donation Rally" at Marina Beach, Chennai. A first-of-its-kind organ donation sand sculpture was also created at Marina Beach. Organ donation registry was set up in various states: Rajasthan Network for Organ Sharing Registry ([www.rnos.org](http://www.rnos.org)), Kerala Network of Organ Sharing ([www.knos.org.in](http://www.knos.org.in)) and Tamil Nadu Network of Organ Sharing ([www.tnos.org](http://www.tnos.org)).

#### **a. Objectives of MOHAN Foundation**

- Creating public awareness
- Motivating families of 'brain dead' patients to donate organs
- Training professionals to assist organ donation
- Networking with government to pass favourable laws
- Interacting with other organ procurement organizations in the country.

#### **b. Organ donor card**

Donor cards are used by MOHAN Foundation to generate public awareness and to get organ donation pledge. Donor card is a way to express one's wish to donate one's organs after death. More than a million donor cards in English and other states languages were distributed for over two decades. In March 2012, a major initiative called DAAN was started in partnership with HCL Technologies, Apollo Group of Hospitals, Chennai Police, Indian Medical Association, Cadaver Transplant Programme (Govt. of Tamilnadu). During this initiative more than 12,900+ organ donation pledges were received from policemen, doctors and corporate employees. In July-August 2013, 50,000 pledges were got by an awareness initiative taken by TOI, in partnership with Shatayu, Gift Your Organ, Gift a Life and MOHAN Foundation.

#### **c. Training of Transplant Coordinators**

The persons who coordinate all the transplant related activities are called Transplant Coordinators. They play an important role in organ donation process. A transplant coordinator can be a medical professional, an allied healthcare professional or a medical social worker. The important function of a transplant coordinator is to counsel the brain dead patient's family members for organ donation. They act as grief counsellors. They also act as a link between hospitals, public, donors and patients awaiting organ transplantation. MOHAN Foundation train transplant coordinators. This training program has been partly funded by Sir Ratan Tata Trust and Navajbai Ratan Tata Trust in India. They ease organ donation and provide support to the donor family and help to raise organ donation rate in India. National workshops for transplant coordinators were conducted in partnership with the Transplantation Society, Indian Society of Nephrology, WHO, the Indian Society of Organ Transplantation and TPM of Spain.

#### **d. Online Organ Registry**

Online organ registries help to ensure fair and unbiased distribution of donated organs so that no organ is wasted. Donated organs are considered as national resource. They help to ensure organ allocation as per the waiting list. The ISOT initiated an Indian Transplant Registry in the year 2005 with technical support from MOHAN Foundation. Following that, The Cadaver Transplant Programme of the Tamilnadu government created a registry for deceased donors and transplantation in the year 2009. Similar registries were created by Health Department of Kerala in 2012 and the Department of Medical, Health and Family Welfare of Rajasthan in 2014.

**e. Angel of Change- Volunteer training program**

MOHAN foundation has made this customized training module for volunteers to enable them to undertake awareness initiatives on organ donation amongst various audiences.

**IX. CONCLUSION**

Organ shortage is one of the social issue that can be addressed through social marketing. The central and the state governments has taken many efforts to promote organ donation. NGO's especially MOHAN foundation plays a vital role in creating awareness and promoting the cause. Irrespective of all efforts still the organ donation rates in India is low when compared to other developed countries. There is a need for more and more volunteers to work towards this cause. Door to door promotion may also help to a greater extent.

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**A WORK CURIOSITY AS THE BAROMETER OF EMPLOYEE INNOVATION****M. Madhu<sup>1</sup>, Dr. P. Shivakumar<sup>2</sup> and Dr. K. Tamizh Jyothi<sup>3</sup>**<sup>1</sup>Research Scholar, Department of Business Administration, Annamalai University,  
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Chidambaram<sup>3</sup>Associate Professor, Department of Business Administration, Annamalai University,  
Chidambaram**ABSTRACT**

*Curiosity has long been recognized as the driving force behind individuals 'exploratory drive, learning behavior, and willingness to embrace Uniqueness. It is generally believed that the exploratory spirit of a curious mind can enhance the individual's imagination and cognitive capability for creative ideation. But there has been surprisingly little work to clarify the relationship between curiosity and inspiration. Moreover, existing research commonly oversimplifies the operationalization of creature curiosity. From a pluralist view of curiosity, this paper leverages insights from psychological research to explain how curiosity can be applied in the organizational context and help to better understand employee's creativity. We draw upon several seminal theories on curiosity and Inducement and explore the effects of organizational context and individual differences on employees' work curiosity. We furthermore elucidate how work curiosity leads to employee creativity by affecting the cognitive processes and psychological states. Implications for future research are discussed.*

**INTRODUCTION**

The term *curiosity* can also be used to denote the behavior or emotion of being curious, in regard to the desire to gain knowledge or information. Curiosity as a behavior and emotion is attributed over millennia as the driving force behind not only human development, but developments in science, language, and industry.

Like other desires and need states that take on an appetitive quality (e.g. food), curiosity is linked with exploratory behavior and experiences of reward. Curiosity can be described as positive emotions and acquiring knowledge; when one's curiosity has been aroused it is considered inherently rewarding and pleasurable. Discovering new information may also be rewarding because it can help reduce undesirable states of uncertainty rather than stimulating interest. Theories have arisen in attempts to further understand this need to rectify states of uncertainty and the desire to participate in pleasurable experiences of exploratory behaviors.

**What Is Curiosity and Why It Is Most Important for Success**

“Curiosity is the engine of achievement”

– Ken Robinson

**What is Curiosity and What Does It Mean?**

Let's start with explaining what curiosity is.

Curiosity is the desire to learn, to understand new things, and to know how they work.

Curiosity can manifest in many ways, as the desire to read the gossip columns or watch reality shows on TV, or as the desire to know about people and their lives. It can also manifest as the desire to accumulate knowledge about science, geography or other topics, or as the urge to know how to fix things.

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Curiosity is the expression of the urge to learn and acquire facts and knowledge. It widens the mind and opens it to different opinions, different lifestyles and different topics.

Curious people ask questions, read and explore. They are active about seeking information or experience, and are willing to meet challenges and to broaden their horizons. They are not shy to ask questions and delve deeply into the topic that interests them.

Curiosity can be directed to gossip and unimportant details, or to matters that are more important. It can also lead to learning, acquiring knowledge, and becoming an expert in one's field. Curiosity is a vital ingredient for becoming a good journalist, writer, inventor or scientist.

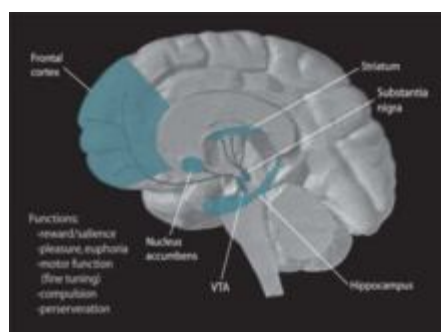
### **Why Curiosity Is Important for Success**

Curiosity is important for excelling in any job and doing it better, because you ask questions, learn from others, and look for ways to do your job better.

The mind of curious people is active. They want to know and to understand. This puts them in a better position to learn a job and do it better and more creatively, unlike a person who lacks curiosity.

When curious people fail, they analyze their failure, because they are keen on knowing the reasons, so they can do better the next time. This increases their chances for success.

### **Motivation and reward**



### **Quotes about Curiosity**

I have no special talent, I am only passionately curious”

– Albert Einstein

“What is a scientist after all? It is a curious man looking through a keyhole, the keyhole of nature, trying to know what’s going on.”

– Jacques Yves Cousteau

“Curiosity in children is but an appetite for knowledge. The great reason why children abandon themselves wholly to silly pursuits and trifle away their time insipidly is, because they find their curiosity balked, and their inquiries neglected.”

– John Locke

“Be less curious about people and more curious about ideas.”

– Marie Curie

“All the world is a laboratory to the inquiring mind. ”

– Martin H. Fischer

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“The first and simplest emotion which we discover in the human mind is curiosity.”

– Edmund Burke

### What's So Special About Curiosity?

When Warren Buffett and Bill Gates first met in 1991, or so the story goes, Gates' father asked each of them to name their most important trait. The answer was simple: Curiosity. More than 15 years later, during a talk at Columbia University, Buffett explained that nothing had changed. “We both certainly share a curiosity about the world,” he said.

Other legendary leaders, from Albert Einstein to Eleanor Roosevelt to Walt Disney have all touted the importance of being curious. “I have no special talents,” Einstein famously said. “I am only passionately curious.”

Research bears out the idea that curiosity has the power to improve lives and propel success. Studies show that curious people have stronger relationships and greater life satisfaction, and that curiosity can even inspire people to make better life choices, like eating healthier or exercising more. Take one study, in which subjects were presented with two fortune cookies: one dipped in chocolate and sprinkles, the other plain. “Participants whose curiosity was piqued (i.e., were told the plain cookie contained a fortune specifically about them) overwhelmingly chose the plain cookie by 71 percent,” the study authors write. “In contrast, when participants were told nothing, 80 percent chose the chocolate-dipped cookie.”

Of course, that study has greater implications than just calorie consumption. Once someone's curiosity is piqued, they're more likely to do what's necessary to satisfy that curiosity, like investing their time into reading an article, watching a video, or even learning about a brand. “People really have a need for closure when something has piqued their curiosity,” Evan Polman, PhD, of the University of Wisconsin-Madison, who co-authored the fortune cookie study, said in a press release. “They want the information that fills the curiosity gap, and they will go to great lengths to get it.”

## HABITS OF CURIOUS PEOPLE

### 1. THEY LISTEN WITHOUT JUDGMENT.

Most of us size up and make assumptions as we listen to others. Curious people, on the other hand, have no hidden agenda, says Taberner. They seek to understand the perspectives of others, and are willing to sit in ambiguity, open and curious without being invested in the outcome.

“Curious people are non-blaming, non-shaming, and supportive, working together, focused on exploring options to find the best solution, one that supports collaboration and leads to innovation,” she says.

### 2. THEY ASK LOTS OF QUESTIONS.

Curious people ask questions that start with “how,” “what,” “when,” “where” and “why,” says Taberner.

“They stay away from questions that can be answered with a yes or no,” she says. “This creates openness for the person who is being asked, and for the person who is asking.”

### 3. THEY SEEK SURPRISE.

Many of us have a love/hate relationship with surprise, says Tania Luna, coauthor of *Surprise: Embrace the Unpredictable and Engineer the Unexpected*. “When we have too much surprise, we experience anxiety, but when we don't have enough, we get bored and disengaged,

*“We feel most comfortable when things are certain, but we feel most alive when they're not.”*

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We feel most comfortable when things are certain, but we feel most alive when they're not.

Curious people welcome surprise in their lives. They try new foods, talk to a stranger, or ask a question they've never asked before.

#### **4. THEY MAKE TIME FOR CURIOSITY.**

Heilbrunner advises leaders to take one day a month to think of scenarios that are three years in the future, to question all of their major assumptions, and to wonder if they're doing things they no longer should be doing.

"Curiosity often must be instilled intentionally," she says. "It comes from intentional pauses."

#### **5. THEY AREN'T AFRAID TO SAY, "I DON'T KNOW."**

Curious people are always seeking new knowledge by engaging in conversations. When asked a question, they aren't afraid to admit when they don't have an answer, says LeeAnn Renninger, coauthor of *Surprise: Embrace the Unpredictable and Engineer the Unexpected*.

"It's more important for them to learn than to look smart,"

#### **6. THEY DON'T LET PAST HURTS AFFECT THEIR FUTURE.**

Our minds have two parts: one that has new experiences and one that understands those experiences, says David Klow, founder of Skylight Counseling Center in Chicago. One cannot work without the other.

### **I. FIVE DIMENSIONS OF CUIROSITY**

- Joyous Exploration
- Deprivation Sensitivity
- Stress Tolerance
- Social Curiosity
- Thrill seeking

### **6 Amazing Benefits of Curiosity:**

#### **1. A Curious person never feels bored**

A Curious person seldom gets bored. There is always something new to know, to learn, to explore or to fix. Life for a curious person is always interesting and exciting.

#### **2. Curiosity at Work**

As a curious person, you will show more interest in your work. Being curious, you will ask questions, learn, read and expand your knowledge concerning your job. This will lead you to be more efficient and expert in your work, and would bring you success and promotion.

#### **3. A Curious person is an interesting and an open-minded person**

Curiosity opens your mind to new facts and information, understanding people, and learning about cultures, other ideas, and other ways of doing things. It makes you inquisitive and desirous to explore new ideas and new ways of making things.

A person with an inquisitive mind has more knowledge and information, looks for answers and solutions, and brings interest, enthusiasm and liveliness into a conversation.

#### **4. Curiosity brings creativeness into one's life**

When you are curious, you become creative, because you can see things in a different or broader way. This is most useful for a writer, a painter and for any kind of artist. It is also useful in business and in any sort of job, since you will be seeking creative and new ways of doing things.

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In order to create new things or do things in a different way, you need to look around you, see what other people do, ask questions, and then do it differently and better.

### **5. Popularity and gaining friends**

When you are curious, you show interest in people, ask questions, and let them talk about themselves, rather than making the conversation revolve about you. This makes you a more pleasant, popular and friendly person.

### **6. Curious people have a unique way of looking at things**

A Curious mind is more inquisitive, and wants to know and understand what people think and why? Curious people need to know the “why”, “how”, “where” and “when” of every subject they explore. This gives them a wider perspective on life, events and simple facts. This curiosity opens new vistas and ways of looking at life, helps them see things from other points of view, and broaden their mind and knowledge.

## **DISADVANTAGES OF CURIOSITY**

### **1. You Become Stagnant**

Sticking with one employer can result in career stagnation. You become comfortable with the pay, the amount of work given, and the workplace environment. You're just happy to have a job. You don't even consider thinking about any other careers.

At the same time, you may become robotic in the same routine. A long-term boss may give you the same daily demands making it an easy schedule to follow. But, you might find yourself constantly fulfilling the needs of your employer and that's it. This can hold you back from realising talents and gifts you never knew you had.

### **2. Realising Your True Potential is Hard**

While we're on the subject of unknown talent, a 9-5 job can make you feel like you're working inside a box. You go to work day-in and day-out without asking any questions about other people's duties and remain confined to your tasks and your cubicle.

Believing whatever your employer says to you blinds you to other passions you may have. Your curiosity to know what else is available to you in the outside world is taken away from you. All that is common to you is the job you are doing, meaning that your true potential will never be reached.

### **3. Buying and Selling Services Become Blurred**

When you work under someone, you are obviously selling a service that the employer is buying from you. Without any hesitation, you fulfill tasks and assignments that are given to you. These projects, more than likely, have no worth to you as a professional person, but they do for your boss.

### **4. Your CV is Boring and Lacks Various Experiences**

Having the same job for many years can negatively affect your CV. As mentioned before, companies sometimes look for an array of experiences when considering a potential candidate. Since you've been working for the same employer for X amount of years, your CV becomes dull and dry, lacking versatility in skills and services.

### **5. Job-Hunting Becomes Difficult**

Full-time work can make it hard for you to get back in the groove of job hunting. If you haven't looked for a job for a long time, you may not know where to begin. As mentioned before, becoming too content with where you are could lead to disaster; especially if you find yourself laid off or fired from your job.

**CONCLUSION**

Success starts in the mind. This paper explored the current situations of Work Curiosity and its Barometer of Employee innovative performance. The conceptualization of Curiosity is closely linked to some fundamentals of psychological concept. The literature reviews show that the curious people are always ready to learn some new things, imaginative, exposing their powers as possible, more innovative and greater quick performer. Curious people are always Self Motivated, Punctual, and Super Power etc...These are valuable assets to the employees of the companies. However I'm trying to express my opinion regarding how much they are innovative and what are the Barometer of employee innovation, reinforcing source of employee innovation etc. What are the benefits of the employees from the company? Are they really innovative, then what the difference between employee and curious employee is. What are the effective plans they are taken especially if they are curious people.

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## INFLUENCE OF ENVIRONMENT & CONCERNS IN INDIA: PROBLEMS AND SOLUTIONS

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### ABSTRACT

*Although India has a rich and long history of environmental laws dating back to the 1970s, it still ranks very low on air and water pollution levels compared to the rest of the world resulting in higher rates of infant mortality and lower life expectancy rates. Poor sanitation conditions and sewage problems compound the problem affecting the health of ordinary citizens in India. The reasons for this disconnect between rational environmental laws and soaring levels of pollution could be traced to lax enforcement of existing environmental laws, inconsistencies in the environmental guidelines for many businesses to follow between the central government and at the state levels, and the existence of a large number of MSMEs who neither have the riches nor the technical skills. Using extensive secondary research, this paper recommends a sequence of steps to help the country bring about safe air and water pollution levels resulting in better health conditions for its citizens. The collaborative arrangement is the cornerstone of the prescription for improvements in the environment that brings together the various government bodies, the citizens, MSMEs, large scale domestic companies, and many NGOs to participate in such a collaborative arrangement to educate, streamline effective programs and policies, develop the required institutional infrastructure, and ensure the availability of adequate funding for enhancing the environment.*

**Keywords:** Environment, influence, factors

### INTRODUCTION

India has completed fifty years of its independence full of covetable success scored through unflagging commitments and relentless efforts of the people and the government in social, economic, scientific and technological areas. A nation which failed to manufacture even a needle in 1947 is furiously engaged in churning out space-crafts and rockets and exploiting nuclear devices for peaceful purpose. During the past five decades India's achievement in science and technology seem to be very impressive which would reveal expertise built up in space research, nuclear engineering, production of steel, fertilizer, petroleum, chemical, machine tools, construction of big dams etc. Miraculous achievement has been made in the agricultural production through Green Revolution during last three decades, which converted India of the fifties, as an importer of food grain to that of an exporter. The technological advancement in agriculture is brought about through the increased production of new high yielding varieties of crops by means of the application of chemical fertilizers and pesticides. Bringing more land under food crops for the ever increasing population has no doubt saved mankind from hunger and pestilence. On the other hand various developmental activities such as construction of huge dams, establishment of power plants and industrial units have changed the man-nature relationship. They have changed not only the economic and socio-cultural life of the people but also their values, systems, ideas, beliefs and indeed their entire life style. Destruction of more forests for extension of land for agricultural purpose, for making buildings, roads and other constructions has led to the extinction of a number of plant and animal species and is also responsible of ecological imbalance. Apart from these, the indiscriminate disturbance of the forest ecosystem leads to the disturbance in corresponding recycling system. The storm of

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modernization and industrialization has not only uprooted man but in fact has destroyed his habitat and environment. The increase in the discharge of toxic gases from the industrial units and carbon dioxide liberated from animals and human beings and from burning of fossil fuels is as sharp as decrease in release of oxygen by the trees and plants as a result of which the biosphere equilibrium maintained since time immemorial has been affected.

Today, the environmental pollution is a growing threat to our country and has become a common phenomenon being observed both in towns and villages all over India. The heavy rush of population from villages to urban areas has resulted in over-crowding of cities. Rapid industrialization and urbanization have led to an increase in pollution particularly in metropolitan cities. About 72 per cent of the air pollution is due to vehicular emissions which is responsible for 12 times high risk for respiratory problems. In Delhi about 12 per cent of the school children are suffering from asthma. More than 2000 crore litres of sewage water and about 5000 metric tons of garbage are produced per day in the urban areas which are polluting the surface and groundwater resources. Ganga, the most sacred river and a symbol of India's age old culture and civilization, has become the most polluted cultural river in the world. Industrial effluents containing various pollutants (particularly toxic metals and pesticide residues) are drained to nearby lands and decrease the soil fertility (Singh, 1989). Plant bodies steadily accumulate these toxic substances in different parts (Ray, 1990) and thus affect human health. The metropolitan cities of India are considered as noisiest in the world due to lack of proper sound control system in our manufacturing plant and automobiles and also due to blasting of high sounding horns. Our industrialization, mechanization and vehicles have raised the level of noise in metro cities. According to a survey conducted by All India Institute of Medical Sciences, New Delhi, the average noise level in India's metropolitan cities is more than the prescribed international limit. Noise level above 100 decibel will be unbearable and injurious to various organs of man such as brain, heart and eardrum. The terrific sonic booms of supersonic jet planes not only rattle window glasses and fencing walls but also affect heart beating, hearing organs, liver functioning, brain, eye etc.

### **OBJECTIVES OF THE STUDY**

1. To know the influence of environmental factors on the society
2. To study the forces and factors of environmental pollution
3. To know the after-effects of ill-treatment of natural resources

### **NEED OF THE STUDY**

Environment is the vital factor for any country's development, if the environment and its factors and forces are not given due priority it starts the termite unseen during its development and can be only visible when it is about to break the thing into pieces, this study is done to find out the termites that are about to attack or have already attacked.

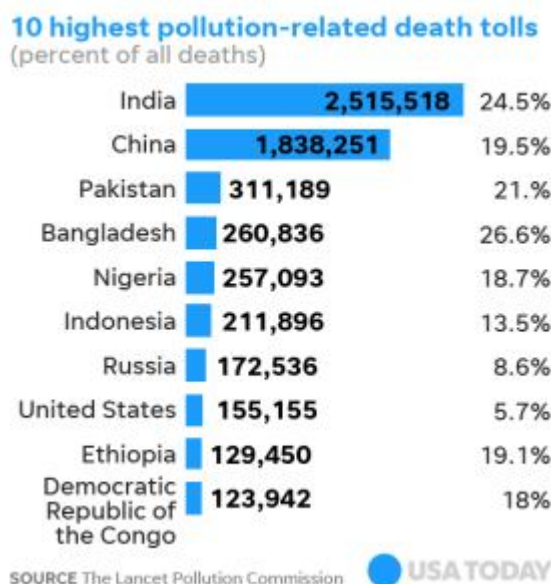
### **SCOPE OF THE STUDY**

The technological advancement in various sectors has brought about the increased production of new high yielding varieties of outcomes by means of the application of the research findings. Bringing more land under environmental protection for the ever increasing population has no doubt saved mankind from hunger and pestilence and can continue to do the same. On the other hand various developmental activities such as construction of huge dams, establishment of power plants and industrial units have changed the man-nature relationship. They have changed not only the economic and socio-cultural

life of the people but also their values, systems, ideas, beliefs and indeed their entire life style. This is the scope of the application of research findings and suggestions.

### POPULATION GROWTH AND POLLUTION

The pressure of population on the environment has become more acute during past few decades. About 34 million people in 1947, the time of independence have swelled up to 86 million in 1991 and is likely to cross 100 million mark by the turn of this century and more than 200 crore by 2035 (Patel, 1994). An unbelievable bitter truth is that Indian population explosion adds an Australia to the country every year. Concentration of people in the urban areas which are already polluted is becoming heavier. The hard pressed economic necessities have overlooked environmental aspect altogether. In our metropolitan cities where there is heavy concentration of people, the water resource is deeply polluted because of lavatory refuse, waste-bin refuse and washing soap refuses. In spite of all out efforts to curb it, the increase continues nearly unabated because of socio-religious factors. Rapid increase in population and mis- management has caused a severe decline in our natural resources between 1947- 1997. The availability of fresh water has declined by two thirds. Soil degradation has increased to almost 800 lakh hectare spelling doom for agricultural productivity. The livestock grazing in the forests has increased 3-times the desirable level and the cultivated land per capita has become half as a result of population explosion. Over exploitation of groundwater is an acute problem in the agriculturally important districts. Class I and Class II cities of India are generating enormous amount of sewage wastewater per day, but treat only a tenth. The total sewage generation from urban centers has grown 6-times in the last 50 years. The water requirement of major water-consuming industries has increased 40-times, but they are not treating the huge wastewater generation from their own. Production of municipal solid waste has grown 7-times while their collection, transport and disposal often remain unscientific and hazardous. Indoor and outdoor air pollution have caused about 2.5 million pre-mature deaths since Independence.



### DENUDATION OF FORESTS

In spite of the target of having 100 million hectare of forest area i.e. 33 per cent of the total geographical area of the country as specified by the Forest Policy Resolutions, 1952, our forests continue to shrink which results in yet another problem of the short supply of fuel wood and fodder in rural India. The requirement of fuel wood, according to the report of National

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Commission on Agriculture, is about 22 million cubic meters at turn of 2000 A.D., while the expected output of fuel wood would be one third of the requirement. During the last four decades of freedom the greatest denudation of forests has been experienced. As the human and cattle population grew, forest areas have been cleared for agricultural and other household purposes. Again, railways, roadways etc., have expanded their network. Dams, projects, bridges and several other institutions have been constructed thereby decreasing the forest areas. At the rate of deforestation of 2.5 hectare of forest per minute, India will become a Sahara desert within 50-100 years.

### **LAND DEGRADATION**

Uncontrolled deforestation, intensive irrigation and mining activities are the major cause of land degradation. Deforestation on a massive scale has resulted in an unmanageable fast flow of water from upstream areas. The eroded soil has led to siltation of rivers which naturally have over- flown their banks with roaring speed. It has been estimated that about 23 billion tonnes of soil are lost every year. The desert is expanding at the rate of one km per year. Drought-prone areas have been ever expanding, as a result, some of the districts in U.P. like Tehri and Uttarkashi, Bankura in West Bengal and large areas of Rajasthan fell to acute scarcity of water. Lakes, rivers and streams are drying day by day. The water area of Chilka (Orissa) has been reduced from 1165 sq km to 900 sq km. Loktak Lake, the largest freshwater inland lake, has been reduced from 495 sq km to 390 sq km in ten years causing a serious ecological problem in Kashmir valley. The defective drainage system and encroachment on Dal Lake and the closure of the Nallah are hindering the flood channel linking the Dal with the Jhelum. Soil erosion is a natural process and is as old as the earth. But today it has increased to the point where it far exceeds the natural formation of new soil. In the face of continuously expanding the demand for agricultural products and increase in pressure on land, soil erosion is accelerating. Indeed the agricultural land is losing its productive top soil 20 to 40 times faster than soil naturally can reform in thousands of years.

### **GREEN HOUSE EFFECT**

The green house effect is one of the most hotly debated environmental issues of the current world. With the increase in green house gases (carbon-dioxide, water vapor, Methane, chlorofluorocarbons etc.) in the atmosphere, the average temperature of earth has been rising slowly but steadily. The adverse physiological effect of double atmospheric CO<sub>2</sub> on climate has been described by Sellers et al. (1996). If the present trend is allowed to continue as usual, the global temperature in 2050 may rise as high as 3.5 degree Celsius above the pre-industrial level which is well above the ceiling of tolerability (Kelley, 1990) and snow covered mountains melt into water thereby rising the sea level by several kilometers. Rapid climatic change in tropical Atlantic region also occurred during last deglaciation (Overpeck et al., 1996). Recently, a bio-molecular model for environmental adaptations in animals has been proposed in order to cope up with the rapid climatic change in environment (Tripathi, 1997). Deforestation indirectly increases the amount of carbon- dioxide thereby increasing the atmospheric temperature. India is the world's six biggest producer of CO<sub>2</sub>. The average climate of the Indian plain would become hotter and drier which would affect the agricultural yield due to increased weed infestations and insect attack (Das, 1991). Industrial and vehicular emissions have contributed their own share of harmful effects to the environment. Acidification is a common problem in the industrialized countries. In India, vehicles contribute more than 30 per cent of the photochemical smog in the atmosphere. The major cities of the country have an average of more than 15,00,000 vehicles each. More than 2.5 million different types of vehicles are running in our capital Delhi. The use of chlorofluorocarbon in refrigeration units and organ chlorine pesticides in agriculture are causing severe damages to the environment. These chemicals

liberate chlorine which enters into stratosphere region of the atmosphere and diminishes the volume of ozone allowing more ultraviolet rays of the sun to penetrate into the atmosphere which is very harmful to the human health. The total emission and pollution of sulphur dioxide in India is estimated to be more than 4 million tonnes because of tremendous increase of vehicles of all kinds. As a result, some of the oldest and rarest architectural, cultural and historical monuments and structures have been affected, corroded and mutilated. On 11th Dec., 1997, the delegates from 159 nations attending the "World Climatic Conference" in Kyoto (Japan) reached on an agreement that the industrialized nations (38 developed countries) will reduce their average annual emission of six greenhouse gases by 5.2 per cent from 1990 levels between the year 2008 and 2012. However, India didn't give any binding commitment in the conference to reduce the emission of greenhouse gases due to its poor economy and a high population pressure.

### HAZARDS OF CHEMICAL ABUSE

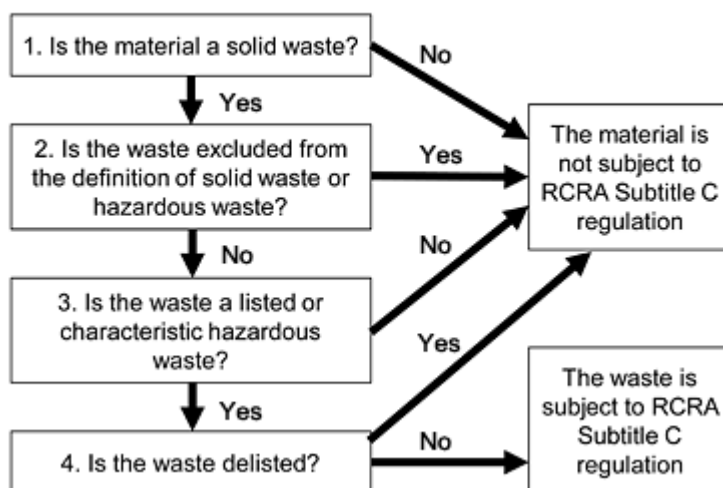
Pesticides are the most important factor in improving agricultural production particularly in developing countries to sustain the greater supply of food, necessary to feed their growing population. Amount of hazardous chemicals used in India is very high. The average per hectare pesticide consumption has increased remarkably during the last three decades (Gupta, 1988). Less than 0.1 per cent pesticides reach the target pest and remainder negatively affects humans, livestock and natural biota. This tendency to look at only higher production neglecting the hazardous consequences of ecological disturbance has led to severe environmental degradation arising from their use. Indiscriminate and heavy use of pesticides has contaminated the food grains, dairy products, fruits, vegetables, fodders, horticulture land, drinking water and the living environment as a whole (Mehrotra, 1983). Aquatic living species die as the pesticides washed down from the fields to rivers, tanks and other water reservoirs. Cosmetic pesticides are sprayed indiscriminately on fruits and vegetables in major cities of India to improve the look e.g., methyl parathion on cauliflower gives an extra white look, lady fingers dipped in copper sulphate to look greener. Majority of synthetic pesticides are not easily degradable and tend to enter food chains. They spread their toxic effect through ecological cycling and biological magnification and cause serious health problems in human and animal subjects.

