

Paradigm Drift in Business Theory and Practices

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PREFACE

It gives us immense pleasure to release the Edited Book with the theme “Paradigm Drift in Business Theory and Practices” published by the department of Management Studies, Sri Vidya College of Engineering and Technology, Virudhunagar.

A platform is vital to encourage and promote research culture and to facilitate knowledge sharing in the field of management. This edited book shall be a publication to address changes in the functional areas of management. The book was initiated to reach all academicians, research scholars and students undergoing management under graduation. The editorial board supported us to review the articles and selected papers were published in this book. We believe that this book shall guide academicians and management practitioners to get aware of latest trends and practices in all functional areas of management. This book covers papers from Marketing Management, Human Resource Management, Financial Management, Information Management, Production Management, Logistic and Supply Chain Management and more...

The research and publications are the vital contributions of the academicians to the society at large. In this connection we express our hearty thanks to our Honourable Chairman Er.R.Thiruvengada Ramanuja Doss for guiding and motivating us to travel in the path of right direction and to achieve excellence. We also thank our principal Dr.S.Sankaralingam for mentoring and supporting to publish this book on this august occasion. The Editorial Board has guided us to publish this book in a successful manner. The moral support extended by the editorial team was marvelous.

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ABOUT THE INSTITUTION

Sri Vidya College of Engineering and Technology is located on the Sivakasi Main Road, 3km Nearby Virudhunagar. The college was established in the year 2008 by the Sri Vidya Education and Charitable Trust headed by Philanthropist. Er. R. ThiruvengadaRamanuja Doss, a retired Chief Engineer of Tamilnadu Electricity Board, Tamilnadu. Right from its inception, the institution has committed to provide quality education with international infrastructure.

The institution is designed with state of art of technology in accordance with modern industrial standards as per the leading institution focusing to develop rural students with technical and soft skills that are very much needed to face the current industrial needs. The College offers five under graduate programs namely, BE - Mechanical Engineering, Civil Engineering, Electrical and Electronic Engineering, Electronics and Communication Engineering, Computer Science and Engineering, Information Technology, and the following PG courses – MBA, M.E - CSE, VLSI Design, Structural Engineering.

The Department of Management Studies (DOMS) realizes the importance of the combination of academics and practical learning to prepare oneself to face the competitive world, The DOMS in Sri Vidya College of Engineering & Technology, has been recognized as one of the Top Management Studies Institutions providing an environment that encourages students to cultivate and hone skills that are seldom learnt through textbooks. The learning experience at Sri Vidya College of Engineering & Technology, DOMS help students to develop their Creativity, Entrepreneurial skills, Decision Making Ability and essential skills needed to be competitive in today's rapidly changing corporate world since 2009.

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ACKNOWLEDGEMENT

I dedicate this first International Edition book to all those who have actively or silently left an indelible mark on this endeavour.

It is a great pleasure to thank Thiru **Er.R.Thiruvengada Ramanuja Doss**, Chairman, Sri Vidya College of Engineering & Technology and **Er.T.Venkatesh**, Vice Chairman, Sri Vidya College of Engineering & Technology for their encouragement and inspiring guidance.

With profound sense of gratitude and gratefulness to **Dr.S.Sankaralingam**, Principal of Sri Vidya College of Engineering & Technology for his Continuous Encouragement and support which brought out effort in the form of this work.

I am very thankful to all the staff members in the department of management studies for their contribution in publishing this edition book in a successful manner.

I also express my hearty thanks to all research scholars and Academicians those who have contributed papers for this International Edition Book.

Finally we offer our sincere prayers to the almighty for his blessings by instilling confidence and courage to make this work a grand success.

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Service Quality and Customers Satisfaction in Financial Services: Evidence from a Kenyan Bank Operating in Tanzania

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ABSTRACT

This research is an attempt to examine the relationship between quality of services provided by a bank and the customer satisfaction. The data for this study was collected from bank customers using well-structured questionnaires. The data was collected by research assistants at a Mwanza branch. The analysis was done using a regression and correlation analysis techniques. The correlation finding indicated that there is a significant positive relationship between the five dimensions of service quality and customer satisfaction. Regression findings indicated that all the service quality dimensions (tangibility, reliability, responsiveness, assurance and empathy) combined significantly influence the satisfaction of customers at 95% confidence level. The adjusted R^2 of 0.907 indicates 90.7% of the variance in customer satisfaction can be predicted by the service quality offered by the bank. The study concluded that to be successful in banking sector, banks must provide service to their customer that at least meets or better if exceeds their expectations, and the present study will provide some sort of guidelines to the policy makers (managers) of banks to take appropriate decision to improve the quality of services at Kenyan Bank operating in Tanzania.

Key Words: *SEQUAL, Customers, Bank, Quality*

1. Introduction

In the banking sector, the subject of service quality globally remains a critical one as banks strive to maintain a comparative advantage in marketplace. Banks compete in marketplaces with generally undifferentiated services and products; thereby service quality becomes a key competitive weapon (Salman, 2011). The currently technological changes are causing banks to rethink their strategies for services offered to both commercial and individual customers. The banks that excel in quality service have a distinct marketing edge since improved levels of service quality are related to higher revenues, increased cross-sell ratios, higher customer retention and expanded market share. (Abdul, 2012). Providing a superior service quality, through an adequate and a strong focus on customer, enable banks to gain a lasting competitive advantage in winning the market. Satisfied customers with the service quality, form the foundation of

any successful business because customer satisfaction leads to repeat purchases, brand loyalty, and positive word of mouth. Moreover satisfied customers share their experiences with other people to the order of perhaps five or six people. On the contrary, dissatisfied customers are more likely to tell another ten people of their experience with product or service (Biljana, 2011).

Kheng, (2010) argues that increasing awareness among bank customers of their rights, changing demands and highly competition requires constant progress in service quality from the bank for their customers to stay loyal and therefore delivering quality service to customer according to Seyoum, (2012) is a must to improve financial performance and to enhance the image of the customer satisfaction and service quality are most important elements in achieving organizational goals. Organization tries to have constant customer satisfied with the service provided by it. This is because service quality plays a pivotal role in determining customer satisfaction (Sivesan, 2012). To achieve a high level of customer satisfaction Shanka, (2012) say that most researchers suggest that a high level of service quality should be delivered by the service provider as service quality is normally considered an antecedent of customer satisfaction. According to Kheng, Mahamad, et al, (2010) the concepts of service quality and service satisfaction have been highly considered and used in marketing texts and activities, during previous decades. Marketing researchers have praised the advantages of satisfaction and quality, and have mentioned them as indices of an organization competitive benefit.

Therefore this study examines the relationship between the customer satisfaction and the service quality in the banking industry in Tanzania considering declining customer service in commercial banks resulting into customer complaints and customer switching leading to having multiple bank accounts. This state of affairs may be responsible for customer dissatisfaction, which may lead to lack of trust and customer disloyalty. The purpose of this study is to examine the relationship between customer satisfaction and service quality at Mwanza branch of a Kenya Bank based at Tanzania in Mwanza city with respect to the service quality dimensions. The hypothesis of the study was stated as: Ho: There is no significant relationship between customer satisfaction and service quality dimensions.

2. Literature Review

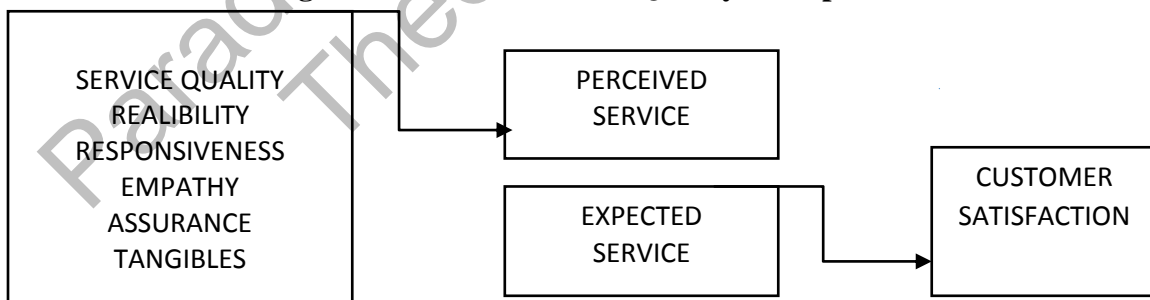
Lancaster, et al, (2002) indicate that, “quality has been a major issue in competitive strategy in recent years, and in particular the pursuit of improved and consistent quality has been a major objective of many companies. Effective standards of customer care are impossible where the quality that the customer experiences or perceives does not match their expectations”. Kotler and Armstrong (2012) preach that satisfaction is the post-purchase evaluation of products or services taking into consideration the expectations. Researchers are divided over the antecedents of service quality and satisfaction. Whilst some believe service quality leads to satisfaction, others think otherwise (Ting, 2004).

The study of Lee et al. (2000) suggests service quality leads to customer satisfaction. To achieve a high level of customer satisfaction, most researchers suggest that a high level of service quality should be delivered by the service provider as service quality is normally considered an antecedent of customer satisfaction. As service quality improves, the probability of customer satisfaction increases. Quality was only one of many dimensions on which satisfaction was based; satisfaction was also one potential influence on future quality perceptions (Clemes, 2008). Service quality is an important tool to measure customer satisfaction (Hazlina et al., 2011). Empirical studies show that the quality of service offered is related to overall satisfaction of the customer. According to Jamal and Anastasiadou (2009), reliability, tangibility and empathy positively related with customer satisfaction. Suleiman (2011) found that reliability, tangibility, responsiveness and assurance have significant and positive relationship with customer satisfaction. Meanwhile empathy was found to have a significant and negative effect on customer satisfaction. Moreover, the result of Ravichandran et al (2010) indicates responsiveness is the only significant dimension of service quality that affects the satisfaction of customers positively.

2.1 SERVQUAL Model

The most widely used models in measuring service quality in the banking sector are the SERVQUAL. The SERVQUAL model measures service quality by identifying the gaps between customers' expectations of the service to be rendered and their perceptions of the actual performance of the service (Shanka, 2012). The SERVQUAL model according to Niveen El, (2013) presents five dimensional construct of perceived service quality tangibles, reliability, responsiveness, assurance and empathy as the instruments for measuring service quality. These SERVQUAL variables are explained later in this chapter.

Figure 1: Model of service Quality Perception



Reliability depends on handling customers' services problems; performing services right the first time; provide services at the promised time and maintaining error-free record. Furthermore, they stated reliability as the most important factor in conventional service. Reliability also consists of accurate order fulfillment; accurate record; accurate quote; accurate in billing; accurate calculation of commissions; keep services promise. He also

mentioned that reliability is the most important factor in banking services (Niveen E, 2013).

Responsiveness

Responsiveness defined as the willingness or readiness of employees to provide service. It involves timeliness of services. It is also involves understanding needs and wants of the customers, convenient operating hours, individual attention given by the staff, attention to problems and customers' safety in their transaction (Caruana, 2002).

Empathy

Empathy as the caring and individual attention the firm provides its customers. It involves giving customers individual attention and employees who understand the needs of their customers and convenience business hours (Kagara & Voyiatzis, 2010). Referred to empathy in their study on private sector banks as giving individual attention; convenient operating hours; giving personal attention; best interest in heart and understand customer's specific needs.

Assurance

Assurance is knowledge and courtesy of employees and their ability to inspire trust and confidence. According to Kanyurhi, (2013), in British banks assurance means the polite and friendly staff, provision of financial advice, interior comfort, eases of access to account information and knowledgeable and experienced management team (Geoff Lancaster, 2002).

Tangibility

Tangibility is the appearance of physical facilities, equipment, personnel, and written materials. Brahmhatt & Panelia, (2008) referred to tangibility in their study of private sector banks as modern looking equipment, physical facility, employees are well dressed and materials are visually appealing.

2.2 Empirical Related Studies

Kumbhar, (2011) researched on the customers perception in internet banking services provided by public and private sector banks with the aim to examine the relationship between the demographics and customers' satisfaction in internet banking, relationship between service quality and customers' satisfaction as well as satisfaction in internet banking service provided by the public sector bank private sector banks. The result obtained show that demographics of the customers' are one of the most important factors which influence using internet banking services. Overall results showed that highly educated people who are employees, businessmen and belongs to higher income group and younger group are using this service; however, remaining customers are not using these services. Results also show that overall satisfaction of employees, businessmen and professionals are higher in internet banking service. It was concluded that there is significant difference in the customers' perception in internet banking services provided by the public and privates sector banks. Private sector banks are providing better service

quality of internet banking than service provided by the public sector banks. Therefore, public sector banks should improve their internet banking services according to the expectations of their customers.

Shanka, (2012) researched on the quality of service offered by private banks operating in Ethiopia with an aim of investigate the relationship between service quality, customer satisfaction and loyalty. The five dimensions of SERVPERF model i.e. reliability, assurance, tangibility, empathy and responsiveness were used to measure the quality of service offered by the private banks. In order to achieve the aims, both primary and secondary sources of data were used. The primary data were collected through administrating questionnaire. Convenient sampling procedure was used to obtain 260 responses from customer of banking services in Hawassa city on the 22 item SERVPERF scale measure perception regarding their respective banks service. Correlation and multiple regressions were used by Shanka, to investigate the relationship between dependent and independent variables. The correlation results indicate that there is a positive correlation between the dimensions of service quality and customer satisfaction. The results of the regression test showed that offering quality service have positive impact on overall customer satisfaction. The research conducted proves that empathy and responsiveness plays the most important role in customer satisfaction level followed by tangibility, assurance, and finally the bank reliability. The research findings also indicate offering high quality service increase customer satisfaction, which in turn leads to high level of customer commitment and loyalty.

Kumar & Manjunath, (2012) examines the service quality in the banking and identifies dimensions which contribute to customer satisfaction. In the study five dimensions were used namely responsiveness, reliability, assurance, empathy and tangibles. The study was based on the primary data which were collected through a structured questionnaire. The study was confined to the only ICICI bank. Data were collected from 152 respondents through the simple random sampling method in Mysore city and data were analyzed by one sample t-test and regression analysis. The result revealed that all the dimensions which have been used in the study are positively related to customer satisfaction.

Brahmbhatt & Panelia, (2008) conducted a study with attempts to measure and compare service quality and customer satisfaction among private, public and foreign bank. Using the survey to collect primary data and 246 questionnaires were used in final analysis. Questionnaire items were developed through a two stage process involving a review of the measurement scale employed in previous studies and two pilot studies of focus group to identify the service attributes for assessing banking service quality. Factor analysis and reliability testing were employed to identify service quality attributes. The study results showed that service quality is at the root of customer satisfaction.

Rahnama, et al, (2012) studied quality effect of banking services on customer loyalty is discussed Mellat Bank branches in Ardabil province. The study statistical population is consisted customers of Mellat Bank branches in Ardabil province. For data analysis,

statistical test correlation coefficient and regression analysis was used and using this statistical test it was determined that there is significant difference between banking service quality and loyalty of Mellat Bank customers in Ardebil province.

Kagara & Voyiatzis, (2010) explores the types of customer service that the companies employ in order to acquire a competitive advantage within their sector with a focus on the banking sector. The main aim of study was to perform research on the level of customer service in a selected Greek bank that has nationwide service network. The study results indicated that the quality of the customer service in Attica Bank is the key element of customer satisfaction. In any case, given the progress achieved by this banking institution, there is still considerable room for improvement and innovation.

Niveen El Saghier, (2013) based on a questionnaire survey conducted in Egypt, analyzed service quality of banking services provided by banks in Egypt . This was analytical study based mainly on the primary data collected through a scientifically developed questionnaire. The questionnaire has been personally administered on a sample size of 150, chosen on a convenient basis from Egyptian banks. The results based on a factor analysis identify four factors that influence users' evaluation of service quality of banking services. These factors are reliability, responsiveness, empathy and assurance. This findings are important to enable bank managers to have a better understanding of customers' perception of service quality of banking and consequently of how to improve their satisfaction with respect to aspects of service quality.

3. Research Methodology

The research methodology is always important in any peace of Research. This research adopted a case study method and the total population comprised all customers of a Kenya bank based in Mwanza city Tanzania. A sample of 215 customers were targeted which comprised regular customers of the bank. However, after a struggle in many occasions in data collection, only 95 respondents had returned fully completed questionnaires which formed the actual sample. The data collected was analysed using Correlation and regression analysis through the use of SPSS version 17.0.

4. Findings

4.1 Demographic Characteristics of Respondents

Information about demographic characteristics of the respondents is presented in the table and bar charts below.

Table 1 Demographics

	Frequency	Percent	Cumulative Percent
Sex			
Male	42	44.2	44.2
Female	53	55.8	100.0
Total	95	100.0	

Age			
18-30 Years	9	9.5	9.5
31-50 Years	54	56.8	66.3
51 and above Years	32	33.7	100.0
Total	95	100.0	
Education			
Diploma and below	4	4.2	4.2
Undergraduate	45	47.4	51.6
Postgraduate	46	48.4	100.0
Total	95	100.0	
Usage			
Daily	0	0	0
Weekly	13	13.7	13.7
Monthly	57	60.0	73.7
Other	25	26.3	100.0
Total	95	100.0	

Source: Researcher's field data

Bar charts presentation of demographic characteristics of the respondent is presented here below. Explanation provided about the demographic characteristics of the respondents refers to both charts and a table given above.

The above bar charts present the age and sex characteristics of the respondents sample population. It could be seen from the sex chart that 44.2% of the respondents are male and 55.8% are female. The breakdown of the customer's background to age has been given in age chart. It is seen from this chart that the largest group of respondents (56.8%) is in the age group of 31-50 years. The next largest group, about 33.7% respondents are from the age group of 50 and above. Smaller group of respondents (9.5%) are in age group of 18-31 years.

With regard to educational level, there is a wide variation between the respondents with diploma and below and those with other levels. Between those with undergraduate and postgraduate there is no wider variation. The respondents with diploma and below make 4.2% of the customers. While first degree holders are the largest group of respondents comprising 47.4% of the respondents. Finally, holders of postgraduate degrees make 48.4% of the customers. Regarding the frequency of use, majority of the respondent are not frequent users. Among the 95 respondents, 60% they use the service at most once in a month. Others 13.7% and 26.3% use the service on weekly and on unspecified basis respectively.

Reliability Test

Reliability test is an assessment of the degree of consistency between multiple measurements of a variable. Cronbach's alpha is the most widely used measurement tool

with a generally agreed lower limit of 0.7 (Niveen, 2012). The Table below provides an overview of the reliability scores of the service quality dimensions as provided by As can be seen from this table, alpha coefficient of empathy and tangibility are above the required level of 0.7 while the alpha coefficients of responsiveness, assurance and reliability are below the required level of 0.7.

Table 2. Serqual Model.

Scale	Number of Items	Cronbach's Alpha
Assurance	3	0.524
Empathy	3	0.721
Reliability	4	0.602
Responsiveness	3	0.525
Tangibility	5	0.735

4.2 Descriptive Analysis Results

The table below shows the mean score for the five dimensions of service quality. The highest mean is scored by reliability followed by tangibility and Assurance. The least mean score is Empathy followed by responsiveness.

Service Quality Dimensions	Mean Score	Standard Deviation
Assurance	3.973	0.5360
Empathy	3.970	0.5276
Reliability	4.020	0.6415
Responsiveness	3.943	0.6143
Tangibility	4.008	0.6498

According to the above Table, the Reliability dimension of service quality is carried out superior to the other four dimensions with a mean score of 4.020. It means that the customers are Satisfied with the branch's provision of accurate and dependable services. The second dimension as per the rating of the customers is Tangibility with a mean score of 4.008. This indicates that the bank is performing at satisfactory level in possessing good looking equipments, visually appealing materials and neat appearing employees. The third dimension is assurance with 3.973 mean score. The customer perceived that the branch is performing better in having knowledgeable and courteous employees and providing secure and trustworthy service. The least performed dimensions are empathy and responsiveness with a mean score of 3.970 and 3.943 respectively. As per the response of the customers, the branch is not good in delivering responsive and empathic service. This indicates that there are weaknesses in helping customers, responding to customer inquiries, delivering prompt service and understanding individual customer needs.

4.3 Correlations Analysis Results

The Table that follows below shows correlation results of the service quality dimensions and the customer satisfaction. An explanation for the table is provided below the table.

Variable	Customer Satisfaction	Tangibility	Reliability	Responsiveness	Assurance
Tangibility	0.798				
Reliability	0.876	0.606			
Responsiveness	0.618	0.549	0.353		
Assurance	0.756	0.615	0.711	0.682	
Empathy	0.686	0.647	0.637	0.678	0.733

According to the Table above, there is a significant positive relationship between the five dimensions of service quality and customer satisfaction. The highest correlation is between reliability and customer satisfaction (0.876); followed by tangibility (0.798), assurance (0.756), and empathy (0.686) respectively. The weakest correlation is between responsiveness and customer satisfaction (0.618). Because the correlation was positive, service quality and customer satisfaction is positively related. This means the better service quality, the higher customer satisfaction. Accordingly, the most important service quality dimension that affects customer satisfaction is reliability, which goes to prove that reliability perceived as a dominant service quality followed by tangibility.

4.4 Regression Analysis Results

The table below therefore provides the results of regression test performed. The results are then applied to the estimated regression equation below.

The table above indicates that all the service quality dimensions (tangibility, reliability, responsiveness, assurance and empathy) combined significantly influence the satisfaction of customers at 95% confidence level. The adjusted R^2 of 0.907 indicates 90.7% of the variance in customer satisfaction can be predicted by the service quality offered by the private banks.

Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Standard Error	Beta	t	Sig.
(Constant)					
Tangibility	1.167	0.079		-1.457	0.219
Reliability	0.125	0.023	0.052	2.245	0.088
Responsiveness	0.322	0.074	0.038	0.792	0.473

Assurance	0.139	0.145	0.155	1.143*	0.017
Empathy	0.146	0.048	0.143	3.019*	0.039
Adjusted R ²	0.151	0.153	0.73	4.712*	0.009
F	0.908				
	18.566*				

*Significant at 0.05 levels

The estimated regression equation looks as follows:

$$\text{Estimated } Y = 1.016 + 0.322*\text{Reliability} + 0.151*\text{Empathy} + 0.146*\text{Assurance} + 0.139*\text{Responsiveness} + 0.125*\text{Tangibility}.$$

Where:

- Constant a=1.016
- Reliability Coefficient = 0.322
- Empathy Coefficient = 0.151
- Assurance Coefficient = 0.146
- Responsiveness Coefficient = 0.139
- Tangibility Coefficient = 0.125

From the above results it is illustrated that the highest impact of the reliability on customer satisfaction, where an increase in reliability by 0.322 will cause an increase in the customer satisfaction in at the branch. Similarly, the customer satisfaction at a branch is directly affected by the responsiveness where an increase in responsiveness 0.146 causes a direct increase in the customer satisfaction. The customer satisfaction is also strongly affected by empathy where an increase in empathy 0.151 causes a direct increase in the customer satisfaction within the branch. An increase in assurance by 0.146 cause an increase in the customer satisfaction while increase in tangibility by 0.125 cause an increase customer satisfaction at the branch.

5. Conclusion

The purpose of this study was to examine the relationship between customer satisfaction and service quality at Mwanza branch of a Kenyan bank in Tanzania, with respect to the service quality dimensions. Basing on that purpose of the study, five dimensions of service quality were used. It was found that the highest customer satisfaction is demonstrated in the responsiveness area such as willingness to help customer, friendly attitude of staff, followed by the reliability area such as customer guidance, customer support. On the other hand, the moderate satisfactions are in the tangibles area, such as infrastructure facilities, décor, followed by empathy area such as banks business timing and return on investment. Due to the wide variation of the responses, both public and private banks need to consider the weak areas in order to meet customer requirements. Hence, to be successful in banking sector, banks must provide service to their customer that at least meets or better if exceeds their expectations, and the present study will

provide some sort of guidelines to the policy makers (managers) of banks to take appropriate decision to improve the quality of services at bank. According to the Regression analysis, customer satisfaction is influenced by service quality. This means that there is significant relationship between service quality and customer satisfaction. So, based on the findings, bank Manager or administrative body needs to identify the primary quality determinants, clearly managing the customer expectation, educating the knowledge to customer regarding to the service.

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Challenges of Women Lecturers! New Paradigm Shift into e-learning mode

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Abstract

Fast development and innovative techniques of Information Technology make changes and paradigm shift in education sector. Information technologies help in promoting opportunities of knowledge sharing throughout the world. Now internet plays a vital role in the lives of the people. The increase in information technology, high speed of internet and gave a change in the education sector .In current scenario, we faced with enormous scientific challenges in education sector .Youth of today are most interested to use information technology. The need for scientific advances is at its peak. The consequences show that availability and usage of Information Technology helped the education sector to improve the knowledge and learning skills of students. But with the introduction of the computer, mobile network, social media in internet, Internet providers and internet technology expand the e-learning tools and delivery methods to the new generation students. E-learning become more popular with students as well as with teachers. In this paper the researcher able to identify the elite teacher and factors that influence to change the Paradigm Shift into e-learning mode in education sector.

Keywords: Information technology, e-learning, learning skills.

Introduction

The education sector is a growing sector in the world. College lecturers play an important role in society – they educate and shape the thinking of the future citizens, parents and members of communities. Female leaders face many challenges on the way to the top and many new and exciting opportunities have opened for women in business and community positions.

Information technologies help in promoting opportunities of knowledge sharing throughout the world. Now internet plays a vital role in the lives of the people. The increase in information technology, high speed of internet and gave a change in the education sector .In current scenario, we faced with enormous scientific challenges in education sector .Youth of today are most interested to use information technology. The need for scientific advances is at its peak. Information Technology provides vast knowledge and processes to develop high standard systems that solve problems and extend human capabilities. Technology can change or alter how people access, collect information, analyze, evaluate and present the information. The consequences show that availability and usage of Information Technology helped the education sector to improve the knowledge and learning skills of students. But with the introduction of the computer, mobile network, social media in internet, Internet providers and internet technology expand the e-learning tools and delivery methods to the new generation students.

The impact of new technology is one of the most critical issues in education .The use of information and communication technology creates a powerful e-learning platform to the students and it converts the learning and teaching process. ICT used as a replacement of existing teaching methods. With high level of innovative and creative techniques, updated version in computer software along with latest technology and equipment's leads to more student expectations in today's competitive world. Information technologies help the students and teachers in promoting opportunities of knowledge sharing throughout the world. Nowadays internet plays a vital role in the lives of the people. The availability and usage of latest's communication technology helped the education sector to improve the knowledge and learning skills in digital form to the students. As far as education industry is concern due to global developments, the student's education pattern was totally changed into e-learning mode. Based on computer, mobile applications and the Internet, today education sector turns into e-lectures, e-tests, e-portals with educational resources as well as e-payments, e-online application, e-mails and e-monitoring systems have introduced in Universities. ICT is seen as an important instrument to support new ways of teaching and learning.

Lecturers are motivated to use smart boards, tablets and using social media for communication. Universities are now encouraging the students to use e-books and solve the problems in the classroom. PowerPoint and other visual technologies have become very popular in education sector. Adoptions of these technologies nowadays become necessary tools for teaching. Teacher use of computer mediated communication.

The children having visual impairment can also get full education using latest innovative technics used by Information Technology. At the same time the students used the latest technology of ICT in university/college. Interested to study Multimedia device rather than White/Black board. Students shown more interest in using Internet for doing assignments and projects rather than books.

The challenge for teachers is to integrate CMC not only for supportive tasks, but for teaching purposes as well. Computer networks offer enormous challenges for teaching and learning. Teachers have to operate different devices and must have knowledge that would be helpful at the professional level.

Review of Literature

Grabe & Grabe, (2001) every teacher should use e-learning technologies to enhance their student learning in every subject to thinking, to take decision making, to do problem solving in the class. These are cognitive behaviors that children need to learn in an information age.

Nurul Islam(2015)E-learning has become a necessity in higher education institutions and is being deployed in educational establishments throughout the world. Researchers have made much emphasis on its benefits but not much is discussed on the disadvantages of e-learning technology. Academics should not be there for technical support for students, rather they need to be trained on the technology so thoughtful posts, videos and tutorials are used effectively. The training should not be an overview but practical, hands on until academics are confident using the systems in place.

E-learning can be better than face-to-face learning, the quality of interaction and timely feedback is superior, with good course design can untangle the geographical limitations to education (Chen et al., (2006).

Macharia and Pelser's (2012) study of computing technology in Kenyan Higher Education formed valuable insights into the reasons that influence e-learning acceptance by students, the study provided new ideas for higher education management for dissemination and infusion of computing technology for the purposes of learning. They concluded that the availability and access to computing technology, the quality and character of the institution leaders play an essential role to the success in E-Learning diffusion.

Douglas, (2001) Development the use of information and communications technology (ICT) in education of children with a visual impairment. It is argued that information and communications technology has a valuable role in providing opportunities for children with a visual impairment.

Lee Har Son et al., (2015) Improved technology leads to more customer expectations in today competitive world. Information technology plays an major role in education sector.

Any innovation involving the adoption of new digital or Web technologies must fit within each faculty's learning environment and within their pedagogical beliefs for that environment (Levin & Wadmany, 2008).

Research Methodology

Participants and Settings: Participants of the study are college students and staff who are studying and working in Bachelors, Masters and Doctoral Level of students in private colleges in Lusaka and in Tirunaveli. A pilot study preceded the interviews to highlight errors in advance. Some of the information was obtained through casual conversation with participants. Individual face-to-face interviews were used for individual Students, Teachers ,Head of the departments and principals, because the researcher wanted the respondents to discuss even those issues that are sensitive The sample size selected for this research purpose constituted of 100 respondents through structured questionnaire in the natural environment. In this research, the researcher used probability sampling by using its category of random sampling.

Research design

In this research the researcher used qualitative design, the concept 'design' in a qualitative study includes the entire process of research from the initial stages to the writing process. The qualitative research design is flexible and unique. Therefore, there are no fixed steps that should be followed.

Sampling Procedure

The pilot study has been conducted from 10 employees to confirm and efficacy of the questionnaire. Based on the feedback on the pilot study, certain modifications were carried out. By adopting random sampling method, 100 respondents have been selected.

Source of Data

The primary data were collected from various colleges in Tirunelveli and in Lusaka. Secondary data were collected from different literature , published articles, journals, books, newspapers, magazines and websites.

Collection of Data

A well-structured questionnaire was prepared. Five points likert scaling has been used.

Statistical Techniques

After completion of the data collection, the filled up questionnaires have been edited. Version 17.0 statistical package for social science (SPSS) has been used to analyse the data. The collected data were analysed by using appropriate statistical tools.

DATA ANALYSIS AND INTERPRETATION

Table 1
Demographic details of the Respondent

DEMOGRAPHIC PROFILE	FREQUENCY	PERCENTAGE
Gender		
Male	52	52
Female	48	48
Total	100	100
Age group		
Below 25	10	10
26-35	25	25
36-45	20	20
46-55	35	35
Above 56	10	10
Total	100	100
Qualification		
Diploma	0	0
Bachelor degree	40	40
Post graduate	25	25
Ph.D Scholars	35	35
Total	100	100
Classification of Respondents		
Students	40	40
Teaching staff	40	40
Non- teaching staff	15	15
Administrative Staff	5	5
Total	100	100
Family Income		
Below in US Doller 140	2	2
141-,277	18	18
278-417	20	20
417-555	20	20
Above 555	40	40
Total	100	100

Source: Primary data

The above table shows the respondents categorization on the basis of demographic details. It is very useful to analyze and interpret the data. In the Category of gender more number of male respondents is included. Under the age group category between the ages

of 46-65 more respondents are included. In the category of the designation more number of high level income were surveyed.

Table 2: Factor Influencing e-learning in Education

Factor Influencing	N=
	949
Smart class room	42
Mobile app	96
Digital Library	89
Web conferencing class	76
Able to understand easily	94
Easy to get various sources	91
Availability of internet	94
Easy to save in the electronic gadgets	93
Able to get latest edition of books and journals	91
Able to get lecture notes	94
Able to get detailed notes	89

Source: Primary data

Majority of the respondents opted for “mobile app”, “availability of internet” “able to get lecture notes” and “able to understand easily” are the main factor for using e-learning.

Table 3
Chi Square Test
E-learning tool

e-Learning tool to use for studying	Chi-Square	DF	Table Value	Remark
Email	5.010	1	9.49	Accepted
You tube	1.111	1	3.841	Accepted
Face book	2.231	1	3.841	Accepted
WhatsApp	1.111	1	3.841	Accepted
Google drive	6.127	1	9.49	Accepted

Level of Significance: 5 per cent

Therefore, the hypothesis framed stand accepted. Hence, it is inferred that there exists close association between Paradigm Shift into e-learning mode in Education Sector and e-learning tools.

Table 4: Sources of e-learning

Sources of e-learning	No of Respondents	Percentage
Mobile Service providers	20	20
Using Free Wi-Fi	52	52
Using Library	7	7

Public Utility Service	9	9
Mobile hotspot	12	12
Total	100	100

Source: Primary data

Majority of the respondents used Free Wi-Fi facility to learn education in digital mode.

Table 5: Satisfaction level using e-learning in Education sector

Satisfaction Level	No of Respondents	Percentage
Highly Satisfied	94	94
Satisfied	06	06
Not Satisfied	0	0
Highly dissatisfied	0	0

Source: Primary data

Majority of the respondents are highly satisfied with e-learning class room in education sector.

Table 6: Sources of Documents used for e-learning in Education sector.

Sources of Documents	No of Respondents	Percentage
Word form	23	23
Images	7	7
PPT	10	10
Video	12	12
PDF	48	48
Total	100	100

Source: Primary data

Majority of the respondents preferred to download PDF as e-learning resources.

Table 7: Challenges faced by Teachers for e-learning in Education sector.

Sources of Documents	No of Respondents N=223
Able to accept and adopt updating technology	38
Having teacher tools for delivering e-learning	37
Able to use the equipment's frequently	39
Institutional supports towards e-learning	40
Electricity shutdown	23
Mobile network problem	29
Unable to save the documents in office computers.	17

Source: Primary data

Among 40 respondents especially from teachers, all the teachers are using the e-learning mode frequently and adopt latest technology. The teachers are very efficient in handling e-learning tools for delivering to the students. It shows that they are perfect and elite in delivering classes in digital mode. The main challenges they faced was internet problem, provided by mobile operators.