Organo chlorine and organ phosphorous compounds are presently predominating in use. The former is stable under various environmental conditions. Chlorinated pesticides are the most prevalent toxicants in the Indian environment. The environmental half life of such chemicals reported to be ten years or more (Brooks, 1976). Use of these pesticides has either been banned or discouraged in developed countries as they create several environmental and health hazards. Liver and kidney damages are observed in long exposure to organo chlorine pesticides whereas organo phosphorous toxicity results decline of memory (Korsak & Sato, 1977), loss of appetite, tremors and psychic disorders and paralysis in exceptional cases. They may even result in mutation of genes and these changes become prominent only after a few generations. In the most natural situation, the plants, animals and micro-organisms of the soil are absolutely essential for its fertility. The soil contains micro-organisms that are responsible for the conversion of nitrogen, phosphorous and sulphur to the forms available for plants. Recognizing the fact that most of the complex physical and chemical processes responsible for soil fertility are dependent on soil microorganisms, the environmental biologists are opposed to the continuing treatment of soil with heavy doses of deadly and persistent toxicants. Sometimes our agricultural products are rejected in international market due to high pesticidal content. Import of banned and carcinogenic pesticides and toxic wastes including lead, zinc and aluminium ash,



plastic scrap and slag, at the rate of more than 60,000 metric tonnes per year still continues from developed countries at a cheaper rate. Under this alarming situation, Hon'ble Supreme Court of India has issued some directives on the import of hazardous wastes and to restrict the use of pesticides in Indian environment.

### The Hazardous Waste Identification Process



### REMEDIAL MEASURES

Environmental protection *vis-a-vis* development is a great challenge we face today. Conditions like population growth, poverty, unemployment and under development supplemented by the negative effects of badly planned development over the last five decades have landed us today in a vicious circle. Implication of some regulatory measures may control vehicular and industrial emissions. It should be checked strictly whether factories and industrial units did not violate the standards set by various relevant acts and laws. There is also a need to introduce eco-friendly refineries and eco-friendly thermal power plants to reduce pollution in the localities. In addition to a direct control of the population growth, there is a need to provide health care, improve female literacy, sex education, job opportunities for woman and above all to motivate priest and religious preachers to induce people to take up family planning. Involvement of voluntary organization in social education and effective communication for promoting contraceptive methods may also be effective in this mission. Some important protective measures should be taken up for the conservation of forests and wildlife in India. Forest areas may be maintained for certain objectives like, protection of mountain slopes and catchment areas, protection against windblown sand and erosion and ravine formation, protection for pastures, Roadside Avenue, aesthetic value and recreation. In order to conserve wildlife, programs like creation of more national parks, sanctuaries and reserved areas should be encouraged. Better forest protection and management can improve agriculture, flood control, irrigation and power and prevent silting of lakes and reservoirs. To meet the food demand for growing population, rise in agricultural production is of utmost importance and hence pesticides are indispensable. The use of pesticides should be managed in such a way that it will not pose any threat to the environment and human life. The problem of hazardous consequences of the use of chemical pesticides for controlling pest and diseases can be effectively managed by developing and practicing plant based pesticides. A large number of different plant species contain natural insecticidal material. Some of these have been used by man as insecticide since

very early times. There are around 600 plant species from all over the world which have been found to exhibit biocides activity and some of the plant products have been recommended for the control of pest and diseases of various agricultural, horticultural, fruit and other economical crops. The easy availability, biodegradability, non-toxicity to living beings, eco-friendliness and broad spectrum activity of plant based pesticides provide an eco-friendly approach for effective pest control. Botanical pesticides have the potential to replace chemical pesticides and are good hope for healthier environment in future. Biological control is a fundamental ecological process, although the use of biological regulators in the control of plant pathogens is still poorly understood and deserves a thorough evaluation before it is optimized in agricultural practices. All the same, biological agents can offer non-polluting solutions to recalcitrant problems in agriculture, when poorly utilized (Ford, 1992). Organic waste management for manure production and establishment of biogas units to generate energy will be very promising in reducing environmental pollution. The discharge of pesticide waste residues and other toxicants, which contribute to environmental pollution subsequent to their water run-offs from crops, can be degraded by genetically engineered microorganisms. Popularizing the vermiculture technology for managing organic waste resources will be very effective in creating a sustainable environment in India (Tripathi et al., 1995).

The main hurdle confronting the environmental protection in India today is that there is a lack of scientific knowledge and desire to act in this direction. The NCERT has prepared and developed syllabi, textbooks and other necessary materials in conformity with the new education policy to emphasize the environmental considerations. UGC has initiated research projects to further promote environment education in universities. Forestry as a subject has been taught for the past few years in eight agricultural universities. On the initiative of Ministry of Environment and Forest topics like pollution control, soil degradation, wildlife management, meteorology, jhoom cultivation have been introduced in formal education.

A great national effort has been directed towards environmental awareness through the enactment of various Acts viz., National Forest Policy, 1952; National Committee on Environmental Planning and Coordination, 1972; Water Pollution Control Act, 1974; Wildlife Protection Act, 1974; Forest Conservation Act, 1980; Prevention and Control of Air Pollution Act, 1981; Environmental Protection Act, 1986 etc. Unfortunately due to lack of proper implementation of all these policies as well as strict enforcement of acts, the degradation of forest and environment continues unchecked. For the survival of rapidly growing population we have to ensure conservation of resources on scientific lines to provide food, clothing and shelter for our millions. We have to plan our development efforts in such away that a harmonious balance is maintained between man and his environment. Any process of planning should be based on the principle of Development without Destruction. Social workers and environmentalists should create public opinion and mobilise corrective and preventive action against this threat. The society and all concerned need to be convinced of the importance of the environment and we have to realize the fact that the way how to live today will influence tomorrow.

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## A STUDY ON WORK PLACE DIVERSITY IN PUBLIC SECTOR A THEORETICAL OVERVIEW

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### ABSTRACT

*Diversity management is a process intended to create and maintain a positive work environment where the similarities and differences of individuals are valued. The literature on diversity management has mostly emphasized on organization culture and it is used for achieving organizational goals. Diversity is to create conditions that minimize its potential to be a performance barrier while maximizing its potential to enhance e and enhance productivity.*

**Keywords:** HRM Practices, work place diversity.

### INTRODUCTION

The concept of diversity includes acceptance and respect. It means understanding that each individual is unique, and recognizing our individual differences. These can be along the dimensions of race, ethnicity, gender, sexual orientation, socioeconomic status, age, physical abilities, religious beliefs, political beliefs, or other ideologies. It is the exploration of these differences in a safe, positive, and fostering environment. It is about understanding each other and moving beyond simple tolerance to embracing and celebrating the rich dimensions of diversity contained within each individual.

### MEANING

#### Diversity

It is a set of conscious practices that involve understanding and appreciating interdependence of humanity, cultures, and the natural environment practicing mutual respect for qualities and experiences that are different from our own; understanding that diversity includes not only ways of being but also ways of knowing; recognizing that personal, cultural, and institutionalized discrimination creates and sustains privileges for some while creating and building alliances across differences so that we can work together to eradicate all forms of discrimination. Diversity involves not only how people perceive themselves but also how they perceive others. Those perceptions affect their interactions. For a wide assortment of employees to function effectively as an organization, human resource professionals need to deal effectively with issues such as communication, adaptability, and change.

#### Workplace diversity

It refers to the variety of differences between people in an organization. That sounds simple, but diversity encompasses race, gender, ethnic group, age, personality, cognitive style, tenure, organizational function, education, background, and more.

#### Diversity management

It is a process intended to create and maintain a positive work environment where the similarities and differences of individuals are valued, so that all can reach their potential and maximize their contributions to an organization's strategic goals and objectives.

**Various Definitions**

“Diversity results from differences in age, gender, race, ethnicity, religion, sexual orientation, socioeconomic background, and capabilities or disabilities.”

“Diversity should be understood as the varied perspectives and approaches to work that member of different identity groups bring.”

**Diversity Management**

“The practice of addressing and supporting multiple lifestyles and personal characteristics within a defined group. Management activities include educating the group and providing support for the acceptance of and respect for various racial, cultural, societal, geographic, economic and political backgrounds.”

According to Taylor Cox, diversity management entails “planning and implementing organizational systems and practices to manage people so that the potential advantages of diversity are maximized while its potential disadvantages are minimized.”

**FACTORS****1. Demographic**

Demographic diversity is gender, ethnical / cultural and age diversity. Understanding company environment, work according and also increase creativity through different perspectives due to those different backgrounds.

**2. Multi-disciplinary and cross-functional**

It helps assuring a compelling form factor for the product which including finance, human resources, and others will provide insights from other disciplines that will overall increase the quantity and quality of ideas considered for the organizational development.

**3. Knowledge & Education**

The different team members are from the same discipline, they may know different aspects of the particular concept. Having different knowledge can give yet again different perspective on similar things.

**4. Experience**

The different knowledge and education, diversified experiences increase team creativity. All team members will think alike. Then team is made of members who worked in very different business units and possibly different companies.

**5. Generalists & Specialists**

Some know little about a lot (generalists), while others know a lot about little (specialists). There is a limit to how much they know and have experience with, and throughout the careers, balance breadth with depth. They need matter experts to completely solve a problem, but it is the generalists who bring solutions from remote disciplines and allow the solutions to be disruptive and novel.

**6. Extra-curricular interests**

Every individual has to bring extra-curricular activities to the workplace. Be as surfing, cooking, shooting, riding motorcycles are the sum of the experiences can help formulate different solutions to problems.

**7. Cognitive Preferences**

Different people think differently. Individuals has to produce ideas would lat bring to the team. the "shotgun" approach of producing many ideas in many different directionst for attainment of various objectives.

**8. Risk taking**

Some are willing to take more risk than others. Those are the ones who push the team to try new things, to experiment, and not rule out anything until it blew up in their hands. Others are very careful and assure that the final product is safe for the company's development.

**9. Visionaries**

Finally, some are optimistic visionaries who can only see what can be done, while others balance them with more pragmatic attitudes. Both are needed. However, team need to see upsides and downsides, but to be productive and creative avoid having members.

**MANAGING THE DIVERSITY**

1. Improves utilization of the competencies of all employees.
2. Strengthens the commitment between the employee and the organization and decreases employee turnover.
3. Boosts the image of the organization among its shareholders.
4. Allows for greater adaptability and flexibility in fast-paced and rapidly changing market places.
5. Attract and retain the most talented employees.
6. Reduces costs associated with turnover, absenteeism, and low productivity.
7. Return on investments from various initiatives, policies, and practices.

**BENEFIT OF DIVERSITY**

Diversity becomes most advantageous when the organization wants to expand its perspective, strategy tactics, or approach. Only organizations that can anticipate and respond to change will be able to survive in today's business environment. Indeed ability and agility to change require ability and agility to learn, and learning requires diversity. A more diverse workforce will increase organizational and effectiveness it will lift morale, bring greater access to new segments of the market place Diversity most frequently causes problems in convergent processes, at times when the organization needs employees to think or to act in similar ways. Diversity renders communications and integration more difficult. People from different culture fail to understand one another.

**CONCLUSION**

Managing diversity itself is a complex phenomenon. To achieve sustainable competitive advantage from diversity, it needs to continuously monitor and change its strategy towards diversity issue and try to update its principles. Some strategies to implement a multicultural approach that create a corporate culture to support and nurture all types of employees. These include developing key leadership traits, recognizing individual differences, giving feedback sensitively and encouraging cross cultural awareness. These include developing key leadership traits, recognizing individual differences, giving feedback sensitively and encouraging cross cultural awareness.

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## AUTOMATION STRATEGIES OF CRM IN RETAIL BUSINESS

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### ABSTRACT

*Customer Relationship Management is not a software program but a holistic business philosophy. The aim of CRM is to create added value for both customers and suppliers on the basis of long-term business relationships. The customer relationship is intensified at all process levels and tailored to the customer in order to strengthen customer loyalty and raise relationship exit barriers. This article has dealt with various automation strategies are used in retail business.*

### INTRODUCTION

A CRM gives marketers the tools to nurture and execute campaigns, automate processes, and manage content based on big data and predictive analytics. At the same time, CRMs give salespeople access to sales goals, personalization data, pricing literature, personalized dashboards, automated and scored leads, and tight integration with e-mail and mobile devices. With marketing and sales both using the same data in real-time from the CRM, it promotes synergy and encourages communication and accountability. We can collaboratively manage leads and campaigns and combine our sales and marketing funnel to better serve sales efforts and outreach. We can also manage projects, digital assets, workflows and approval processes across our team and other departments and agencies from a single platform.

### Automations of CRM

Many additional functions have been added to CRM systems to make them more useful. Some of these functions include recording various customer interactions over email, phone, social media or other channels; depending on system capabilities, automating various workflow automation processes, such as tasks, calendars and alerts; and giving managers the ability to track performance and productivity based on information logged within the system.

1. **Marketing automation:** CRM tools with marketing automation capabilities can automate repetitive tasks to enhance marketing efforts at different points in the lifecycle. For example, as sales prospects come into the system, it might automatically send the prospects marketing materials, typically via email or social media, with the goal of turning a sales lead into a full-fledged customer.
2. **Sales force automation:** Sales force automation tools track customer interactions and automate certain business functions of the sales cycle that are necessary to follow leads and attract and obtain new customers.
3. **Contact center automation:** Designed to reduce tedious aspects of a contact center agent's job, contact center automation might include prerecorded audio that assists in customer problem-solving and information dissemination. Various software tools that integrate with the agent's desktop tools can handle customer requests in order to cut down on the time of calls and to simplify customer service processes.
4. **Workflow automation:** CRM systems help businesses optimize processes by streamlining mundane workloads, enabling employees to focus on creative and more high-level tasks.

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5. **Lead management:** Sales leads can be tracked through CRM, enabling sales teams to input, track and analyze data for leads in one place.
6. **Human Resource Management (HRM):** CRM systems help track employee information, such as contact information, performance reviews and benefits within a company. This enables the human resource department to more effectively manage the internal workforce.
7. **Analytics:** Analytics in CRM help create better customer satisfaction rates by analyzing user data and helping create targeted marketing campaigns.
8. **AI:** Artificial intelligence (AI) technologies, such as Salesforce Einstein, have been built into CRM platforms to automate repetitive tasks, identify customer buying patterns to predict future customer behaviors and more.

#### How to improve customer relationship management?

It's no longer enough to have a bricks and mortar store and hope that people will visit and spend their hard earned cash on impulse buys. Customers need to be enticed in to the store, given a reason to visit and a reason to stay and shop. Retailers need to create a welcoming environment as well as an experience for their customers. Having an accurate retail CRM database that is focused on the customer is an integral part of the jigsaw for any retailer. Consumers are savvy, demanding and often in a hurry, so a successful retail CRM system will pay dividends when it comes to building loyal customers. Retailers need to think smarter to engage shoppers and create loyalty towards their brand, and to do this they need to know as much as possible about them.



#### CONCLUSION

CRM automation is usually distinguished by which 'pillar' of CRM they address – sales, marketing or customer service. Sales force automation refers to order management, contact management, leads, opportunities and so forth. Marketing automation refers to emails, social media and website activity. Service automation typically addresses common customer questions with the ability to draw human attention when the request gets too complex. All three types of automation are being increasingly deployed in leading CRM solutions.

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## GOAL ORIENTATION AND ITS RELATIONSHIP WITH LEADERSHIP PRACTICES OF EXECUTIVES

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### ABSTRACT

*Goal orientation refers to the goals individuals implicitly pursue while attempting to attain certain performance outcomes (Dweck & Leggett, 1988). Leaders should manage and support the types of behavior aimed at learning orientation. A sample of 256 individuals who working full time executives in an public sector organization are selected through convenience sample method were completed self-report surveys containing items assessing the variables described below. The Goal Orientation Measure of Zweing and Webster (2004) and leadership practices were measured with leadership practices inventory developed by Kouzes and Posner (1997). Executives with up to 2 dependents in the family have higher performance – approach orientation. Further results and implications are discussed in the research paper.*

**Keywords:** *Goal Orientation, Leadership and executives*

### INTRODUCTION

Goal orientation refers to the goals individuals implicitly pursue while attempting to attain certain performance outcomes (Dweck & Leggett, 1988). In general, goal orientation has been conceptualized as the mental framework in which people interpret and respond to situations, circumstances and events of both achievement and failure. Learning and performance goal orientation are associated with different personal attributes such as intellect and interpersonal skills (Dweck, 1999).

Some authors have assumed that goal orientation would be composed of three independent and not mutually exclusive components (Elliot & Harackiewicz, 1996; VandeWalle, 1997, 2001): learning goal orientation - - the preference to develop one's competence by acquiring new skills and mastering new situations', proving performance goal orientation - - the preference to demonstrate and validate one's competence by seeking favorable judgments; and avoidance performance goal orientation - - the preference to avoid negative judgments about one's ability from others.

Individuals who are high in performance avoidance orientation are avoiding demonstrations of incompetence and negative judgments, relative to others. Consequently, a performance-avoid goal is considered to be an avoidance form of motivation as it orients one towards the negative outcomes of avoiding negative judgments and demonstrating lack of ability.

Individuals with a performance-approach goal orientation focus on gaining favorable judgments of their ability and competence relative to others. A performance-avoid goal orientation orients individuals towards the avoidance of demonstrating incompetence and negative judgments relative to others (Elliot & Harackiewicz, 1996; Rawsthorne & Elliot, 1999; VandeWalle, 1997). Learning goal orientation is to develop competence by acquiring new skills and mastering new situations.

In dynamic organizational contexts, a good performance may elicit states such as feelings of security, pride, and satisfaction, whereas poor performance may generate dissatisfaction. Moreover, training and learning within an organization are of paramount importance for maintaining competitiveness in this context. Training should be based on individual learning,

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and therefore, in view of the fact that individuals should pursue learning, goal orientation is a key concept so that personal decision and the handling of the organizational culture will be taken into account within such organizations.

Leaders should manage and support the types of behavior aimed at learning orientation. These include encouraging the proposal of aims or objectives for personal development, the search for opportunities for personal development, and the provision of feedback in order to improve performance.

## REVIEW OF LITERATURE

Collin (2009) investigated how workers' work-related identity is related to various forms of workplace learning. The findings revealed that learning and work-related identity are related to one another in many ways. Further, work-related identity is constructed strategically as one of many identities constituted in other areas of life.

Kooij, Lange, Jansen, and Dijkers (2008) explored age-related factors that influence work motivation. The results from 24 empirical and nine conceptual studies indicated that most age-related factors can have a negative impact on the motivation to continue to work of older people.

Manolopoulos (2008) studied the relationship between work motivation and organizational performance in the public sector organization. Findings indicated that both the individuals' ability and demographic characteristics are core determinants of employees' motivational preferences.

Maurer and Lippstreu (2008) examined whether learning and performance goal orientations of employees act as moderators among 651 employees. The findings revealed that support for development is positively related to commitment for some workers; however, individual learning and performance orientations act as moderators. For some individuals, support for development by an organization will not be associated with greater commitment and might even be negatively associated with commitment.

Rebecca, Jayasuriya, Caputi, and Hammer (2008) developed a model to test conceptions from goal theory within an existing framework of training motivation and tested with employees participating in training in a non-profit organization. Results revealed that goal orientation predicted a significant proportion of variance in the proximal antecedents (valence (33 per cent), expectancy (39 per cent), and self-efficacy (31 per cent)), whereas the proximal antecedents explained 43 per cent of the variance in goal intentions.

Gooty et al. (2009) examined the followers' perceptions of transformational leadership. The study results revealed based on the structural equation modeling support, the relationship between followers' perceptions of transformational leadership, and positive psychological capital, as well as the relationship between positive psychological capital and each performance outcome.

Simon (2009) evaluated the leadership style of their supervisors and their own regulatory focus, self-esteem, attachment style, belief in a just world, and work engagement based on a survey among 160 employees. The findings revealed that visionary leadership was positively associated with engagement in followers, especially when these individuals adopted a promotion focus.

The impact of deep-level similarity between managers ( $N_1 = 117$ ) and followers ( $N_2 = 403$ ) on the interrelations between transformational leadership and outcomes was analyzed by Wolfram and Mohr (2009). The findings of the study revealed that there is a negative interrelation between transformational leadership and team goal fulfillment when followers scored higher

than their managers on subjective meaning of work and when followers were more emotionally irritated than their managers.

Abu-Tineh, Khasawneh, and Al-Omari (2008) examined the degree to which Kouzes and Posner's transformational leadership model is being practiced by Jordanian school principals. The findings indicated that Kouzes and Posner's model is being moderately practiced by Jordanian school principals.

## RESEARCH METHODOLOGY

A sample of 256 individuals who working full time executives in an public sector organization are selected through convenience sample method were completed self-report surveys containing items assessing the variables described below.

The Goal Orientation Measure of Zweing and Webster (2004) and leadership practices were measured with leadership practices inventory developed by Kouzes and Posner (1997). The influence of leadership practices on organization performance was measured with leadership practices inventory developed by Kouzes and Posner (1997) in five dimensions viz., modeling the way, enabling others to act, inspiring a shared vision, challenging the process, and encouraging the heart. Each dimensions contained six items.

There are five response categories for each item ranging from rarely (one point) to frequently (five points). Kouzes and Posner (1997) established the Cronbach Alpha values for all the sub-scales which were range from 0.75 to 0.87. This tool possesses both content validity and face validity. Based on the specific measures, the criterion group validity was established as 0.68. The concurrent validity of the tool is 0.72.

## GOAL ORIENTATION MEASURE

Description: The Goal Orientation Measure of Zweing and Webster (2004a) is a self-report measure, which explored the different types of goal orientation. This measure consists of 21 statements from which I have utilized only 12 items for this study, which explore the different dimensions of goal orientation viz. performance approach, performance avoidance, and learning orientation. There are five response categories viz. "strongly disagree," "disagree," "neutral," "agree," and "strongly disagree."

Reliability: Zweing and Webster (2004a) have established internal consistency reliability for the three scales. For the learning orientation, it is 0.85, for performance approach orientation it is 0.82, and for performance avoidance orientation it is 0.69. The test-retest reliability coefficients for the goal orientation scale are: learning orientation is 0.73, performance approach orientation is 0.84, and performance avoidance orientation is 0.78. These correlation coefficient values suggest that goal orientation is stable over time.

Validity: Zweing and Webster (2004a) ensured both content and construct validity. The convergent validity of the 3 scales is: learning orientation it is 0.87, for performance approach orientation it is 0.79, and for performance avoidance orientation it is 0.81. These convergent validity values reveal that the tool is highly valid.

Administration: The executives were instructed as follows: "This measure consists of a number of statements which follow five response categories. Read each statement carefully and indicate your agreement or disagreement in the given five-point scale and by marking the corresponding number. There is no right or wrong answer and there is no time limit. Work rapidly and give your immediate response to each item."

## RESULTS AND DISCUSSION

*“Executives differ in their goal orientation on the basis of age.”*

From Table - 1, it is found that the ‘t’ values are significant for performance-approach and performance-avoidance whereas it is not significant for learning orientation. Hence, the hypothesis is accepted. It is concluded that the executives significantly differ in their goal orientation on the basis of age.

**Table 1: GOAL ORIENTATION OF EXECUTIVES ON THE BASIS OF THEIR AGE**

Dimensions of Goal orientation	Age Group				t-value
	Up to 45 Years		Above 45 Years		
	Mean	SD	Mean	SD	
Performance - approach	15.01	2.09	15.80	2.53	2.66*
Performance - avoidance	10.50	2.47	11.55	3.98	2.41*
Learning	16.53	2.28	16.41	1.94	0.44 <sup>NS</sup>

N<sub>1</sub>= 108

\* - Significant at 0.05 level

N<sub>2</sub>= 148

<sup>NS</sup> - Not Significant

From the above table it is found that the executives with more than 45 years of age have higher performance-approach and performance-avoidance. With a performance-approach goal, one seeks to demonstrate or prove competence in the presence of others. In contrast, people with a performance-avoidance goal orientation act to avoid negative evaluations. Individuals with strong performance-approach orientation try to utilize all the opportunities, develop knowledge and skills, and regulate themselves.

Higher in performance-approach incorporates attributes like commitment, involvement, and responsibility etc., which will be growing with experience. OD is possible only through uniform motivation practices, and individual career grooming at all levels within the organization. The good motivational practices and goal orientation should be considered by the organization, and the management should show interest in establishing such systems in the organization with employees over a period of time. It is evident that the executives with higher age have better performance orientation. It is concluded that executives differ in the better performance approach and avoidance orientation on the basis of their age.

*“Executives differ in their goal orientation with respect to the number of dependents in the family.”*

From Table - 2, it is observed that the ‘t’ values are significant for two goal orientation constructs and not significant for learning orientation. Hence, the hypothesis is accepted. It is concluded that the executives with more number of dependents have significantly higher performance-avoidance orientation whereas executives with less dependents have higher performance approach orientation.

**Table 2: GOAL ORIENTATION OF EXECUTIVES ON THE BASIS OF THEIR NUMBER OF DEPENDENTS**

Dimensions of Goal orientation	Number of Dependents				t-value
	Up to 2		More than 2		
	Mean	SD	Mean	SD	
Performance – approach	16.06	2.42	15.06	2.28	3.36*
Performance – avoidance	9.53	3.49	12.20	2.99	6.54*
Learning	16.50	2.22	16.44	2.00	0.22 <sup>NS</sup>

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N<sub>1</sub>= 105

\* - Significant at 0.05 level

N<sub>2</sub>= 151<sup>NS</sup> - Not Significant

Executives with up to 2 dependents in the family have higher performance – approach orientation. It may be due to their level of commitment and attention paid in the family that makes them more focused in their approach.

Executives with more dependents have higher performance – avoidance orientation. When the numbers of dependents are more one has to pay attention to which in turn will make the person feel uncomfortable. Also, due to fatigue, one has been tempted to avoid the task rather than approach. It is concluded that executives with more number of dependents in the family have higher performance avoidance and those with less dependents have higher performance approach orientation.

*“Age of executives has a significant influence on their leadership practices.”*

From Table - 3, it is found that the ‘t’ values are not significant for the dimensions of leadership practices except “encouraging the heart.” Hence, the hypothesis is not accepted. It is concluded that the executives do not differ in their leadership practices based on age.

**Table 3: LEADERSHIP PRACTICES OF EXECUTIVES ON THE BASIS OF THEIR AGE**

Dimensions of Leadership practices	Age Group				t-value
	Up to 45 Years		Above 45 Years		
	Mean	SD	Mean	SD	
Modeling the way	16.25	2.29	16.07	2.35	0.62 <sup>NS</sup>
Enabling others to act	16.18	1.86	16.09	1.61	0.37 <sup>NS</sup>
Inspiring a shared vision	15.56	2.34	15.61	1.78	0.20 <sup>NS</sup>
Challenging the process	16.54	1.64	16.29	1.71	1.16 <sup>NS</sup>
Encouraging the heart	16.25	2.53	15.57	2.26	2.27*

N<sub>1</sub>= 108

\* - Significant at 0.05 level

N<sub>2</sub>= 148<sup>NS</sup> - Not Significant

Executives up to 45 years of age have significantly higher score in “encouraging the heart.” It is a good sign that the youth prefer encouraging behaviors within the organization. The younger executives always have a compulsion of establishing and proving themselves in the organization which make them to encourage people and be passionate them about their work. It is concluded that executives do not differ in their leadership practices based on their age; however, they differ significantly in the dimension of “encouraging the heart.”

*“The number of dependents in family has a significant influence on the leadership practices of executives.”*

From Table - 4, it is observed that the ‘t’ values are not significant for the leadership practices dimensions. Hence, the hypothesis is not accepted. It is concluded the executives do not differ significantly in their leadership practices on the basis of number of dependents in the family.

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**Table 4: LEADERSHIP PRACTICES OF EXECUTIVES ON THE BASIS OF THEIR NUMBER OF DEPENDENTS**

Dimensions of Leadership practices	Number of Dependents				t-value
	Up to 2		More than 2		
	Mean	SD	Mean	SD	
Modeling the way	16.10	2.58	16.18	2.13	0.28 <sup>NS</sup>
Enabling others to act	16.55	1.93	15.83	1.49	3.35*
Inspiring a shared vision	15.63	2.02	15.56	2.04	0.28 <sup>NS</sup>
Challenging the process	16.62	2.10	16.30	1.32	1.02 <sup>NS</sup>
Encouraging the heart	16.33	2.50	15.52	2.27	2.70*

N<sub>1</sub>= 105

\* - Significant at 0.05 level

N<sub>2</sub>= 151<sup>NS</sup> - Not Significant

Executives with up to two dependents in the family have higher Mean score of “enabling others to act” and “encouraging the heart.” Habit of executives to involve others in the process and strengthen others to achieve habits in the family of lesser dependents make them to collaborate with the team work may be the reason to higher.