Table 8: Data using online e learning.

Sharing of Data	No of Respondents	Percentage
Zoom	31	31
Skype	9	9
Whatapp video call	8	8
IMO	12	12
Face book	40	40
Total	100	100

Source: Primary data

Majority of the respondents preferred zoom software for sharing the online data

Conclusion

With increasing rate of technological developments, tablets, smart phones and other electronic devices have become common everyday items. The research results conclude that e-learning presents better positive effects on learning motivation than traditional teaching does reveals significantly positive effects on studying in digital mode in education. The major finding of this research is that availability and usage of information technology in education sector plays an important role in students and teacher mind set. The 4 G or 5 G internet and the development of e-commerce have opened many opportunities for students in education sector. Students got more benefit from access to a wider variety of books and information's with latest editions. In addition to that lower downloading costs, reduced time in searching and wider benefits such as improved learning, innovation and creativity. The teachers are very efficient in handling e-learning tools for delivering to the students. It shows that they are perfect and elite in delivering classes in digital mode. The main challenges they faced was internet problem, provided by mobile operators.

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Sustainable Development and CSR to enhance Business Practices**Dr Neha Lakhotia,**

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Abstract

Sustainable development and corporate social responsibility are closely related to each other and tend to affect the functioning of a business enterprise. In the 21st century the role of corporate governance is important in order to efficiently handle the business in the long run. Furthermore, there should be a use of effective organizational practices for the businesses to be responsible in the long run. Only a long run foresight can develop into effective corporate practices and ethics. It also works as a balancing corporate citizenship act in order to contribute to the environmental responsibility the business has to the community. The benefits of CSR like better brand recognition, positive business reputation, increased sales and customer loyalty, operational costs savings, better financial performance, greater ability to attract talent and retain staff, organisational growth and easier access to capital cannot be ignored. The present study analyses the impact of CSR on the business houses and how it can contribute to a sustainable development not only for the company but also the country as a whole. It also studies the various challenges being posed by the business houses in the same.

Keywords: Sustainable Development, CSR, Business practices

Introduction

Sustainable development is a very important practice for the present generation to sacrifice for the future generations and in this way contribute to the overall economic development of a Nation without making huge compromises. The earlier concept of economic development alone has been replaced with this concept keeping in mind the scope and the context of the environment. The concept originated in the 20th century and the term was brought into use by the World commission on Environment and developed into a report titled "Our common Future". The World Bank has done a lot of work in the direction of Sustainable Development and has been constantly working towards the Sustainable Development Goals or SDGs with an aim of making the World a better place to live in.

The role of Corporate Social Responsibility can too contribute towards sustainable development for the Nations. The CSR activities being employed by the companies can go a long way in enhancing the future of the Nation and in improving the quality of doing business. It also refers the social responsibility which should be employed by the companies for the people at large.

Literature Review

John Pezzey has highlighted the standard definition of Sustainable development as a non-declining per capita utility which is evident a criterion for inter-governmental equity. In another study carried out by Robert Allen (1980) sustainable development is linked to the concept of lasting satisfaction of human needs and improvement in the quality of life of people. The study further lays emphasis on human development as without it there is not much development alone. Human development is a very essential concept since it not only helps in knowing how people in a country are feeling but also help in identifying the key areas which need to be worked upon in order to make a Nation both economically and socially developed. Markandya and Pearce (1988) have identified the constancy of the natural capital stock as an important condition for the sustainable development. The environmental factors too play a very important role here and the requirements adhere to the stock of natural resources like soil and soil quality, ground surface waters and its quality, land biomass and the assimilation of waste etc.

Sustainable Development

The term sustainable development was first used by the 'World Conservation strategy' presented by the international union for the conservation of nature and natural resources in 1980. It is a multi dimensional concept. The major theoretical perspectives of sustainability are Neo-classical economic equilibrium, evolutionary ecology, physico ecology, socio-cultural and human ecology (Van Den Bergh, 1996). The concept is also closely concerned with physical or natural sciences like Environmental Sciences, Botany, Engineering, Zoology, Biology Geography, Economics, and Sociology and so on. Sustainable development thus is a vast area and not all the aspects can be taken into consideration when studying sustainable development. The present study takes into account the economic perspective of the concept sustainable development.

Corporate Social Responsibility It is defined as a process in which the companies integrate social and environmental concerns in their business operations and in their interaction with their stakeholders on a voluntary basis. Often referred to as corporate sustainability, corporate conscience and sustainable business it is more of an internal organizational policy and corporate ethic strategy. In order to be successful analysts have pointed out that CSR must be aligned and integrated into a business model.

Objectives of the Study

- i. To understand the applicability of Sustainable Development and CSR in the context of India.
- ii. To suggest the measures which can be employed in order to materialize the desirable state of sustainable development.

Research Methodology

The research is exploratory in nature. An extensive literature review is done to find out the parameters of sustainable development and highlight the trends and inferences which can be drawn from it.

Concept of Sustainable Development from an Economic Perspective

The economic perspective of sustainable development relates with the economic dimension and takes into consideration only the economic aspects. In the opinion of few economists sustainable development can be related with a non-declining per capita utility. In another study the sustainable development is related with meeting the present needs without compromising the ability of the future generations to meet their own needs. It is also related with achieving a lasting satisfaction of human needs in order to improve the quality of human life. The economic component of sustainability requires that the societies pursue growth paths that generate optional flow of income while maintaining their stock of manmade capital, human capital and natural capital.

The indicators of Sustainable Development have been provided by the United Nations Department for Policy Coordination and Sustainable Development (UNDP/PCSD) in the year 1997. The various components through which it is studied are GDP per capita, Net Investment Share in GDP, Sum of exports and imports as a percentage of GDP, environmentally adjusted net domestic product (EDP), share of manufactured goods in total merchandise exports, annual energy consumption, share of natural resources intensive industries in manufacturing value added, proven mineral reserves, fossil fuel energy reserves, lifetime of proven energy reserves, intensity of material use, share of manufacturing value added in GDP, share of consumption of renewable energy resources, Net resource transfer/ GNP, Total ODA given or received as a percentage of GNP dept service/export, environmental protection expenditure as a percentage of GDP, amount of new or additional funding of SD and Capital goods imports.

Conclusion

Even though India has emerged as one of the fastest growing economy the level of sustainable development is yet to be worked upon. It offers a wide fluctuation in growth and India converted from an undeveloped economy into a developed economy. However, it has not been able to achieve self sufficiency in the production of capital goods which play an important role in sustainable development. Indian government is promoting and investing in adding towards productivity and sustainability of development. Thus, to make development in India a sustainable one from all perspectives it should be focused and aimed at aspects like urbanization, population control, improving the quality of life of people etc.

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Role of Small Finance Banks in the Inclusive Growth of our Economy

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Abstract

It is estimated that globally over 2.5 billion people are excluded from access to financial services of which one third is in India. Though the reach and scope of banking has thus increased, the huge demand for financial services remains insatiate. It is a matter of concern that even with 150 domestic commercial banks comprising 19 Public Sector Banks, 20 Private Sector Banks, 44 Foreign Banks, 4 Local Area Banks, 56 Regional Rural Banks and over 2,700 Co-operative Banks operating in the country, just about 40 per cent of the adults have formal bank accounts. To widen the scope of the banking sector reforms, the Centre focused on financial inclusion, digital banking and better risk management. Various initiatives have been taken by Reserve Bank of India for strengthening the financial inclusion. One such initiative is the issue of Differentiated Banking Licenses to financial institutions to convert themselves into either Payment Banks or Small Finance Banks. RBI issued in-principle approval to start 11 Payment Banks and 10 Small Finance Banks. Financial inclusion plays a major role in inclusive growth of the country. The growth of our economy is dependent on the growth of the rural India. The availability of quality financial services in rural areas will enable the large number of rural households to fund the growth of their livelihoods. The present paper focuses on the study of Small Finance Banks and their role in promoting financial inclusion in India.

Key words: Financial Inclusion, Differentiated Banking License, Banking Sector Reforms, Digital Banking, Risk Management, Payment Banks and Small Finance Banks

Introduction

The origin of the current approach to financial inclusion can be traced to the United Nations initiatives, which broadly described the main goals of inclusive finance as access to a range of financial services including savings, credit, insurance, remittance and other banking/ payment services to all 'bankable' households and enterprises at a reasonable cost.

Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost (The Committee on Financial Inclusion, Chairman: Dr. C. Rangarajan).

Financial Inclusion refers to universal access to a wide range of financial services at a reasonable cost. These include not only banking products but also other financial services such as insurance and equity products (The Committee on Financial Sector Reforms, Chairman: Dr. Raghuram G. Rajan).

Efforts for financial inclusion started with the nationalization of 14 commercial banks in July 1969 and 6 commercial banks in 1980. With a view to provide more banking services in rural areas, regional rural banks were established in 1975. To enhance more access to financial services by rural population, post liberalization banking reforms started to take place in April 2010, which includes issue of universal and differentiated banking licenses.

To deepen the financial inclusion process and to undertake digital banking, Reserve Bank of India issued differentiated banking licenses (in-principal approval) to:

- Payments Banking license to 11 players – August 2015
- Small Finance Banking license to 10 players – September 2015

Differentiated bank license policy is the new form of guidelines by the RBI inviting individuals/entities to start either small finance banks or payment banks. These are different licenses in contrast to the existing conventional banks (like SBI, AXIS, ICICI etc).

The existing conventional banks, including public and private sector can provide all banking services and products. While differentiated banks like payment banks and small finance banks can provide only select banking services and products. RBI has adopted differentiated banking license policy to promote financial inclusion and to enable quick payment services using new banking technologies.

Rationale of the Study

The efforts of financial inclusion by the Centre and RBI are increasing day by day. The Government of India is spending the large sum of money for bringing every citizen of our country to the formal banking sector through various schemes of financial inclusion like JAM, (Jan Dhan, Adhaar and Mobile Banking). RBI has issued the Differentiated Banking Licenses to various micro finance institutions and non-banking financial

institutions to start Payment Banks/Small Finance Banks. The need arises to study the impact of Small Financial banks on financial inclusion.

Review of literature

IIMB-WP No. 474 - In this paper **Prof. Charan Singh** RBI Chair Professor Economics & Social Science Indian Institute of Management Bangalore has examined as the majority of the rural population is still not included in the inclusive growth, the concept of financial inclusion becomes a challenge for the Indian economy. Many concerted measures are initiated by the Reserve Bank of India and Government of India in favor of financial inclusion but the impact of these did not yield satisfactory results. He focused on utilizing the existing resources such as Mobile phones, Banking Technologies, India Post Office, Fair Price Shops and Business Correspondents thereby making it more efficient and user friendly for the interest of the rural population as well as the formal sector.

Purvi Shah and Medha Dubhashi, explained about the origin of the current approach to financial inclusion can be traced to the United Nations initiatives, which broadly described the main goals of inclusive finance as access to a range of financial services including savings, credit, insurance, remittance and other banking/payment services to all 'bankable' households and enterprises at a reasonable cost. The availability of quality financial services in rural areas is extremely important for the growth of the economy as this will enable the large number of rural households to fund the growth of their livelihoods. The growth of the economy is dependent on the growth of the rural market in the country.

Rakesh Mohan and Partha Ray, state the future areas for development in the Indian financial sector would include further reduction of public ownership in banks, expansion of the contractual savings system through more rapid expansion of the banking systems,

Dr. R Ramakrishnan, he explains Differentiated Banks and Financial Inclusion There are enormous unmet potential lying in the rural areas for financial institutions. If financial institutions could successfully tap this potential there would be a win-win" situation for institutions and people. Financial inclusion bringing more people into the formal financial system by giving individuals tools to cope with everyday needs and increases the likelihood of their access to education, health services and employment.

Shri R. Gandhi, Deputy Governor at Sastra University, Campus Kumbakonam on April 18, 2015. Assistance provided by **Ms Sara Rajendra Kumar** is gratefully acknowledged. Express thoughts about what are issues and challenges faced by differentiated banks and it is crucial that the financial system is flexible and competitive

to cope with multiple objectives and demands made on it by various constituents of the economy. However, in a country like India where there exists differentiated markets and consumer groups, the concept may have to be contextualized according to the needs of the customers. As regards the health of the differentiated banks, there is a need for creating a balance between long term sustainability and the financial inclusion goals.

Dr. Dhiraj Jain Associate Professor, Pacific Business School, Udaipur “Differentiated Bank Licenses: Emergence of a New Bank Structure”. In this article he says about the issue of new bank licenses is very sensitive as India is an under banked country. The idea behind the licensing regime was that the basic principles of bank ownership and governance, viz. the 'fit and proper' criteria, are not diluted. The industrial licensing has long been scrapped but licensing in the banking industry is still there and the RBI decides who is 'fit and proper' to run a bank.

During Phase I, 74,414 unbanked villages with population more than 2,000 were identified and allotted to various banks through SLBCs for coverage through various modes, that is, branches, BCs or other modes such as ATMs and satellite branches, etc. All these unbanked villages have been covered by opening banking outlets comprising 2,493 branches, 69,589 BCs and 2,332 through other modes.

In Phase II, under the roadmap for provision of banking outlets in unbanked villages with population less than 2,000, about 4,90,000 unbanked villages have been identified and allotted to banks for coverage in a time bound manner by March 31, 2016. As per the progress reports received from **State level banker's committees** (SLBCs), banks had opened banking outlets in 1,83,993 unbanked villages by March 2014, comprising 7,761 branches, 163,187 Business Correspondents (BCs) and 13,045 through other modes. The Reserve Bank is closely monitoring the progress made by the banks under the roadmap.

A Government of India's **High Level Committee on Financial Sector Reforms** headed by **Dr Raghuram Rajan** has submitted its report in 2008 titled “A Hundred Small Steps”. Among its various recommendations, the Committee recommended that there is a need for paradigm shift in the strategy for financial inclusion. It said the emphasis should be shifted from large-bank-led, public-sector-dominated, mandate-ridden, branch-expansion-focused strategy. It said the poor need efficiency, innovation, and value for money which can come from motivated financiers who have low cost structure and thus see poor as profitable, but who also have the capacity to make decisions quickly, and with minimum paperwork. It therefore recommended that entry to private, well-governed, deposit-taking small finance banks be allowed.

Addressing the **34th Bankers Conference** (BANCON 2013), the erstwhile Finance Minister Mr. P. Chidambaram expressed concern about the fact that most of our banks were clones of others rather than having a differentiated identity. Differentiated banking

licenses are important as such banks would be innovative in their structure and would lead to better attainment of the financial objectives. The failure of various companies in not getting a banking license from the RBI and being asked to go back to the drawing board and draft a new application for differentiated permits instead of a full license is a clear indication from the RBI of its objective of a greater financial inclusion. According to one of the reports, the differentiated banking activity licenses issued to Regional Rural Banks and Local Area Banks (LABs) could not achieve the objectives for which they were set out which prompted authorities to call for larger size banks to go for rapid financial inclusion in a time bound and phased manner.

Objectives of the study:

- To study the impact of Small Finance Banks on financial inclusion.
- To know the financial performance of select Small Finance Banks.

Methodology:

The present study is based on the secondary data which is collected from Annual Reports, Banks Websites, books, journals and news papers. Simple statistical tools have been used to analyze the collected data.

Limitations:

- The study is limited to only select Small Finance Banks.
- The research is restricted to know the impact of Small Finance Banks on financial inclusion only.

Differentiated Banking Licenses

Differentiated licensing refers to the system of different licenses for different sub sectors of the banking sector such as Limited Banking License, Commercial Banking License etc. There are many countries where different licenses are issued for Commercial or Saving Banks, Rural Banks or for Credit Unions. In certain countries, no distinction is made between domestic and foreign banks. Thus, there is no widely accepted recommended model available internationally. Advocates of this system say that many banks keep the plain vanilla banking as a small and a necessary adjunct. Banks providing services to retail customers have different skill sets and risk profiles as compared to banks which mainly deal with large corporate clients and hence there should be a system of differentiated licensing. These differentiated banks would specialize only in one area of banking, but at the same time this could lead to higher risk and higher asset-liability mismatches. The Nachiket Mor panel has provided certain recommendations which could be useful.

The RBI-constituted Nachiket Mor Committee for financial inclusion first mooted the idea of having differentiated banks in the country. The panel's suggestions include specialized payment banks, retail banks, wholesale banks, infrastructure banks etc.

This differentiated bank structure could help new banks focus on niche lending opportunities and get a regulatory treatment different from other banks. Some countries have differentiated bank licensing regimes where licenses are issued specifically outlining the activities the licensed entity could undertake. Singapore has five different kinds of bank licenses - Full Bank, Qualifying Full Bank (QFB), Wholesale Bank (WB), Offshore Bank, and Representative Bank - while Hong Kong has a Three-tiered structure based on licenses, restricted licenses, and deposit taking companies. The regulator is further considering making bank licenses available on tap to those who fulfill the necessary conditions, rather than grant licenses only for a limited time. Though the RBI has not yet issued any clear cut guidelines on differentiated banks or 'on-tap' licenses, the governor claims it will be done by the end of 2014. This initiative by the RBI would be able to fulfill the broader objective of financial inclusion and help make India a better banked country.

Issuance of License on the condition that the bank will open at least 25% of its branches in rural areas is a good way to strengthen banking services in those places. Use of technology and modern infrastructure facilities in addition to core banking solutions and various delivery channels will help improve customer service. While healthy competition among banks can be good for the customer in terms of products and services, it can prove counterproductive for banks, making some branches unviable.

Finally RBI in 2014 to gives the in principle approval were issued to 11 organization as payment banks, 10 organization as small finance banks and 2 micro finance institution as banks to enhance the financial inclusion.

Since April 2014, the Reserve Bank of India has granted 23 banking licenses to new players - two were given the in principle approval to micro finance institution are IDFC and Bandhan as banks (April 2, 2014), 11 were issued payments banks licenses to Aditya Birla Nuvo, Fino PayTech, National Securities Depository, Reliance Industries, Dilip Shantilal Shanghvi, Tech Mahindra, Vodafone M-pesa, Airtel M Commerce, Department of Posts, Vijay Shekhar Sharma, Cholamandalam Distribution (August 19, 2015) and 10 were given licenses for small finance banks to Au Financiers, Suryoday Micro Finance, Capital Local Area Bank, Disha Microfin, Equitas Holdings, ESAF Microfinance and Investments, Ujjivan Financial Services, Janalakshmi Financial Services, Utkarsh Micro Finance, RGVN (North East) Microfinance (September 16, 2015). The niche banks -

small finance and payments banks -have been set up to further the regulator's objective of deepening financial inclusion.

Differentiated Bank Licensing Policy

The RBI received 41 applications for payments bank license and 72 for small finance bank license. The RBI received recommendations from the external advisory committee on payments banks chaired by former banker Nachiket Mor and on small finance banks headed by Usha Thorat, former Deputy Governor of RBI. A number of corporate houses and a host of payment wallet companies have applied for payments bank licenses. Many banks have formed joint ventures with the applicants.

Payments Banks

On, August 19, 2015, Reserve Bank of India granted 'in-principle' approval to 11 applicants to start a payments bank. The Committee of the Central Board (CCB) of RBI has selected 11 entities that have the reach and the technological and financial strength to provide service to the customers and promote government's initiative of financial inclusion across the country. These banks are expected to reach customers mainly through their mobile phones rather than traditional bank branches. Out of these 11 applicants, Tech Mahindra Ltd, Cholamandalam Investment and Finance Co and billionaire Dilip Shanghvi have opted out.

Small Finance Banks

On September 17, 2015 The Reserve Bank of India (RBI) has granted in principle approval to 10 entities to set up small finance banks to provide basic banking services to small farmers and micro industries. The in-principle approval will enable these entities comply with the guidelines on Small Finance Banks and will be valid for 18 months.

10 entities are:

1. Au Financiers (India) Ltd
2. Capital Local Area Bank
3. Disha Microfin Private Ltd
4. Equitas Holdings P Limited
5. ESAF Microfinance and Investments Private Ltd
6. Janalakshmi Financial Services Private Limited
7. RGVN (North East) Microfinance Limited
8. Suryoday Micro Finance Private Ltd
9. Ujjivan Financial Services Private Ltd
10. Utkarsh Micro Finance Private Ltd.

As per RBI guidelines, the small finance banks can provide basic banking services in order to promote financial inclusion. It will include services like accepting deposits and

lending to the unbanked sections such as micro business enterprises, small farmers, micro and small industries and unorganized sector entities.

RBI Guidelines for Small Finance Banks:

- Take small deposits and disburse loans
- Distribute mutual funds, insurance products another simple third-party financial products
- Lend 75% of their total adjusted net bank credit to priority sector
- Maximum loan size would be 10% of capital funds to single borrower, 15% to a group
- Minimum 50% of loans should be up to 25 lakhs
- Cannot lend to big corporate and groups
- Other financial activities of the promoter must not mingle with the bank
- It cannot set up subsidiaries to undertake non-banking financial services activities
- Cannot be a business correspondent of any bank

Common Features of both Payments Banks and Small Finance Banks

In regard to both Payments Banks and Small banks the draft guidelines have some common features. As per the guidelines, the minimum paid-up capital is Rs.100 crore. Promoters' initial contribution will be at least 40 per cent to be locked in for five years. The banks can be promoted by individuals who have at least 10 years of experience / expertise in financial or banking field or by private sector companies or societies with good track record. The promoters will have to be resident Indians or owned and controlled by resident Indians. They will have to conform to stringent 'fit and proper' criteria.

In case of small banking finance existing MFIs, NBFCs or LABs can opt for conversion, and that of payment banks existing PPIs can opt for conversion.

The capital adequacy framework is same for both type of banks -- Minimum Capital Requirement (15 per cent) and Common Equity Tier 1 (6 per cent).

Analysis and Interpretation:

Data as per RBI Census: Quantta Analytics as on Sept 2017¹

(Ref. Rural Report Card "The Branches have not spread much" Business Lines, Sept 9th 2017)

Table 1: Banks in India by Population

(Just 1/3 of the banks in India are located in rural areas)

Particulars	Rural	Semi Urban	Urban	Metropolitan
Banks in India by Population	33.88	26.84	18.69	20.59
Population per Bank	15,800	5,200	4,100	3,900

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Note: Based on the population size, the location of a bank branch is classified as under

Rural: Population less than 10,000

Semi Urban: Above 10,000 and less than 1lakh

Urban: Above 1lakh and less than 10lakh

Metropolitan: 10lakh and above

Table 2: Banks by Region

	Central	Eastern	North-Eastern	Northern	Southern	Western
Banks by Region	11,844	10,161	1,685	9,041	10,517	5,817
Population per Bank by Region	19,400	19400	22,300	10,900	11,800	15,800

Table 3: Banks in rural India by bank group

Small Finance Banks	0.24%
Local area Banks	0.02%
Foreign Banks	0.02%
National Banks	42.44%
New Private Sector Banks	7.03%
SBI and its associates	16.02%
Regional rural Banks	30.47%
Other Public Sector Banks	0.85%
Old Private Sector Banks	2.91%

Interpretation:

- As per the quanta analysis the bank branches have not spread much in rural areas.
- Only 1/3 of branches spread in rural areas.
- The population served per bank is way higher in rural areas compared to urban branches.
- This report represent banks by located based on region in central India has the most number of rural branches and in the north eastern region is very less spread bank branches to rural areas.
- A majority of the banks in rural areas are in the public sector banks.
- North eastern region is the worst in terms of population served

Conclusion

There is enormous unmet potential demand lying in the rural areas and other unbanked centres which needs to be tapped. To tap this unmet demand for financial services, it is felt that it is worth experimenting on new types of institutions for financial inclusion. However, in a country like India where there exists differentiated markets and consumer groups, the concept may have to be contextualized according to the needs of the customers. As regards the health of the differentiated banks, there is a need for creating a balance between long term sustainability and the financial inclusion goals. It is becoming increasingly apparent that addressing financial exclusion will require a holistic approach on the part of the banks in creating awareness about financial products, education, and advice on money management, debt counseling, savings and affordable credit.

The banks would have to evolve specific strategies to expand the outreach of their services in order to promote financial inclusion. Still Reserve Bank of India and Government of India need to more concentration on to extent the financial services to rural areas and to require encouragement of awareness programme towards ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost.

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AN EXPLORATORY STUDY OF ICT INCLUSION IN MANAGEMENT EDUCATION: A CASE OF UTTARAKHAND

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Abstract

Digital Technologies have drastically changed the mindset of communities and compelled them to function smartly. It is must for everyone to keep itself updated and acquire the technical know-how for sustenance. Information and Communication Technology (ICT) and its capability to impact teaching-learning processes have enforced the educational institutions to apply it in Pre-primary education to Higher Education and Research. Such technologies have been explored as beneficial in variety of situations. Government is also investing a smart amount of funds to support institutions for creating appropriate ICT environment. The present study attempts to explore the factors responsible for successful integration of Information and Communication Technology in teaching-learning process. Keeping in view the explored factors emerged from the study, it suggests the Government and policymakers – how to design and develop the training programs in the area of ICT incorporation in teaching-learning process

Keywords

Information Technology, Web 2.0, Industrial Revolution 4.0, ICT, Digital Economy, Digital Education

Introduction

Today, Information and communication technology has become an important part of most of the enterprises (Zhang et al., 2007, Bamrara, A., 2012). Computers began to be placed in institutions in the early 1980s, and several researchers suggest that ICT will also be an important part of education for the following generations (Yelland, 2001). Modern technology offers many means to improve teaching and learning in the classroom. Dawes (2001) believes that new technologies have the potential to support

education across the curriculum and provide opportunities for effective communication between teachers and students which was not possible in past. ICT in education has the potential to be influential in improving teaching processes. However, this potential cannot be easily achieved. Given the importance of ICT in society and possibly in the future of education, the discovery of possible obstacles to the inclusion of these technologies in management education would represent an important step to improve the quality of teaching and learning.

Review of Literature

Several studies studied the applications of novel technologies in the classroom and explored it as indispensable to provide opportunities for students to learn to work in an information age (Buabeng-Andoh, C. et al., 2012; Al-Alwani, 2005; Gomes, 2005; Osborne et al., 2003; Ozden, 2007, Tondeur et al., 2012). It is evident, as Yelland (2001) argued that traditional educational environments do not seem to be suitable for preparing learners to function or be productive in the workplaces of today's society. Similarly, Bransford et al. (2000) reported the use of technologies at “what is now known about learning provides important guidelines for uses of technology by teachers for 21st Century. A primary barrier to teachers’ readiness and confidence in using ICT, despite general enthusiasm and belief in benefits for learners, is their lack of relevant preparation, either initially or in-service. Training opportunities have remained limited in accessibility and contradictory in quality (Hennessy et al., 2010).

ICT can play various roles in learning and teaching processes. Wong et al. (2006) pointed out that technology can play a part in supporting face-to-face teaching and learning in the classroom. A pool of researchers identified that such technologies are helpful in inclusive education, reducing teachers’ work load, helpful in teaching to students with special needs and develops a conducive environment for teaching-learning (Iding et al., 2002; Shamatha et al., 2004; Romeo, 2006). While new technologies can help teachers enhance their pedagogical practice, they can also assist students in their learning. According to Grabe et al. (2007), technologies can play a role in developing learner skills, enthusiasm, and understanding. Osborne et al. (2003) emphasized that along with the modifications in perception on the nature of science and the role of science education, the integration of ICT tools will pose a new challenge in Science Teaching. Numerous classifications have been done by researchers and practitioners to categorize the barriers to use of ICT tools during teaching-learning process. Few classified it in two categories, i.e., extrinsic and intrinsic barriers. In one study, Ertmer (1999) referred to extrinsic barriers as first-order and claimed it as access, time, support, resources and training, whereas extrinsic barriers as second order and cited it as attitudes, resistance, beliefs; whereas Bingimlas, K. A. (2009) claimed extrinsic barriers as pertaining to organizations rather than individuals and intrinsic barriers as pertaining to teachers, administrators and individuals.

Another classification found in the literature is with respect to teacher level and organization level. Several researchers indicate that one barrier that prevents teachers from using ICT in their teaching is lack of confidence. Dawes (2001) sees this as contextual factor which can act as a barrier. Sang et al. (2010) pointed out that that prospective ICT integration significantly correlates with all teacher related variables, except for gender.

Beggs (2000) asserted that teachers' fear of failure caused a lack of confidence. On the other hand he found the limitations in teachers' ICT familiarity makes them feel anxious about applying ICT tools in the classroom and thus not confident to use it in teaching. Lack of confidence and experience with technology sway teachers' motivation to use ICT in the classroom (Cox et al., 1999; Osborne et al., 2003). Newhouse (2002) explored that many teachers lacked the confidence as well as skills to apply computers and were not enthusiastic about the changes and integration of supplementary learning associated with bringing computers into their teaching-learning practices.

In the developing countries, research reported that teachers' lack of technological competence is a chief barrier to their acceptance and adoption of ICT (Pelgrum, 2001; Al-Oteawi, 2002). In Syria, teachers' lack of technological competence has been carried out as the main barrier (Albirini, 2006). Gomes (2005) found a lack of appropriate infrastructure and lack of appropriate material resources to be the barriers. On the basis of various studies, I pointed out the major barriers as lack of confidence, lack of competence and lack of access to resources.

Objectives

- To study the teachers' *Confidence* to apply the ICT tools in teaching-learning process
- To analyze the status of teachers' *Access* to ICT resources
- To study the teachers' *Competence* to apply the ICT tools in teaching-learning process

Research Methodology

The present study analyzes the barriers which obstruct the path of applying ICT tools in a classroom. For the purpose, a representative sample of 570 (Out of which, 519 Responded) Business Management Faculty members have been interviewed using a questionnaire in four districts of Uttarakhand (*using Systematic Random Sampling*) to rate their views on various dimensions of ICT usage in a classroom. The collected data has been analyzed using SPSS to calculate correlation coefficients and χ^2 statistic. What emerged from the review of literature was individual's *Confidence, Competence, and*

Access to ICT resources has a significant impact on ICT usage in the classroom. The occurrence of all components enhances the probability of exceptional integration of ICT tools in learning and teaching opportunities.

Analysis and Discussion

Hypothesis 1 H_0 : Teachers' *Confidence* to apply the ICT tools in teaching-learning process does not differ significantly

To study the teachers' *Confidence* to apply the ICT tools in teaching learning process, a set of questions have been developed using UNESCO ICT Competency Framework for Teachers. The *Confidence* has been rated with 12 variables which include computer skill level, computing, use of keyboard, Use of mouse, task performance, Use of - MS Word, Paint, Power-point, Excel, Access, Internet and E-Mail.

SN	Proposed Relationship	Karl Pearson's Coefficient of Correlation	Chi Square Estimates	
			Value	df
1	Experience - Computer Skill Level (Confidence)	-0.010	13.68	9
2	Experience - Computing (Confidence)	0.118	17.60	9
3	Experience - Use of Keyboard (Confidence)	0.044	26.59	9
4	Experience - Use of Mouse/ Touchpad (Confidence)	0.003	25.12	9
5	Experience - Task Performance (Confidence)	0.059	37.32	9
6	Experience - Using MS Word (Confidence)	0.043	25.69	9
7	Experience - Using MS Paint (Confidence)	0.050	25.34	9
8	Experience - Using MS PowerPoint (Confidence)	0.065	37.94	9
9	Experience - Using MS Excel (Confidence)	0.047	26.91	9
10	Experience - Using MS Access (Confidence)	0.067	21.55	9
11	Experience - Using Internet (Confidence)	0.027	28.69	9
12	Experience - Using E-Mail (Confidence)	0.047	37.65	9

Table 1 Summary of results for Hypothesis 1

It has been observed that computer skill level is negatively correlated to experience of the teachers, whereas rest of the variables has a positive correlation. The calculated values of χ^2 at 95% confidence level are 13.68 and 17.60 which are less than the tabulated value ($\chi^2_{cal} = 16.92$) for nine degrees of freedom and it shows that there is no significant relation between computing and computer skill level with the experience of teachers. Further, the calculated values of χ^2 at 95% confidence level are 26.59, 25.12, 37.32, 25.69, 25.34, 37.94, 26.91, 21.55, 28.69 and 37.65, which are greater than the tabulated value ($\chi^2_{cal} = 16.92$) for nine degrees of freedom and which show that null hypothesis is rejected. Hence, Teachers' *Confidence* to apply the ICT tools in teaching-learning process differs significantly.

Hypothesis 2 H₀: Teachers' Competence to apply the ICT tools in teaching-learning process does not differ significantly.

To study the teachers' *Competence* to apply the ICT tools in teaching learning process, a set of questions have been developed using UNESCO ICT Competency Framework for Teachers. The *Competence* has been rated with 9 variables which include applying ICT tools, Use of Computers in TLP, Use of Smart Phones in TLP, Use of Mobile Apps in TLP, Evaluation Using ICT Tools, use of - MS Word, MS Power-point, MS Excel and Internet.

SN	Proposed Relationship	Karl Pearson's Coefficient of Correlation	Chi Square Estimates	
			Value	df
1	Experience – Applying ICT Tools (Competence)	0.017	25.21	12
2	Experience – Use of Computers in TLP (Competence)	0.012	29.23	12
3	Experience – Use of Smart Phones in TLP (Competence)	-0.049	19.72	12
4	Experience – Use of Mobile Apps in TLP (Competence)	-0.005	31.32	12
5	Experience – Evaluation Using ICT Tools (Competence)	0.060	50.90	12
6	Experience – Use of MS Word (Competence)	0.005	37.49	12
7	Experience – Use of MS PowerPoint (Competence)	-0.122	55.39	12
8	Experience – Use of MS Excel (Competence)	0.226	80.23	12
9	Experience – Use of Internet (Competence)	-0.055	22.09	12

Table 2 Summary of results for Hypothesis 2

It has been observed that Use of MS Power-point, Internet, Smart Phones and Mobile Apps in TLP are negatively correlated with experience of teachers; whereas rest of the variables is positively correlated. The calculated values of χ^2 at 95% confidence level is 19.72 which is less than the tabulated value ($\chi^2_{\text{cal}} = 21.03$) for twelve degrees of freedom and it shows that there is no significant relation between use of Smart Phones in Teaching Learning Process with the experience of teachers. Further, the calculated values of χ^2 at 95% confidence level are 25.21, 29.23, 31.32, 50.90, 37.49, 55.39, 80.23 and 22.09, which are greater than the tabulated value ($\chi^2_{\text{cal}} = 21.03$) for twelve degrees of freedom and which show that null hypothesis is rejected. Hence, Teachers' *Competence* to apply the ICT tools in teaching-learning process differs significantly.