Whereas “encouraging the heart” may be due to the tendency of recognizing the contributions made by the family members and behavior to reward it made them to practice in the organization. It is concluded that the number of dependents in the family of executives has a significant impact in “enabling others to act” and “encouraging the heart” dimensions of leadership practices.

*“There is a significant relationship between goal orientation and leadership practices of executives.”*

From Table - 5, it is noticed that the correlation coefficients are not significant for the goal orientation constructs. Hence, the hypothesis is not accepted. It is concluded that few constructs of goal orientation have a significant relationship with leadership practices of executives.

**Table.5: GOAL ORIENTATION AND LEADERSHIP PRACTICES OF EXECUTIVES: CORRELATION ANALYSIS**

	LS-1	LS-2	LS-3	LS-4	LS-5
GO-1	0.083	0.237*	0.175*	0.377*	0.195*
GO-2	- 0.081	- 0.095	0.049	- 0.016	- 0.020
GO-3	- 0.043	0.142*	0.076	0.330*	0.123*

GO-1: Performance – approach LS-1: Modeling the way

GO-2: Performance - avoidance LS-2: Enabling others to act

GO-3: Learning

LS-3: Inspiring a shared vision

\* -

Significant at 0.05 level

LS-4: Challenging the process

LS-5: Encouraging the heart

It is observed from the table that performance-approach orientation of executives has a positive relationship with all the dimension of leadership practices except “modeling the way.” It may be due to demonstration of abilities by the executives to others for recognition from their superiors and subordinates by means of performance and constant dedication to continuous improvement.



Learning orientation of executives has a positive relationship with “enabling others to act,” “challenging the process,” and “encouraging the heart.” It may be due to their intrinsic motivation to complete a difficult task, and they are generally not concerned about their performance relative to others or some standards and norms. It is concluded that performance-approach and learning goal constructs have a positive relationship with some dimensions of leadership practices.

### **FINDINGS**

1. Executives with more than 45 years of age have higher performance-approach and performance-avoidance.
2. Executives with up to 2 dependents in the family have higher performance – approach orientation.
3. Executives with more dependents have higher performance – avoidance orientation.
4. Executives up to 45 years of age have significantly higher score in “encouraging the heart.”
5. Executives with up to two dependents in the family have higher Mean score of “enabling others to act” and “encouraging the heart.”
6. It is observed from the table that performance-approach orientation of executives has a positive relationship with inspiring a shared vision, “enabling others to act,” “challenging the process,” and “encouraging the heart.” dimension of leadership practices.
7. Learning orientation of executives has a positive relationship with “enabling others to act,” “challenging the process,” and “encouraging the heart.”

### **CONCLUSION**

The literature on motivation reveals that the organization goals and goal setting are pivotal in the field of learning and instruction. The value executives assign to their goals, perception of the competence, casual attribution, and emotional reactions are found to be the promoters of organization success.

The findings on goal orientation reveal that executives those who are above 45 years age, 11 to 20 years of experience and who have up to 2 numbers of dependents in the family where focused on performance-approach orientation. This is supported by Manolopoulos (2008), demographic characteristics are core determinants of employees' motivational preferences.

The findings on goal orientation revealed that executives those who are aged above 45 years age, 11 to 20 years of experience, those who have more than 2 dependents in the family, and who possess non-professional degree holders have performance-avoidance attitude. The age related finding is supported by Kooij et al. (2008) most age-related factors can have a negative impact on the motivation towards older people. Performance-avoidance may be due to the result of ability, deceptive tactics, negative cognitions, and external factors.

The findings on relationship of goal orientation with leadership practices of executives revealed that performance-approach has significant positive relationship with all the dimensions leadership practices expect “modeling the way.” Learning orientation has significant positive relationship with (challenging the process, enabling others to act, and Encouraging the heart) dimensions of leadership practices. In the study of Kristy et al. (2007) reported that effective learning from an experience has significant relationship with transformational leadership, supports the present study. Work place is an opportunity for executives to gain skills and explore knowledge, but without the motivation to seek out and confront challenge there will be no lifelong growth, success, and satisfaction.

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## SKILL DEVELOPMENT, EMPLOYABILITY AND ENTREPRENEURSHIP THROUGH MAKE IN INDIA: A STUDY

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### ABSTRACT

*According to the International Labour Organization “Skill development is of key importance in stimulating a sustainable development process and can make a contribution in facilitating the transition from an informal to formal economy. It is also essential to address the opportunities and challenges to meet new demands of changing economies and new technologies in the context of globalization.” The objective of Skill Development is to develop a workforce empowered with the necessary and continuously upgraded skills, knowledge and internationally recognized qualifications to gain access to decent employment and ensure India’s competitiveness in the dynamic global market. Mr. Narendra Damodardas Modi, Prime Minister of India has launched Make in India on 25th September, 2014. It aims at increasing the productivity and employability of workforce with respect to wage and self-employed both in the organized and the unorganized sectors.*

*This paper tried to find out the effect of Make in India on employability and scope for skill development. It is important to focus on the development of the skills of Indian labour force to become eligible enough to fit in to the Industry Market requirement. It is interesting to find out if new job opportunities will be created by Make in India project but there will be higher demand of skilled labour. But it is found after reviewing various papers that there is a huge skill gap in India. Through the review of many research papers, it is found that for the successful implementation of Make in India initiative, it is also important to implement various skill development initiatives to lower down the skill gap between the available skills and desired skills.*

**Keywords:** *Employability, Entrepreneurship, Economic, Make in India, Skill Gap, Skill Development.*

### I. INTRODUCTION

Skills and knowledge are the engines of economic growth and social development of any country. Countries with higher and better levels of knowledge and skills respond more effectively and promptly to challenges and opportunities of globalization. The skill development has been assessed in the form of general education and vocational training level of the Indian workforce in the age group of above 14 to 59 year and which was found to extremely low i.e. around 38% of the workforce are not even literate, 24% are having below primary or up-to primary level of education and remaining 38% has an education level of middle and higher level whereas only 10% of the workforce is vocationally trained with 2% formal and 8% informal training. The study also found that both the Government and its partner agencies have undertaken various measures and initiatives for the effective implementation of the skill development system in the economy, but still faces a number of unresolved issues and challenges that need immediate attention of the policy makers.

Hence, skill development initiatives of the government should focus on these obstacles and develop the programs accordingly to resolve these hurdles for the complete success of the skill

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development initiatives. India with an average age of around 29 years and with a median age much below China and other developed countries. India's 62% of the population is below 35 years of age and 70% of the population will be of working age by 2025. High population if employed, trained and productive can easily capitalize the advantage of demographic dividend and lead to sustainable development but same high unemployed, untrained and unproductive population can even turn demographic dividend into demographic liability.

For India, skill development is also critical from both socio-economic and demographic point of view. For the economy to grow at 8% to 9%, with the targeted growth rate of 10% for secondary, 11% for tertiary and 4% for agriculture sectors, a multi-faceted and highly efficient skill development system is imperative. Further, India is destined to be a contributor to the global workforce pool on account of demographic bonus, with the growth rate of higher working age population as compared to its total population and home to the second largest population in the world with distinct advantage of having the youngest population with an average age of 29 years as against the average age of 37 years in China and 45 years in Western Europe (FICCI, 2014). Globalization knowledge and competition have intensified the need for highly skilled workforce in both the developing and developed nations as it enables them to accelerate the growth rate of their economy towards higher trajectory. Today all economies need skilled workforce so that meet global standards of quality, to increase their foreign trade, to bring advanced technologies to their domestic industries and to boost their industrial and economic development. The skills and knowledge becomes the major driving force of socio-economic growth and development for any country. As it has been observed that countries with highly skilled human capital tend to have higher GDP and per capita income levels and they adjust more effectively to the challenges and opportunities of the world of work.

The Make in India program have to bring an Economic revolution by making India a global manufacturing hub and welcoming both domestic and international industrialists to invest in India that will generate employment and overall development of India. The initiative also emphasizes on high quality standards and lowering the effect on the environment. It also focuses on economic, infrastructure and technical development which will lead to development of other Industries and sectors giving a global recognition to Indian Industry.

The Make in India projects aims to provide higher employment, better standard of living and high Per Capita GDP of Indian Economy. Manufacturing sector needs huge investment to acquire latest modern technology, development and setting up of desired infrastructure, skill development of its labour force to produce best quality products and sustain in global market. If India wants to attract the investors to invest in India and transform in to a global manufacturing destination, its labour force should acquire the desired Skill requirement with Skill development and enhancement along with accumulation of financial requirement. Around 51% of the workforce is engaged in Agriculture which contributes only 17% to India GDP whereas 22% of the total workforce is engaged in manufacturing sector which contributes to 26% of the GDP of India. It has been observed that there is huge skill gap of Industrial demand for skilled labour and available skilled labour force. There are a large number of challenges in attaining government target of 10% sustainable growth in manufacturing sector to make Make in India project successful. This paper aims to study the effect of Make in India on employability and scope for skill development.

## **II. OBJECTIVE OF THE STUDY:**

1. To understand through the review of literature and the effect of Make in India initiative on employability.
2. To Understand the present status of skill development in India

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3. To analyze through the review of literature if the Skill Development measures will help to bridge the gap of existing skills and required skills of workforce and Labour force in India.
4. To understand the Challenges in Skill Development Initiatives in India:
5. The objective of this paper will be achieved if the analysis will help in the future implementation of skill Development programs to make Make in India successful in India.

### III. METHODOLOGY

The study in this paper is based on exploratory research based on the secondary data and information sourced from libraries, relevant books, journals, magazines, articles, media reports and Government portals of Make in India, Skill India, etc. Being looked into requirements of the objectives of the study the research design employed for the study is of descriptive type. The authors adopted to have greater accuracy and in depth analysis of the research study. Available secondary data was extensively used for the study.

### IV. LITERATURE REVIEW

The current ranking of India in Industrial output is 11 in the World. The total GDP contribution of manufacturing sector is 28% which engages nearly 17% of the total labour force. The basis of any manufacturing organization is governed by the quantity of money it is willing to invest and the kind of people who are going to work in it. For transforming the health of the manufacturing sector and in order to make it a most preferred destination for domestic as well as foreign investors and industrialists, it is very much important to promote both fund based and non-fund based financial services. Manufacturing firms to withstand the global competition, and to ensure their long term sustainability, have to invest in huge quantity in setting up and developing its infrastructure, raw material, skill development of its human resource, and R & D (Goyal, Kaur, & Singh, 2015). Data of World Bank suggested that in 2013, the contribution of manufacturing sector to Indian Economy was just 13%. The overall contribution to GDP by manufacturing sector was just 28%. India's contribution to World's manufacturing is also very low with a contribution of just 1.8%. These statistics clearly indicates that India's stand in Manufacturing is very poor (Goyal, Kaur, & Singh, 2015). If India will be transformed in a Manufacturing destination attracting investment from global and domestic Industrialist, it will generate many employment opportunities for the Indian labour force (Goyal, Kaur, & Singh, 2015).

#### 4.1 Make in India Generate Employment Opportunities:

India has an impress economic growth rate but still it is not able to generate employment opportunities to meet the growing employable population. To achieve this India needs skilled, educated and healthy workforce. According to World Bank, 2015, India literacy rate measured to be only 73% in 2011 in comparison to the literacy rate of 95% in China and Mexico, 93% in Malaysia, 90% in Brazil which reveals that only 1 out of 4 person in India can read and write. (Deodhar, 2015). Indian work force is immensely talented and adaptable. In order to develop an organization and ensure its sustained growth, it is very much important to develop its human resource working in it. Continuous investment in upgradation of their skills, knowledge and competencies is essential for an organization if it wants a guaranteed survival in the immensely competitive environment (Goyal, Kaur, & Singh, 2015).

In 2010, the first of its kind Manufacturing Policy was launched with prime focus on skill development as a strategy to enhance skill requirement India manufacturing sector. In fact, it focused on skill enhancement of less educated unskilled labour in the unorganized sector and proposed a Modular Employable Skills (MES) scheme under DGT. The relevant industry designs the educational courses to include the necessary skills requirement (Okada, 2012). Moreover, in private sector, Industrial Associations like CII (Chamber of Indian Industries),

FCCI (Federation of Indian Chamber of Commerce and Industries) have played a pivotal role in creating awareness on Skill Development by organizing seminars, workshop and liasioning with Government agencies in bringing institutional reforms. Moreover Industry also realized the urgent requirement of skill development provision to solve their problem of lack of skill required by the Industry (Okada, 2012). Along with universalization of Primary Education in India, skill development for manufacturing sector is also important. To make this process effective, retired employees from Armed Forces and Railways can be used as these two organizations have thousands of skilled and experienced personnel for the introduction, maintenance and upgradation of all kinds of mechanical and electrical equipments. Such experiences and skilled personnel can effectively contribute in strengthening Technical and Industrial Training institutes like ITIs.

To improve the quality, the Union Government is planning to invest Rs 6000 crore in Industrial Training Institutes (ITIs), which are constituted under the Ministry of Skill Development and Entrepreneurship. Union Government to provide training in various trades. India will send 3 lakh youth to Japan for on-job training for 3-5 years as part of the government's skill development programme. Skill Development and Entrepreneurship Minister the Union Cabinet has approved signing of Memorandum of Cooperation (MoC) between India and Japan on the Technical Intern Training Program (TITP). "Educational Institutions and Universities should not merely be centres of academic knowledge but they should impart skill development and also encourage youngsters to get into entrepreneurship," the Nagaland Governor said. Lieutenant Governor Anil Baijal has approved the Delhi Government's higher education and skill development loan guarantee scheme under which students will be provided loans by Banks with the Government as a guarantor. Bihar Deputy Chief Minister Sushil Modi has told the State Government is considering giving tablets to youths who would get training under the Skill Development Programme.

#### **4.2 To Understand the Challenges in Skill Development Initiatives in India:**

The current capacity of Government and Private training institutes are very low in number. It is only million per annum. The eligibility criteria under the current vocational training structure requires class 8th, class 10th and class 12th education as mandatory which restricts a significant number of less educated or illiterate workers to enter the formal training system. The course pattern is not as per industry requirement and latest developments of market are not covered in the curriculum which effects employability as Companies have to re-train the apprentices at the time of hiring. The under quality of training program is also one of the issues. Apprenticeship training where students are trained at the company premises is also a failure in India because of inadequate private sector participation and administrative challenges arising from the distribution of power across various levels of governments (Government of India 2009:23). The number of entrants in the non-farm sector is only increasing every year because of movement of labor from farm to non- farm sector. There has been no change in farm based jobs. The growth in skill training provided in sectors such as retail, customer services etc. have been uneven. Meeting the training requirement of such large workforce has remained a challenge. The under quality of training program offered and lack of interest by the private partners is a major disadvantage. The World Bank (2006:6) has stated that vocational training is considered as stigma in India. It is considered to have a low status due to its linkage with manual work requirement. All these factors are affecting employability.

In recent years, India has seen rapid economic growth with the growth of advanced industries and talented skilled Human Resource. With the growing economic growth, it is required to emphasize on acquiring and enhancing the knowledge and skill of the youth of the Nation. But India has a huge skill gap in comparison to rest of the world. In India, as shown in Fig: 1. only

10% of the total Labour Force get some skill training in which 2% with formal training and 8% with informal training. Moreover, 80% of the new addition into the workforce do not even have the opportunities for training for skill enhancement (FICCI, Ernst and Young, September 2012). With the new entrant of 12.8 million young labour force in the market every year, the Government recognizes that India faces a serious skills shortage, as the majority of these new entrants are likely to be unskilled.

## **V. NATIONAL SKILL DEVELOPMENT POLICY:**

Entrepreneurship has implemented various remarkable skill development programs across India such as:

1. Craftsmen Training Scheme (CTS)
2. Advanced Vocational Training Scheme (AVTS)
3. Apprenticeship Training Scheme (ATS)-1961, revised 2015
4. Skill Development Initiative Scheme (SDIS- MES)
5. Vocational Training Institute FTIs, ATIs, MITIs and CTI
6. Special coaching scheme for SC/STs
7. Vocational Rehabilitation Centre's for Handicapped (VRCs)

In Five Year plan(2012-2017) with special focus on reviewing and benchmarking in the creation of Skill Development Institution and Infrastructure across the nation. Government of India. Government of India initiated a Coordinated Action on Skill Development in 2008 led by Prime Minister National Council on Skill Development (PMNCSD) and National Skill Development Coordination Board (NSDCB) and newly formed National Skill Development Agency (NSDA) in 2013 which is a merger between PMNCSD, NSDA and officers of the Advisor to the PM on Skill Development. The aim of NSDA is to provide strategic guidance and inputs in upgrading basic infrastructure development of the existing Institutions like Industrial Training Institute (ITIs), craftsmen Training institutes and Technical and Vocational Education and Training (TVET) systems to provide a skilled and enhanced labour force to fulfill the globally accepted accreditation and global standard of skill (Das, 2015).

Directorate General of Training under Ministry of Skills Development and Entrepreneurship, Ministry of Human Resources Development and other Ministries came together to initiate the Skill Enhancement process (Das, 2015).

The newly incorporated National Skill Development Corporation (NSDC) consist of distinguished technical professionals initiated Industry specific skill councils with foreign skill development initiatives by Up-gradation of 100 Govt. ITIs into Domestic Funding, Up-gradation of 400 Govt. ITIs into VTIP Project with World Bank Assistance and Up-gradation of 1396 Govt. ITIs through Public Private Partnership Mode (PPPs) total establish 1896 Govt. ITIs and more than 6,500 skills development centres. The NSDC, ITIs and Polytechnics are expected to grow in providing their training facilities to train 402 million people by 2022. The implementation of National Skill Development Policy (NSDP) aims to increase opportunities to foreign collaboration in technical and vocational training and accordingly Singapore equipped with proven advanced training has collaborated with Institutes in India to provide vocational and technical training. Centre of Excellence for Tourism Training (CETT) in Campus of Mohanlal Sukhadia University Udaipur Rajasthan has been started with annual intake capacity of 480 trainees with the help of Singapore. In the recent times, the number of educational

institutions has positively increased across all levels, especially in the service sector. Despite this growth of education opportunities, India youth still lag behind in skill enhancement.

### 5.1 Challenges faced by Skill Development Initiatives scheme in India:

1. **Complicated Set-up of ITIs:** The existing structure for skill development includes complex and complicated. The Government data shows that in the recent time, skill development initiatives are spread across about 20 different ministries, and 35 state governments and union territories. Under this complicated Government and Private ITIs setup, the National Skill Development Agency (NSDA) was created to consolidate efforts in Skill Development. But it lags behind being under-resourced, without any effective authority and power and just has a coordination role.
2. **Insufficient Infrastructure:** The training infrastructure and institutional set-up for providing skill training in technical and vocational skills is insufficient. In terms of current capacity around 3.5 million labour force are trained in various professional skill by different publicly funded organizations whereas 12.8 million new addition in the labour force every year. The infrastructure available for skill development currently is mainly Government funded still private sector investment has not been capitalized. The emphasis on vocational training provided in India is not matching with the requirement of the unorganized workers who constitute 90% of the work force, resulting in a shortage of skilled workers at the national level. Unorganized and unskilled labour like construction workers from village and slum areas with little or no education and require special attention from Government providing them basic skill enhancing their employability.
3. **Mismatch of Demand and Supply :** The demand for labour force made by the industries and supply of labour force mismatch leads to expansion of various kind of skill development initiatives of the Government, its partner agencies like NSDC and Private cooperation, Private ITIs. In India only small section of work force actually receives various vocational and technical training for skill enhancement.

It has been observed that there are a lot of people seeking jobs in comparison to the available jobs at the lower skills level, whereas the number of available jobs are more in higher skills level than the available job seeker matching the job requirement. This demand and supply disequilibrium shows that there is a wide gap between the formal education and training to acquire skills by workforce as demanded by the industry.

4. **Geographical Problems:** Another serious issue cursing the labour market is its geographical set-up spread across different states and Union Territories of the country. The economically developed states have more jobs creation with lower rate of available workforce whereas on the other hand; the states with low economic growth have more job seeker with a growing population in comparison with lesser available jobs. Thus states with higher economic growth have to rely on workers migrated from other geographically parts of the country to solve this issue. Mostly Institutional set-up for vocational and technical training is provided in urban so, the youth from rural areas lag behind in attaining the formal training in skill enhancement. Minimum 2- 4 Government ITIs should be opened by Government at Block level in each district.
5. **Lack of Formal Education and Vocational Training:** India has attained progress in primary education with 1.5 million schools and 250 million enrollments but it still lack in higher education with just 20.7 million with only 24.3% of total enrollment. Vocational and technical training institutes, Industrial Training Institutes (ITIs) are largely backed by Government and Private entities. The current available capacity in industrial training is 4.3



million which is 201% less than the industrial requirement on 22 million skilled workforce annually. There are a large number of drop outs in education at an average age of 15 years especially female students along with poor literacy and much obsolete training provided which fails to provide jobs and industrial requirement. In India, 90% of the jobs available are skill based but only 2% of the population (15-25 years) attains formal vocation training in comparison to 80% in USA and 60% in South Asian countries. India is required to provide vocational training to at least 300 -350 million workforce by 2022 which is much lower than the target of 402 million workforce by 2022.

6. **Skill development for Women:** The share of women workforce between 25 to 54 years of age is about 30% in 2010 as against 39% in 2000, which is quite below as compared to 72% in Brazil and 82% in China . A large section of female workforce is largely engaged in low paying unorganized works due to which women workers fails to get skilled job. A large section of women in India are not only unskilled but they lack in attainment of both basic primary education and vocational training. Around 30% of females in urban areas fail to attain primary education against 65% of rural women who lacks primary education. Currently, a majority of the female workforce in India is unskilled, i.e. a very low percentage of women have any kind of formal education. In India, around 60% of women in rural areas and over 25% of women in urban areas lacked basic primary school education.
7. **Lack of Labor Market Information System:** The absence of proper Labour Management Information System (LMIS) impedes the very objective of the skill initiative in India as it results in poor linkage between skill development and employment. At present, there is no proper system available in the job market where the industrial, job seekers and government come forward and share the relevant information among them and derive collective benefit from it. The Government lacks reliable data that would otherwise help it in making effective policy decisions and the inadequacy of such a system disappoints both employers and employees as it result in job mismatch and inferior quality output.
8. **Training of Trainers:** Training of trainer is one of the important key of the skill development frame work. It is estimated that various publicly funded organizations produce 3.5 million trained personnel per annum against the 12.8 million new entrants into the workforce each year. However, to address this issue, NCVT approved a proposal to upgrade Model Industrial Training Institutes (MITIs) for conducting instructors training and in addition to this the council also allow various types of organizations private and public limited companies registered under the Companies Act, societies and trusts registered as per the Act to set up ITIs and ITCs as well as undertake instructors training programs.
9. **Basic Infrastructure Challenge:** One of the important requirements for the proper implementation of the skill and training development programs is the availability of the basic infrastructure for the same. It has been noticed that many skill development institutions suffer from lack of proper infrastructure. Apart from a detailed evaluation while sanctioning approval for establishing a new institute, the assessment of the fitness evaluation of the institutes is not conducted regularly. Complicated infrastructure including equipments, machines and tools etc. are not available in majority of the institutions. As a result, workers get trained on outdated machines and find themselves deficient in skills when employed.
10. **Skill-Gap between Informal and Formal Sector:** As the Government of India has set a new target to impart the necessary skills to 402 million people by 2022 in the Twelfth Five

Year Plan, whereas in reality the country is facing a significant skilled manpower challenge over the next decade. In India, around 12 million people are expected to join the workforce every year whereas the current total training capacity of the country is around 4.3 million, thereby depriving around 64% entrants of the opportunity of formal skill development every year. Furthermore, out of approximately 0.4 million engineering students graduating every year in India, only 20% are readily employable. Around 93% of the Indian workforce is employed in the unorganized or informal sector, which lacks any kind of formal skill development training. Barely 2.5% of the unorganized workforce reportedly undergoes formal skill development in comparison to 11% of organized sector. In addition, only around 12.5% and 10.4% of the workforce in the unorganized and organized Sectors, respectively, undergoes informal skill development. This indicates that around 85% of the work force in the unorganized sector does not imbibe any form of skill development formal or informal.

11. **Multiplicity of Institutional Framework:** India has witnessed significant progress in the skill development landscape as various types of organizations have been set up both at national and at state level. Around 21 ministries, various national-level agencies, several sector skill councils, 35 state skill development missions and several trade and industry bodies come forward with a view to push the national skill development agenda. Given this mind-bogglingly complex institutional setup with overlapping and conflicting priorities and little co-ordination and standardization ultimately resulted in fragmented outcomes with limited impact.
12. **Placement linked Challenge:** A major problem of India's existing skill or education development system is lack of linkages between education and placement of that trained workforce. In India, the vocational training is offered nearly in 120 courses and mostly of long duration (i.e. of 6 month, 1 to 2 years duration). Whereas in China there exist approximately 4000 short duration modular courses, which provide skills more closely aligned to employment requirements. Majority of ITI and ITC do not offer job placement services i.e. they struggle for appropriate employment except in areas with high economic activity. Lack of correlation between demands of local economy and provisioning of skills by local institutions create an employment gap and lead to job related migration. It also gives rise to social tensions due to the skilled unemployed phenomenon.
13. **Private sector Participation:** Mostly private sector institutes are located in urban areas therefore rural population remains lagged behind. Due to high cost of these institutes the weaker or disadvantaged section also unable to get proper skill training.
14. **Low Educational Attainment:** The country has made progress on educational attainment about 1.5 million schools in India with a total enrolment of 250 million students from pre-primary to high and senior secondary levels i.e. Schools constitute the maximum number of enrolments. Higher education sector comprises around 20.7 million. The total number of students enrolling for open universities and other diploma courses constitute 24.3% of the total students. Vocational training in India is primarily imparted through the government and private industrial training institutes (ITIs). Higher drop-out rates of educational institutions mostly after the age of 15 years and above and especially in female students. Accessibility for the disadvantaged and rural section of the society is difficult due to high costs and other social impediments like transportation problems especially for a girl student travelling away from home. Poor quality of education which results in lack of literacy and numeracy skills on the part of students. These students find it extremely difficult to absorb even basic skills. Many skills taught in curriculum are obsolete and their end result is that

workers are unable to find jobs according to their aspirations. Increase in educational institutions further lead to multiplicity of curriculums for the same skill resulting in uneven competency levels.

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## **5.2. Measures Taken by Government of India:**

The Government and industry are well aware of this reality and trying to figure out solutions for the challenges. National Skills Policy was formulated in 2009 by Government of India and special budget was also allocated in the FY 2011 -12, 2012-13 with an ambitious target of imparting skills training to 402 million by 2022. A National Skill Development Corporation Board (NSDCB) and Prime Minister's National Skill Development Council was established. NSDCB is based on Public Private Partnership (PPP) under the chairmanship of the Deputy Chairman of Planning Commission, It formulates strategies based on the decisions of Prime Minister's Council on National Skill Development. The setting up of autonomous body National Skill Development Agency (NSDA) was approved on 9th May 2013. The NSDA is mandated to work towards coordination and harmonization of skill development efforts of the central and state governments as well as the public and private- sector industries. It looks after policy changes, scheme reviews, new scheme strategies and engagement with PSUs and NGOs.

The Government is constantly working to bring the required machinery and infrastructure for training. Initiatives needs a considerable amount of innovative delivery approaches such as decentralized delivery, mobile training, distance learning/e-learning and web-based learning and capacity expansion. Special courses offering multiple skills have been initiated at ITIs under the Modular Employability Scheme. People who had informally-acquired skills can get certification by taking examinations at ITIs.

Public Private Partnership is also used quite extensively where training programs are sponsored by private funding. Apprenticeship Act has also been implemented by the Government under which every company has to compulsorily hire a fix number of apprentices from ITI's every year to work and train at the company. The apprentice learns theory at the college and gets hand on experience at the company. This approach helps in alignment of industry's requirement for skilled talent as company's hire the candidate and then train him as per industry's requirement. Public training institutes are trying to promote expansion of public training institutes in difficult areas where private sector is not accessible. NSDC has set a target of at least 70% placement among students on completion of training program so that the relevance of training imparted by

its partners can be understood by the students. To improve the dignity of labor, media campaigns have also been initiated by NSDC at the national level.

Government taking one step ahead has made some international collaboration with developed and industrialized countries like U.K, Germany, and Australia etc to exchange the ideas for delivery of skills training. UK Collaborations are: The UK Skills Forum (UKISF) India, an initiative by the UK India Joint Economic and Trade Committee (JETCO), The UK India Business Council acts as Secretariat for the UKISF. It is also the first point contact for UK skill providers, for India, it is FICCI. Since 1958, Germany has already been providing technical and financial assistance to develop institutes like Foreman Training Institute (FTI), National Instructional Media Institute, Chennai, or Central Staff Training and Research Institute Kolkata. Rajasthan is the first state in India to establish a mission for livelihoods, in September 2004, in order to address the challenges of unemployment and ensuring gainful and sustainable employment by formulating appropriate and innovative strategies for the poor and vulnerable people.

### 5.3. Measures Taken by Private Companies:

Ground reality is known by the Industry and is working to find out solutions to these challenges. Non-profit organizations in large numbers are being engaged in providing skill training to enhance employability among the weaker sections of society. Companies like Tata motors, Bosch India, Toyota etc. at their level are also trying to develop the workforce and have built up their own training infrastructure to re-train entry-level candidates. As part of a national mission, Bosch India along with National Skill Development Corporation (NSDC) is working to achieve its objective of fulfilling the growing need for skilled manpower across sectors in India. Funding from NSDC and skill development competence has joined hands to develop and deploy a vocation training model for making underprivileged children employable. It will help in providing a pool of high quality skilled manpower to the industry. Some companies have adopted various trades at ITIs in a Public Private Partnership model to make the students industry ready. Bharti –Walmart, a joint venture between Bharti Enterprises and Walmart, has established skill centers to train youth, free-of-cost, in retail skills to make them employable in a sector short of skilled manpower. Similarly Tata motors training institutes keep upgrading existing technical training institutes and establishing new technical training institutes. NSDC signed MOU with Tata Motors for skill development programs in automotive sector. Automotive skills will be taught to students in class 11 and 12 as a vocational subject in a few government schools for schools identified by Tata Motors. This pilot program will be introduced in 5 schools, teaching 50 students each. A total of 250 students will undergo this program and if it is a success, a full scale program will be launched. Volkswagen India also keeps investing on employment and education for locals.

## VI. CONCLUSIONS

In this Research paper the following conclusions have been made for skills development programme through Make in India:-

1. The study finds out the overall status of skill capacity available, skill requirement, skill gap and initiatives taken by Government of India.
2. To Make in India project successful, youth of the Nation should be empowered with Formal Education, Technical and Vocational training to meet the Industrial and Market requirement as per global standard. Despite various efforts and investments in shaping the skills of a huge labour force there are grave drawbacks in the System. Even after the Government investing a lot in training costs and infrastructure, creation of robust workforce for the industry is still a fantasy.

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3. As a fast growing developing economy, besides white and blue collar, India also needs Grey collar- knowledge workers which include ICT skills, problem solving, analytical and effective communication skills and rust collar- skilled workers at the grass root level in currently unorganized sector and un-benchmarked sectors like construction, agriculture and related trade.
4. Government, industry leaders are constantly from time to time launching new skill development initiatives but somehow it is not reaching the casual workers who dominate the Indian work-force. Stakeholders Industry leaders, Government etc have realized that none of them can work in isolation. They will need to collaborate as the stake involved is huge.
5. Mandatory Monitoring and Quality Certifications should be in place which will ensure high standards training programs with prime focus on enhancing the employability.
6. Sector specific Labor Market Information System at national and state level is to be established for reducing the skill mismatch which can help in the reliable and realistic assessment of economic trends and labour market.
7. Supply and demand of skilled manpower can be mapped with the help of Human Resource Planning which is also one of the important components. These exercises can help to anticipate skill gap over a period of time at different levels, sectors and geographical areas.
8. A designated agency should work on generating information from the LMIS and HRP exercises. Government employers, national, state and local level training providers, trainees and prospective trainees should be disseminated with information so collated so that they can use it in their skill development plans.
9. The information at National level can be disseminated by NCVT by receiving inputs from state and local levels. Counseling, placement and guidance can be provided by strengthening and upgrading the Employment Exchanges.
10. In a male dominated society, there has always been a limited scope to develop their skills for women and girls in rural areas due to social, economic and cultural constraints. The payment of wages is also on lower side. Socio-economic empowerment of rural women can be attained by investing in their skill development. They can be provided with basic education, technical training and other women extension services. Support by self help groups and NGOs can help in improving their conditions by making them understand the importance of basic education and also by making the change in attitude of society towards women.
11. A designated agency should design the courses and introduce them at various levels on the basis of emerging opportunities for skill development and employment generation. The change should be brought from education system which needs to be renovated and restructured. Young population even after having degree is not able to fit in the industry due to lack of expertise to compete.
12. The vocational training should start from High School. Students should be made industry ready by making the curriculum for professional courses such as Engineering and MBA in a way that provides complete on the job training. The standard and quality of training needs to be upgraded. Soft skills training along with technical skills will bring desired results.

13. Moreover, with the passage of the Companies Act 2013, the mandate for Corporate Social Responsibility has been formally introduced and it is likely that the total CSR spends will increase for employability linked programs to promote skill development. Prime Minister in his maiden speech said, "Skill development should be accompanied by a spirit of „Shram-ev Jayate" – giving dignity to labour." Skill development and entrepreneurship is one of the top most priorities of the new Government due to which first time an independent ministry has been created to take the mandate forward.
14. Finally, it is important that the intended beneficiaries of the skill development program join training programs with an inspiration to learn and make them self-reliant to live a better life.
15. Short duration skills course through SDIS-MES Scheme, Dual course system as Germany pattern and Apprentice Training scheme 1961 revised 2015 should be implemented and monitoring properly.
16. Basic Infrastructure i.e. Tools, Equipments and Machineries in ITIs should be replaced as per latest technology and as per Market need.
17. All Government Sector where Technical knowledge need, in Recruitment procedure minimum qualification should be ITIs.
18. The Strengthening Capacity of Vocational Instructor Training provider Institute i.e. FTIs, ATIs, MITIs and CTI under Directorate General of Training (DGT), Ministry of Skills Development and Entrepreneurship.

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## FACTORS AFFECTING MILLENNIALS PERFORMANCE IN PHARMACEUTICAL MANUFACTURING SECTOR

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### ABSTRACT

Nowadays “Millennials Performance” plays a fundamental role in the Pharmaceutical Manufacturing Sector. It is so significant that the “Pharmaceutical Manufacturing Sector” to realizes that it isn't completely depends on the employees to implement the engagement. This study was directed due to rising issue of performance among Millennials that have different importance and opinion towards their job. A study has been done on a sample of ten Pharmaceutical manufacturing sector “Millennials employees”. All three hypotheses were accepted on this study. Results had showed that there is a significance relationship between independent and dependent variables. This type of finding suggests the Pharmaceutical Manufacturing Sector to adopt better “employee engagement system” to retain the employees and improve organizational performance in millennials workplace.

**Keywords:** Millennials Performance; Training; Reward and Recognition; Employee Engagement; Pharmaceutical Manufacturing Sector

### INTRODUCTION

The success of an Organization depends on how well you take care of internal customer's i.e. workforce and focusing on their continuing performance improvement which fulfils all interests personally and professionally. At the same time, Organization aims at improving the performance of its people by rigorous development programs which in turn improve the Organization performance.

These days private pharmaceutical organisation is in extreme pressure to maintain regulatory compliance part, continue better performance and deliver good results in doing more with less. There are extreme circumstances for **Pharmaceutical Manufacturing Sector**. Large spending on the size, capacity, and capability of pharmaceutical Industry has created blame of pharmaceutical Industry itself. One significant response to this challenge is to develop the job engagement among employees. If the **Pharmaceutical Manufacturing Sector** employees work and engage sincerely, then their organisation will also give very well performance. Due to economic instability, today organizations have started to look their employees as an asset to operate their innovative skills and knowledge to stay competitive in the industry. In this respect, the pharmaceutical Industry also gave six important principles (employee engagement, leadership support, training and development, rewards and recognition) with specific to engagement as an important principle. Today, organizations are getting to be distinctly variety of cultures with different social backgrounds and leaders need to oversee significantly this diverse force than 10 years ago. The greatest challenge confronting pharmaceutical Industry today is appealing, creating, and holding ability.

A key component to addressing this difficulty is making the sorts of working environments that will increase employee engagement. However pharmaceutical Industry leaders are trying to progress engagement than private sector pioneers. Therefore, many organizations have their own employee strategy. For instance, past studies showed that employees engagement were

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higher in any institutions public or private segment due to loyalty towards their institutions. But the new era millennial or generation Y would not be indecisive to bounce to other organizations if they can open the better door and development and recognition whether it is pharmaceutical Industry or private segment. Today millennial generation's expectations for the job are totally different as compare with baby boomer generation. According to different statistics a high turnover in generation Y employees where 70% change their job with early two years after joining. These days, younger generations start to fly with one place to the next place from pharmaceutical Industry segment to private or a different way. In addition to, they have strong education and well know of missed opportunities and want a job where many chances to grow. Consequently it is significant for the organization to recognize what makes this generation continues jumping from one employment to other. Although there are many drivers, that predict the employee engagement in the organizations.

The main purpose to perform this study is to find out the rate of employee engagement in pharmaceutical manufacture segment because the millennial generation has different perception towards their job. Another purpose to conduct this study is to search the main cause of employee engagement by using three factors namely; leadership support, training, reward and recognition and fill the gap within context of private pharmaceutical Industry segment.

## I. REVIEW OF LITERATURE

**Employee Engagement:** According to Joo et al., & Mishra et al., 2016 employee engagement is the emotional commitment with the organization and its goals. This tag has gained popularity since organization has found it a strategic asset which is hard to emulate. Further Kahn, 1990, an emotionally as well as physically present when performing job task or organization functions. Employee engagement is also the loyalty level that employees have regarding their organization (Andrew et al., 2012). Employees should perform a flexible level effort and goes for extra mile to meet the organization goals and lead to better business results. Similarly today C-level executives care more about engagement if they think it better. Therefore, organizations should work to develop and raise engagement, which requires a two-path connection between both employee and employer represented by Ibrahim et al., 2014. In a theory of personal engagement (Kahn, 1990), stated that a person is called engaged when he or she acts in emotional, physical or cognitive during job performance. Thus, it is so important and powerful that it has a significant contribution in knowledge improvement and theory building (Iqbal et al., 2017). The biggest survey from Gallup last year showed only 25% of all employees was highly engaged at work. Therefore the difficulties today isn't simply holding skilled employees yet completely holding them, catching their devoted attention at each phase of their work performance (Kaye et al., 2003). The above literature discussion depict that employee engagement is a sense of progress. If an employee making progress from day to day then he or she is excited about their job. Therefore it is one of those deeper rooted feelings that employees have.

**Leadership Support and Employee Engagement:** Both employees and organizations are always inclined by the leadership. Subordinates receive support from the leaders through leadership and it increases the motivation and engagement in the organization (Malik et al., 2017). Leadership is more key driver of engagement than any benefits and it starts and finishes with leadership (Howell, 2017). It has been now established that leader authority is one of the key achievement components of the employee engagement. In other words, engagement originates from leadership and leadership driven by personality (Saks et al., 2011). Trust in the leader, help seeks from the leader, and making a fault free environment are segments of psychological wellbeing which empower employee engagement (Kahn, 1990). Leaders have very much control on the growth of employee engagement and pounding vision between the



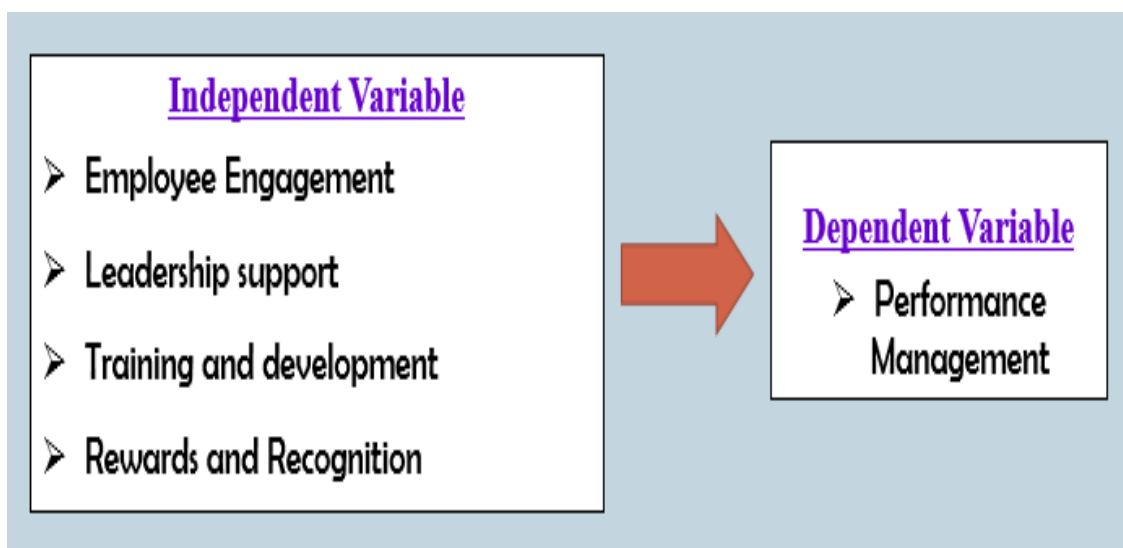
employees. Therefore, leadership is essential for running professional employees (Tornatzky & Fleischer, 1990). A study conducted that a good leadership is certainly related to subordinate mind-set and behaviour thought that cover with engagement (Xu et al., 2011). In addition to theory of social exchange described that member's display engaged behaviour when they are given help and importance from the leaders. According to Kouzes et al., 1995, Leadership depends on connections and helping people and organization move toward accomplishing a dream. Employee engagement incorporates aspect of work on which leaders can make a move, including job and relationship segments (Atwater & Brett, 2006). It cannot be economical if leader is not providing food for his or her performance. Moreover, scarcely any leader is willing to reward employees without fully engagement. The sustainability is the responsibility of the leader to fulfill the vision. The first hypothesis of the study is, there is a significant relationship between leadership support and employee engagement.

**Training and Development and Employee Engagement:** A study by Raza et al., 2017, Training is an expensive activity but without training it is more expensive activity. It is defined as process and method that prepares individuals through formal training to perform better within organizations. It now has become a fast moving driver to predict employee engagement. According to Edralin (2011), the purpose of training and development is to assist and increase knowledge, skill and attitude in general set of employees for getting organisational objectives. Further to make a supportive workplace for job accomplishment and for well-being, leadership training must be given to employees to upgrade their leadership effectiveness. Similarly it adds to an excellent relationship between the employees and organization since the leader is viewed as a specialist of the organization. Pharmaceutical Industry take spending in training and development as an essential for economic success and the retained growth of their economies (Collier et al., 2011). In addition to an advantage of employers themselves, pharmaceutical Industry support businesses to grip more employee improvement and to at last utilize more organized and learned employees (Collier et al., 2011). A study by Nguyen et al., 2011, stated that downsizing has turned into an expanding worldwide phenomenon, therefore pharmaceutical Industry are compelled to take a compulsory look into their own training and education systems at primary to tertiary educational levels. Further, teachers were agreed that training is very effective for them and they should have a tendency that organization has plans for long time and gives training and development chances to employees. Consequently, employees believe they are being included and esteemed at workplace thus increases their employee engagement. From the above discussion the second hypothesis has been proposed: Hypothesis - 2: There is a significant relationship between training and development and employee engagement.

**Reward and Recognition and Employee Engagement** Today reward and recognition are considered strong motivator to engage employees for a long time. A study reported by Loi et al., 2007, that old generation had less interest in financial reward as compare to generation Y. Another study found that generation Y employees prefer more with extrinsic reward and if organizations fail to provide them, they will search for other job to get more benefits (Wan Yusoff et al., 2015; Solnet et al., 2008). These days millennial generation employees are facing difficulties with high cost of living in the Location. Therefore, they keep on shifting with one job to other employment for better rewards and appreciations. Although many research studies have been conducted between reward and recognition in the positive relationship with employee engagement (Abu Khalifeh et al., 2013<sup>[1]</sup>; Stajkovic et al., 2003; Sarkar, 2011) but there is still less attention of reward and recognition toward employee engagement in the context of Pharmaceutical Industry sector. Powerful implementation of reward and recognition program inside an organization makes a great workplace to expand employee job engagement. Employees enjoy recognition in an organization through written, internet, and public praise

from those they value at workplace in a timely and sincere way. For example The Walt Disney World Resort started an employee recognition program that concluded about 15% raise in staff satisfaction with their daily recognition by their direct supervisors (Harrison, 2013). Engaged and affirmative employees are likely the best employees (Von Bonsdorff, 2011). A study provided an example that Procter and Gamble was succeeded in high employee engagement among generation Y when company offered large amount of recognitions to employees (Lee Whittington et al., 2010). The third hypothesis extracted from above study is: Hypothesis - 3: There is a significant relationship between reward and recognition and employee engagement. This research is related to social exchange theory by (Emerson, 1972) and motivation and commitment theory by (Locke, 1997). These are suitable theories for explaining the model framework of the study.

## II. MODEL FRAMEWORK



## III. METHODOLOGY

In this present study, performance management is being treated as a dependent variable and other variables are presumably related as correlates of millennials performance. The study was designed to gain the plausible answers to the following question in table No-1.

Data is collected through primary as well as secondary sources. Through primary source the data is collected through a structured questionnaire with the help of speed survey website. Secondary sources consist of books, periodicals, Journals, newspapers and online resources. Thus data collection process was completed.

Several companies were approached for collection of data. Only from 10 companies major response is received. Thus the final sample consisted of ten companies. Questionnaires were given directly and also emailed to working professionals in different **Pharmaceutical Manufacturing Sector** surrounded in Hyderabad city.

Finally a total of 30 responses were utilized for the present study within a period of six months. Descriptive and inference statistics is carried out using SPSS. The statistical tools like Descriptive statistics such as mean, median and standard deviation, Chi-square, Correlation, Independent T-test, one-way Anova, and Step-wise Multiple Regression for hypothesis testing are used for the analysis purpose.

The collected responses from the various professionals were scored as per the procedure and were tabulated. Then they were subjected to suitable statistical treatment. The outcomes of the results obtained were interpreted, discussed and inferences were drawn which are presented..

**Table No-1 Questionnaire**

QUESTIONNAIRE						
S.No	DEMOGRAPHIC	CLASSIFICATION				
1.	Name	:				
2.	Designation	:				
3.	Name of the Organization	:				
4.	Age	:	( ) 21-25	( ) 26-30	( ) 31-35	( ) 36-40 ( ) above 40
5.	Gender	:	( ) Male	( ) Female		
6.	Marital status	:	( ) Married	( ) Single		
7.	No of dependents in the family :	:				
8.	No of Children	:	( ) Male	( ) Female		
9.	Living arrangements	:	( ) Parents/others of head ( ) Children of head ( ) Lives only with spouse, ( ) Lives alone ( ) Lives with spouse + children ( ) Head' without spouse and living with others			
10.	Self-rated health	:	( ) Excellent	( ) Good	( ) Fair	( ) Poor
11.	Nature of job	:				
12.	Total Experience (in years)	:	( ) 0-1	( ) 2-5	( ) 6-10	( ) 11-15 ( ) Above 15
13.	Qualification	:	( ) Diploma	( ) UG	( ) PG	( ) Dr. ( ) If Any
14.	Experience in present industry	:	( ) 0-1	( ) 2-5	( ) 6-10	( ) 11-15 ( ) Above 15
15.	Over All performance Last appraisal rating (in %)	:	( ) Not Adequate (Below 40 %)	( ) Low Performance (40-60 %)	( ) Average performance (61-80 %)	( ) High Performance (81-90 %) ( ) Extremely High Performance (81-90 %)
16.	Organizational approach /Workplace attitudes	:	( ) Employee Engagement	( ) Leadership Supporting	( ) Training and Development	( ) Reward and Recognition
17.	Mobile permission in work place	:	( ) Yes	( ) No		
18.	Working load	:	( ) Light	( ) Medium	( ) Heavy	
19.	Conflict between work and individual life	:	( ) Very much	( ) Much	( ) Somewhat	( ) Low
20.	Conflict between work and family life	:	( ) Very much	( ) Much	( ) Somewhat	( ) Low
21.	Conflict between work and social life	:	( ) Very much	( ) Much	( ) Somewhat	( ) Low
22.	Job satisfaction	:	( ) Yes	( ) No		

**Table- 2a –Respondent's Profile**

Demographic	Classification	Frequency	Percentage (%)
Gender	Male	21	70.00
	Female	9	30.00
Marital status	Married	28	93.33
	Single	2	6.67
Age	21-25	2	6.67
	26-30	12	40.00
	31-35	5	16.67
	36-40	3	10.00
	40-45	6	20.00
	46 Above	2	6.67

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**Table -2b –Respondent's Profile (Continue..)**

Demographic	Classification	Frequency	Percentage (%)	Job Satisfaction	Feedback from Employer
<b>Over All Performance Appraisal Rating (in %)</b>	Not Adequate (below 40%)	6	20.00	No	Leadership supporting (LS)
	Low Performance (40-60%)	12	40.00	Yes	Employee Engagement (EE)
	Average Performance (61-80%)	5	16.67	Yes	Training and Development (TD)
	High Performance (81-90%)	4	13.33	Yes	Reward and Recognition (RR)
	Extremely high Performance (Above 91%)	3	10.00	Yes	Employee Engagement (EE)

**Table -2c –Respondent's Profile (Continue..)**

Classification	Conflict between work and social life	Conflict between work and family life	Conflict between work and individual life	Working load	Self-rated health
<b>Not Adequate (below 40%)</b>	Very much	Very much	Very much	Light	Good
<b>Low Performance (40-60%)</b>	Much	Much	Much	Medium	Good
<b>Average Performance (61-80%)</b>	Somewhat	Somewhat	Somewhat	Heavy	Good
<b>High Performance (81-90%)</b>	Low	Low	Low	Medium	Good
<b>Extremely high Performance (Above 91%)</b>	Very much	Very much	Much	Medium	Good

**Table- 3 Descriptive statistics, Reliabilities**

S.No	Variable	Mean	Percentage (%)
1	Employee Engagement	15.0	50.0
2	Leadership supporting	6.0	20.0
3	Training and development	5.0	16.7
4	Reward and recognition	4.0	13.3

#### IV. ANALAYSIS

After the data had been collected, it was tabulated using Microsoft Excel–2003 Software. The statistical techniques adopted are Regression and ANOVA. SPSS version 19.0 statistical software was used and the results obtained thereby have been analysed and interpreted.

Descriptive analysis was carried out in order to understand the respondent's characteristics in number and percentage form.

Table 2a show a completed profile of the respondents who participated in the survey. The sample consists of 70% men respondents and 30% women respondents. Based on the age of ITES working professionals 6.67% are of 21-25 years, 40% are of 26-30 years, 16.67% are of 31-35 years, 10.00% are of 36-40 years, 20.0% are of 40-45 years and 6.67% are 46 years or more.

Marital status of the PMS (**Pharmaceutical Manufacturing Sector**) working professionals show that 93.33% are married and 6.67% are single.

Table 3 explains the mean and percentage of four variables which are employee engagement, leadership supporting, training and development and reward and recognition. The result illustrates that employee engagement is the highest among with (mean = 15.0 and Percentage (%) = 50). Next factor that most influencing their engagement is leadership support with (mean = 6.0 and Percentage (%) = 20). While training and development of employee engagement preference at the third place with (mean = 5.0 and Percentage (%) = 16.7). Among the three variables reward and recognition (mean = 4.0 and Percentage (%) = 13.3) is the toughest variable followed by leadership support. Hence, hypotheses 1, 2 and 3 are significantly accepted in these variables tested. The outcomes reports that millennial generation or generation Y will be engaged with their job if they please with their reward and recognition, leadership support, and training and development that they get within organization.

#### V. DISCUSSION AND CONCLUSION

Based on the study that has been conducted we found that in pharmaceutical manufacturing sector employee engagement is the highest factor that may influence them to reach extreme highest performance in the organization.

At the present time most of the young generation keen to move from one organization to another due to their compensations. This result is also in line with study that if there is lack of reward and recognition then employees become less engaged and leave the organization. Therefore, management should begin reward system for performers and must be rewarded with different financial and non-financial incentives. Because there is much competition outside pharmaceutical manufacturing sector in private organizations, attract the employees with high benefits. The study also reveals that a significant positive relationship between leadership support and employee engagement. Therefore it is essential for pharmaceutical manufacturing sector to progress towards emergent employee engagement rather than only inspiring them. Among many leadership styles transformational leadership have a tendency to be more towards employee engagement than transactional leaders who are setting a new structure. Moreover leaders should also expand the customs of enhancing employee engagement.

So finding concluded that best leadership style is most required to enhance employee engagement. Furthermore it does not astonish that employee always worth training. Previous study also depicts that training and development have significant correlation with employee engagement. Additionally, the department of human resource management should provide training and development for employees to decrease their uncertainty and enhance competency so that they can become more engaged in their work. Further more appropriate work is needed

to build leadership style among employees for engagement and self-safety. For this purpose pharmaceutical manufacturing Sector should look after to create and sustain engagement. Like others this study also had some limitations. Firstly, the sample size was small and did not represent whole pharmaceutical manufacturing sector. Secondly, the study was conducted only in one city and the results could not be generalized to other cities. In this dynamic time, it is extremely vital for organizations particularly the pharmaceutical manufacturing sector that they productively use their HR in their strategic and also key administration forms.

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## CUSTOMER ATTITUDE CREATION TOWARD CREDIT CARD HOLDERS: A LITERATURE REVIEW

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### ABSTRACT

*Today, each MasterCard carries a classifying range that speeds payment transactions. MasterCard in Asian country a quick connectedness to change industrial and industrial group action as payments aren't complete by cherub any extra since the dealer is frequently apprehensive whether the cheque would grateful and dealer would deliver the products when the handful of days once the expense was created with the introduction of plastic cash of these issues are full care of. Has people nowadays own quite one card in their case like MasterCard, debit card, ATM card, open-end credit etc... that incomes care of all expenses for the day whether consumer goods a to be attributable, eating house bills to be cleared or maybe for the payment for delivery, someone simply needs to use the acceptable card and also the group action is complete. A MasterCard may be a tiny plastic card issued to users as a system of payment. It permits its holder to shop for merchandise and services supported the holder's promise to purchase these merchandise and services. The institution of the cardboard creates an orbiting account and grants a line of credit to the buyer (or the user) from that the user will borrow cash for payment to a bourgeois or as a money credit to the user.*

**Keywords:** Attitude, Awareness, Credit card, Cardholders and knowledge.

### INTRODUCTION

Money in the twenty first century is originated in the form of coins, currency notes, and now in the form of plastic money. Today, every credit card carries a classifying number that speeds shopping transactions. Credit card in India are acquisition relevance to facilitate industrial and commercial transaction as payments are not made by cherub any more since the dealer is always apprehensive whether the cheque would honoured and dealer would deliver the goods after the a couple of days once the payment was made with the introduction of plastic money all these problems have been full care of .has individuals today own more than one card in their wallet such as credit card ,debit card ,ATM card ,smart card etc... which takes care of all expenses for the day whether durables are to be bought, restaurant bills to be cleared or even for the payment for conveyance, a person just has to use the appropriate card and the transaction is complete. Today MasterCard business is extremely comparative and the majority the banks a submission MasterCard in association with visa international or master card. There's currently a flood of Indian banks contribution MasterCard to the potential client. Transnational banks operational in Asian nation have additionally joined the bandwagon with high voltage promoting and on the face of it competitive reward programmers for loyal MasterCard user. The MasterCard market has modified considerably over the past twenty years and credit cards became bit by bit necessary as a supply of short term borrowing.

'Buy now-pay later' mechanism of credit cards permits cards users to defer the payment to a returning date. Once MasterCard users favour to carry outstanding balances, the outstanding balance is carried forward to next month charge cycles at intervals the type of MasterCard debt. In distinction to wholly totally different shopper debts, MasterCard debt is versatile, non-

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secured and uncommitted, that means there's no collateral desired to create positive the compensation of MasterCard debt. The cardboard holders even have the choice to figure out whether or not or to not revolve on credit cards; what quantity to revolve inside the appointed credit limits; and once to pay off their debts at their own convenience. Because of the non-secured and uncommitted decisions of credit cards, MasterCard debt holders unit a good deal of seemingly to neglect MasterCard debt than wholly totally different secured debts, like home loans, automobile loans and instalment loans. In varied words, since no collateral unit of measurement usually repossessed by the cardboard issuers, barely any recovery unit of measurement usually invented from MasterCard debts once households default or file bankruptcy. MasterCard debts became attention of educational and public policy in recent years with the enlargement of the fraction of households carrying MasterCard debts, and to boot the increase in magnitude of MasterCard debts. (e.g., Erdem 2008; Amin 2012; Shu & Cheng 2012).

Blackwell et al, (2005) argued that attitude are evaluative decisions or ratings of how good or bad, favourable or unfavourable or pleasant or spiteful consumers find a particular thing, issues, place or person. Attitudes are academic predispositions that project a positive or negative behavior consistently toward several objects. An attitude satisfies a personal reason and at the same time affects the shopping and buying ways of consumers.

Consumer attitudes has three components i.e. Affective, behavioural and cognitive. Affective refers to the emotional reaction towards an object. The affective component applications on a consumer's emotions or feelings with respect to a particular product or service. It determines an individual's overall assessment of the attitude object in terms of favourableness rating. Behavioural factor refers to the way one behaves when exposed to an attitude object. Cognitive component refers to the thoughts and principles one has about an attitude object. It is concerned with the likelihood that a consumer will act in a specific fashion with respect to attitude object. The cognitive component is frequently treated as an expression of consumer's intention to buy. (Hawkins & Mothersbaugh, 2012)

### **CREDIT CARD**

Credit card little plastic card comprising a technique of identification, sort of a signature or image that change the person named on it charge merchandise, or service to associate account, that for which that the cardholders space that generally.

### **REVIEW OF LITERATURE**

Perceptions towards MasterCard usage an aforementioned to be one amongst the factors that contributes to the MasterCard usage. The behavior and also the perspective of the buyer towards employment and satisfaction of credit cards dissent for Psychographic reasons (Yang et al. 2007). Xiao et al. (1995) devise a 38-item scale to live effectiveness, psychological feature and activity attitudes towards credit cards. Emotive attitudes involve emotional feelings that may be captured through a press release like "my MasterCard makes American state feel happy." psychological feature attitudes involve thoughts employing a statement like "heavy use of credit cards ends up in serious debt." meantime, activity attitudes involve actions, mirrored by statements like "I use my MasterCard of times." additionally, Ahmed et al. (2009) state that one amongst the prime motives for employing a MasterCard relates to the convenience of transportation "plastic money" (card) rather than dough. Therefore, the subsequent hypothesis is developed.