Hypothesis 3 H₀: Teachers' *Access* to ICT resources does not vary significantly

To study the teachers' *Access* to ICT resources and apply it in teaching learning process, a set of questions have been developed using UNESCO ICT Competency Framework for Teachers. The *Access* has been rated with 11 variables which include Computer Ownership, Use of Computers, computer ownership by institutions, use of MS Word, MS Excel, MS Access, MS Paint, Internet for TLP, use of internet on smart phone and helping others to use ICT.

S N	Proposed Relationship	Karl Pearson's Coefficient of Correlation	Chi Square Estimates	
			Value	df
1	Experience - Computer Ownership (Access)	-0.039	17.12	6
2	Experience - Use of Computers (Access)	-0.024	25.69	6
3	Experience - Computer Ownership by Institution (Access)	0.043	27.25	6
4	Experience - MS Word for TLP (Access)	-0.017	24.02	6
5	Experience - MS PowerPoint for TLP (Access)	0.004	13.02	6
6	Experience - MS Excel for TLP (Access)	-0.173	19.57	6
7	Experience - MS Access for TLP (Access)	0.120	21.09	6
8	Experience - MS Paint for TLP (Access)	-0.014	28.88	6
9	Experience - Internet for TLP (Access)	0.058	35.98	6
10	Experience - Use of internet on smart phone (Access)	0.007	21.01	6
11	Experience - Helping Others (Access)	-0.052	24.10	6

Table 3 Summary of results for Hypothesis 3

It has been observed that Computer Ownership, Use of Computers, MS Word, MS Excel, MS Paint and Helping others to use ICT resources are negatively correlated with experience of teachers; whereas rest of the variables is positively correlated. The calculated values of χ^2 at 95% confidence level is 13.02 which is less than the tabulated value ($\chi^2_{\text{cal}} = 16.92$) for six degrees of freedom and it shows that there is no significant relation between use of MS PowerPoint for Teaching Learning Process with the experience of teachers. Further, the calculated values of χ^2 at 95% confidence level are 17.12, 25.69, 27.25, 24.02, 19.57, 21.09, 28.88, 35.98, 21.01 and 24.10 which are greater than the tabulated value ($\chi^2_{\text{cal}} = 16.92$) for six degrees of freedom and which show that null hypothesis is rejected. Hence, Teachers' Access to apply the ICT tools in teaching-learning process differs significantly.

Conclusion and Suggestions

Since Confidence, Competence and Access have been found to be critical components for technology integration in management education, ICT resources including software and hardware, effective professional development, sufficient time and technical support need to be provided for teachers. No one component in itself is sufficient to produce good teaching. However, the presence of all components increases the likelihood of excellent integration of ICT in learning and teaching opportunities.

STRENGTHS	WEAKNESSES	OPPORTUNITIS	THREATS
Smart Phones' Availability among Teachers	Non- Availability of Computers	Effective Digital environment of the Nation	Poor Infrastructure
Internet Usage on Smart Phones	Lack of Confidence and Competence among teachers to apply computers/ ICT Tools	Interest among teachers to apply A/V learning material for TLP	Financial Barriers
Availability of Easy-to-use apps for TLP	Lack of access to ICT Resources (Computers/ Online Tools)	Internet access on Smart Phones	Cyber Threats
	Lack of Appropriate Training Facilities	Power of Digital Learning over Traditional Methods	Lack of technical support

Table 4 SWOT Analysis

Further, effective digital environment of the country, interest among teaching fraternity to apply Audio-Visual media for teaching learning processes, internet penetration and its usability and power of digital learning over traditional methods are the areas where Government and Educational agencies need to focus and catalyze the digital culture in education. Higher Education Department must work in sync with State and Central Governments along with the Non Government Organizations to ensure the access of computers and ICT resources in and strengthen the capability of teachers to develop their confidence and competence to use ICT Tools in teaching learning process.

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**THE EVOLUTION OF BUSINESS: LEARNING, INNOVATION AND
SUSTAINABILITY IN THE 21st CENTURY**

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ABSTRACT:

In a swiftly changing global environment, corporations can become evolutionary change agents for making a sustainable global civilization by development financial, social, and environmental results. The contemporary images used to express the business world can be limited in times when an emergent paradigm calls for new visions and actions. An evolutionary understanding, grounded in evolutionary systems theory, can open possibilities for leadership and innovation toward sustainability. Complex systems, such as organizations, need to learn to learn in accord to create value. The paper concludes with a reflection on the implications of the evolutionary paradigm for business.

Keywords: Business, Evolutionary Paradigm, Stages in Evolution Business, Knowledge Learning and Sustainability.

INTRODUCTION

The business world has evolved over the centuries to take advantage of new trade opportunities, technologies and consumer demands. The business models that entrepreneurs create have also changed. A business model is a strategic plan for earning a profit, the means of showing how income will exceed expenses. Business life, as a legitimate money making practice, it is not the “universal human activity it is sometimes thought to be. It is, instead a remarkably modern and culturally peculiar phenomenon” (Solomon & Hanson, 1983, p. 34) whose infancy was triggered by the industrial revolution during the 18th century and supported by individualism and the Calvinist Protestant ethic. From an evolutionary perspective, it is not inconceivable to consider the transformation of the ends and means of business.

“For thousands of years, business existed only at the fringes of society. Society thought little of people in business, and people in business expected little of society. Profit was their only reward because power, social status, and even social acceptability were closed to them. In this context, the idea that making a profit was the only goal of business might have some sense” (Solomon & Hanson, 1983, p. vii). But in a time when the values of the business world largely influence the values of society as a whole and the possibilities of future generations, the purposes and goals of business need to be questioned and expanded.

STAGES IN EVOLUTION IN BUSINESS:

Business is built around a set of assets and is built around a product portfolio. The business is configured to address a collection of customer segments and the business is designed to address needs of individual customers. Mass production enables the creation of cheaper products. Supply networks enable the creation of a richer product portfolio and improve customer choice. The focus shifts at each stage: Build infrastructure, Provide products and services, Fulfil needs, Enhance life. You invest in the assets to extend the range and efficiency of the operations and the person has to develop innovative new products and then bring them into the business to reduce costs and improve distribution. To identify new segments and then transform the business to move it to the new segment and address unique customer contexts with a unique collection of services, in order to develop the personal skills.

The challenge for the evolution of the business world is clearly articulated by Natrass and Altomare (1999) who explain that “it is no longer sufficient to be a smart organization, one that can scan the commercial environment, detect variations, and react accordingly. If we restrict ourselves to reacting to signals when it comes to human impact ... we may well end up focusing our organizational resources just on minimizing the pain of irreversible damage. Our business organisation

Stages in Evolution of Business



need to become conscious of the evolutionary role business plays in the future of the planet and to take responsibility for that role.” Following the image of a business ecosystem embedded and entangled in a socio-cultural and bio-physical context, we can appreciate the need to move from reactive and even proactive organizational strategies to an *interactive* mode involving co-evolution.

KNOWLEDGE, LEARNING, AND COMPLEXITY

In today’s world, organizational knowledge management has become much more important than ever before. Technological developments have made it relatively easy to collect and use almost unlimited data and information, but the ability to do so effectively and efficiently requires much more than a technical solution. Employees need the right skills and expertise to identify, interpret and apply relevant data and knowledge, and the organization must provide an overall environment that is supportive of and promotes data-driven activity, as well as the on-going learning and development that is necessary to underpin this. The paper explores some of these concepts. Knowledge has always been relevant for the good performance of business. However, the kind of relevant knowledge to develop and maintain competitive advantage has changed over time (see figure 1). During the first half of the 20th century, successful companies focused on improving their internal processes – production and managerial operations needed to be efficient. The work of Michael Porter on competitive advantage is a quintessential example of this kind of knowledge with great impact in the 80’s. These two stages of business knowledge reflect a reductionist and mechanistic scientific paradigm that is portrayed in the outdated-but-still-in-use business metaphors of the jungle, war, and machine. The companies of the 21st century, the emerging evolutionary corporations, transcend that. Business

knowledge of the third kind comprises an understanding of the socio-cultural and bio-physical dynamics of the organizational environment and draws insight from the sciences of complexity to infuse strategy and tactics for innovative value creation.

CONCLUSION

The world is changing and the business world is a key shaper of emergent possibilities. The evolution of the business world and with it, the evolution of society, can be a conscious and purposeful process. Nevertheless, it will not be an easy transition. There is a huge inertia of modern industrial ways, and those taking the lead will find risks and resistance. As Machiavelli (1984) put it: There is nothing more difficult to carry out nor more doubtful of success, nor more dangerous to handle, than to initiate a new order of things. For the reformer has enemies in all who profit by the old order, and only lukewarm defenders in all those who would profit by the new order.

The lukewarmness arises partly from the fear of their adversaries who have law in their favour; and partly from the incredulity of mankind, who do not truly believe in anything new until they have had actual experience of it. Although Machiavelli's perspective was not quite aligned with the evolutionary paradigm and the sustainability vision, the relevance of his statement relates to the perennial difficulty of creating new paths. And yet, there could be nothing more challenging and rewarding. Sustainability makes business sense.

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Agricultural Co-operatives in Community Development and Social reinforcement in India

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Abstract

Co-operative is a unique form of business used by people and businesses for their mutual benefit. The contributions of cooperative are invaluable to poverty reduction, employment generation and social integration. An economy based is one form of business organization alone is neither desirable nor possible in modern times. The aim is to investigate the ways in which cooperatives can act as agents towards sustainable community development. This paper observes the part of cooperative societies in economic development. The aim is to explore the ways in which cooperatives can act as managers towards sustainable community development. The paper posits that for over 160 years now cooperatives have been an effective way for people to exert control over their economic livelihoods as they play an increasingly important role in facilitating job creation, economic growth and social development. It summarizes that to be effective and successful; cooperatives must continuously achieve two inter-related goals: enhance viability and improve ability to service its members, society at large and remain an economically viable, innovative and competitive enterprise.

Key words: Co-operative, Development, Society, Constrains, Constitution, sustainable

Introduction:

The Cooperative Societies can be defined as ‘an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise’. India is an agricultural country and laid the foundation of World’s biggest cooperative movement in the world. The need for profitability is balanced by the needs of the members and the wider interest of the community, the Cooperative Movement was started by the weaker sections of society for protecting its members from the clutches of profit hungry

businessmen. Here, we are giving a brief summary of the Cooperative Movement and Cooperative Societies in India for general awareness.

Cooperative Movements in India

In 1984, Parliament of India enacted the Multi-State Cooperative Societies Act to remove the plethora of different laws governing the same types of societies. The most important success stories lay behind the success of White Revolution which made the country the world's largest producer of milk and milk products; and Green Revolution and the conversion of villages into model villages have assumed great importance in the wake of the Green Revolution.

Government of India announced a National Policy on Co-operatives in 2002. The ultimate objective of the National Policy was to-

- (a) Provide support for promotion and development of co-operatives
- (b) Reduction of regional imbalances
- (c) Strengthening of cooperative education, training and human resource development

Review of literature

For over 160 years now, cooperatives have been an effective way for people to exert control over their economic livelihoods (Agarwal, R., & Gort, M. 1996). According to Agbo, F. U. (2000) combating exploitation, reducing disparities, improving social conditions and gender sensitivity, and helping to create a more just society with pronounced concern for environmental protection and sustainable processes of development all tend to make a cooperative a preferred and more socially desirable form of organization. Bottomley T. (1989) stated that cooperatives are specifically seen as significant tools for the creation of decent jobs and for the mobilization of resources for income generation. Even though co-operatives appeared in the century previous, Rochdale is seen as the first 'modern' cooperative since it was where the co-operative principles were developed (Gibson, 2005; and Abell, 2004). (Hussi, P., & Murphy, J. 1993) examines the difference between cooperatives and other businesses in relation to three main groups of people responsible for bringing them into existence and keeping them in operation. The three groups are: the persons who own them (the shareholders, the investors), the persons who control them (the effective decision makers) and the persons who use them (the customers). Cooperatives are community-based, rooted in democracy, flexible, and have participatory involvement, which makes them well suited for economic development

Agro-Based Industries in India Importance of Cooperative sector for India

The Cooperatives play very important role in India, because it is an organization for the poor, illiterate and unskilled people. The importance of Cooperative sector for India is given below:

1. It provides agricultural credits and funds where state and private sectors have not been able to do very much.
2. It provides strategic inputs for the agricultural-sector; consumer societies meet their consumption requirements at concessional rates.

Co-operatives come in all shapes and sizes and all sectors of the economy. Snake catchers in India, prisoners in Ethiopia and taxi drivers in Rwanda are some diverse examples of co-operatives, and 75% of Fair trade products are from farmers' co-operatives. Co-operatives can and do make major contributions to millennium development goals. They can generate income for their members and also offer a range of benefits depending on why they are set up. In meeting their members needs co-operatives enhance incomes and secure livelihoods for their members and their communities. Co-operatives cannot provide the whole answer to global poverty and economic injustice, but they are certainly part of the answer, as they are part of a movement sharing a set of global values and principles. By their very nature cooperatives play the following roles:

- As economic actors they create opportunities for jobs, livelihoods and income;
- As social organizations built on a common goal and a common bond they extend protection and security, and contribute to equality and social justice;
- As democratically controlled associations of individuals they play a constructive role in communities and nations, in society and politics. These three roles cannot be dissociated one from another because they are inherent to the very nature of cooperatives.

The primary role of co-operatives is to meet their members' needs. Too often, they have been viewed as instruments for the delivery of the goals set by external agencies, such as governments and NGOs, and criticized for not reaching the poorest. It is vital that there is respect for a co-operatives institutional integrity with their distinctive model of governance and enterprise, and their enshrined values and principles.

Community Development Approaches

New Community Development approaches in the narrowest sense, community development involves increasing the number or quality of jobs so that individual and aggregate income expands. In recent years it has become common to use an expanded definition of economic development that includes various quality of life measures of residents over time. The use of a broader economic development definition has lead to a shift in development strategies. As the negative consequences of some industrial recruitment cases have become clear, communities have begun to reconsider their economic growth programs. While most cities and counties continue to recruit firms from outside their trade regions, they are also increasingly prone to implement a business retention and expansion program and a systematic effort to stimulate the formation of new, locally based entrepreneurial firms.

Agricultural and rural utility cooperatives are common in many rural areas in the India, proving the success of the cooperative model in this setting. Housing, consumer, and other service co-ops, are also prevailing in the country. Although farmers will often look to the cooperative as a model for new business ventures related to the farm, they and other rural residents too often ignore it for nonfarm business opportunities.

Strengths of the Cooperative Model

Community Interest

From a local development perspective, a critical feature of the cooperative model is that it can be owned and controlled by community residents. Therefore, a cooperative is more likely to be interested in promoting community growth than an investor-owned firm controlled by non-local investors. Since community residents control the firm they can ensure their own objectives are met, and not those of people who live elsewhere.

Flexible Profit Objectives

Cooperatives do not have to be concerned about generating high profit values for stockholders. Their objectives are set by their members and often focus on providing services rather than on maximizing overall profit for the business. Many non-agricultural cooperatives, for example, are created to serve a local need, not to generate profits. Invest or owned firms can be under considerable pressure to grow as fast as possible, often outgrowing their community and relocating to a location where the supply of labor is larger and other inputs can be more easily obtained.

Financial Advantages

Cooperatives are eligible to apply for loans and grants from a number of central and state agencies designed to support cooperative development. These can provide significant sources of low cost start-up and operational funds for the cooperative business. In addition, other non-governmental financial intermediaries such as co-op banks provide relatively low cost loans to cooperatives. Cooperatives can also benefit from significant tax advantages. Further, cooperatives may also be able to take advantage of lower labor costs, as members may be willing to contribute labor instead of capital as a form of investment in their business.

Back ground on Cooperatives

Cooperative principles on the other hand, are guidelines by which cooperatives put their values into practice. The principles rest on a distinct philosophy and view of society that helps members judge their accomplishments and make decisions (Hoyt, 1996). Before 1995, the ICA has made two formal statements of the cooperative principles, in 1937 and 1966. In 1995, the ICA redefines, restates and expands the cooperative principles from six to seven in order to guide cooperative organizations at the beginning of the 21st century.

The principles are: Voluntary and Open Membership; Democratic Member Control; Member Economic Participation; Autonomy and Independence; Education, Training and Information; Cooperation among Cooperatives; and Concern for Community. The import of the above principles is that cooperatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination. They are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership.

Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership. Also, cooperatives are autonomous, self- help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy. They provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of cooperation. They also serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

Further, cooperatives work for the sustainable development of their communities through policies approved by their members. Regardless of the type, size, geographical location or purpose, cooperatives provide a unique tool for achieving one or more economic goals in an increasingly competitive global economy.

These goals include achieving economy of size, improving bargaining power when dealing with other businesses, purchasing in bulk to achieve lower prices, obtaining products or services otherwise unavailable, obtaining market access or broadening market opportunities, improving product or service quality, securing credit from financial institutions and increasing income (RBCDS, 1995). Cooperatives operate very much like other businesses. They must serve a market efficiently and effectively, they must be well managed, and they must survive financially. However, there are important distinctions that make cooperatives unique.

Laidlaw (1974) examines the difference between cooperatives and other businesses in relation to three main groups of people responsible for bringing them into existence and keeping them in operation. The three groups are: the persons who own them (the shareholders, the investors), the persons who control them (the effective decision makers) and the persons who use them (the customers).

According to him, in typical capitalist business, especially large enterprise and multinational corporations, these three are separate and distinct groups. In small private business the situation is generally much better because of the close connection between shareholders (investors) and control. In a small retail business, for example, the first two components are often identical. But still the users, the customers, are a separate group. In a cooperative, all three come together to form a unity; those who own, those who control, and those who use are one.

The points of comparison apply also to public enterprise and cooperatives, though in a different way. In public enterprise, the components of ownership, control and use are separate and disjointed, in contrast to cooperatives, where they are unified. In cooperatives, responsibility and accountability are direct; in public enterprise they are indirect and frequently difficult to trace.

Gender equality:

Cooperatives are contributing towards gender equality, by expanding women's opportunities to participate in local economies and societies in many parts of the world.

Challenges of Cooperative Societies

Cooperatives the world over are in a state of flux. In almost all parts of the world, cooperatives face one or more of the following crises: crisis of ideology, crisis of capital, crisis of credibility and crisis of management (Taimni, 1997). Cheney (1995) identified five challenges facing cooperatives. These are cultural transformation, competition and expansion, wage solidarity, centralization and reorganization, and programmes to increase productivity and participation. Groves (1985) on the other hand, posits that one of the major problems of cooperatives is how to keep balance in the two parts of cooperative business, efficiency and democracy since those who are charged with the operation of a cooperative chiefly the board and manager must serve two masters: the imperatives of good business practice and the social purpose of a community of people. Hence, to maintain their special character, cooperatives must be two things in one: a business organization and a social movement. This is what makes a cooperative a business enterprise with a human face and so, very difficult to manage. In striving for efficiency, cooperatives often tend to imitate other business, but in pursuing a social purpose they bring out the features, which make them different (Laidlaw, 1974).

Educating, training and retraining of members in general and officers in particular is always a challenge to cooperatives especially in developing countries. A cooperative

without a strong component of education is in danger of losing its essential character, that is, the human and personal characteristics which distinguish it as a cooperative. Education is of paramount importance to the cooperative sector. Unless all those responsible for cooperatives (directors, officers, members, staff) are well informed and knowledgeable, cooperatives are likely, in some countries, to become much like capitalist, profit-seeking business, or in other countries to become handmaids of the State. Education makes people easy to lead, but difficult to drive; easy to govern but impossible to enslave.

Assuming the validity of the sector concept (the "mixed economy", as it is often called), cooperators face such questions as what type of business activity is most suitable for each of the three sectors, public, private and cooperative? Are there certain kinds of business that rightfully belong to the public sector? Are there others, which are best left to private enterprise? What kinds, ideally, are most suitable for the cooperative way of business? Are there some fields in which all three may engage and compete? Hence, one other challenge that cooperative societies face is the choice of business most suitable for the enterprise.

Another challenge facing cooperatives is adaptation. No business in a national economic system is completely independent and self-sufficient but operates in conditions of dependence and interdependence. Both capitalist business and cooperatives depend to some extent on the State and services provided by the State (highways, water supply, the postal system, etc.). Similarly the State and public enterprise depend greatly on private enterprise, or on cooperatives. Sometimes private-profit business depends on cooperatives. And, of course, the reverse, cooperatives depending on private business in some way or other, is quite common. Thus, cooperatives cannot be thought of as an exclusive economic system but rather as one section of the total economy. They constantly operate in co-existence with other forms of business and sometimes in conjunction with them. Co-operatives therefore, have to adapt themselves by struggle in one place, by agreement in another - to the elements of a complex environment, partly free and partly organized. It must now decide what place it means to claim for itself in the new economy, either organized or in process of organization.

The different needs of customers, members, patrons, and owners challenges the cooperative's board of directors and manager to make good business decisions. Business earnings of the cooperative must be great enough to systematically rotate the investment of members, pay patronage, and offer goods and services at reasonable prices or pay fair market value for customer's products. This unique business structure dictates that the manager, board of directors, and members understand the business and cooperative structure.

To better tackle the above problems, Taimni (1997) suggested, in addition to fore mentioned, that cooperatives should make optimum use of all resources and strive continuously to enhance productivity of resources; ensure highest efficiency while providing services to members; improve management capabilities and competencies through effective organizational designs and structures; mobilize capital and lay greater stress on internal capital formation and accumulation; develop and retain human resources - members, leaders, staff and managers; forge strategic alliance with key institutional actors in the new environments; evolve and sustain integrated, vertical structures; increasingly focus on directly enhancing socio-economic conditions of their members by undertaking value-added operations; encourage members' participation through improved, diversified services; and strictly adhere to the values of honesty, openness, caring and concern for community and environments.

Conclusion

A cooperative is a unique form of business used by people and businesses for their mutual benefit. Regardless of its purpose or membership, starting a cooperative requires considerable time, energy, commitment, and technical resources. Recognition of a common need is fundamental to the formation and successful operation of a cooperative. Potential members must devote much time and energy to developing their new business. In order to achieve their maximum strength and effectiveness, cooperatives of various kinds must regard themselves and, as far as possible, act as a distinct sector within the national economy of any country. As business organizations, cooperatives are partly private, partly public, but essentially different from both private enterprise and public enterprise. They are a "middle way", an economic sector in their own right.

Cooperatives must play the role of a Third Force, an alternative and countervailing power to both Big Business and Big Government. A cooperative is a business enterprise in which the elements of ownership, control and use of service are united in one group of persons. The distinguishing feature of cooperative business is its dual nature as economic enterprise and social organization.

An economy based on one form of business organization alone is neither desirable nor possible in modern times. The best economic order is achieved through a mixed economy. To justify their existence and fulfill their purpose, cooperatives must make a significant and unique contribution to solving some of the massive problems facing mankind today.

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GREEN MANAGEMENT

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ABSTRACT

Green management and going green are not as clear cut and easy as hyped by the general media. While going ecologically green is indeed beneficial and appropriate, the process and procedure of becoming green is anything but easy. Firstly, turning green is largely not a legal requirement, but a voluntary process. Secondly, even with the encouragement of incentives to comply, practitioners are skeptical in becoming green due to: (a) a lack of true understanding of the benefit of ecologically friendly procedures

(the practice of profits versus the theory of benefits); (b) lack of short term gain in life cycle costing (practitioners want instant incentives); and (c) mostly, because it is not a legal requirement for the vast majority of municipalities.

Keywords: Green management, green business practices, barriers toward green management.

INTRODUCTION

The concept of green management is gaining attention in the academia. As such, research and theoretical contributions have started to take shape in its literature establishment. However, there exists a scarcity in academic literature concerning green management from the perspective of practitioners. Such concerns are the ins-and-outs of green management, and its purpose being to get to the triple-bottom-line. Green management is not a concept describing new business management style. Green management describes the construction (the construction process to be exact) of businesses. In other words, business management styles focus on the recruiting of, the management of, and the utilization of competent and talented employees to produce profits on behalf of the business. Green management, on the other hand, is the couture method of producing profits.

GREEN MANAGEMENT

Environment:

Environmental positioning, environmental impact, and green building practice In the history of business management, companies are turning green at an increasing rate due to an unprecedented reason, which is not directly based on profitability, longevity, or sustainability. The unprecedented urgency arises from matters such as environment, sustainability, branding, and stewardship, which are causing dramatic changes in how companies operate. Organizations of all shapes and sizes are working to turn green their processes, products, facilities, and direct sustainable business practices into competitive advantages.

Environmental Positioning:

Branding Green management is the new branding strategy for establishing a reputation for one self in the dog-eat dog world of businesses. The reliance on expertise, quality of customer service, and quality of the product service is no longer enough. Businesses nowadays are downplaying the message of profit-hungry and communicating the message of being environmentally conscious. In other words, businesses are expressing through actions that not only being environmental friendly is necessary, but also preserving the environment is paramount. It is a win-win situation where businesses can

grow and give back. Hence, going green, in the long run, pays off through tax incentives and the values of green management implementations. In other words, when it comes to branding going green, it is to practitioners a story for public relations machines; it is a story that communicates to three paramount audiences. The first is their potential clients. Clients nowadays are specifically hunting for and paying extra for the price of green commercial buildings. The second is their potential consumers. Consumers (society at large and business' clients) are specifically favoring businesses that are green, or going green, because it gives them the satisfaction of interacting with companies they perceive to be noble in helping the environment. The third is their potential skills-and knowledge based participants. Skills-and-knowledge based participants are the practitioners' bread-and butter; they are workers often more savvy and green demanding. Thus, they are more attracted to working for practitioners' that are green savvy. Branding helps cement a company's public image as being green therefore making it more successful.

Green Building Practices

Green building brings together a vast array of practices and techniques to reduce and ultimately eliminate the impacts of constructions on the environment and human health. It often emphasizes taking advantage of renewable resources. Some of them are sunlight through passive solar⁶, active solar⁷, and photo voltaic⁸ techniques, as well as using plants and trees through green roofs, rain gardens, and for reduction of rainwater run-off. Many other techniques are applied as well such as using packed gravel for parking lots instead of concrete or asphalt to embrace replenishment of ground water. However, effective green buildings are more than just a random collection of environmental friendly technologies. They require careful, systemic attention to the full cycle of impacts of the resources contained in the building and to the resource consumption and pollution emission over the building's complete life cycle. On the aesthetic side, green architecture or sustainable design is the philosophy of designing a building that is in harmony with the natural features and resources surrounding the site. There are several key steps in designing sustainable buildings, namely the specification of "green" building materials from local sources, reduced energy loads, mechanical system's optimization and generation of on-site renewable energy and re-utilization of on-site materials. Green Building Materials Green building materials considered to be "green" include rapidly renewable plant materials like bamboo and straw, lumber from forests certified to be sustainably managed, dimensioned stone⁹, recycled stone, recycled metal, other products that are non-toxic, reusable, and/or recyclable (Trass¹⁰, Linoleum¹¹, sheep wool, panels made from paper flakes, compressed earth block, adobe, baked earth, rammed earth¹², clay, vermiculite, flax linen, sisal, sea grass, cork, expanded clay grains, coconut, wood fiber plates, calcium stone, etc.). Building materials that are extracted and manufactured near to the site minimize the energy embedded in their transportation and are seen as being the "greenest of the green". Reduced Energy Use Green buildings often include

measures to reduce energy use. To increase the efficiency of the building envelope¹³, they may use high-efficiency windows and insulation in walls, ceilings, and floors. Another strategy is passive solar building design¹⁴, which is often implemented in low-energy homes. Designers orient windows and walls, place awnings, porches, and deciduous trees to shade windows and roofs during the summer while maximizing solar gain in the winter. In addition, effective window placement (day-lighting) can provide more natural light and lessen the need for electrical lighting during the day. Solar water heating can further reduce energy loads. Finally, on site generation of renewable energy¹⁵ through solar power, wind power, hydro power¹⁶, or biomass¹⁷ can significantly reduce the environmental impact of the building. Power generation is generally the most expensive feature to add to the building. Reduced Waste Green architecture also seeks to reduce waste of energy, water, and materials. During the construction phase, one goal should be to reduce the amount of material going to landfills. Well-designed buildings also help reduce the amount of waste generated by their occupants as well as providing onsite solutions, such as compost bins, to reduce matter going to landfills. To reduce the impact on wells or water treatment plants, several options exist. Greywater¹⁸ —wastewater from sources such as dish washing or washing machines— can be used for subsurface irrigation or, if treated, for non-potable purposes.

CONCLUSION

The shift of a business to the green trend should be regarded as the outcome of the interaction of three main agents of the process: consumers, governments, and the business itself, the first two contributing to the formation of “green request” to business and the latter implementing green practices. The uneven proliferation of green business practices in the world can partly be explained by the aforementioned ambiguity of the concept itself and, what is even more important, by the cultural, political and economic differences of the countries.

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**A STUDY ON THE IMPACT OF INDUSTRIAL DISPUTES IN MARUTI SUZUKI
INDIA LIMITED (MSIL)**

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INTRODUCTION AND THE NEED FOR INDUSTRIAL RELATIONS

Modern industrialization has created a major gap between management and labour. This had led to greater industrial unrest, similar to a disease which needs prevention and absolute cure rather than efforts to suppress it. Nowadays, the primary objective of most of the large scale enterprises is to earn unlimited profit, which in turn has forced the employers to suppress the demands of the workers. Their ultimate aim remains in the enormous increase of productivity and hence profit, leading to unrest and friction between the employers and the employees.

Due to these aspects, the concept of Industrial relations has become a delicate and complex problem for the modern Indian Industrial sector. Industrial progress is possible only with labour management cooperation i.e., existence of a cordial relationship and better understanding between the owners of the business and employees. The fundamental objective of industrial relations is to maintain sound and harmonious relationship between the two parties.

When this vital relationship fails, industrial dispute gains momentum which is not a positive sign for the growth of industrial sector in Indian economy. So, it becomes the cumulative responsibility of the management and employees to maintain good industrial relations, unless otherwise constructive industrial progress shall remain simply a myth.

INDUSTRIAL DISPUTES

When the employees of an organisation are dominated by a sense of exploitation, distrust and discontent, conflicts arise between them and their owners. This leads to industrial conflicts or disputes. Industrial disputes endanger peace and harmony in the industry and if it remains unresolved for a longer period, it leads to a permanent stir between the employers and employees.

Section 2 of Industrial Disputes Act, 1947 defines an industrial dispute as “Any dispute or difference between employers and employees, or between employers and workmen, or between workmen and workmen, which is connected with the employment

or non-employment or the terms of employment or with the conditions of labour of any person.”

MAJOR FORMS OF INDUSTRIAL DISPUTES

Strike:

The Section 2(q) of Industrial Disputes Act 1947 defines strike as “a cessation of work by a body of persons employed in any industry acting in combination, or a concerted refusal under a common understanding of a number of people who are or have been so employed to continue to work or to accept employment.”

Types of strike:

- **Stay away strike** – It is a form of protest where people are told to “*stay away*” from work.
- **Sit down and stay in strike** – A strike during which workers occupy their place of employment and refuse to work.
- **Pen – down strike** - A labor action in which employees come to work but do not do any work.
- **Token strike** - A situation in which a group of workers refuses to work, but only for a short period.
- **Strike by Go- slow** – It is a protest by workers in which they deliberately work *slowly* in order to cause problems for their employers.
- **Picketing** – It is a form of protest in which people congregate outside a place of work or location where an event is taking place.
- **Hunger strike** – A prolonged refusal to eat, carried out as a protest by a prisoner.

Gherao:

It is a Hindi word which means to surround. The management members are prohibited from leaving the business premises by the workers. The employees block their exit through human barricades. It is a criminal act under sec 339 or 340 of the Indian penal code thus leading to arrest and punish with simple imprisonment for a term which may extend to one month or with fine upto Rs. 500 or with both.

Lay off

Lay off means the failure, refusal or inability of an employer to give employment to a workman (a) whose name is borne on the master-rolls of his industrial establishment, and (b) who has not been retrenched. The failure, refusal or inability to give employment may be due to shortage of coal, power or raw materials or the accumulation of stocks, or the breakdown of machinery or natural calamity or for any other connected reasons.

Lockout

Lockout is the counterpart of strike. It means the temporary closing of a place of employment, or the suspension of work, or the refusal *by an employer* to continue to employ any number of persons employed by him.

CAUSES OF INDUSTRIAL DISPUTES

- ❖ **Industrial factors** – Non availability of basic amenities like water, lighting, safety, raw materials etc.
- ❖ **Management factors** – Poor leadership, Weak Trade Unions, defective recruitment policies, Autocratic managerial attitude etc.
- ❖ **Government or Legal factors** – Stringent rules and regulations, inadequate machineries or injustice.
- ❖ **Economic causes** – wages and allowances, bonus, working conditions and working hours, modernization, automation etc.
- ❖ **Political causes** - political misguidance & corruption
- ❖ **Social causes** – low morale, bankrupt of social values.
- ❖ **Technological reasons** – unsuitable technology, adoption of new techniques, resistance to change
- ❖ **Psychological reasons** – conflict/confusion between individual and organisational objectives, motivational problem, personality and attitude.