Chang and Hanna, (1992) on their study of consumer credit search behavior, discussed the benefits and costs of search for credit, including immediate benefits such as a lower interest rate and finance charge and indirect benefits including better money management, greater savings

and convenience from using appropriate credit and gains in financial knowledge and involvement gathered from the search development. Canner and Cyrnak, (1986) in their study of determinants of consumer credit card usage patterns among U.S.A families, found out that convenience, easy getting and improvement in standard of living and instant purchasing power are widely accepted as reasons for credit card use. A study by Feinberg, (1996) create out that credit cards helped the customers satisfactorily since in the event that a customer's wallet or purse was stolen, credit cards obtainable more defences and choice than cash hence reduce cash based corruptions.

The delivering bank should take needed step to improve their cardholder's awareness and satisfaction. Varieties of banks card and their services were favoured by them. Services like wider acceptability, discount on purchase and quick dispensation, popularity and convenience services of bill payments electing have to be increased for further satisfaction. Therefore it is clear that satisfy the cardholder the delivering bank should adopt suitable marketing strategy, to create better satisfaction and future growth of credit cards in market. (Dwarkadas, 2011).

Vimala (2014) in her research has studied the influence of credit cards on HDFC bank customers in Shimoga. According to her study, the plastic money well-organized services and credit card development in Shimoga district contributes significantly to the banking growth of the country. HDFC Bank delivers the best timely quality services at the effective cost to their customers in the Shimoga district. 40% of customers and around 52% of public customers belongs to private sector banks, businessman and government employees and 08% are others who use the credit cards and other services effectually in the city. The Most effective media to encourage the credit cards was newspaper, it's about 55% in the city which created a strong impact on the HDFC Bank customers and credit cards are quite safe to the people.

A study approved out by histrion (1992) examined what boosts card usage across the United States once shoppers own multiple credit cards. They originate that banks a questioning what makes shoppers UN agency have five or vi credit cards use one instead of another once creating a sale to see appropriate selling techniques. A generous credit limit, quality client service, fair fees, and an occasional rate of interest was the factors that counted at the purpose of sale. A reminder denote at the purpose of sale that a card may be accepted is a vital selling aid. Cardholders like varied extras like money development check with low rates, and sweepstakes a number of the selling promotions utilized by banks. histrion (1992) noted that overall MasterCard usage has improved across the United States thanks to raise credit limits given to shoppers. Money bank bonuses and no annual fee a positive techniques utilized by several United States MasterCard banks to inspire cardholders.

## DISCUSSION AND CONCLUSION

This paper undertakes a study of the problems that are believed to influence angle toward outlay victimisation MasterCard and also the angle creation toward MasterCard debt. an ideal was established supported review of literature, to classify the factors that have an effect on the angle of customers toward MasterCard expenditure. MasterCard suppliers could also be a lot of winning in capturing customers' desires and favourites into their selling ways once they establish MasterCard users' appearances and appreciate their usage pattern. totally different usage pointers measured within the study show that customers have apply credit cards for various functions normally, supported the MasterCard users identification, gender might not be an honest subdivision base as there's no vital distinction between male and feminine customers with regards to MasterCard possession The MasterCard earners might take into attention the variations in usage pattern among MasterCard holders supported users' characteristics. In general, this study finds that gender matters once it involves unplanned purchases. Specifically,

feminine MasterCard users looked as if it would be less ordered in terms of paying victimisation MasterCard. Customers disagreement [of various] living differ in their MasterCard usage in terms of getting the cardboard out there in serving to purchase at the purpose of sale.

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## A STUDY ON EMPLOYEE OPINION TOWARDS NEW PRODUCT DEVELOPMENT IN LIFE INSURANCE

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### ABSTRACT

*New Product Development (NPD) is the term used to describe the complete process of bringing a new product or service to market. There are two parallel paths involved in the NPD process: one involves the idea generation, product design, and detail engineering; the other involves market research and marketing analysis. Companies typically see new product development as the first stage in generating and commercializing new products within the overall strategic process of product life cycle management used to maintain or grow their market share. Insurance is about reducing various types of risk and risk management is therefore fundamental to an insurance company. The objective of this study is to study the product development. Here we have used secondary data to know the employee opinion towards life insurance*

**Keywords:** *New Product Development, insurance, risk management*

### 1.1 INTRODUCTION

In business and engineering, New Product Development (NPD) is the term used to describe the complete process of bringing a new product or service to market. There are two parallel paths involved in the NPD process: one involves the idea generation, product design, and detail engineering; the other involves market research and marketing analysis. Companies typically see new product development as the first stage in generating and commercializing new products within the overall strategic process of product life cycle management used to maintain or grow their market share. The life insurance business was concentrated in urban areas and was confined only to the higher strata of the society.

### 1.2 Review of Relevant Literature

A study conducted by Sunayna Khurana (2008) article “Customer Preferences in Life Insurance Industry in India”, revealed that the insurance sector plays a very important role in the development of any economy. It is necessary for the economic and overall development of any country. A study conducted by Raju, S. and Gurupandi, M. (2009) in their article “Analysis of the Socio Economic Background and Attitude of the Policyholders towards Life Insurance Corporation of India”, SmartJournal of Business Management Studies revealed that the study was of great help to the policyholders, as it was aimed at finding the attitude towards the services of Life Insurance Company. A study conducted by Varaprasad, V. and Murali Krishna, B. (2009) article “Insurance sector: Strategies for Intermediation and Marketing”, Smart Journal of Business Management studies revealed that the suggestions brought forward by this study are mixed. He concluded that in order to make insurance sector significant component of financial intermediation process complete deregulation and increase in face of reforms are essential at the same time, by adopting proper segmentation capture significant share in the market for the overall benefit of organizations. Shivanand H. Lengti (2009) in his article “Insurance Disputes in India” revealed that the insurance consumers have the option to select the appropriate authority and forum. It may be the insurance ombudsman or the consumer councils, to settle their disputes. Praveen Sanu, Gaurav Jaiswal and Vijay Kumar Panday (2009) in their article, “A

Study of Buying Behaviour of Consumers towards Life Insurance Company”, Prestige institute of Management and Research, Gwalior, revealed that in present Indian market, the investment habits of Indian consumers are changing very frequently. The individuals have their own perception towards various types of investment plans. Selvavinayagam, K. and Mathivanan, R. (2010) article has revealed that the competitive climate in the Indian insurance market has changed dramatically over the last few years. At the same time, changes have been taking place in the government regulations and technology. The expectations of policyholders are also changing. The existing insurance companies have to introduce many new products in the market, which have competitive advantage over the products of life insurance companies. Ramanathan, K.V. (2011) research has resulted in the development of a reliable and valid instrument for assessing customer perceived service quality, awareness level, and satisfaction level of customers towards life insurance industry. According to Buckingham (2001:37) employees were “intent on sharing with colleagues the many reasons for which they believe their organisation is such a rotten place to work”. Similarly, researchers at Gallup (Brim 2002) and Truss et al (2006) identified an inverse relationship between

employee engagement, or the degree to which a worker is fulfilled by his or her job, and the length of service. According to Brim (2002) such evidence indicates that for most employees, the first year on the job is their best and thereafter it is ‘downhill’. One challenge for employers is to find ways of renewing employees’ engagement levels through the duration of their employment. They may be also internal customers. So before the company launching a new product it must verify their opinion.

### **1.3 Objectives of the Research**

To study the product development among the customers in Life insurance product

To study the various functional departments running in Life insurance company

To identify the perception and expectation of the customers regarding the Life Insurance product

To study the product movement of the Life insurance in today unfavorable conditions of the market

### **1.4 Findings and Recommendations**

With the Analysis it was revealed that brand name of the company should not be familiar to the public. SO the company must make the steps to solve the problem. When comparing to competitors advertisement are not effective to attract the customers this is the main reason to public will not capture the brand name as well as product details. SO company makes effort to create attractive advertisement. Advisors should not be facilitated for a long time. When the customer wants to apply insurance the Minimum premium is high in life Insurance. It will highly reflected in the negative projection. So Middle class people & lower level people unable to take Life insurance policies. Hence I Suggested that company re-modify the policy and get all level of customers. As for the analysis the employees are satisfied with Product terms and conditions. So the company maintain the same policy of what they have done in past. Employees of the company should be response as public queries regarding Insurance. Even it takes longer time they explain patiently. In this regards they are expecting incentives and promotion for their kind of motivation. Hence I suggested that company consider this for maintain their service in long time. Employees of the company should not take much interest to do their advisors work for a long time.

### 1.5 Conclusion

Today there are number of insurance companies are running in the world. In this research we focus on Employee's opinion towards the new Product Development in Life insurance . When the company introduces the new product People response are mentioned in different ways. The adoption of a new technology can be analyzed using a variety of diffusion theories such as the Diffusion of innovations theory. But based upon research we found that the employees have some opinion towards the company. Even out of so many hurdles the organization makes arrangements for their remuneration in time, training programmers to improve their personal skills. But using some of the mechanism and suggestions the company will growth and well developed in the market

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## THE INCREASING USE OF SOCIAL MEDIA THROUGH SMART PHONES BY INDIAN YOUNGSTERS FOR PURCHASING PRODUCTS

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### ABSTRACT

*India has one of the youngest populations in the world. The use of Smart Phones and Social Media by Indian youngsters has been increasing. Government of India has been enforcing digital transactions to a very large extent. This in turn means that more youngsters are in general using Smart Phones and social media for various purposes. Many of these youngsters may also be using Smart Phones and Social Media for making purchasing decisions. This increase in usage of Smart Phones and Social Media, is to be taken note of, by marketing managers to understand the awareness, brand image, buying habits, market share and loyalty of these young consumers. On the other hand this paper tries to find which Social Media Apps are more famous among youngsters and why? We discuss here what attracts youngsters towards certain Social Media Apps, which Social Media Apps or websites are more famous among youngsters, what might be the reasons behind this fame and whether such fame translates to sale. This paper discusses a few brands that have used Social Media platforms to attract youngsters to their brands, create awareness about their products, retain customers and build brand loyalty. This paper tries to find why young customers rely on Social Media apps to make their purchase decisions. Unlike in the past, a lot of companies are employing personal to interact with customers continuously to keep customers engaged. Technology improvements also seem to play a very important role in customers behavioral patterns. Companies also try to establish a brand image through Social Media networks by extensively interacting with customers. Customers also seem to seek more attention through Social Media interactions with brands. All such facts show that there is a clear shift in the way companies have been interacting with customers in recent years to do better business.*

**Keywords:** Smart phones, Social Media, Government policies, Young Customers,

### 1. INTRODUCTION

According to available reports, India has one of the youngest populations in the world and the use of Smart Phones and Social Media by Indian youngsters is also increasing. Government of India is enforcing the use of digital transactions through various initiatives to a very large extent which has led to more youngsters using Smart Phones and Social Media for varied purposes including making purchase decisions. These are very important developments that marketing managers are to make note of for understanding the awareness, brand image, buying habits, market share and brand loyalty of these young consumers.

### 2. STUDY OBJECTIVES

The objective of this paper is to find about the youngsters population in India, the usage of Smart Phones and Social Media by these youngsters, to observe whether these youngsters are making purchase decisions with the help of Smart Phones and Social Media. The importance of such developments that marketing managers are to make note of with respect to awareness, brand image, buying habits, market share and brand loyalty of young consumers. This paper is based on already published material by various sources like online newspapers, magazines,

websites and press releases provided by various Government offices.

### **3. INFORMATION AVAILABLE THROUGH PUBLISHED MATERIAL**

#### **3.1 Government enforcing digital transactions**

The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. We intend to create “Faceless, Paperless, Cashless” processes in the cities of India that will profess the role of Digital India. The promotion of digital payments has been accorded the highest priority by the Government of India in order to bring each and every segment of our country under the formal fold of digital payment services. The Vision is to provide the facility of seamless digital payment to all citizens of India in a convenient, easy, affordable, quick and secure manner.

As per the sources, the target for fiscal 2017-18 was 25 billion transactions – this is from the ministry in a letter, where it is said that “MeitY in consultation with Department of Financial Services has now set a target of 2,374 cr digital transactions for banks for the FY 2018-19.”

The government has optimistically set a target of 40 billion e-transactions for financial year 2020. That's a jump of 33 per cent over last year's target of 30 billion, which was reportedly missed by about 4 billion.

To ensure that the latest target is met, the Ministry of Electronics and Information Technology (MeitY) has assigned fixed goalposts for the various players in the business. While SBI has been given a target of 7.7 billion transactions, Paytm has to deliver 5 billion digital transactions through its payments bank and popular mobile wallet, reliable sources have told The Times of India newspaper. They have added that private banks HDFC Bank and ICICI Bank are expected to chip in with about 2.5 billion and 2.8 billion transactions, respectively. While banks will be the biggest catalyst for spurring on digital payments - which is why they have reportedly been asked to deploy 8.5-million point of sales (PoS) terminals in the rural areas and the northeastern states alone - mobile wallets and the Unified Payment Interface (UPI) will also play a key role. The total count for UPI transactions in 2018 reportedly stood at 3 billion.

#### **3.2 Young population of India**

As of 2017, Central Statistics Office Ministry of Statistics and Programme Implementation Government of India (Social Statistics Division), has adopted 15-34 years as youth, as adopted in the earlier report in order to show trend and changes over long period of time. According to ‘World Population Prospects: The 2015 revision’ Population Database of United Nations Population Division, India has the world's highest number of 10 to 24-year-olds, with 242 million. The regularity and efficiency of census operation in India add rigor to the measurement of Youth in India. The decennial enumeration through Population Census throws up consistent estimates of youth in India. As per India's Census 2011, Youth (15-24 years) in India constitutes one-fifth (19.1%) of India's total population. India is expected to have 34.33% share of youth in total population by 2020. The share reached its maximum of 35.11% in the year 2010. It is observed that India has the relative advantage at present over other countries in terms of distribution of youth population. India's advantage in young population is also evident when it is compared with other Asian Countries.

#### **3.3 Increased use of Smart Phones and Social Media**

According to a Pew research center report, large majorities in the 11 emerging and developing countries, which is inclusive of India, surveyed either own or share a mobile phone, and in every country it is much more common to own one's own phone than to share it with someone else. In seven of these countries, half or more now use Smart Phones – and Smart Phone use is especially common among younger groups. Meanwhile, mobile devices play a prominent role

in how people access the internet and their social networks in many of these nations. According to the same report Indian adults who say they own, share or do not use a mobile phone are 70%, 13% and 17% respectively. Overall, younger people are more likely than older adults to own a phone in the Philippines (41 percentage points), Lebanon (27 points), India (25 points) and Mexico (24 points). Smart Phone, or phones that can connect to the internet and run apps, are the most prevalent type of mobile device in nine of the 11 countries surveyed: A majority of adults (median of 53%) report using a Smart Phone. Usage is highest in Lebanon (86%) and Jordan (85%), and lowest in India (32%). But considering the overall population of India, 32% is actually a very huge number. The percentage of adults who say they use a Smart Phone in India are as follows according to the report: 50 Plus age group 15%, 30 to 49 age group 29% and 18 to 29 age group 48%. One of the important points to be noted according to this report is that Smart Phone users are generally younger.

As per McKinsey, India is one of the largest and fastest-growing markets for digital consumers, with 560 million internet subscribers in 2018. With data costs falling by 95 per cent since 2013, India will see internet users rise by about 40 per cent and number of smartphones to double by 2023, said in a report.

### **3.4 Purchase Decisions made by youngsters using Social Media**

Social media is a major influencer when it comes to the purchasing decisions of millennials. In fact, 72% of them report buying fashion and beauty products based on Instagram posts. And the further role of Social Media influencers goes way beyond this one network. Recommendations from peers can reap a lot of customer conversions. According to Hubspot data, 71% of people are more likely to make a purchase online if the product or service comes recommended by others. This may be driven by millennials inherent distrust of brands and traditional advertising. They simply tend to believe what their peers say, seek their opinions and often validation.

According to the research paper titled: AN EFFECT OF SOCIAL MEDIA ON THE YOUTH BUYER BEHAVIOUR FOR APPARELS IN JAIPUR CITY: A STUDY, when respondents were asked the question: Does Social Media Triggers you to Purchase any Apparel? 55% of the Youth say that social media triggers them to purchase apparels. 32% of youth use Social Media to purchase any apparel.

### **3.5 Brand Image of some products in Social Media**

According to McKinsey, a small number of influencers are accountable for the lion's share of referrals brands received via social media. For example, when studying products such as shoes and clothing, it was discovered that 5% of the influencers offering product recommendations were driving 45% of social influence. They have earned the trust of their followers as a result of establishing expertise or other influence in a very specific niche. According to entrepreneur Andrew Molz, in order to reach millennials, brands should focus on earning those referrals and recommendations. Molz is an ecommerce guru who built a Shopify based website and generated \$2.2 million in sales using only social media to generate traffic. He's consulted numerous start-ups and recently, one of his ecommerce ventures, Onyx Hearts, was acquired only 18 months after he started it. Apart from hiring influential brand ambassadors and sponsoring influencers, Molz says this may also include asking satisfied customers to leave reviews, soliciting customer testimonials, then displaying those on social media and landing pages.

### **3.6 Buying habits, market share and brand loyalty**

Let me give three examples of brands that are famous around the world on Social Media:

#### **3.6.1 Magzter**

Magzter Inc. is the World's largest and fastest growing self-service, cross-platform digital

magazine store and newsstand with over 52.5 million digital consumers and more than 12,000 magazines from over 4,000 publishers. Headquartered in New York, Magzter has its local presence in London, Amsterdam, Barcelona, Mexico City, Cape Town, Chennai, Singapore, Tokyo and will soon be expanding to other countries. Founded by global entrepreneurs, Girish Ramdas and Vijay Radhakrishnan in June 2011, Magzter enables magazine publishers around the world to create and deliver digital editions of their titles to global consumers. Powered by its proprietary OREY Click Publishing® System, that allows publishers to upload their magazines with a single touch, Magzter also enables them to publish interactive/audio-visual content in the magazine as it supports HTML5. The Magzter app is available on Apple iOS, Android (Google Play) and other popular app stores, as well as the web for browser based reading and devices. Users can buy their magazines on any of the devices/platforms mentioned above and seamlessly port their purchases to any other devices, a feature unique to Magzter.

According to Mr. Vijay Radhakrishnan president of Magzter, three of the catalysts for the growth of the now famous company are: i) Readers were looking to read magazines on their smart devices, and Magzter became their default app for this. ii) The tremendous growth of smartphones and tablets further fuelled the need for digital magazine content. iii) Word of mouth and social media have played a vital role in Magzter reaching 37 million downloads in the last seven years. Magzter has so far been downloaded by more than 6.2 million iOS users and 5.5 million Android users in India. On the web, Magzter has over 13 million users in India. According to Mr. Girish Ramdas **CEO & Co-founder** of Magzter, it is the No 1 digital magazine store in the world in terms of magazine count, trusted content, user count and engagement. Magzter continues to be the No. 1 magazine app on Google Play Store and iOS App Store in India, beating stalwarts like The Economist, The New York Times and The Wall Street Journal.

### 3.6.2 Missguided

Though many brands, even in fashion, may find it hard to prove the ROI of some of their Social Media activity, it is hard to overstate the value of Social Media to Missguided. Instagram, in particular, where the brand has 3.4 million followers at time of writing is a crucial channel for the fast fashion retailer. The account's highlighted stories show how varied Missguided's content is, including 'tutorials', 'back in stock', 'tunes', 'new in', 'students', '#babes', 'fun shit' and 'Love Island' to name a few. A mix of product promos, user generated content, lifestyle posts, meme-like content and offers keeps the output fresh and followers engaged.

Nitin Passi is the man behind Missguided, starting his career in the New York fashion industry he set up on his own in 2009. With a loan of £50k, a passion for product and endless ambition, fast forward to present day, Passi runs a global multi platform brand and strives to continuously better what we do in every aspect.

Instagram showed its true value during Missguided's partnership with Love Island in 2018. The multichannel triumph (read our writeup) involved product placement on the show, show highlights and 'shop the look' editorial in the Missguided app, promo in-store and on the web, and lots of interaction with the show and its fans on social media (including Social Media selling). The results of all the Love Island tie-in? Sales spiked 40% when the show aired in the evenings. Missguided's chief customer officer, Kenyatte Nelson, told Marketing Week "There's nothing that exists outside of the Instagram platform that touches on a daily basis, for 10 weeks, our core customer – particularly those under the age of 25 – with the depth, frequency and level of engagement like Love Island."

Love Island and Social Media were an incredible combination, but it's Missguided understanding of the social and cultural landscape inhabited by its core demographic that makes

it so successful all year round. You might say that Missguided is perfectly suited to Social Media, but the brand should be praised for executing with aplomb.

### 3.6.3 Domino's

**Domino's Pizza, Inc.**, branded as **Domino's**, is an American multinational pizza restaurant chain founded in 1960. The corporation is headquartered at the Domino's Farms Office Park in Ann Arbor, Michigan.

When you think of the brands that like to fail fast with new digital technology, Domino's is certainly way out ahead in the fast food market, constantly innovating its mobile experience. And that ethos extends to Social Media, where the brand's innovations have included tweet-to-order and the introduction of 'DOM The Pizza Bot' in 2016, an irreverent little Messenger bot that lets customers order their usual with a couple of clicks in their favourite chat app. Domino's social approach is well-integrated – the brand's Pizza Legends campaign allows people to visit the website, create their own ultimate pizza design, then name it and share it on social media. And the pizza giant is not averse to the odd PR stunt either – you can view a roundup here, my favourite being reindeer delivery in the Japanese holiday season.

Other social campaigns include #letsdolunch back in 2012, which offered cheaper pizza the more people tweeted. Alongside digital and social ordering, Domino's is now notable for an honest and open tone on social media, which began way back in 2009 as part of the 'Pizza Turnaround' campaign, with the brand intent on winning back customers who weren't happy with the quality of pizza on offer. A series of ads and the hashtag #newpizza set the tone for a brand that would go on to understand the power of Social Media.

## 4. ANALYSIS

From the above compiled information it is found that Smart Phones are increasing in usage. Social Media applications are increasing in usage among youngsters. Social Media applications play a very important and unavoidable role in influencing young customers with respect to brands. Youngsters get attracted to brands through Social Media applications. Brand image and customer loyalty can be built with the help of Social Media applications within a short period of time in comparison to traditional methods of brand image building.

## 5. CONCLUSION

Smart Phones and Social Media are an unavoidable development and influence in young customers' buying decisions. It is important for Marketing Managers to make note of these developments and make use of them to increase business by creating a presence for their respective brands on Social Media platforms and maintain a active presence among prospective customers through continuous interactions. As can be seen, many brands have already started taking advantage of Social Media and its influence on especially young customers. Some brands have also reaped the benefits of their Social Media presence in the form of increased sales. Understanding Smart Phones and Social Media usage is going to play a key role in the present and future in brand image, presence and sales of products.

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## EVALUATION OF SAVING AND INVESTMENT CULTURE OF SALARIED PEOPLE IN HYDERABAD- TELANGANA STATE

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### ABSTRACT

*Investment is a type of activity that is engaged in by the people who have to do savings i.e. investments are made from their savings. A variety of different investments options are bank, Gold, Real estate, Postal services, mutual funds & so on. Investors are always investing their money with the different types of purpose and objectives profit, security, appreciation. Researcher has here in his paper studied the different types of investments as well as the factors that are required while selecting the investments with the sample size of 30 salaried employees by conducting the survey through questionnaire in Hyderabad. The present study identifies about the preferred investment among individual investors using own self assessment test. The researcher has analyzed and found that salaried employees consider the safety as well as good returns on investment. Respondents are much more aware of the different avenues available in India.*

### 1. INTRODUCTION

The developing countries in world, like India face as seen the enormous task of finding sufficient capital to utilize in their development efforts. Today, a number of investment avenues in the form of various financial products are available to an individual. An individual, after doing thorough market study and according to his needs and circumstances, has to decide which investment avenue has to be chosen.

The major features that is seen in an investment are safety of principal amount, liquidity, income and its stability , appreciation .A different variety of investments such as shares , banks, companies, gold and silver, real estate, life insurance, postal savings. All the investors wish to invest their surplus money in the above mentioned avenues that are available based on their risk taking attitude and capacity bearing.

### REVIEW OF LITERATURE

For long researchers have researched on demographic factors that influence the investment decisions of an individuals .The focus has mostly on age , gender ,income ,marital status , profession and financial knowledge. A research study has been under taken in India, Hyderabad to identify the investment behaviour of investors and households.

Mr. Yasim Y. Al-Ajmi (2008) presented new evidence on determinants of risk tolerance of individual in Delhi analyzing to 100 respondents. The study indicates that as investors men have high propensity towards risk tolerance than women. Wealthier and more educated investors are more likely to see risk than less wealthy and educated investors.

Karthikeyan(2001) has conducted research on small investors perception on Post office Saving Schemes and found that there was significant difference among the four age groups, in the level of awareness for kisan vikas patra, National Savings scheme, and deposit schemes for Retired employees and the overall scores confirmed that the level is awareness among the investors in the old age group was higher than those of young age group.

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**OBJECTIVES**

- To study the investment preference among the salaried people working in different sectors in Hyderabad city.
- To know the factors that are influencing investment behaviour of the peoples
- To analyzed the pattern of investment and saving among the salaried investors
- To know the mode of investments of salaried respondents in various investments avenues.

**SCOPE OF THE STUDY**

This study is focusing on the preference of Investments by salaried class people in Hyderabad city only and it will be helpful to identify the different and better investment options that are available in the market.

**NEED OF THE STUDY**

Salaried employees in general have fix flow of income and their investments patterns are different. In connection with this Researcher has tried to find out investment behaviour of salaried investors in Hyderabad region. It will be helpful to understand the investment preferences of investors. The Research paper will become the helping hand to the research scholars as well as students for their further studies in their respective area.

**RESEARCH DESIGN**

This project is based on exploratory study as well as descriptive study. The Descriptive research is here carried out to describe about the phenomenon. The

- To know the mode of investments of the salaried respondents in various investment avenues

**ANGER MANAGEMENT IN TIMES OF RECESSION**

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

**ANGER REACTION IN NATURE**

It is constantly joined by both organic and mental changes. Natural changes incorporates increment heartbeat, expanded breath rate, raised circulatory strain, increment the vitality level because of expanded blood stream in the muscles, hormonal exercises (adrenaline and nor-adrenaline), expanded muscles pressure or compression (skeletal muscles) and expanded body temperature. So it influences in all the essential frameworks of individual. Correspondingly, there different mental changes happen amid anger response. A portion of these progressions are loss of fixation, diminished capacity of resistance, tolerance, expanded anxiety or pacing development, elevated strain feeling and disability in the basic leadership capacity. On the off chance that anger response endures longer time, it can prompt changes in different physiological working and mental exercises of our wellbeing.

**ANGER DUE TO UNCONTROLLABLE FACTORS**

The examination additionally revealed a portion of the wild factors adding to the anger of the representatives in the work environment, Uneasy encompassing causing disappointment and stress. Sometime Terrorizing and unfairness by the management, In the work put Abuse and mortification by bosses. In the workplace Occupation uncertainty and constantly changing



nature of employment, Terrible reactions and strife between representatives, Double-crossing of representatives' trust and disregarding their bona fide needs, Irrational assault on workers and their thoughts, Aggravating circumstances like maltreatment disturbance and injustice, Absence of outside help.

### **STRESS AT WORK**

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

### **SINGS OF EMPLOYEE BURNOUT**

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

### **REASONS FOR EMPLOYEES BURNOUT**

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

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

### **IMPACT OF EMPLOYEES BURNOUT**

Low profitability when a worker is discouraged disappointed, normally his efficiency disintegrates and the nature of the work endures. He won't have the capacity to give the correct sort of administration to customers. Poor worker Resolve Representative burnout prompts poor representative spirit, which at last affects worker execution. High Worker Turnover Cost A discouraged representative stops sooner than a fulfilled worker. The burnout is a central point in

high worker turnover cost. Generally, medical caretakers and other junior level representatives quit sooner in light of gloom and abundance remaining task at hand.

### **STRATEGIES TO CONTROL ANGER IN WORK PLACE**

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

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

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

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

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

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

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

### **CONCLUSION**

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

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## IMPORTANCE OF COMPETENCIES OF HRM IN ORGANIZATION CONTEXT: A LITERATURE REVIEW

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### ABSTRACT

*In today's competitive and global environment it has become difficult for an organization to retain competent employee for survival. The success of an organization depends on competency and its stimulation towards commitment of employees. Employee commitment is very important to achieve the goal in the changing environment. This paper reviews the available literature on competency based management (CBM) and its uses in the organizational sector. This paper defines the concept of competency based management, the reasons for using competency based management and its uses in the organization as well as the future prospect of research in this area specifically in the Indian organization context. Organizations are using competency based management as a tool for the success of the organization. Competency framework is used by the organizations today in different Human Resource Management (HRM) functions like recruitment and selection, training and development, performance management, career development, compensation and pay etc. to improve the performance of the organization as well as of employees. Competency based management approach focuses on increasing the potential of employee to have the competitive edge over other organizations in today's time. Research scholars have reported that applications of competency in HRM functions has a positive effect in both organization performance and employee's performance.*

**Keyword:** Competency, CBM, HRM.

### INTRODUCTION

In the present business environment of competition and globalization, competency of an HR Manager is very important to achieve the objectives of the organization. Globalization, digitalization and increasing competition are challenges to the organization to grow or sustain. They aim at achieving the performance of an organization by improving the skills, knowledge and competency of an employees on a regular basis. The main aim of the HRM is to utilize the human capital in the fullest capacity to produce the organizational goal. i.e. maintaining competent work force to achieve the goal of an organization in an effective and efficient manner. Literature also indicate that, if employers treat their employees as valued contributors, they will remain in the organization otherwise the employee will quit the job. so the organization should offer compensation plan and to increase benefits to secure their employees.