EFFORTS TO IMPROVE INDUSTRIAL RELATIONS

- Progressive Management
- Strong and Stable Union
- Atmosphere of Mutual Trust
- Mutual Accommodation
- Sincere Implementation of Agreements
- Workers' Participation in Management
- Sound Personnel Policies
- Government's Role

MARUTI SUZUKI INDIA LIMITED & INDUSTRIAL DISPUTES

Maruti Suzuki India Limited (formerly Maruti Udyog Ltd) is India's largest passenger car manufacturing company. It is engaged in the business of manufacture, purchase and sale of motor vehicles and spare parts. It has its manufacturing plants located at Palam in Delhi and Manesar in Haryana. The company was incorporated in 1981 as a Government company, with Suzuki as a minor partner, to manufacture a cheap people's car for the middle class.

In 1982 the company signed a license and a joint venture agreement with Suzuki Motor Corporation, Japan. The company started its production in 1983 with the launch of a small car named Maruti 800. In 1992 Suzuki increased its stake in the company to 50%. During the year 2006-07 the company commenced operations in its new car plant and the diesel engine facility at Manesar, Haryana. A period of disharmony took shape with the first workers strike that lasted from June 04 to June 17, 2011. The workers wanted to form a new union to fight for better working conditions and making contract workers permanent.

This was opposed by the management. Due to this dispute 2000 workers stopped work and refused to leave the factory and struck work in the second shift of the day. In retaliation the management dismissed eleven workers. During this period the production of 13,200 cars was postponed. The sales dropped by 23% in comparison to that during the last two years. The company again witnessed a second strike on July 28, 2011 that resulted in a lock-out for 33 days.

Work had hardly resumed for a month when, on the subject of non-inclusion of casual labour by the management, the workers again resorted to another strike from 7th October 2011 that lasted till 30th October 2011. This resulted in a production delay of 51,000 cars resulting causing a loss of approximately Rs. 1500 crores. Further the leaders of the union deserted the workers by resigning from their posts. The sales fell to 17% i.e., to 66,667 units in September from 81060 units a year earlier.

The simmering discontent became volatile when on 18th July 2012 workers in the Manesar factory turned violent by burning alive the Company General Manager, Human Resources. The situation worsened resulting in the agitating workers burning office furniture and physically assaulting several executives, managers including the Japanese Manager, supervisors and all who came in their way. The workers attributed this agitation to casteist remarks made against a permanent worker by a supervisor.

The workers objected to these remarks but the officials, instead of taking note of this, misbehaved with the workers and ordered suspension of the worker against whom the remark was made. The workers could not bear this and while agitating against the management, they turned violent. On the other hand MSIL management alleged that the workers union prevented the management from taking disciplinary action against the concerned worker. It further added that the unions pulled out of the negotiations as they felt it to be dominated by management representatives.

The management was left with no option other than ordering closure of the factory resulting in stoppage of production of 1,600 units a day. This cost the company a daily loss of Rs. 70 crores along with Rs.500 crores towards property damage. As MSIL company manufactures market demanded key models, it faced a huge backlog. Its competitors like Ford, Skoda and Hyundai got benefited in the market. Many people shifted to other brands in the view of a long waiting period for delivery of cars from Maruti Suzuki.

Thus, Industrial disputes led to a high degree of profit degradation and greater economic setback for MSIL. Factually, it was a period of acid test for Maruti Ltd.

STEPS/MEASURES TO PREVENT INDUSTRIAL DISPUTES

- ✓ Workers' Participation in Management
- ✓ Arriving at agreements/consensus to easily resolve labour management conflicts
- ✓ Excellent Grievance Redressal setup

- ✓ Involvement of the employers, employees and the Government to avoid industrial disputes in equal proportion
- ✓ Framing of model rules for maintaining proper discipline and good relations.

CONCLUSION

It is necessary therefore, for all concerned to create conditions which will reduce to the minimum, the chances of industrial disputes. If there arises a dispute, workers, capitalists, and the consumers all have to suffer. The workers lose their wages, the employers their profits and their hold on markets, especially of foreign markets, and the consumers have to go without the service supplied by the industry concerned. Concluding, we shall suggest that it is significant to investigate the causes of the dispute as and when it arises and attempts should be made to settle it as early as possible, so as to promote and sustain better Industrial relations.

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EVOLVING BUSINESS MODELS OF ONLINE FOOD DELIVERY INDUSTRY IN INDIAN CONTEXT

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ABSTRACT

Gone are the days, when people used to go to hotels for eating. Online food delivery business is taking shapes in the market and changing the life style of people. India is witnessing increasing number of food delivery start ups, catering to the modern urban Indians. There are many international, national and local players in the market. Foodpanda, Swiggy, UberEats, Zomato, Domino's, Pizza Hut and Mc Donald's are a few major players. Customers can order food online, browsing menu of lot of restaurants and

foods and get delivered to them at their door step. Ordering, cooking and delivering are the basic components of online food delivery business models. They evolve with innovative concepts to meet the changing customer expectations. This business works with the motivation and dynamics of customers, merchants, aggregators and deliverymen. To ensure that the business is successful, they need to have certain features and take care of various technical and marketing aspects. There are various challenges and opportunities on the road ahead. The benefits offered to customers and restaurants ensure the sustainability of online food delivery business and grab the attention of investors and venture capitalists.

1. INTRODUCTION

Online business ideas are penetrating in various verticals at all levels from small shops to large corporate. Changing lifestyle has brought ready to cook, ready to eat and heat & eat foods in provision stores and smart kitchen concepts. Gone are the days, when people used to go to hotels for eating. The flaws like delayed delivery, high order limits, in-house business, cost of delivery etc. by the restaurants made the food delivery business come into picture (5).

Influence of information and communication technology, e-commerce, digital marketing and smart phony has made food delivery business online, bringing restaurants and customers on a single platform (8) and interesting for consumers, employees, entrepreneurs & investors (3). Customers can order food online, browsing menu of lot of restaurants and foods and track their order with customer support service (5).

Though offline food ordering is still dominating in the sector, online food ordering has high growth rate in India (8). India is witnessing increasing number of food delivery start ups, catering to the modern urban Indians. They work for tastier food with additional benefits like convenience, health, service delivery and cost economics.

2. ONLINE FOOD DELIVERY BUSINESS MODELS

Entrepreneurs are trying different models to establish good business in online food delivery industry (7). Key partners, key activities, key resources, value proposition, customer relationship, delivery channel, customer segments, cost structure and revenue streams are the important elements of any strong business model (5).

Order, Cook and Deliver are the three components of any food delivery business model (7). Using these components the following basic models are developed.

1. Order-Cook-Deliver Model

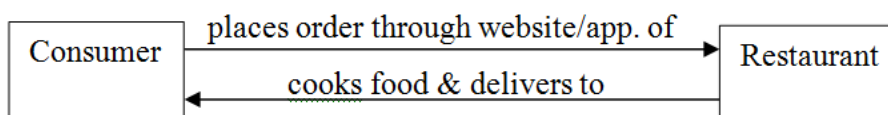


Figure 1. Order-Cook-Deliver Model

2. Order-Deliver Model



Figure 2. Order-Deliver Model

3. Order Model



Figure 3. Order Model

All these models have their own advantages and disadvantages. Many other models can be developed with other components like logistics etc. as and when technology, consumers and other factors influence the business. Online & offline advertisements, strategic partnership and commission percentage are the business thoughts for revenue generation (6).

Decision convenience, access convenience, transaction convenience, benefit convenience and post-benefit convenience are expected by the consumers from the food delivery companies (2). This business can be made more efficient and profitable through reasonable commission from merchants, smart queuing, surge and delivery executive payout (8).

3. ONLINE FOOD DELIVERY MARKET

The economy of online food delivery industry has disrupted many traditional markets (7). The Indian food market size was around Rs. 23 trillion in 2014. It is expected to reach Rs. 42 trillion by 2020 reports Boston Consulting Group (1). There are many international, national and local players in the market. They receive orders through online, phone or mobile app.; deliver food in 15 - 45 minutes or in 1 - 3 days against advance booking; receive payment by online, cheque, cash or wallet. Other features are like daily, weekly & monthly packages, bulk, party or corporate orders and customised menu (1).

Foodpanda, Swiggy, UberEats and Zomato are a few major players in food delivery. Competitors of UberEats – Deliveroo and Amazon are producing food themselves (7). In Foodpanda, one can view ratings and reviews before ordering food from restaurants. It weeds out restaurants that do not deliver on time (4). Uber extends its mobile app. to help its customers book taxis to the restaurant they wish to go. JustDial is in online food ordering service. Ola Cabs has entered this segment with its food delivery service (1). Delivery Hero and Ola join forces in India. Domino's, Pizza Hut and McDonald's prepare and deliver food on order. They get 50% - 60% e-commerce sales (1). There is a tough competition in the market to catch the food points.

4. BENEFITS

1. Increases job opportunities and derived services like mobile app. development, web site design & maintenance, delivery, packing and logistics.
2. Packing and logistics industries boom.
3. Reduces restaurant space.
4. Digital marketing & social media link.
5. Saves time and effort of consumers for take-away, ordering and eating food.
6. Saves time and effort of consumers going to restaurants.
7. Delivers convenience and delight to the customers.
8. Fast and easy payment process.
9. Eases reorder process.
10. Reduces search cost and strain.
11. Varieties of foods and offers.

5. CHALLENGES (1)

1. Retaining variety of customers.
2. Food standardization, quality and taste.
3. Getting chef onboard.
4. Logistics.
5. No minimum order requirements.
6. No delivery cost.
7. Packing.
8. Waste management.
9. Technology.
10. Unorganized / Unbranded players.
11. Stock out.
12. Delayed delivery.

6. FUTURE (1)

1. Online food delivery enterprises can tie up with hospitals to feed the patients with specific diseases like diabetes etc.
2. The companies can offer various schemes with attractive offers and discounts.
3. The industry can expand its business to far away and remote locations.
4. It can think of delivering organic foods, home-made foods, snacks etc.
5. Microwave safe, hygienic and environment friendly Packing.
6. Value added services like nutrition advice, health tips, calorie calculator etc.
7. Seasonal, weekend, festive, introductory offers.
8. Part time drivers and personal vehicles can be used.
9. Pooling of orders.
10. End-to-end logistics.

7. CONCLUSION

Online food delivery business is taking shapes in the market and changing the life style of people. The online food delivery companies evolve with innovative concepts to meet the changing customer expectations. The benefits offered to customers and restaurants ensure the sustainability of online food delivery business and grab the attention of investors and entrepreneurs. They need to have certain features baked right and take care of various technical and marketing aspects to ensure that the business is successful (4). This business can work if consumer, merchant, aggregator and delivery crew have enough motivation and dynamics to be on the platform.

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COMPETENCY MAPPING IN BANKING SECTOR

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Abstract

Competency mapping is a process of identifying key competences for an organization, the jobs and functions within it. At the heart of any successful activity list a competences or skill. The buzz word in any industry is not complicated as it may appear. Various thoughts leader in resent year have business strategy emphasis the need to identify the key competences for business, in order to comet in specific environment. Competency mapping aim is to explore formulation the competency mapping in organization in India. In spite of numerous benefit of competency mapping implementation of the same in

Indian organization is still in infant stage. The study is beneficial to field of competency mapping pharmaceutical companies of India, sales staff, HR professional, academicians, organizations and researches. In today's concept a new scenario. Competency mapping has gained a lot of significance among HR professionals as a tool for improvement in recruitment in and selection, performance management, training and development, succession planning, organizational analysis, etc.,.

Key Words: competency mapping, organization, effectiveness.

Meaning and Definition of the Term “Competency”

Competency has its origins in the Latin word „competencies“ which means “is authorized to judge” as well as “the right to speak” [Camping et al. (2006)].

The English dictionary defines the word „competence“ as the state of being suitably sufficient or fit. Competency means „the underlying attributes“ of an individual, such as knowledge, skills, or abilities. Boyatzis (1982) defined competency as „an underlying characteristic of a person which results in effective and/ or superior performance in a job.

According to Boyatzis (1982) : A capacity that exists in a person that leads to behavior that meets the job demands within parameters of organizational environment, and that, in turn brings about de-sired results|.

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 a job. Competency mapping involves identifying, assessing and developing competencies of the employees“ results in having competitive advantage for the organizations. Competency mapping is a tool in the hands of organizations to take decisions regarding, compensation, succession planning, training and career development.

Objectives of the study

- ★ To understand the concept of Competency Mapping
- ★ To study the process of competency mapping
- ★ To know the different models for competency mapping.

Scope of the Study

The general intent of the study is to identify sales competencies, competency mapping and its impact on organization effectiveness. The study is aimed to identify significant competencies required for the sales staff in pharmaceutical industry. It also identifies the important variables of organization effectiveness affected by competencies of sales staff. Competency mapping is done by identifying the gap between required level of competencies and existing level of competencies

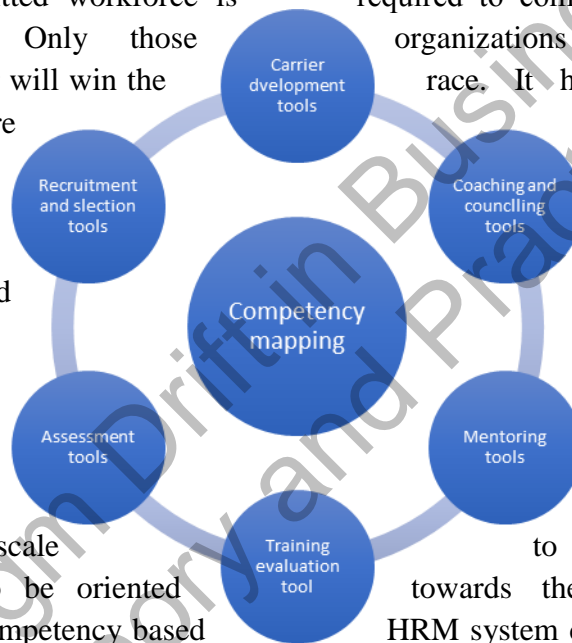
Significance of the Study

Reviewing previous studies, it mostly examined the general environment and trends of pharmaceutical industry in India. However, it barely examined deeper information

regarding roles and tasks of sales staff, their competencies and its impact on the organization effectiveness. Moreover, very few studies talk about the non-financial effectiveness of the organization in India. The research subjects contained three different positions, sales staff, their immediate supervisors, human resource managers which present complete and overall viewpoint regarding research purposes. Competency implementation, competency mapping and its relevance to organization effectiveness. The many driving forces to this change involved:

- ★ A rapidly expanding marketplace (globalization),
- ★ Increasing competition,
- ★ Diversity among consumers, and
- ★ Availability to new forms of technology.

A skilled and committed workforce is required to compete in today's fast, global marketplace. Only those organizations that are able to engage such manpower will win the race. It has been seen that Learning is at the core of all HRD efforts. HRD programs must respond to job changes and integrate the long-term plans and strategies of the organization to ensure the efficient and effective use of resources.



Why Competencies?

As global business from efficiency to from enlargement of scale management needs to be oriented human resources. A competency based HRM system captures the differing worth of individual contributors, facilitates multiple career paths and allows flexibility in reward-related decisions, which are important to address with the changing nature of organizations. The field of competency development is growing in popularity with administrative management in businesses and agencies worldwide. One important reason to collect data and build competency mode is that they are powerful decision-making tools.

Reasons for needed of competencies

The best way to understand performance is to observe what people actually do to be successful rather than relying on assumptions pertaining to trait and intelligence. The best way to measure and predict performance is to assess whether people have key competencies. Competencies can be learnt and developed. They should be made



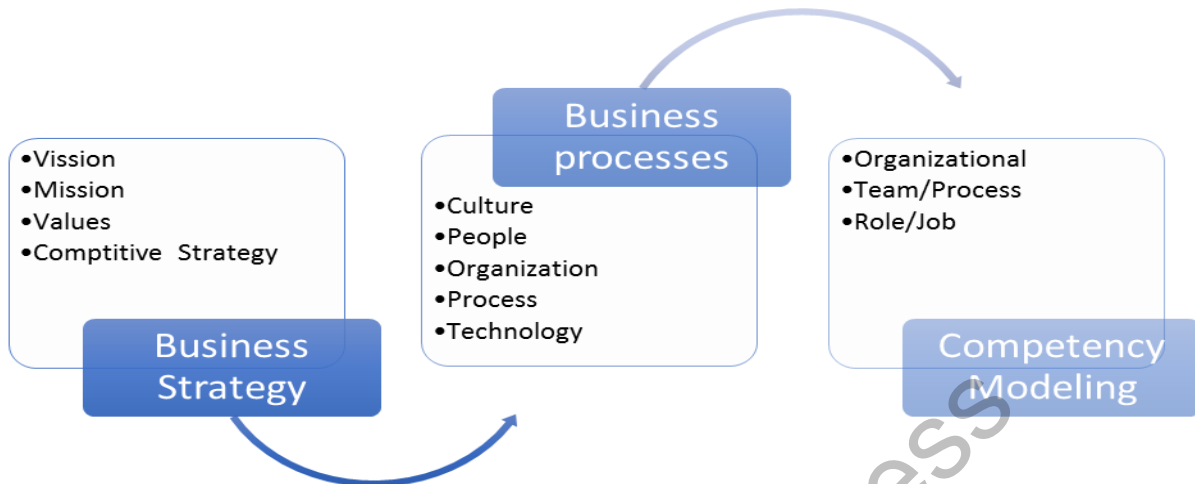
visible/accessible; they should be linked to meaningful life outcomes that describe how people should perform in the real world. For example, one application of competency models with potentially long-term benefits is employee selection. Using competency-based interviewing techniques, hiring managers can determine if an individual has the knowledge and skills needed to be effective in the future.