### BACKGROUND

For over 30 years, business and industry has utilized competency models to select employees. But the trend to use competency-based approaches in education and training, assessment, and development of workers has experienced a more recent emergence (Ennis, 2008). The competency movement has been in use in business through the groundbreaking work of David McClelland (1973), Richard Boyatzis (1982), Spencer and Spencer (1993), and many others in the field (Ozcelik and Ferman, 2006). Competency is a combination of tacit and explicit knowledge, behavior and skills that gives someone the potential for effectiveness in task performance (Draganidis and Mentzas, 2006).

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Using of competency models in HRM Integrate HR activities. In fact Competencies are the common link among the majority of human resource subsystems (Byham, 2006). By linking human resources processes to desired competencies, organizations can shape the capabilities of its workforce and achieve better results (Donzelli et al., 2006) and it may be possible for an organization to build ongoing snapshots of the overall knowledge capital and skills portfolio of its workforce. Further, organizations may be able to utilize this information to perform individual and organizational analysis, reduce education costs, improve hiring practices, improve retention, improve human resources performance and developmental planning processes, and deploy its human capital more effectively (Gangani et al., 2006).

### **COMPETENCY**

Competency has its origins in the Latin word 'competentia' which means "is authorized to judge" as well as "has the right to speak" (Caupin et al., 2006). The competency approach to human resources management is not new. McClelland (1976) described "competency" as the characteristics underlying superior performance. Boyatzis (1982) defined competency as underlying characteristics of an individual, which are, casually (change in one variable cause change in another) related to effective performance.

**HR competency** is defined as a personnel related concept referring to a set of behavioral dimension of HR personnel at work.

The KSA framework of competency is very popular in defining the competency concept. A competency is a set of skills, related knowledge and attributes that allow an individual to successfully perform a task or an activity within a specific function or job.

### **COMPETENCIES CAN BE GROUPED INTO THE FOLLOWING CATEGORIES**

**Professional skills:** The skills needed by employees (at all levels) to be successful regardless of technical or job-related expertise.

**Leadership skills:** The skills needed by those in leadership and management positions within an organization.

**Occupational skills:** Job-specific skills needed in roles like human resources, learning and development, finance, customer service, engineering, manufacturing, sales and marketing.

### **COMPETENCIES OF EFFECTIVE HR MANAGER**

#### **1. Communication skill**

Managers who are skillful communicators listen full attention to employees concerns, adapt their communication based on each employee's personality style, and manage conflict in a way that all parties experience a satisfactory outcome.

#### **2. Understand multigenerational workforce trends**

Effective managers understand the needs of the different generations and adapt accordingly.

#### **3. Provide performance feedback**

To help employees to develop their full potential, effective manager know how to provide frequent positive and constructive feedback in a way that motivates both under-performing employees and high performance.

#### **4. Focus employee career development.**

Effective manager develop career development plans with employees and follow up to ensure the plans are implemented.

#### **5. Maximize leadership strength:**

Effective managers are also aware of their employee's strength and create development

opportunities that maximize employee's strength.

#### **6. Advocate organizational changes necessary for development**

Effective managers are skilled at helping senior management understand the need to make changes that satisfy employee needs and a thriving organization.

#### **Competency based Management (CBM)**

CBM supports to link the human resource planning with business planning by allowing organizations to assess the current human resource capacity based on their competencies against the capacity needed to achieve the objectives of the organization. Targeted human resource strategies, plans and programs to address gaps (e.g., hiring and staffing; learning; career development; succession management; etc.) are then designed, developed and implemented to close the gaps.

### **REASONS FOR USING COMPETENCY BASED MANAGEMENT**

#### **1. Identify Skills Gaps**

Within a competency model and assessment tools in place, organizations can easily define the skills that are required for each role as well as track and identify the skills gaps within their workforce, allowing the company to run more efficiently.

#### **2. Better HR, Better Hires**

By implementing a competency model, HR can better understand the skills needed for the job and thus, have opportunity to bring in the best candidates for the open position.

#### **3. Alignment of Training to Reach Corporate Goals**

Competency assessments also allow for the examination of the current workforce in comparison to the desired workforce. By regularly assessing, tracking and measuring competencies, your organization can make intentional decisions to stay on track.

#### **4. More Effective Management**

Effective Management of resources are possible by the competency skill, knowledge, commitment and abilities of the peoples work for organization.

#### **5. Succession and Promotion Planning**

Through competency assessments and individual employee career goals, leadership can better identify which employees display the capacity to lead and create employee trajectories.

#### **6. Accelerate Organizational Growth**

Knowing the landscape of your workforce allows you to recognize what needs to be improved to reach corporate goals and to develop a competitive advantage.

#### **7. Anticipate Market Opportunities**

When an organization's leadership knows their workforce's skill sets and capabilities, they can better respond to market demands or trends.

As the Lucia and Lepsinger (1999) mentioned, the additional business needs that can be addressed through the use of competency models: providing clarification for both job and work expectations, assisting in creating effective hiring practices, enhancing productivity, creating effective processes for 360-degree feedback, providing a tool that can assist in meeting today's needs as well as assist with changing needs, and aligning behaviors with strategies of the organization and its values.

#### **The application of Competency in HRM functions**

Competencies are important in the following employee management applications:

**Selection-** During selection of personnel to the job competency based management is used in

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order to compare the skills and knowledge of the persons applied. Out of which high skills and knowledge persons selected for their nature of job. Matching employee competencies and job requirements is claimed to improve employee and organizational performance, as well as lead to increased satisfaction (Spencer et al., 1993).

**Training and Development-** Competency based training and development useful to the employees to learn and develop their knowledge and skill required to the job.

**Performance Management** – Competency is used to measure the individual strength and weakness there by the performance the employee against the job assigned. Today, performance is not only seen as "what" (objectives) an employee achieves but also viewed as "how" (competencies demonstrated) the job is carried out. Many organizations use competency-based models as a part of their employee development centers. The objective here is to assess individuals' strengths and weaknesses so that future development is identified According to Darganidis and Mentzas (2006) Worker performance is evaluated against job competency requirements as well as objectives.

**Compensation Management-** Competency based compensation is useful to the organization to find out the compensation to the employees based on the performance level at work.

**Career Planning-** The competency approach is an effective tool to be used for employee's career development. which help employees to learn what they need for further development (Ozcelik & Ferman, 2006).

### **Competency Based Management and its Outcomes**

The use of competency based HR management produce significant benefits to organizations and their employees. In summary, these are: Improved recruitment and selection practices through a focus on required competencies; improved individual, organizational and career development programs; improved performance management processes due to improved assessment; and lastly improved communication on strategic and HR issues through a common language. As Cooper, Lawrence, Kierstead, Lynch, and Luce (1998) stated some of the positive outcomes produced by valid and reliable competency based HR management models. These include linking individual competencies directly to the organization's strategies and goals; developing profiles for positions or roles and matching individuals to the task sets and responsibilities; affording the opportunity to continuously monitor and refine competency profiles; facilitating the selection and evaluation of employees as well as the training and development; assisting with the hiring of individuals with unique competencies that are costly and not easily developed; assisting organizations in the ranking of competencies for both compensation and performance management. Cook and Bernthal (1998) did a survey in HR Benchmark Group, Development Dimension International and the results suggested that improved organizational performance and improvements to the bottom line can occur when competencies support even a few HR systems.

### **CONCLUSION**

It is clear from the literature review that importance of competency based management is a fast emerging as a good approach for making employees more proficient in their work so that organizations can achieve the competitive edge over their competitors. Competency based management have turned out to be an effective tool for HR to improve the organizational performance. Bridging's of competency model with the HR function has enhanced the performance of individual as well as organization.

**FUTURE DIRECTIONS**

Application of Competency in HRM has been in practice from past 30 years for managing the human capital of any organization, it shows that it's not something new. As the business environment is changing frequently due to various developments in the technical, social and economic environment the role of organizations using competency framework for human resource management should be studied for retaining the employees and to increase the commitment of the employee towards the organization as having a competent pool of employees have turned out to be a crucial part of any organizations. Effect of implementing competency based management in the different organizations need to be further explored as it will help in improving and gaining insight of the concept which in turn will help the organization in enhancing their performance as well as that of employee.

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## A STUDY ON PAYROLL SYSTEM IN IT SECTOR

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### ABSTRACT

*In this study, we discuss payroll processing and reporting system in IT sector concern to salary and pre requisites. Payroll plays a vital role in the company for several reasons since it keeps the records of the employee salary, bonus and increments etc. The payroll function is used to calculate the payment of the employee and it contains the information of each employee in the organization. It also helps to maintain information and records of all employees in a database for further reviews & reports.*

*IT organizations payroll process includes Payroll operations, Technology, Workforce management, Outsourcing, Compliance and taxation & Quality and continuous improvement. The survey is conducted in deloitte organization focusing towards experienced IT professionals in a wide range who are directly involved with the payroll function through in-house processing, outsourcing & shared services in their respective organization. The objective of the study helps to understand Company demographics, Payroll operations, Technology, Payroll outsourcing, Compliance, Payroll service delivery and processing challenges and Global payroll.*

*Payroll management is an essential task in any organization. This is a tedious process that requires a high level of timeliness, accuracy and efficient financial controls. The main goal of the study is to understand process of payroll management system on the cloud computing environment should follow some systematic rules and regulations.*

**Keywords:** Outsourcing, Compliance, IT professionals, Cloud Computing

### INTRODUCTION

"Payroll Management System" is one of the core areas of every business. Usually, it is pursued to manage the employees the employee's expenses, Allowances, salary, Gross Salary, Deduction, Tax and many more for a specific time period. Management and Accounting are two main essential parts for payroll. Payroll is an area in which you do not want to take any risk because it leads to some financial and serious legal consequences. It is mandatory for all business to pay every employees as per the government rules and regulations. Furthermore, this project will develop for company management and enhance business in market and maintain the prestigious and reputation of the company. It facilitates the company to handle all the legal process and employee's expenditure properly and systematically.

A payroll system is process/system designed to organize all the tasks of employee payment and the filing of employee taxes. These tasks can include keeping track of hours, calculating wages, withholding taxes and deductions, printing and delivering checks and paying employment taxes to the government. Payroll system often requires very little input from the employer. The employer is required to input employee wage information and hours then the software calculates the information and performs withholdings automatically. Most payroll software is automatically updated whenever a tax law changes and will remind employers when to file various tax forms.

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## OBJECTIVES OF THE STUDY

- The aim of the study is to understand the concept of payroll management system.
- To know the payroll management system practices.
- To analyze the facts concerned to payroll practices in Deloitte organization.

## RESEARCH METHODOLOGY

The study is based on secondary information sources like books, journals, magazines & websites. An extent of review of existing studies has been conducted to identify the significance of existing literature and an attempt was made to gain logical extension of knowledge in the area of payroll management system through the interview method with practitioners of company, academics and consultants with deep experience in payroll domain with the employees in the organizations. The sample of the study includes 500 employees selected by random sampling through simple random sampling. A detailed descriptive analysis has been provided with meaningful conclusions.

## CONCEPTUAL FRAMEWORK

Regardless of any organization payroll operating model, nearly all organizations outsource some portion of their payroll function to help manage costs, risks and exposure, skilled staffing concerns and highly administrative/paper-driven tasks. Outsourcing payroll functions is far more in any IT organization around the global regions. The most commonly outsourced functions include payroll tax preparation, year-end tax form printing and distribution, and time and attendance. These larger organizations tend to have fewer payroll solution options that can handle their volume and complexity. The payroll system developed for all type of organizations as a service by paying as they use and it aims at providing all the features with the intention of the organization has required for. The proposed system is aimed at solving all the problems of the current system manual and standalone system as well as enhancing the experience of the clients while using this system. Cloud computing is a technology that uses the internet and central remote servers to retain data and applications. Cloud computing allows consumers and businesses to use applications without installation and access their personal files at any computer with internet access. This technology allows for to a great extent and more efficient computing by centralizing storage, memory, processing and bandwidth. Employee payroll contains three-sub-parts.

1. It displays information of grade with employee name.
2. It gives information about salary heads which are going to be used in salary slip.
3. It gives all data about Income Tax setting.

## PAYROLL CONCEPT

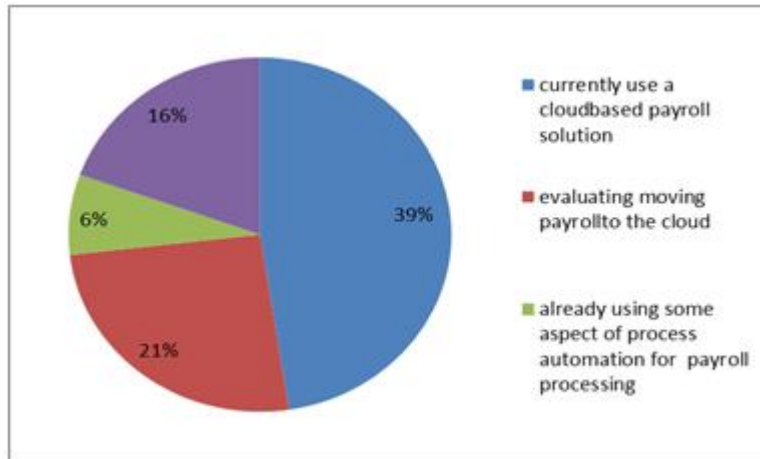


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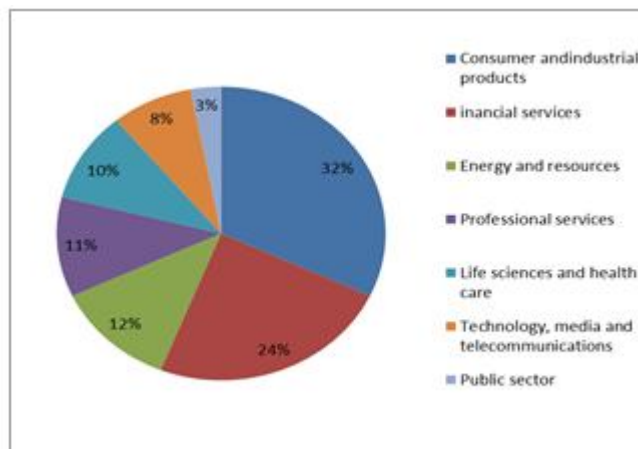
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**ANALYSIS****a) Key findings and trends identified from the survey responses include:**

Currently use a cloud based payroll solution	39%
Evaluating moving payroll to the cloud	21%
Already using some aspect of process automation for payroll processing	6%
Planning to implement process automation for payroll processing	16%

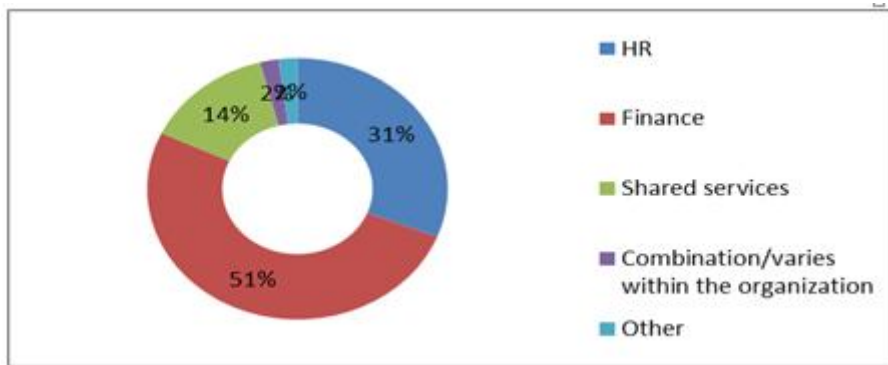
**b) Company demographics a wide variety of organizations spanning seven different industries, ranging in employee size from a few hundred to several hundred thousand.**

Company Demographics	%
Consumer and industrial products	32%
financial services	24%
Energy and resources	12%
Professional services	11%
Life sciences and health care	10%
Technology, media and telecommunications	8%
Public sector	3%
<b>Total:</b>	<b>100%</b>



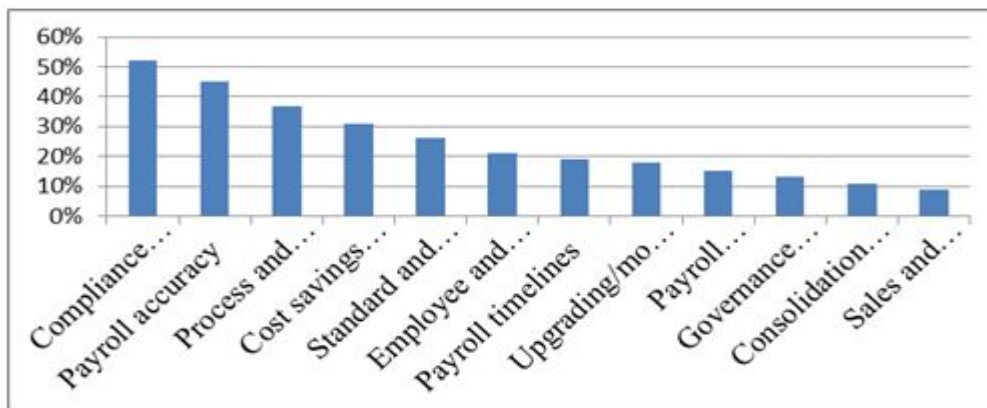
## c) Pay roll reporting function in organization:

Payroll function report	%
HR	31%
Finance	51%
Shared services	14%
Combination/varies within the organization	2%
Other	2%
<b>Total:</b>	<b>100%</b>



## d) Top areas of focus or improvement relating to outsourced payroll vendor services:

Areas of focus	%
Compliance and controls	52%
Payroll accuracy	45%
Process and technology integration	37%
Cost savings and productivity improvements	31%
Standard and ad hoc reporting capabilities	26%
Employee and manager self-service capabilities	21%
Payroll timelines	19%
Upgrading/modernizing technology platforms	18%
Payroll corrections and adjustments	15%
Governance and customer service	13%
Consolidation and simplification of solutions, vendors, and contracts	11%
Sales and quality measurement	9%

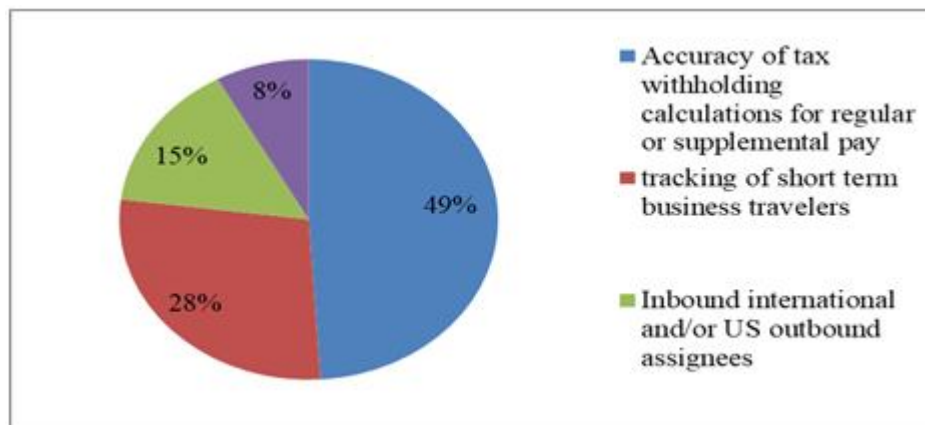


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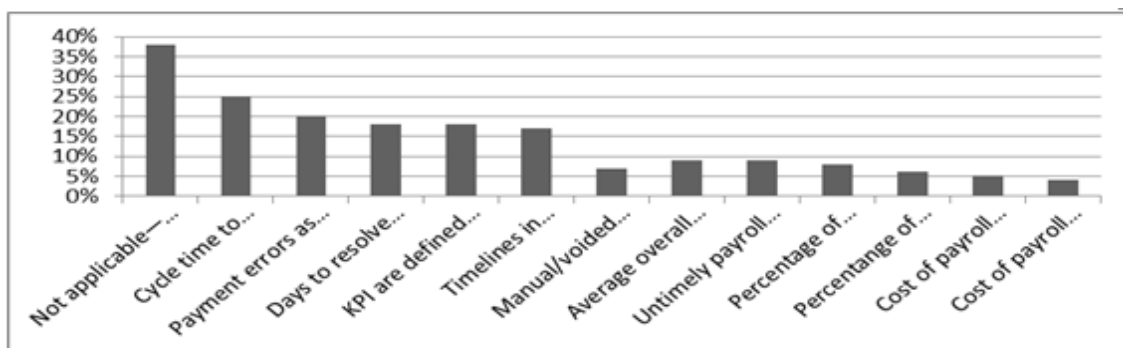
## e) Challenges in terms of payroll tax compliance

Challenges in terms of payroll tax compliance	%
Accuracy of tax withholding calculations for regular or supplemental pay	49%
tracking of short term business travelers	28%
Inbound international and/or US outbound assignees	15%
global rewards global rewards	8%
<b>Total:</b>	<b>100%</b>



## f) KPIs tracked and monitored by payroll operations:

KPIs tracked and monitored by payroll operations	%
Not applicable & not defined KPIs	38%
Cycle time to process payroll	25%
Payment errors as a percentage of total payroll payments	20%
Days to resolve payroll errors	18%
KPI are defined but not monitored or tracked	18%
Timelines in submission of statutory returns	17%
Manual/voided payments/stop payments as a percentage of total payroll payments	7%
Average overall cost of producing a pay slip	9%
Untimely payroll payments as a percentage of total payroll payments	9%
Percentage of payroll payments that include pay adjustments	8%
Percentage of accurate statutory returns	6%
Cost of payroll processes as a percentage of total payroll cost	5%
Cost of payroll systems as a percentage of total payroll cost	4%



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**FINDINGS**

- 39% of organizations currently using a cloud based payroll solutions.
- 89% of respondents responded that organization offer online payroll self-service.
- 16% are already using some aspect of process automation for payroll processing
- Online payroll self-service functionality is widely used, with 83% of respondents offering the ability to view pay statements online.
- Online payroll self-service functionality is widely used, with 83% of respondents offering the ability to view pay statements online 21% increase as found in the last three years in organizations providing online self-service or selecting and/or updating voluntary deductions and viewing garnishment details.
- 17% of respondents indicated they are not planning to transition payroll to the cloud.
- Global companies report tax compliance challenges in three areas: Employee mobility and determining tax withholding, Reporting of local payroll taxable income, year-end processing.
- Robotic process automation (RPA) is a way to automate repetitive, rules-based processes. These transactional processes are typically located within a shared services center or another part of the back office. Organizations considering the use of robotic process automation (RPA) to support payroll.
- The top areas of focus or improvement relating to outsourced payroll vendor services are: compliance and controls, payroll, accuracy, process and technology, integration, and cost savings and productivity improvements.
- The most significant challenge in terms of payroll tax compliance is the accuracy of tax withholding calculations for regular or supplemental pay.

**CONCLUSION**

The study concludes that most common challenges of payroll teams experience are associated with the inputs of processing payroll, often from outside sources and exceeding the defined cutoffs and deadlines. Despite payroll being a mature function within an organization with challenges and opportunities towards improving service delivery. More often, organizations are relying on formally established governance models and analytics to manage the processes and results produced by the payroll function.

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## MANAGING RESOURCES THROUGH GREEN INITIATIVES A STUDY WITH RESPECT TO INDIAN BANKING SECTOR

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### ABSTRACT

*Study on green initiatives has relevance in this modern era as the world is facing a severe shortage of resources. Sustainability of such resources for the use of future generations is one of the major challenges which the world will face in the years to come. This paper attempts to study the green initiatives undertaken by banks in India since banks have a major role to play in the economic progress of many industries. For an industry, green initiatives starts from selecting site for an organisation and encompass different departments like Production, Information Technology, Human Resources, Finance, Supply Chain Management etc. The study also touches upon green initiatives undertaken by world renowned brands such as Nike, and Walmart, to have a fair idea of global initiatives in this direction.*

**Keywords:** Green initiative, Green HR, Green energy, sustainability

### INTRODUCTION

Business organisations being an inseparable part of our society and integral part of any country's economy cannot be secluded from the environment. In reality, they added most of the carbon footprints in the past (Lieu 2010).

India's urbanisation, economic and industrial growth resulted in increasing emission of Green House Gases (GHG), climatic changes, scarcity of resources, waste generation by the day etc. India is one among the 5<sup>th</sup> largest economies and fourth largest GHG emitters. During 1990 to 2008, India's CO<sub>2</sub> emission increased more than 150 per cent. Industrial and biomedical sources alone create 4 million tonnes of hazardous waste from industrial wastes. This apart, e-waste has also become a major area of concern. Only 3% of e-waste is undergoing recycling process. Indian e-waste market is estimated to grow from 450KT to 800 KT per annum by 2020<sup>1</sup>. Green management therefore becomes a critical area for businesses to focus on, to preserve our environment.

Green initiatives are strategies for improving organisational performance. It can be done by finding out alternate energy resources, cutting down operational costs, optimising usage of resources with a view to sustain the same for future generations.

Green management is defined as the process through which companies develop their strategies by balancing both industrial growth and protecting natural environment for future generations. (Daily and Huang, 2001).

Green management initiatives have become a top agenda for today's business of all forward thinking organisations. Organisations need to take all possible measures to make their employees aware of the greening initiatives and gain their support for implementing it in their organisation.



**OBJECTIVES**

1. To understand advantages and constraints of Green initiatives and its role in managing resources
2. To understand role of Green Initiatives in the performance of organisation

**LITERATURE REVIEW**

Callenbach et al. (1993) argued that to make green management successful employees must be environmentally responsive, motivated and empowered. High level of management and technical skills are required to effectively implement green management initiatives and for development of environmental innovations. (Callenbach et. al., 1993; Renwick et al., 2008).

<sup>2</sup>Green Banking is a term which refers to practices and procedures which makes banks to be sustainable in socio economic and environmental dimensions. It aims to use IT and infrastructure with no or minimal harm to the environment. Greening is possible in banks through introducing changes in its process, products and services, information technology (IT) and strategies.

Chad Holliday (2001), CEO, DuPont says “shrinking your environmental footprint is more than just the right thing to do, it also generates tremendous business. This is the challenge of sustainable growth and to meet it, the primary motivation for any company should be improved business performance of course, environmental societal benefits will follow”.

Application of new technology could improve the environmental decline by searching for alternative energy to reduce the use of finite natural resources. Organizations therefore need to put more effort into the research on new technology to minimize the impacts of environmental destruction by creating products that are harmless and are less polluting to the environment (Liu, 2010; Ozen and Kuskü, 2008).

**GREEN INITIATIVES****1. Green banking**

According to Reserve Bank of India (IDBRT 2013) “Green banking is to make inter banking process, physical infrastructure and information technology effective towards environment by reducing its negative impact to the minimum level”

Green banking adopts environment friendly banking functions. It helps customers to use advanced banking techniques/products like computerized online banking, green investment, green debt etc. Green investments are investments in green projects and green debts are instruments used to finance green projects that deliver environmental benefits.

State Bank of India is the first Indian bank to venture into green power by installing windmills. It has installed 10 windmills with an aggregate capacity of 15MW in the states of Tamil Nadu, Gujarat, and Maharashtra.

Green banking will turn banking activities paperless. Records will be kept in electronic formats and this will benefit banks, environment and the customers.

**2. Green building**

According to the Global Alliance for Buildings and Construction, buildings account for more than 25% of all greenhouse gas emissions (GHGs). By resorting to green building practices, the impact that buildings have on contributing to climate change can be reduced. Organisations if by building their office building or factory by incorporating design construction and operational practices in an energy efficient and environmentally friendly manner can save consumption of energy, thus reducing their carbon footprint.

While selecting a building for any organisation, building can be designed protecting natural resources, and by utilising low level of natural resources. Building should be designed for ensuring adequate cross ventilation and should be located at a place where ample sun light penetrates to building.

### **3. Green IT infrastructure**

Organisations should use IT resources in a cost effective and environment-friendly manner. When laptops are charged lot of energy is wasted charger steps down voltage and convert AC to DC. This continues when charger is connected to power socket, so if employees are switching off power supply, when not in use it will reduce wastage of energy. Green chargers available in market will detect whether chargers are connected to laptop or desk top and will reduce power consumption. 20 to 30% of total energy consumed by a laptop is used by monitors hence by adjusting brightness to appropriate level energy consumption can be reduced.

Monitor can be switched off when a background task is running in computer. Screensavers also consume some energy. If power saving profiles are supported which are available in most of the operating system it will reduce consumption of energy

### **4. Green Human Resource Management (Green HRM)**

<sup>4</sup>Green HRM is simply defined by “involvement of green concept in the human resource practices in the organization” (Renwick, 2013). Green HRM definition has two important aspects in broader terms i.e. eco-friendly practices and preservation of knowledge asset of the organization (Dutta, 2012).

Green HRM motivates employees in an organisation to practice job sharing, virtual interviews, teleconferencing, online training, electronic filing, car sharing etc., all of which reduces the carbon footprint. It can also include sustainability as a part of performance reviews and thereby create a new work culture in the organization. Environment friendly HR will turn an organization into greater efficiencies and will reduce costs.

Green HRM in a broader perspective deals with economic and social wellbeing. It aims to build a workforce that understands and practices green initiatives throughout the organisation.

Management scholars around the world are now analysing various managerial practices that can facilitate the achievement of the goals of Green HRM and also have a significant impact on the environmental competitiveness of the organizations.

### **5. Green energy**

In order to reduce energy intensity of operations, practices like use of LED lighting or better use of daylight in building design, use of alternate source for power generation etc will be useful. .

Eg: Walmart is largest buyer of solar energy

Frito-Lay installed solar panels in their sun chip factory.

Manufacturing companies which has high energy consumption needs to practice usage of cleaner energy and has to plan to use energy in a cost effective manner

While selecting location for a building for bank,

1. Spot should be selected where there is a possibility of sufficient solar energy.
2. Solar panel can be installed at roof top
3. Algae bio reactor can be installed for power supply and reducing co2 emissions

4. Bio mass combined heat and power boiler can be installed (it creates electricity and heat by burning vegetables using oil)

#### **Advantages of green initiatives**

Online/Mobile banking and processing of accounts in electronic format reduces the amount of paper being used for this. Banks have also joined environmental friendly groups and are providing reward credit and debit cards. In few cases banks have started small charitable donations according to customers online banking activity to help the environment.

Green initiatives like net banking are more convenient as customers can operate their accounts without visiting bank. This also eliminates the need for a customer to use his vehicle to reach a bank thereby indirectly reducing vehicular pollution.

Organisations are giving importance to implementation of green initiatives to resolve environmental issues and to create opportunities. Reasons for this are increased energy consumption, energy prices, consumers demand for eco-friendly products, stricter statutory and regulatory compliance. Investors are now investing their money to promote green projects and those who are already invested are scrutinising whether organizations are addressing environmental issues created by them.

<sup>6</sup>A recent Survey of IBM found that two thirds of executives consider sustainability as a revenue driver and half of them consider green initiatives for competitive advantage. Growing awareness about environmental responsibility will lead to growth and differentiation.

#### **Green initiatives - Indian and International perceptive**

When we think about sustainable initiatives in business, contribution of ITC Ltd, has to be noted. ITC launched multipurpose paper, which was environment friendly and can be useful for office and home. A new technology ozone treated elemental chlorine free technology is used for this. Normally chlorine is used in the bleaching process of paper manufacturing such conventional style of paper production creates large amounts of toxic chemical compounds

For some of the world's biggest companies like <sup>5</sup>WalMart, GE, and DuPont going green is at the top of their business schedule. From 2007 to 2009 there was nearly 500% increase in environment friendly product launches. Nike requires its suppliers not to source from Amazon forests. Frito-Lay installed solar panels in their sun chip factory.

By making sustainability apart from merchants performance reviews, promotions and pay raises and future potential for promotion Wal-Mart has made an effort to green in its supply chain. This was a major decision because these people were responsible to determine which product will appear on the shelves of WalMart's retail outlets. Walmart is a major buyer of nations solar energy, by becoming so it has improved its fleet fuel efficiency by 69%. Walmart is a success story in the arena of sustainability by changing its 100000 suppliers to be more responsible about the environment and this has influenced how a product is made, packaged and sold.

#### **Constraints in implementation of Green Initiatives**

It will take time to adapt to green initiative as it is a new concept. For complete implementation of green initiatives it will need advanced technology and technique to renew and recycle energy which is costly.

If organisations are involved in any projects which damages environment then there is a reputation risk involved in investing in such projects. Hence organisations should be careful while financing for those projects which are not eco - friendly. Organisations also require talented and service minded staff to give proper service to customers and they should be trained at regular intervals. In case of banks or other financial institutions, lending money to those

customers who are involved in any business contributing to pollution, changes in environmental regulations and/or new requirement of emission levels, may result in credit risk. Customers may default payment due to expenses which are not calculated.

## CONCLUSION

Study on green initiatives creates awareness on various aspects related to optimum utilisation of resources which are getting depleted from nature, rather fast. This can be achieved by evolving environment friendly management strategies and implementation of green initiatives throughout the organisation which advocates for the use of new technology to create the highest degree of customer satisfaction, cut down energy bills, create new opportunities and sustains energy for future generations. Time has come where we need to consider the environment while doing business, otherwise any development or new business neglecting men and nature will not sustain for long.

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## A STUDY ON REAL ESTATE INVESTMENT WITH SPECIAL REFERENCE TO CHIDAMBARAM MUNICIPAL CORPORATIONS

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### ABSTRACT

*We have made a proper survey to understand the present Real Estate Investment trend in Chidambaram Municipal Corporation. We prepared a questionnaire which consist various questionnaires among various Investors. We know those low income groups are not interested in investments, because they are having only for their daily needs. According to the details which we collected from the survey people of Chidambaram Municipal Corporation are more interested in investment alternatives like, Real Estate, gold, fixed deposit, life insurance.*

**Keywords:** *Real Estate Investment, Investment Alternatives, Investors.*

### INTRODUCTION

Investment means that an asset is buy, or that cash is put into Real Estate business to get a future return from it. Investment is total amount of cash spend by a Investor in buying lands of a business. "In economic management sciences" said Investment means Long term savings. Anything an Investor believes will produce income in the future returns that two key elements of any investment or Risk and time.

Investments simple because. It just means some money aside so that it grow more values after a long period of time. At the time investment is difficult because is our challenges are fundamental in human nature. All the people spending and having the time of their lives which we satisfies those pleasures.

According to Benjamin "an Investment is Knowledge always pays the best returns".

### STATEMENT OF THE PROBLEM

There are many investment alternatives available for investors in order to secure their savings. it is important to know whether these alternatives are used by them seriously as investment involves many crucial decisions which would affect the rate of return and also contributes to the economic development. This is a case study which deals with various real estate investment alternatives in India with special reference to Chidambaram Municipal Corporation. Chidambaram Municipal Corporation has been taken as a case study for examining people's real estate investment towards various opportunities to invest..

### SOURCE OF DATA

Both primary and secondary data were collected and used for this study primary data were collected from people belongs to different income groups and working areas, who are invested in various alternatives and also from various Real Estate investment industries. Secondary data were collected from various journals and books.

### METHODOLOGY

This study is basically explorative in nature and mainly based on primary and secondary data. The collection of primary data field survey methods was conducted from different areas of Chidambaram Municipal Corporation

**OBJECTIVES OF THE STUDY**

- To understand the real estate investment of the people.
- To know more about various investment alternatives.
- To find out the various investment options.
- To Analyze the tendency to save/invest of the selected population.

**SURVEY AND ANALYSIS**

We have approached 100 households belongs to various working sectors. Majority of them are interested in long term investments like Real Estate, Fixed Deposits, Gold, Life Insurance, Post Office monthly income. 27% of respondents are below 25 years, 11% are in the age group 26 – 35, 25% are in the age group 36 – 45, and 24 % are in the age group 46 – 55 and 13% in the age group of above 55..

52% of respondents are Male and 48% are Female.

43% of male respondents are investing in Real Estate, 17% in Gold, 11% in Fixed Deposit, 11% in Recurring Deposit, 7% in Chit Funds, 7% in Post Office Monthly Income Scheme, 2% in Money Lenders and 2% in Life Insurance.

36% of Female respondents are investing in Gold, 20% in Real Estate, 11% in Post Office Monthly Income Scheme, 11% in Recurring Deposit, 9% in Chit Funds, 7% in Money Lenders, 4% in Fixed Deposit and 2% in Mutual Funds.

69% of the respondents are working and 31% are not working.

3 persons in the age group below 25, 4 in the age group 26 -35, 7 in the age group 36 – 45, 5 each in both the age group 46 – 55 and 55 above had attained PG level education. 25 persons in the age group below 25, 7 in the age group 26 -35, 12 in the age group 36 – 45, 15 in the age group 46 – 55 and 6 in the age group of above 55 had attained degree level education. 2 in the age group 36 – 45 and 2 in the age group 46 – 55 had attained higher school level education. 3 in the age group 36 – 45 and 2 in the age group of above 55 had attained 10 th level education. 1 in the age group 36 – 45 and 1 in the age group of 46 - 55 had attained primary level education. There are no people in the category of other group.

24% of respondents are having monthly income below 10,000. 61% are having monthly income between 10,000 – 1,00,000 and 15% are having monthly income above 1,00,000.

29% of respondents are not currently saving any income. 15% are saving between 2% - 7%. 46 % are saving in between 7% – 12% and 10% are saving greater than 12%.

Real Estate (34%), Gold (21%), Recurring Deposit (13%), Chit Funds (11%) and Post Office Monthly Income Scheme (7%) are the top five investment alternatives selected by the people. From that the most selected one is the Real Estate.

Out of 100 respondents, 33% are aware about Real Estate , 22% are aware about gold, 13% are aware about Recurring deposit, 9% are aware about Post Office Monthly Income Scheme and 8% on Chit funds.

Students below 25 age are more aware of Fixed Deposit (28%) and Gold (28%), then Real Estate (17%), then Recurring Deposit and Post= office monthly income scheme (11%) and Mutual Fund(5%).

Among the age group 26-35, 73% of them are investing in Fixed Deposit, 9% are investing in Chit Funds, 9% in Life Insurance and 9% in Gold.

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**RECOMMENDATIONS**

- Motivation should be given to increase the savings.
- For every type of investment there should be a minimum level of safety and security.
- All financial institution should deal with all types of investment scheme.

**ATTITUDE TOWARDS THE INVESTMENT OPTIOINS**

Real Estate	Mutual Fund	Life Insurance	Stock	Chit Fund	Self Help Group
9	13	9	12	13	10
12	8	12	16	12	12
4	4	4	3	7	9
35	35	35	29	28	29

**CONCLUSION**

The study Investment of real Estate with special reference to Chidambaram Municipal Corporation is mainly focusing on the real estate investment of the people in the Chidambaram Municipal Corporation. It is also concentrating on the investment options they are choosing to invest their surplus fund and their awareness about these investment alternatives. From the study it can be concluded that the most selected alternative is real estates. Most of them are having the opinion that real estate's are more safe and secure. The second option is Gold. People choose Gold because it has more value and it is a lifelong asset. The third one is recurring deposit, people are feeling that the interest rate is more compared to fixed deposit also they feel it as a monthly investment. The fourth one is Post Office Monthly Income Scheme. It can be done by investing in small amount. It is a safer option. The fifth one is Chit funds. It's also considered as a safer option of various real estate investments.

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## ROLE OF SOCIAL MEDIA DURING IMPULSIVE BUYING BEHAVIOUR TOWARDS E-TAILING

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### ABSTRACT

*Impulse purchase or motivation buy is a simply buy, where the choice to purchase an item is made only a moment before the genuine buy is done and it isn't pre-arranged. Socialisation through online social media has changed the pattern in which customers behave. Few studies have examined the implication of social network website in online retailing. Web based life is one primary factor in all by which a retailer have in position to impact the clients and raising the motivation purchasing. Technology enables customer to explore items to name them and reprimand them in level with measure, and the sky is the limit from there. In brick and mortar retailing, impulse behavior has become an important source of revenue for the business. The marketers attempt to practice all the tactics to tap the impulsive behavior of the consumer.*

*Social media has been the most recent and booming technological innovations. It offers a wide range of benefits. Interest and curiosity to gain more knowledge in the field of social media has been the main ground for selecting the topic of Social media for the study purpose.*

**Keywords:** E-service, Social media, Customer behavior

### INTRODUCTION

In today's marketing sphere the communication setting has been transformed by the social media. Social media has turned out to be an effective vehicle. Social media indicates to the means of communications among public in which they generate, divide, replace information and thoughts among fundamental network and community. According to Kaplan defined social media means a grouping of Internet- based function that assemble on the scientifically and ideological foundations of network 2.0, Impulse buying behavior has now become a riddle for marketers. 60 years ago Clover recognized and developed this concept for the purpose of promotional activities attitude in the market. This kind of behavior was observed when customers were faced with by instant, affective-oriented and quick purchasing. (Abbasi, 2017). With advent of online stores like Myntra/ flipkart/snapdeal/ Jabong / Amazon etc crowding the web space the Indian consumer is spoilt for choice and convenience. Competition is getting tough. With the maturing of the ecosystem backed by robust infrastructure ( supply chain, broad band et.al.), more and more offline stores are rapidly getting into the online space. It is now or never for these retailers. With tremendous backing of VC funding towards online businesses, start-ups are taking on established retailers like never before. Overall, social media has emerged as a dominant digital communications channel and has significantly influenced the marketing communications environment. Not only does it allow interaction between customers and companies (Gretzel and Dinhopl, 2014; Gretzel and Fesenmaier, 2012) but also among customers (Xiang and Gretzel, 2010).



## 2. REVIEW OF LITERATURE

**Priyanka P. (2015)** studied that social media can be used for increasing customer loyalty. With the help of continuous customer support services leads to improvement in customer retention. New applications and social platforms will flourish and allow even greater personalization and real-time, location-based engagements in media. **Russell S. Winer (2008)** described the different kinds of new media which was used by companies to engage customers that is social networking sites like Facebook, Myspace, Second Life, and You Tube etc have generated perhaps the most publicity and also describe challenges that these media were present from the perspectives of the marketing manager where Marketers have been cautious in using this new medium because of the risk that members of a community will become offended from an over-commercialization of the site. Study also shows that the growth of these sites has led to the notion. Importance of Web 2.0 era where user generated content and discussions can create powerful communities that facilitate the interactions of people with common interests. **Tesfaye Nekatibeb (May 2012)**, Studied social media provides benefits of long-term engagement between brands and consumers also provided an opportunity for everyone to communicate effectively and efficiently in a way unprecedented by any other media it can be considered as the communication tool of modern era. Gursoy and McCleary (2004) found that customers expend more effort trying to find information using the internet rather than traditional information resources, provided it is low-cost and accessible. Bhatnagar and Ghose's (2004) study indicated that the more time consumers spend on finding information on the internet, the more that information affects their decision making.

## 3. OBJECTIVES OF THE STUDY

- To know the relationship between Social media marketing and consumer impulsive buying in the Electronic Retailing
- To explore the different Social media marketing channels influence the consumer to buy impulsively.
- To analyze the impact of Social media marketing in impulsive purchase decision.

## 4. SOCIAL MEDIA MARKETING

Social media marketing is the process in which brand awareness and website traffic are increased via social media site. It also involves creating unique content to attract the attention of users and encourage them to share their contacts and share with their friends on social networking sites (Kalyanaraman, & Sundar, 2003). These websites make use of technical applications to allow customers to “tag”, “blog”, “dig” and “post” content. This content is available for online users and it is spread and used by those desiring to market their products and services or brands (Xiang & Gretzel, 2010). According to Kim (2010), social media include three important possessions are Media Entertainment, Social Interaction, W-O-M (Word of mouth)

### 4.1 Social Media Influence

Business today is being transformed from a transactional relationship to a social relationship. The advent of social media has opened a new avenue of marketing for corporations. The traditional “word-of-mouth” publicity has been replaced by the “word-of-web”, as consumers are increasingly referring to social media sites before making a purchase, greatly influencing buying behavior. Though most companies these days have an official website which has complete information about their products, consumers usually engage with a company after reading reviews and feedback from existing customers.

Online buying is produced, delivered and consumed in an interactive fashion (Svensson, 2006).

Accordingly, there are three major stages of service consumption: (Lovelock, 2011).

### **The pre-purchase stage; the Purchase stage; the post-Purchase stage**

**4.1.1 Pre Purchase Stage:** The pre-purchase stage refers to the time when preliminaries occur. Customers make their purchasing decision during the pre-purchase stage of service based on an evaluation of information received (Lovelock, 2011; Tsiotsou and Wirtz, 2012). The pre-purchase decision-making process involves various factors, activities and consumer participation, and thus is considered more complex and requires more time to complete than that required when buying goods (Fisk, 1981). In the pre-purchase stage, the customers' needs guide their information search. Making a decision in a service context involves a high degree of uncertainty, thus customers spend an extended length of time retrieving information in an effort to reduce their risk (Mattila and Wirtz, 2002).

**4.1.2 Purchase Stage:** The service encounter stage refers to the time when the interactions between customers and the service providers are taking place. The post-process stage is the termination of the service at the end. Consumers evaluate their satisfaction level and the service quality at the end of the service consumption process (Brady and Robertson, 2001; Dube-Rioux *et al.*, 1989).

**4.1.3 Post Purchase Stage:** post-stage such as service recovery (Gretzel and Dinhopl, 2014), word-of-mouth (Litvin *et al.*, 2008) and communications (Kasavana *et al.*, 2010). However, since customers can experience services indirectly and create an expectation level toward a service provider through online communications with both a company and other customers (Daugherty *et al.*, 2008), it is expected that social media can also play a valuable role in the pre-purchase stage of service. Additionally, Wang and Fesenmaier (2004)'s integrated model found a significant relationship between the benefits of social media communities and the effect of customers' involvements, contribution and expectancy.

## **5. IMPULSE BUYING TENDENCY IN E-TAILING**

Impulse buying Occurs when a consumer experiences a sudden, often persistent urge to buy something immediately. The impulse to buy is hedonically complex and may stimulate emotional conflict (Rook (1987)) and impulse buying is prone to occur with diminished regard for its consequences. It is described as more arousing, less deliberate, and more irresistible buying behavior compared to planned purchasing behavior. Highly impulsive buyers are likely to be unreflective in their thinking, to be emotionally attracted to the object, and to desire immediate gratification (Hoch (1991)). Four distinct types (Pure Impulse, Reminder Impulse, Suggestive Impulse and Planned Impulse) of impulse buying have been identified (Stern (1962)). 'Pure impulse' is one which breaks the normal buying pattern where as a 'reminder purchase' happens when some things stimulates or remind (usually visual) the need for that product. 'Suggestive impulse' happens when someone sees a product and suddenly realizes the need for it and the 'Planned Impulse' occurs usually when the product is associated with a discount. The study also found that those products with a low price or a short product life cycle would be more likely to be bought on impulse (Stern (1962)). Other studies have investigated impulse buying behavior and its antecedents (Rook and Hoch (1985)); (Rook (1987)); (Beatty and Ferrel (1998)); (Silvera *et al.* (2008)). These antecedents include marketing mix variables, situational contexts, and consumer traits.

## **6. SOCIAL MEDIA MARKETING AND IMPULSIVE BUYING IN E-TAILING**

Online retailers are in an exceptional position since they can get to a client whenever through content, email, shows promotions, and web based life. Web based life is one primary factor in all by which a retailer have in position to impact the clients and raising the drive purchasing. For

spur of the moment customer an overcome new retail world via web-based networking media is accessible now days. Study focuses to the viability of internet based life promoting as an instrument for motivation purchasing conduct. Online networking apparatuses like Facebook, Twitter, Instagram keeps on hovering as the organization keeps on expanding on promoting achievement of key focused on notices.

**6.1 Hedonic Motivation:** Hedonic motivation refers to the influence of a person's pleasure and pain receptors on their readiness to move towards a goal.

**6.2 Website quality:** Website quality includes appearance, Content, functionality, website usability and search engine optimization.

**6.3 Trust and ethical values:** Trust and ethical values comprises the good and sheltered practices with the customers by companies.

**6.4 Situational variables:** Situational variable comprises the conditions in which customer purchase the product.

**6.5 Variety seeking** Variety seeking means number of variety available on the social media of a particular product.

## 7. CONCLUSION

II. At present India has got the largest young population in the whole world. As per the statistics published by the Population Reference Bureau (2011) more than 50% of Indian population belongs to age group below 25 years and more than 65% below the age of 35. It is predicted that by 2020 the average age in India will be 29. In his studies Bajaj et al (2005, p. 25) stated that more than 60 per cent of purchases in an organized retail outlet are unplanned i.e. impulsive. From the above studies it can be concluded that Indian customers are most of the time emotionally driven to any product & it has pave the way for retailers to take on various promotional tactics for attracting general mass & converting them in customers. Impulsive buying can be referred as deeply rooted phenomenon in the individual trait of the consumers. The study also gave some insights into the influence of social capital's on social influence processes, So Impulse buying is a purchase which is done by a customer immediately or just, behind this some factors exists those are attractto a customer for impulse purchase.

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## HUMAN RESOURCE PRACTICES AMONG THE FAST FOOD COMPANIES IN PONDICHERRY

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### ABSTRACT

*To present study aims to find out the human resource practices to the fast food industry in Pondicherry. A samples of 312 employees selected randomly were studied. The statistical tools that were used to analyse the collected data are Multiple Regression and Path Analysis. The findings and observations are the result and outcome of the interpretations made during the study of analysis so as to make the effectiveness in its application and results.*

**Keywords:** Human Resources Practices, Employees, Demographic variables, Company

### INTRODUCTION

Changing measurements of public sector employment show that HRM had a major effect on the operation of the public sector companies. The commitment of human resource management aims in understanding the constituent elements of the new public sector is powerful. The new public management has a place on centre stage in terms of influencing the agenda for adjustment. The multi skilling, restructured career paths, abolition of seniority as a basis for promotion, greater emphasis on equity considerations and the removal of rigid employment categories have been a portion of the advantages of shifting from personnel administration to HRM in the public sector companies.

Developing new concerns in connection to new directions and approaches for HRM in the public sector on the organizational effects of ever-increasing levels of innovation, changes in population patterns affect labour markets and new demands on administration initiative. Regions of rising concern and challenge to HRM in the public sector are the advances being made conceivable by highly sophisticated technology including human resource information systems, the significance of understanding the implications of demographic trends such as the ageing population, the need for additional attention to leadership development and the greater emphasis on workforce capability and systems of knowledge administration (Shim, 2001). The various directions of the public sector from the profit, private sector imply that while HRM has shared attributes over all areas in its regard for workforce issues, HRM in the public sector will display an extent of differences to that of private sector human resource management.

The employees are the core of any organization. They operate smoothly and without any interruption, employee cooperation cannot be replaced with anything. It is important that the employees of an organization not only have a good relationship with the top management additionally, they maintain a healthy and professional relationship with their colleagues.

### REVIEW OF LITERATURE

Tuba Parvaiz and Ovais Ahmed (2010) determined the employee's growth with motivation and career development in company. Data for literature review have been collected from published journals and books. This research was to evaluate the significance impact of motivation on employee growth with respect to career development and those factors which are broadly set in this research area. Sample technique and analysis are used by SPSS tool. The regression and correlation analysis are conducted and significant results are accomplished.

Lynn De Vito, et al. (2011) discussed several motivational theories and assessed their application in one higher education institution to determine employees' perception about their workplace and level of satisfaction. This study depended on qualitative interviews with six employees from one university in South Florida. Results show that employees are happy with their direct managers there are motivational opportunities for further enhancing the work environment through better compensation and development chances. The implications, recommendations and limitation are presented for future researchers and managers who want to enhance their workplace through effective motivational systems

### OBJECTIVES OF THE STUDY

**The following are the objectives of the present study.**

- To study the human resource practices and job satisfaction of employees working in fast food companies.
- To identify the motivating and skill practice existence level of abilities among the workers of fast food companies in the study area.

### RESEARCH METHOD

Research methodology is a way to systematically solve the research problem. It is difficult to reach reliable and convincing results without good research methodology, as it aspires for essential knowledge. The purpose of research is to discover answer to the questions through the application of scientific procedures. The main aim of the research is to find out the truth which is hidden and which has not been discovered as yet. It is necessary for the researcher to know how to develop certain indices or texts, but also the methodology. The Descriptive research design has been adopted and it fulfills the objectives of the present study. Sampling Design is a method adopted for selecting a sample from the fast food industry employees. It is the technique used by the researcher in selecting items for the sample. In the present study, simple random sampling method was used by the researcher. Total sample size is 312 employees in various fast food industries. The present study consists of both primary and secondary data. The statistical tools that were used to analyse the collected data are Multiple Regression and Path Analysis.

### DISCUSSION AND RESULTS

**Table 1 : Regression Analysis Showing HR Practices on Job Satisfaction of Fast Food Industry Employees**

#### Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate	F	p
0.855	0.731	0.726	0.53709	145.236	0.000

#### Coefficients

S. No.	HR Practices	Unstandardized Coefficients		Standardized Coefficients	t	p
		B	Std. Error	Beta		
	Constant	.537	.128		4.178	.000
1	Communication	.157	.044	.143	3.533	.000
2	Employee Participation in Management	.174	.055	.130	3.165	.002
3	Training and Development	-.023	.052	-.019	-.452	.652
4	Union Activities	.190	.064	.162	2.978	.003

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5	Subordinate Superior Relationship	.156	.049	.162	3.163	.002
6	Performance Appraisal System	.112	.038	.111	2.953	.003
7	Grievance Handling	.011	.051	.010	.225	.822
8	Labour Welfare Facilities	.015	.046	.013	.331	.741
9	Recruitment Procedures	.058	.051	.047	1.131	.259
10	Compensation	1.024	.044	.893	23.354	.000
11	Employees Motivational Practices	.062	.033	.074	2.904	.047

Source: Primary data

**Dependent Variable: Job Satisfaction**

Table 1 shows the influence of HR practices on job satisfaction. Here, recruitment procedures, training and development, employees motivational practices, communication, labour welfare facilities, employee participation in management, grievance handling, union activities, subordinate superior relationship, compensation and performance appraisal system factors were considered as independent variables. Job satisfaction was treated as dependent variable. Further, multiple linear regression was applied to verify the above stated hypothesis. With regard to model summary, the p ratio was found to be significant ( $P=0.001$ ) at one percent level and the null hypothesis was rejected.

The dimensions of HR practices were significantly influenced the NLC employees job satisfaction. Further, the R square value is found to be 0.731. It is inferred that the independent variables such as recruitment procedures, training and development, employees motivational practices, communication, labour welfare facilities, employee participation in management, grievance handling, union activities, subordinate superior relationship, compensation and performance appraisal system were influencing the job satisfaction at 73.1 percent level.

Based on the standardized beta coefficient and it is significant p values, it is inferred that the dimensions of HR practices such as recruitment procedures, training and development, communication, labour welfare facilities, employee participation in management, compensation and performance appraisal system positively influence the job satisfaction. And, on the standardized beta coefficient and it is not significant p values, it is inferred that the dimensions of HR practices such as employees motivational practices, grievance handling, union activities and subordinate superior relationship do not influence job satisfaction.

**Table 2 Path analysis of HR Practices on Job Satisfaction****Regression Weights**

DV		IV	Estimate	S.E.	C.R.	Beta	p
Employee Engagement	<---	Ability/Skill Practices	.863	.062	13.822	.719	***
Employee Engagement	<---	Employee Motivational Practices	.185	.077	2.400	.162	.016
Employee Engagement	<---	Employee Participation Practices	.286	.071	4.012	.261	***
job satisfaction	<---	Employee Engagement	.339	.033	5.185	.312	***
job satisfaction	<---	Ability/Skill Practices	.662	.039	16.935	.734	***

Source: Primary data

Regression weight of the Ability/Skill Practices over mediator variable employee engagement shows the critical ratio is 13.822 and the Beta value is 0.719 which is 71.9%. It can be stated that the influence of Ability/Skill Practices over mediator variable employee engagement contributes to 71.9% and the p value 0.001 is significant at 1% level leading to the rejection of  $H_0$  and acceptance of  $H_A$ . This can be interpreted that the Ability/Skill Practices influences mediator variable employee engagement. And, regression weight of the Employee Motivational Practices over mediator variable employee engagement shows the critical ratio is 2.400 and the Beta value is 0.162 which is 16.2%. It can be stated that the influence of Employee Motivational Practices over mediator variable employee engagement contributes 16.2% and the p value 0.016 is significant at 5% level leading to the rejection of  $H_0$  and acceptance of  $H_A$ . This can be interpreted that the Employee Motivational Practices influences mediator variable employee engagement.

Regression weight of the Employee Participation Practices over mediator variable employee engagement shows the critical ratio is 4.012 and the Beta value is 0.261 which is 26.1%. It can be stated that the influence of Employee Participation Practices over mediator variable employee engagement contributes 26.1% and the p value 0.001 is significant at 1% level leading to the rejection of  $H_0$  and acceptance of  $H_A$ . This can be interpreted that the Employee Participation Practices influences mediator variable employee engagement. Besides regression weight of the mediator variable employee engagement over outcome variable job satisfaction shows the critical ratio is 5.185 and the Beta value is 0.312 which is 31.2%. It can be stated that the influence of mediator variable employee engagement over outcome variable job satisfaction contributes 31.2% and the p value 0.001 is significant at 1% level leading to the rejection of  $H_0$  and acceptance of  $H_A$ . This can be interpreted that the mediator variable employee engagement influences outcome variable job satisfaction. Towards to the regression weight of the independent variable Ability/Skill Practices over outcome variable job satisfaction shows the critical ratio is 16.935 and the Beta value is 0.734 which is 73.4%. It can be stated that the influence of independent variable Ability/Skill Practices over outcome variable job satisfaction contributes 73.4% and the p value 0.001 is significant at 1% level leading to the rejection of  $H_0$  and acceptance of  $H_A$ . This can be interpreted that the independent variable Ability/Skill Practices influences outcome variable job satisfaction.

#### Covariances

IV		IV	Estimate	S.E.	C.R.	R	p
Ability/Skill Practices	<-->	Employee Participation Practices	.527	.033	16.018	.866	***
Employee Motivational Practices	<-->	Employee Participation Practices	.589	.036	16.589	.922	***
Ability/Skill Practices	<-->	Employee Motivational Practices	.509	.032	16.113	.875	***

Source: Primary data

The covariance table shows the p values are less than 0.050. Hence, it is concluded that there is significant positive high relationship among Ability/Skill Practices, Employee Motivational Practices and Employee Participation Practices.



## MANAGERIAL IMPLICATIONS AND CONCLUSION

The most valuable resource an organization has its human resource practices, meaning the resources, talent and expertise of its workforce. Human resource practices are key elements to providing workplace structure and guidelines that influence the most effective employee behavioural outcome. The implications of human resource practices means utilizing employees in right way can result in employee engagement which influence the behavioural outcome of employees in job satisfaction, organizational commitment and work performance. The statistical tools are applied in order to answer the research objectives and research hypothesis. The research tools like regression and path analysis were used to identify the significant differences among the variables. The majority of variables are found to be significantly different with the fast food industry employee job satisfaction and human resources practices. It is concluded that there is a positive impact between human resource practices and job satisfaction of fast food industry employees in Pondicherry.

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## WORK LIFE BALANCE: A LITERATURE REVIEW

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### ABSTRACT

*Work Life Balance has become a topic of interest in almost every sector. Changes in the workplace and in employee demographics in the past decade have led to an increased concern for the boundary between employee work and non-work lives. As a result of these changes, there has been an increasing interest among researchers and practitioners to study the phenomenon of work life balance, because it is a broad concept encompassing prioritization between 'work' (career and ambition) on the one hand and 'life' (health, pleasure, leisure, family and spiritual development) on the other. Related, though broader, terms include 'life balance' and 'lifestyle balance. Every employee has a personal and professional life; both of these are very difficult to separate. If an organization wishes to have better productivity and more commitment from employees then they have to be committed and satisfied. This can be achieved by an individual having a fulfilled life inside and outside and his work environment.. In this paper, an attempt has been made to provide an overview of various aspects of Work-Life Balance through the review of existing literature.*

**Keyword:** *Work-life Balance, Work –Stress, Work-life Conflict, Career Growth, Turnover, Absenteeism, Work-life policies.*

### INTRODUCTION

The purpose of this paper is to review the existing literature on Work-life balance with the identification and description of work-life balance with number of sections viz Career growth and work-family conflict, Motivation and Work Life Balance, Job Satisfaction and Work Life Balance, Turnover, absenteeism and Work Life Balance, Competitive environment and Work Life Balance, Appreciation and Work Life Balance, Work-life practices/policies and Work Life Balance and Work Stress and work-life imbalance.

### REVIEW OF LITERATURE

The literature on Work-life balance with different prospective are studied and available, in recent years, there has been an increased interest in work family interface in the human resource management literature, especially regarding the sources and outcomes of conflict between these two spheres. A number of studies have addressed this issue from different perspectives.

Rebecca Bundhun quotes in —The National (2009), an Abu Dhabi National Paper that Women and men generally have a different perception of what the "life" part of the balance involves. For women it tends to be devoting more time to family, while for men it is spending more time pursuing personal interests. She also quoted the paper of Dr Katty Marmenout, a research fellow at the INSEAD School in Abu Dhabi with his words that —work-life balance is not simply about equally dividing the time spent on one's work and personal life, but establishing a harmony that reflects an individual's priorities. So, this allows for acceptance of the happy workaholic or the satisfied stay-at-home mum or dad. "How can we measure or evaluate work-life balance? The best indicator would be that it should feel right," she said. Whereas researcher Murphy and Doherty (2011) revealed that it is not possible to measure work-life balance in an absolute way as there are personal circumstances which influence the way that is perceived but establishing a harmony that reflects an individual's priorities whereas employees must draw a firm line between their home and work lives and be confident that the line is in the right place (Harvard Business Review, page184).

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Hyman and Summers (2004) classified seven major problems which are associated with current practices over work-life balance these are unevenness of adoption across different sectors and organizations, lack of formalization of policies at organizational level, restricted employee voice over the introduction and implementation of policies, policies are primarily to meet business needs rather than those of employees, there is no evidence of reduction in working hours, tangible and intangible work intrusions into domestic life, domestic responsibilities are still conducted primarily by women irrespective of their employment status.

Researcher Vloeberghs (2002) revealed that there is a need for a practical instrument to measure the present situation of work-life balance. However, as revealed by the researchers Eikhof et al. (2007), the current work-life balance policies are narrow-minded in terms of addressing the needs and aspirations of employees but there is need for its realization as which emphasized that the employers are realizing for its responsiveness and take initiative in trying to meet employee expectations for flexible benefits that help with their work-life balance.

Miller (1978) emphasized that earlier the work life used to begin at age 16 and end at age 70 and now begins at 20 and ends at 62 for most of the working personals. However, restrained effects of the increase in average length of life over the last 80 years may be associated with certain changes in work-life history as more people reach the older ages with their health to permit them to enjoy leisure and image of the retirement years. In spite of that changing view of marriage like relationships also affects work-life balance as many women are no longer expecting lifelong partners, and consequently they stress the importance of acquiring skills and qualifications as stated by researcher Lewis et al. (1999) whereas in contradiction to the above Milkie and Peltola (1999) stressed that happier marriages are related to a greater sense of success in balancing work and family.

### **Career Growth and Work-Family Conflict**

As suggested by researcher Tymon et al. (2011) that employees can improve their perceived career success by balancing long and short-term goals, improving their competence, and communicating openly with their managers. There are four factors as revealed by Rasdi et al. (2009) which have predictive potential on managers' career success are individual-related factors, organizational-related factors, managerial competencies-related factors, and the person-environment fit factor. Scott-Ladd and Marshall (2004) emphasized that participative decision making contributes to performance effectiveness and led to greater gains in the workplace whereas as reflected by researcher Ballout (2008) the Individual-specific variables will be more likely to predict family-to-work conflict and perceived career success, while work-specific variables will be more likely to predict work-to-family conflict and career success. The employees and employers have to identify appropriate strategies for balancing work and non-work domains in such a way that employees strive to perform work and family roles successfully, and employers ensure that employees have the necessary infrastructure and tailored-made family supportive programs to encourage them to achieve dual success: success in family relationships and success in careers. Today's working men seek the dual objective of maintaining a successful career while being involved in their children's lives (Cunningham, 2001). However in contradiction Barnett and Hyde (2001) found that women who had multiple life roles were less depressed and had higher self-esteem than women who had fewer life roles.

Harnessing widely esteemed values and adopting the language of —Cultural revitalisation rather than cultural change appeared more effective in securing broader support of employees to have work-life balance (Callan, 2008). However as elaborated by the researcher McDonald et al. (2005) there are five dimensions that affect organisational work-life culture these are lack of managerial support for work-life balance; perception of negative career consequences;

organisational time expectations; the gendered nature of policy utilisation; and perceptions of unfairness by employees with limited non-work responsibilities whereas changing the habits of employees does not necessarily imply a change in —work-life balance particularly if the culture of the work environment does not change (Jim Bird, CEO of Worklifebalance.com).

### **Motivation and Work Life Balance**

It is a prerequisite to have effective motivation of employees in the workplace (Bansal and Sharma, 2012) Influencing motivation (Hall et al., 2009) leads the combination of two personal variables: tendency to approach success and tendency to avoid failure (Atkinson and Feather, 1966). Some researchers have identified that Masculinity – Femininity dimension also affects motivation (Bansal and Sharma, 2012) whereas fathers tend to use work-life balance measures to spend time with the families where increase their sense of entitlement (Gregory and Milner, 2011) and a voluntary approach to work-life balance may only deliver positive benefits to woman (Doherty, 2004). Herzberg *et al.* (1959) developed two distinct lists of factors; one is task-related which caused happy feelings or a good attitude within the worker and Herzberg called these as motivators. These are: Recognition, achievement, possibility of growth, advancement, responsibility and work itself. Whereas, other were not directly related to the job itself but related to the conditions that surrounded to do that job. Herzberg named it as hygiene factors: Salary, Interpersonal Relations – Supervisor, Interpersonal Relations – Subordinates, Interpersonal Relations – Peers, Supervision – Technical, Company Policy and Administration, Working Conditions, Factors in Personal Life, Status, Job Security.

### **Job Satisfaction and Work Life Balance**

Spector (1997) emphasized that Job Satisfaction is the degree with which people like their jobs where some people enjoy work and find it to be a central part of life and others hate to work and do so only because they must. In other terms, Job satisfaction simply means that how people feel about their jobs and different aspects of their jobs. It is the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs. However, this approach has been de-emphasized because today most of the researchers tend to focus attention on cognitive processes rather on underlying needs. The attitudinal perspective has become the predominant one in the study of Job Satisfaction (Spector, 1997). The term of Job satisfaction is referred by different researcher in a different way.

Borah (2012) referred it to a pleasurable or positive emotional feeling of an employee whereas Gupta and Sethi (2012) referred that Job satisfaction may be termed as a reaction of an individual towards job. According to Green, Even though the definitions vary, a commonality among them seems to be that job satisfaction is a job-related emotional reaction (p. 6). A job-related emotional reaction can be a sign of an employee's emotional wellness, can be affected by other employee's behavioural influences, and can be an indicator of overall organizational operations; therefore, it is important to clarify the various levels of job satisfaction and the factors that it comprises (Green; Spector, 1997).

As mentioned, some job satisfaction factors that may lead to turnover have been identified. A brief review of these positive and negative job satisfaction factors are important for many organizations to understand the problems and costs incurred by employee departure. However, Borah further quoted that employee's positive attitude towards their job is very much essential to increase productivity of an organization whereas balancing the demands of work and family life are associated with employees' physical and mental health as well as occupational variables such as job satisfaction, performance, absenteeism, and turnover intentions (Aquinas, 2007). Human nature is very complex and required to be managed well by understanding their personal and as well as work environment issues. Most of the studies reflect work-life balance measure

on individual appraisals regarding the level of satisfaction or success with the balance between work and family life (Voydanoff, 2005). However, Konrad and Mangel (2000) emphasized that job satisfaction can be increased by implementing work-life balance policies by reducing conflict between work and family. In other term, satisfaction creates confidence, loyalty and ultimately improves the quality output from the employees (Tietjen and Myers, 1998). There is a need to have work environment in such a way that employees can reach their full potential and enjoy their Job Satisfaction.

According to Green (2000), —Originally, job satisfaction was studied as a predictor of behaviors such as performance, absenteeism, and turnover. More recently the interest has shifted toward identifying factors that influence or predict job satisfaction.

### **Turnover, Absenteeism and Work Life Balance**

Recruiting and retaining highly skilled staff is a challenge facing all types and sizes of organizations in the 21st century. It requires taking a strategic approach to the attraction, selection, development and retention of employees, in order to meet staff, business and societal needs (Dunne, 2007).

Whereas, as revealed by Comfort et al., (2003), a satisfied workforce may be valuable because employees are then less likely to be absent and consequently affect the bottom line whereas Clutterbuck D.(2003) had his view point that overwork causes stress- related absenteeism, poor retention levels, low creativity, appalling customer service and unethical employees behaviour. Clutterbuck D. also quoted that [the] companies offering positive policies on Work-Life Balance also benefit from shorter absences by people on maternity leave (p.24).

### **Competitive Environment and Work Life Balance**

Staying competitive and managing career can be difficult in a challenging economy however researcher Curson and Skidmore (2010) found that against the odds a public sector organization can attract and retain a high quality workforce in a highly competitive market. However, researcher Rethinam and Ismai (2008) revealed that it is difficult to separate home and work life in an increasing competitive environment.

Bloom et al., (2007) revealed that having established the correlations of Work- Life balance with several factors on competition and productivity. Researcher Bloom and Reenen (2006) found that tougher product market competition drives higher productivity and at-least part of this seems to work through improving management practices.

### **Appreciation and Work Life Balance**

In a recent poll focused on employee productivity, T Jinsite, a division of TimeJobs.com<sup>3</sup>, found that "more than 35% of the employees consider lack of recognition of work as the biggest hindrance to their productivity. According to them, rewards and recognition for achievements at workplace act as morale booster, which in turn increase their productivity." Ceniza- Levine C. (2013) expresses in an article in —Forbes woman that if you feel undervalued, decide first what would represent the appreciation you are seeking – is it words of praise?, is it a promotion?, is it a raise? However, an importance of considering trust over and above organizational efforts directed at supporting employees through a show of appreciation for their contribution and concern for their well-being (Paille et. al., 2010).

### **Work-life Practices/Policies and Work Life Balance**

Business performance can be affected by number of ways but one of these is Work- life balance policies as in the present scenario of competitive labour market, employers can attract better recruits by offering Work-life balance policies with having competitive remuneration packages. However, work-life balance policies can enhance productivity; reduce cost by improving staff

retention rates, decrease negative spill-overs, reduce extended hours and fatigue to reduce negative effect on productivity which further minimises stress and contribute to a safer and healthier workplace (Ratzon et al., 2011). Bloom et al. (2007) stated that on average larger firms which are typically more globalize have better work-life balance practices and Employers are being encouraged to introduce work-life policies and make them more inclusive in order to enhance their business performance (Wise and Bond, 2003) as policies which help employees balance their work and non-work priorities have become increasingly popular among employers in recent years (Wise and Bond, 2003). However firms employing larger numbers of professionals are more likely to implement work-life policies being their scarcity, harder to attract, more valuable and more expensive to recruit and retain than less paid employees whereas there are least availability of work-life balance policies for low skilled workers especially those in generally low skill industries in supporting Galinsky and Bond (1998) emphasized that in the US, it is found that companies employing a greater proportion of hourly workers, people who are generally concentrated in lower-paid jobs, were the least likely to offer work-life balance policies. Margarita Mayo, Juan Carlos Pastor & Ana Isabel Sanz (2008) emphasized in their study that usage of flexible organizational policies to neutralize the effects of work stressors on family satisfaction. Whereas, organizational climate changes is one of the ideas to facilitate better work-life balance for employees and harnessing its esteemed values for adopting cultural revitalization (Callan, 2008). There is little research on the impact of work-life balance practices and policies on women's career advancement (Straub, 2007). Straub (2007) further quoted that —An interesting issue is whether work-life balance practices and policies help remove the glass ceiling. However, in ONGC, a flagship PSU company, has shown its impact with the article — Breaking the Glass Ceiling in High Seas which emphasizes that ONGC broke the Glass Ceiling in High Seas, bringing about a new cultural paradigm in offshore operations by employing their women engineers and as quoted by Narendra Goyal, OIM-SHP, — ONGC is global company. Change in mindset is very important to establish this integration. Women are equally capable and would bring in a lot of value in terms of cultural change and alternative perspectives.

### **Work Stress and Work-Life Imbalance**

Mohan and Ashok (2011) explained that —Stress is often developed when an individual is assigned a major responsibility without proper authority and delegation of power, inter personal factors such as group cohesiveness, functional dependence, communication frequency, relative authority and organizational difference between role sender and forcal persons.

Work stress and work-life imbalance are correlated with work holism, regardless of gender (Aziz and Cunningham, 2008). Supervisor support and work-family culture are related to job satisfaction and affective commitment (Baral and Bhargava, 2010). Dealing with the work-family- tension results the career as subject of social fascination and family as a factual task (Kasper et al., 2005). There are strong connections between dimensions of the work place, stress and job satisfaction. However, there is an absence of theory to provide conceptual understanding of these relationships. (Fairbrother and Warn, 2003). Work- family balance is associated with quality of life when there is substantial time, involvement, or satisfaction to distribute across roles (Greenhaus et al., 2002).

As conceptualized, work and family life are separate domains having no bearing on each other however, it is now recognized that domestic identities and responsibilities sometimes spill over into the workplace and that organizational identities and responsibilities often cross into home life (Halford, 1997; Kanter, 1977). However, employees' attitudes towards their hours of work, and perceptions and complaints about work-life imbalances actually deals with working time and complaints about time pressure which are unrelated to hours actually worked (Roberts,

2007). Moreover, the prevalence of management control of the work life balance agenda and management's discretion in the operation of work-life issues (Hyman and summers, 2007).

Reasearcher, Buddeberg-Fischer et al (2008) stressed that a well balanced integration of professional and private life is an essential goal for the new generation Moreover, informal arrangements and managerial discretion are important in realizing work and care balance (Burgess et al., 2007)

## CONCLUSION

Rapoport and Bailyn (1996) addressed in a report to the Ford Foundation that the separation of work life from family life has existed since the Industrial Revolution and remains largely intact today even though it has never reflected the way most people live. The business world has responded to work-family issues with an array of programs and policies that address specific family needs but do not change this basic assumption that employees' work and private lives are separate and conflicting. However, Work-family research has long been guided by the role stress theory, wherein the negative side of the work-family interaction has been put under the spotlight. Recently, the emphasis has shifted towards the investigation of the positive interaction between work and family roles as well as roles outside work and family lives, and scholars have started to deliberate on the essence of work-life balance (Jones et al., 2006).

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**TO STUDY THE EFFECTIVENESS OF HRM PRACTICE IN TEXTILE INDUSTRIES,  
INDIA****V. Palanisamy<sup>1</sup> and Dr. C. Kathiravan<sup>2</sup>**<sup>1</sup>Assistant Professor, St. Joseph University, Virgin Town, Ikishe Model Village, Dimapur,  
Nagaland, India<sup>2</sup>Associate Professor, Department of Business Administration, Annamalai University,  
Tamilnadu**1. ABSTRACT**

*HR policies provide an organization with a instrument to manage risk by staying up to date with current trends in employment standards and regulation. The policies must be framed in a manner that the companies hallucination & the human resource helping the company to achieve it or work towards it are at all levels benefited and at the same time not deviated from their main objective. Each company has a different set of environments, and so develops an individual set of human resource policies .Over the years of my own experience in corporate sector, it was noticed that organization can reach certain level without policies and procedures but as it grows big it requires well laid down structure, policies and procedures for its functioning or it falls down. It is a general belief that those organizations which have well laid HRM Performs can better meet the competitive environment than those organizations having weak HRM practices. In this study, focus is on studying and analyzing the role of HRM practices on the growth and development of the organization. Its main purpose is identify the predominant HRM practices and then investigates the effectiveness of these practices in Textile industries in India. For reaching our goal we have collected information regarding HRM run-through in 80 Textile industries considering variables namely HR planning, Staffing practices, Training and career development, Performance Appraisal, compensation and Incentive, Unionization, team work, Employee participation and Working conditions which form exclusive part in measuring the prevailing HRM practices in ,India. After this we were able to analyze the effectiveness of these HRM variables in Textile industries.*

**Keywords:** Human Resource Management, HRM Practices, Textile Industries, Effectiveness of HRM practice

**2. INTRODUCTION**

Schuler and Jackson (1987) defined HRM practices as a system that attracts, develops, motivates, and retains employees to ensure the effective implementation and the survival of the organization and its members. Besides, HRM practices is also conceptualized as a set of internally consistent policies and practices designed and implemented to ensure that a firm's human capital contribute to the achievement of its business objectives (Delery & Doty, 1996). Likewise, Minbaeva (2005) viewed HRM practices a set of practices used by organization to manage human resources through facilitating the development of competencies that are firm specific, produce complex social relation and generate organization knowledge to sustain competitive advantage. Thus, HRM practices relate to specific practices, formal policies, and philosophies that are designed to attract, develop, motivate, and retain employees who ensure the effective functioning and survival of the organization. It is assumed in HR practices that people are one of the important organization resources and their performance directly or indirectly affects performance of organization. So, if the organization has implemented effective and appropriate HR practices in their firm then it will surely show its impact on its performance.

Planning about the quantity of people required at a particular time, day, week, and month or for a particular new project is crucial for the attaining the planned target of the organization and thereby judging the organization's performance for a particular day, week month or year. Effective deployment of people available is possible only when the organization has well laid, combination of, continuous and consistent use of HRM practices.

Organization uses various means to invite applications from the person who exactly match the job description, role analysis, job specification and job performance standards of the organization. Attracting and selecting the right type of person for the required vacancy decides whether the competency of that person will contribute to the organizational productivity and performance or not. So, people who are responsible for making recruitment and selection decisions should have clear understanding about the objective/s, policies, procedures, practices and information required to validate the staffing decisions.

Organizational growth, then, may well require as much planning, effort, and work as did starting a company in the first place. Small business owners face a dizzying array of organizational elements that have to be revised during a period of growth. Maintaining effective methods of communications with and between employees and departments, for example, become ever more important as the firm grows. Similarly, good human resource management practices—from hiring to training to empowerment—have to be implemented and maintained. Establishing and improving standard practices is often a key element of organizational growth as well. Indeed, a small business that undergoes a significant burst of growth will find its operations transformed in any number of ways. And often, it will be the owner's advance planning and management skills that will determine whether that growth is sustained, or whether internal constraints rein in that growth prematurely.

### 3. LITERATURE REVIEW

Recent research by Jennifer Schramm shows just how big of a difference effective HR practices can make: "Companies that are highly skilled in core HR practices experience up to 3.5 times the revenue growth and as much as 2.1 times the profit margins of less capable companies". The report from Boston Consulting Group and the World Federation of People Management Associations is based on a cross-industry study of more than 4,200 HR and non-HR managers in more than 100 countries. It found the greatest correlation between positive economic performance and skilled HR practice

David Guest and Neil explored the general hypothesis that effectiveness of human resource (HR) practices will help to explain the well-documented association between human resource management and performance. This paper adopts a stakeholder perspective, hypothesizing that the ratings of HR effectiveness of senior line managers will be more strongly associated with the outcomes than those of HR managers. Furthermore, building on Bowen and Ostroff's concept of consensus as part of a 'strong' HR system, it is hypothesized that shared perceptions of (high) effectiveness will be associated with higher performance. This study is based on a sample of 237 matched pairs of senior line managers and HR managers, and measures a range of subjective and objective outcomes. The analysis confirms the association both between more HR practices and higher HR effectiveness and a range of performance outcomes. The associations are mostly stronger for HR effectiveness. There are low levels of agreement between HR and line managers about HR effectiveness and where agreement exists; it is not associated with superior outcomes. This study, therefore, confirms the importance of HR effectiveness, but fails to support any impact of consensus.

Mir Mohammed Nurul Absar, Balasundaram Nimalathan, Munshi Muhammad Abdul Kader Jilani, studied the Impact of human resource management practices on organizational

performance in Bangladesh and other developing countries. Data collected from fifty manufacturing firms in Bangladesh shows that HR practices have significant association with organizational performance. Out of HR practices, only performance appraisal is found to have significant impact on organizational performance.

Rajiv B Khaire wrote that traditionally, SSIs have played a major role in the GDP of any economy. They have lion's share also in the context of Indian exports. There are different advantages of having economy which is supported by entrepreneurs spread across the country. There is no denying the fact that large organizations are looked after by professionals from varied fields. Historically, it is said that SSIs are handled by non-professionals and are managed as family business. It is natural to think that these entrepreneurs are unaware of the developments that are taking place in management field, generally, and HRM, specifically. This study aims at dislodging these myths with the help of testing of hypotheses, but in no way concludes the HR practices being implemented in their organizations.

A. K. Paul, R. N. Anantharaman has found that there is a significant difference among HR practices in software companies in India based on Miles and Snow's strategic types, viz., prospectors, defenders, analyzers and reactors. Although reactors showed their difference from other strategic types, no significant difference was found among three proactive strategic types, viz. prospector, defender and analyzer. With regard to performance analysis, it was found that prospectors have a comparative advantage over other strategic types in almost all performance parameters. Although incentives and stock options have a greater overall impact on performance parameters, there is a lot of difference among factors that influence organizational effectiveness in three proactive strategic types.

Catherine Truss, paper contributes by analyzing in detail the human resource policies and practices of one case-study organization over a two-year time period, using a variety of methodologies and drawing on a broad range of informants across the organization. Instead of devising a list of 'best practice' HRM from the literature and testing its impact on performance, she instead invert the question and take a firm that is financially successful and ask what HR policies and practices it uses. We also examine the way in which these policies are enacted. This methodology enables us to show that even successful organizations do not always implement 'best practice' HRM, and that there is frequently a discrepancy between intention and practice. Outcomes at the individual and organizational levels are complex and often contradictory.

#### **4. OBJECTIVE**

To study the effectiveness of HRM practices in Textile industries in India

To know the impact of HRM practices in Textile industries in India

To Analyze the HRM practices in Textile industries in India

#### **5. RESEARCH METHODOLOGY**

##### **5.1. HYPOTHESIS**

H0-HR planning practices does not affect growth and development of Textile industries India

H1-Recruitment practices does not affect growth and development of Textile industries, India

H2-Training (both on the job and off the job training) practices does not affect growth and development of Textile industries in India

H3-Performance Evaluation practices does not affect growth and development of Textile industries in India

H4- Employee CTC and perks does not affect growth and development of Textile industries, in M.P., India

H5-Group task and Employee participation practices does not affect growth and development of Textile industries India

H6- Working environment does not affect growth and development of Textile industries in India

## 5.2. RESEARCH DESIGN

This study is descriptive type and cross sectional in nature. Secondary data will be used to identify the variables of interest related to Human resource practices.

Population, Sample unit, Sample size

A total of 80 Textile industries were contacted to find out their HRM practices in India.

Sampling technique & Data Type

Convenient and Purposive sampling is used to collect primary data from the respondents.

## 5.3. DATA COLLECTION TOOLS

1. Structured questionnaire is prepared on the basis of Literature review for the collection of primary data. It contains mainly closed objective type questions. The respondents are the HR Managers from these Firms who has to choose one value at the expense of other in a forced choice method.

2. Face to face interview is also used to collect data from the respondents

## 6. DATA ANALYSIS AND INTERPRETATION

We have used SPSS software for further analysis of data.

Chi square test is used to test the difference between observed and theoretical frequency for each possible outcome and as a test of goodness of fit and as a test of independence.

## 7. RESULT AND DISCUSSION

In this Table, Chi square test is applied and the seven prime human resource management practices namely HR planning practices, recruitment practices, Training practices, Performance Evaluation practices, Employee CTC and perks, , group task and Employee participation practices, Working environment where checked as a test of goodness to fit and as a test of independence

**Hypothesis H0 : There is no significant effect of HR planning practices on growth and development of Textile industries i.e. HR planning and growth & development of Textile industries are independent.**

The Chi-square test has enabled us to explain whether the two attributes i.e. HR planning practices and growth & development of Textile industries are associated. The analysis proves that the calculated value of HR planning practices (9.567) is greater than its table value (7.815) at 5% level of significance for a degree of freedom  $n=3$ , we conclude that the null hypothesis does not hold good, which means the two attributes are associated and it is not because of chance but it exists in reality. i.e. HR planning practices has a significant effect on growth and development of textile industries in India.

**Hypothesis H1-There is no significant effect of recruitment practices on growth and development of Textile industries, in, India i.e. Staffing practices and growth & development of Textile industries are independent.**

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*Dr. C. Kathiravan, Dr. Rincy V Mathew, Dr. M. Ramesh & Dr. A. Rajamohan*

The Chi-square test has enabled us to explain whether the two attributes i.e. recruitment practices and growth & development of Textile industries are associated. The analysis proves that the calculated value of recruitment practices (1.833) is less than its table value (7.815) at 5% level of significance for a degree of freedom  $n=3$ , we conclude that the null hypothesis holds good, which means the two attributes are independent and are not associated i.e. recruitment practices does not have a significant effect on growth and development of textile industries in India.

Hypothesis H2- There is no significant effect of Training (both on the job and off the job) practices on growth and development of Textile industries, in M.P., India i.e. Training & career development practices and growth and development of Textile Industries are independent. The Chi-square test has enabled us to explain whether the two attributes i.e. Training (both on the job and off the job) practices and growth & development of Textile industries are associated. The analysis proves that the calculated value of Training and career development practices (36.400) is greater than its table value (7.815) at 5% level of significance for a degree of freedom  $n=3$ , we conclude that the null hypothesis does not hold good, which means the two attributes are associated and it is not because of chance but it exists in reality. i.e. Training ( both on the job And off the job) practices has a significant effect on growth and development of textile industries in India

**Hypothesis H3- There is no significant effect of Performance Evaluation practices on growth and development of Textile industries, in, India i.e. Performance Evaluation I practices and growth & development of Textile industries are independent.**

The Chi-square test has enabled us to explain whether the two attributes i.e. performance evaluation practices and growth & development of Textile industries are associated. The analysis proves that the calculated value of Performance Evaluation practices (17.267) is greater than its table value (7.815) at 5% level of significance for a degree of freedom  $n=3$ , we conclude that the null hypothesis does not hold good, which means the two attributes are associated and it is not because of chance but it exists in reality. i.e Performance Evaluation practices has a significant effect on growth and development of textile industries in India.

**Hypothesis H4- There is no significant effect of Employee CTC and perks practices on growth and development of Textile industries, in, India i.e. Employee CTC and perks practices and growth & development of Textile industries are independent.**

The Chi-square test has enabled us to explain whether the two attributes i.e. Employee CTC and perks practices and growth & development of Textile industries are associated. The analysis proves that the calculated value of Employee CTC and perks practices (35.467) is greater than its table value (9.488) at 5% level of significance for a degree of freedom  $n=4$ , we conclude that the null hypothesis does not hold good, which means the two attributes are associated and it is not because of chance but it exists in reality. i.e. Employee CTC and perks practices has a significant effect on growth and development of textile industries in ,India.

**Hypothesis H5- There is no significant effect of Group task & Employee participation practices on growth and development of Textile industries, in India i.e. Group task & Employee participation practices and growth & development of Textile industries are independent.**

The Chi-square test has enabled us to explain whether the two attributes i.e. Group task and employee participation practices and growth & development of Textile industries are associated. The analysis proves that the calculated value of Group task and employee participation practices (15.700) is greater than its table value (5.991) at 5% level of significance for a degree of

freedom  $n=2$ , we conclude that the null hypothesis does not hold good, which means the two attributes are associated and it is not because of chance but it exists in reality. i.e Group task and employee participation practices has a significant effect on growth and development of textile industries in .,India.

**Hypothesis H6- There is no significant effect of working environment and related practices on growth and development of Textile industries, in M.P., India i.e. working environment & related practices and growth & development of Textile industries are independent.**

The Chi-square test has enabled us to explain whether the two attributes i.e. working environment and related practices and growth & development of Textile industries are associated. The analysis proves that the calculated value of Working condition and related practices (1.833) is less than its table value (7.815) at 5% level of significance for a degree of freedom  $n=3$ , we conclude that the null hypothesis holds good, which means the two attributes are independent and are not associated i.e. Working environment and related practices does not have a significant effect on growth and development of textile industries in, India

## 8. CONCLUSIONS

This study has come out with a clear inference that out of the seven main HRM practices. Among the Seven, four practices namely HR planning practices, Training (on the job and off the job) practices, Performance evaluation practices, . Employee CTC and perks practices, Group task & employee participation practices helps in achieving business objectives and therefore have positive effect on the growth and development of Textile industries .On the other hand, two practices namely recruitment practices and working environment and other related practices does not help in achieving business objectives and therefore have no effect on growth and development of textile industries in, India

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