Competency Ice Berg Model

It can be helpful to think of competencies in terms of an iceberg. Technical competencies are at the tip - the portion above the waterline that is clearly visible (and therefore easier to assess). Behavioral competencies are below the waterline – they are more difficult to assess, and often harder to develop. Behavioral competencies can be understood as manifestations of how a person views him or herself (**self-image**), how he or she typically behaves (**traits**), or motives him or her (**motives**).

Competency mapping is an important resource in this environment, and is an addition to knowledge management and learning organization initiatives. Competency refers to the intellectual, managerial, social and emotional competency. Competencies are derived from specific job families within the organization and are often grouped around categories such as strategy, relationships, innovation, leadership, risk-taking, decision making, emotional intelligence, etc.

Competency mapping identifies an individual's strengths and weaknesses in order to help them better understand themselves and to show them where career development efforts need to be directed. Lifelong learning will surely be one of the most important pieces in the set that employees will turn to again and again on their path to meaningfulness and purpose.



It identifies an individual's strengths and weaknesses in order to help them better understand themselves and to show them where career development efforts need to be directed. It is used to identify key attributes required to perform effectively in a job classification or an identified process.

Competencies Required

Technical

- ◆ GMP related to QC operation
- ◆ Latest updating in validation & regulatory guidelines
- ◆ Good in RCA, Knowledge of tolerance & specification limits
- ◆ In-depth knowledge of all types of validations
- ◆ Knowledge of CAPA, deviation mgmt, CRN, investigation

Behavioral

- ◆ Quality Orientation
- ◆ People Development
- ◆ Specialized Work Centric Knowledge
- ◆ Ability to plan & execute
- ◆ Analytical Skills
- ◆ Ability to learn
- ◆ Problem Solving & Decision Making
- ◆ Team work, Cooperation & Collaboration □ Relationship Management
- ◆ Initiative taking
- ◆ Interpersonal Communication Skills

Research Methodology

Research methodology is a way to systematically solve the research problem. It deals with the objective of research study in the method of defining the research problem, the

type of data collected, method used for data collection and analyzing the data etc. The methodology includes collection of primary data.

Sources of Data

The study is conducted on the basis of primary data collected from various banking sectors. Secondary details also a part of study. The primary data were collected from employees of banking sectors. Direct personal questionnaire method and interview was adopted to collect information from the employees.

Two sources of data's are mainly used for the study.

- Primary data: This data is gathered from firsthand information sources and it includes data's from employees, clerks etc. by administrating the questionnaire having face to face interaction with employees we also collect primary data by interviewing mangers.
- Secondary data: This data are those data which have already been collected, tabulated and presenting in some forms by someone else for some other purpose .In this study internet, journals, magazines, etc. were used for collecting data.

Sampling Method the sampling method used is convenient sampling. Sample Size The sample size is 30, which include only the employees in the organization. Tools for Data Collection

- Questionnaire
- Interview.

FINDINGS

100% employees are ready to alter their behavior and view point to the situation. 27% employees are strong agree, 70% are agree, 3% are disagree with provide services to a client. 97% employees are favorable with reaction towards clients needs. 67% employees are act as an advocate to solve client issues. 60% employees are agreed, 17% employees are strong agreed, 23% employees are disagreed alteration towards others sayings. 41% employees are selected flexible, 36% employees are selected accuracy, 14% employees are selected responsiveness, 5% employees are opted validity, 4% employees are opted all of the above. 57% employees are not identifying the real cause of problem. 100% employees are ready to improve their performance in any way.

CONCLUSION

Skill development by Competency mapping is one of the most accurate means in identifying the job and behavioral competencies of an individual in an organization .Competency mapping should not be seen as rewards. All the stakeholders must see in the exercise an opportunity for long-term growth. Competency mapping is not only done for Confirmed employees of an organization and it can also be done for contract workers or for those seeking employment to emphasize the specific skills which would make them valuable to a potential employer.

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WORK LIFE BALANCE OF WOMEN TEACHERS WORKING IN PRIVATE SCHOOLS AT RAJAPALAYAM TALUK**D. RADHA,**

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ABSTRACT

The Indian scenario has been altering radically due to globalization, excessive degree of competitiveness and work culture of organization. Educational industry is important for countries development. Work life balance is the most emerging issue of now a days. School is the second home for the kids where they are educated, instructed and make to learn. Increasing work pressures, globalization and technological advancement have created lot of imbalances in the life of working women, for all professionals working across all levels. Owing to this work pressure, maintaining a harmonious work-family life is becoming very difficult. The existing research study go down with the Work Life Balance among the female working in several educational organizations in order to find out the intensity of their work life balance which is having great significance on their entire wellbeing and on their efficiency. The work life balance is important for teachers to be more efficient to mould good future citizens. The work life balance of women teachers working in private schools is taken for the present research. There are 150 women teachers from 5 private schools taken for the purpose of the study.

The study being observed their job nature, work load and other issues related to work life balance both in work and personal life of women teachers. This study aims to find the challenges faced by the women teachers and to suggest some ways to improve the work life balance.

Key words: Work life balance, Stress, Private schools, and Women teachers.

INTRODUCTION

Work life balance has occurs as the one of the most important aspects having the effect on the organization's competence. Work-life balance is defined here as an individual's ability to meet their work and family commitments, as well as other non-work responsibilities and activities. Work life balance, in addition to the relations between work and family functions, also involves other roles in other areas of life.

Work-life balance for teaching professionals has become one of the greatest challenges. Teachers work load demand their time in the institution and also extend to their home in order to get prepared for the following day's teaching, apart from maintaining student records and attending to various institution related functional requirements. Teachers have to spend extra hours daily to be effective and productive in their profession so as to satisfy the students and update themselves. For Self growth also they have to give time to their research and other activities. Thus it is the demanding need that Management function should plan and execute such policies which enable the employees to balance their personal and professional lives so as to enhance the productivity and reduce the stress and absenteeism.

Work life balance is just about individuals having a hold over when, where and how they perform their work. The position of working female has been transformed through the world due to change financial situation and social pressure. The consequence of this result in which working female have a huge pressure to build up a career. The growing work pressure is compelling the working female going away with less time for them. Work life balance is observe more as female issue due to the conventional state of mind, where the woman is consider mainly held responsible for the efficient running of the routine affairs of the family irrespective of her work profile and official tasks that is why overseeing the work and family responsibilities can be very complicated for female.

The work life balance is most essential, especially for the teachers in schools because they are having the responsibility to mould the students. The teachers are most responsible to teach moral and give motivation to the children to make them as a good future citizens and for that they should have the peaceful mind and good work life balance. The women faced several problems due to their motherhood, family commitments and in work responsibilities. Often these problems affect women teachers and if it continues causes reduced health and wellbeing of them and their family.

REVIEW OF LITERATURE

Lavanya and Thangavel (2013) studied that the impact of demographic factors in the usage of work-life balance practices in the organization. The study found that the level of management and annual income influence the take up of flexible work practice and age, number of dependents and level of management influence the use of work-life balance practice related to career development practices.

Miryala and Chiluka (2012) conducted a study on a sample of 100 teachers and examined the different elements of work life balance. Study reflected the need for designing work-life balance policies and programs for the teaching community.

Devi and Pandian (2011) analyzed the problems faced by the women school teachers to maintain work life balance and founded that there was no separate policy for work life balance in their school and majority of them were doing school work at home.

STATEMENT OF THE PROBLEM

The work life balance of women working in private sector is becoming challenging issue. The women teachers working in private schools faced workload, frequent interactions with students and they have responsibility to mould the children in to a good citizen. At the same time they have to take care of their family and children. This dual role of the women teachers sometimes cause imbalance in their work.

OBJECTIVES

- To study the demographic profile of the respondents.
- To study the opinion about the factors affecting work life balance of women teachers working in private schools at Rajapalayam taluk.

RESEARCH METHODOLOGY

- Descriptive research design was used in this study.
- Sampling method used for the study is stratified random sampling.
- Primary data was collected from the women teachers in the private schools at Rajapalayam taluk. Secondary data was collected from various journals, book and website.
- Sample size is 150.
- Statistical tools such as Percentage analysis, and Chi-square analysis were used.

ANALYSIS AND INTERPRETATION

Table – 1
Demographic Factor of the Respondents

Demographic Factors	Category	Percentage of the respondents
1. Age	Below 30 yrs	39.0

	30-40 yrs	27.0
	40-50 yrs	27.6
	Above 50 yrs	6.4
	Total	100.0
2. Marital Status	Married	58.0
	Un Married	28.8
	Single Parent	9.2
	Widower	4.0
	Total	100.0
3. Income	Below Rs. 10,000	24
	Rs. 10,000-20,000	41
	Rs. 20,000-30,000	23
	Rs. 30,000-40,000	9
	Above Rs. 40,000	3
	Total	100.0
4. Family Type	Joint family	53.2
	Nuclear family	46.8
	Total	100.0

Source: Primary data

Inference

It is evident from table 1 that 59 (39.0%) of the respondents belong to the age group of below 30 years, 62 (41.0%) of the respondents income level, 87 (58.0%) of the respondents are married, 80 (53.2%) of the respondents are joint family.

CHI-SQUARE ANALYSIS

Hypothesis

Ho null hypothesis there is no significant relationship between the Age and the Level of Stress factor.

Table - 2
Age and Level of Stress

Factors	Calculated χ^2 Value	Table Value	D.F	Remarks
Age	15.400	9.488	4	Significant at 5% Level

It is identified from the Table 2 that the calculated chi-square value is greater than the table value and result is significant at 5% level. Hence the hypothesis “Age of the respondents and their level of stress in balancing work and life” are associated holds

good. From the analysis it is concluded that there is a close relationship between age of the respondents and their level of stress in balancing work and life.

FINDINGS

Percentage Analysis

- It is concluded that the majority 59 (39.0%) of the respondents selected for the study belong to the age group of below 30 years.
- The majority 87 (58.0%) of the respondents selected for the study are married teachers.
- It is concluded that the majority 62 (41.0%) of the respondents income level.
- The majority 80 (53.2%) of the respondents are joint family respondents.

Chi-Square Analysis

It is identified from the Table 2 that the calculated chi-square value is greater than the table value and result is significant at 5% level. Hence the hypothesis “Age of the respondents and their level of stress in balancing work and life” are associated holds good. From the analysis it is concluded that there is a close relationship between age of the respondents and their level of stress in balancing work and life.

SUGGESTIONS

- The discussion made with the respondents indicated that the provision of training in the related necessary filed was almost nil or negligible in all the institutions. Hence, the institution can arrange for internal training programmes for the interested women teachers.
- Counselling programs related to work life balance and health awareness programs can be conducted by the private schools.
- Schedule the work and family tours are the best solution got high ranks in the survey and it can be useful for the other women teachers also to improve their work life balance.

CONCLUSION

Communication between authorities and female teachers should be enhanced to figure out work life balance issues facing by women school teachers. Sense of balance should be ascertained between workload dispersal, leisure and extra-curricular activities so as to enhance the performance of the women teachers on the hand the increased in performance or efficiency of teachers of nation will leads to quality of education system in that nation. Interface between women teacher and their higher authorities should be enhanced so that women school teachers are able to share their problems with their superiors. This study concluded that the majority of women teachers were faced imbalance in the work and life because of their dual role. The work life imbalance leads

to poor performance of teachers in work as well as in their life. Institutions have greatest responsibilities to think about the issues related to work life balance and take effective steps to improve the quality of teachers, students and their institution to get relieved from stress for balancing their work and personal life.

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A STUDY ON SERVICE QUALITY TOWARDS BANKING SECTORS WITH SPECIFIC REFERENCE TO CANARA BANK IN MADURAI CITY

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Abstract

Bank plays an important role in the economic development of a country. It is a financial institution that accepts deposits and channels those deposits into lending activities either directly or through capital markets. A bank connects customers which have capital deficits to those customers with capital surpluses. Service quality is a business administration term used to describe achievement in service. It reflects both objective and subjective aspects of service. The accurate measurement of objective aspects of customer service requires the use of carefully predefined criteria. The measurements of subjective aspects of customer service depend on the conformity of the expected benefit with the perceived result. This in turn depends upon the customer's imagination of the service they might receive and the service provider's talent to present this imagined service.

Key words: Service quality, measurement, customer service.

Introduction

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

Financial sector reforms were initiated as part of overall economic reforms in the country and wide ranging reforms covering industry, trade, taxation, external sector, banking and financial markets have been carried out since mid-1991. A decade of economic and financial sector reforms has strengthened the fundamentals of the Indian economy and transformed the operating environment for banks and financial institutions in the country. The banking industry, being very competitive, not only focuses on providing wide product lines to create competitive advantages, but also emphasizes the important of its services, particularly in maintaining service quality. Service quality is a business administration term used to describe achievement in service. It reflects both objective and subjective aspects of service. The accurate measurement of objective aspects of customer service requires the use of carefully predefined criteria. The measurements of subjective aspects of customer service depend on the conformity of the expected benefit with the perceived result. This in turn depends upon the customer's imagination of the service they might receive and the service provider's talent to present this imagined service.

CANARA BANK(CNRB) one of the largest public sectors bank, owned by the government of India has its headquarters located at Bengaluru, established in Manglore in 1906 by Ammembal Subba Raopai. It is one of the oldest public sector banks in the country. The government nationalized the bank in 1969. As of 30th October 2017, the bank had a network of 6639 branches and more than 10600 ATMs spread across India. The bank also has office abroad in London, Hong Kong, Moscow, Shanghai, Doha, Bahrain, South Africa, Dubai, Tanzania and New York. This study focused on service quality towards banking sectors with specific reference to Canara bank in Madurai city.

Dimensions of service quality

A customers will have an expectation of service determined by factors such as recommendations, personal needs past experiences. The expectation of service and the perceived service result may be equal, thus leaving a gap. Ten determinants which may influence the appearance of a gap were described by Parasuraman, Zeithaml and Berry.

- “Competence” is the possession of the required skills and knowledge to perform the service.

- “Courtesy refers to factors such as politeness, respect, consideration and friendliness of the contact personnel; consideration for the customer’s property and a clean and neat appearance of contact personnel.
- ‘Credibility’ refers to factors such as trustworthiness, believability and honesty. It involves having the customer’s best interest at heart. It may be influenced by company name, company reputation and the personal characteristics of the contact personnel.
- ‘Security’ represents the customer’s freedom from danger, risk or doubt including physical safety, financial security and confidentiality.
- ‘Access’ refers to approachability and ease of contact.
- ‘Communication’ means both informing customers in a language they are able to understand and also listening to customers. A company may need to adjust its language for the varying needs of its customers
- ‘Reliability’ is the ability to perform the promised services in a dependable and accurate manner.
- ‘Responsiveness’ refers to the willingness of employees to help customers and to provide prompt timely service

Objectives of the study

- To identify the measure of service quality towards banking sectors.
- To find the gap between the perception and expectation
- To know the customers expectation towards bank service.
- To find what the customers perceive from the bank.

Scope of the study

The study would try to throw some insights into the existing services provided by Canara bank, and also to identify the service quality of bank. The study is focused in the dimensions of service quality. It aims to understand the skill of the company in the area of service quality that are performing well and shows that which require improvement. This study considers all the branches of Canara bank in Madurai city and restricted to cover limited number of customers.

Research Methodology

Research design is a systematic framework or plan to study a scientific problem and collecting of analysis data. In this survey descriptive research design & empirical research were carried out to analyze the service quality of Canara bank. Descriptive studies are the best method for collecting information that will demonstrate relationship between variables. Descriptive research is used for accomplishing a wide variety of objectives. Hence it is useful to solve the problem. The survey was conducted in Canara Bank in Madurai. Convenience sampling method was employed to identify the sample

respondents. The selected respondent represented a balanced mix of various demographic factors.

Sample Area

The survey was conducted among regular users of Canara bank, who were randomly selected.

Sample Population

This study was developed and considered the customers of Canara bank.

Sample Size

Totally the sample size of the customer was 35 majority of the questionnaires were got filled up from the customer by personally visiting the bank.

Data Collection

The survey was undertaken to identify the importance of factors in choosing a Canara bank. The secondary data related to the present study was collected from various magazines, newspaper, government records & research journals. The primary data has been collected through structured questionnaire.

Primary Data

The primary data was collected by means of a survey. Questionnaires were prepared and customers of the banks at branch were approached to fill up the questionnaire. The questionnaire contains 35 questions which reflect on the 4 types and quality of service provided by the banks to the customers. The response of the customer and they are recorded on a grade scale of strongly disagree, disagree, uncertain, agree and strongly agree for each question.

Secondary Data

In order to have a proper understanding of the service quality of bank a depth study was done from various sources such as books, magazines and data's from Internet.

Percentage Analysis

The percentage analysis is an analysis done with the statistical data collected. This analysis is done to find out the percentage value. The following formula is

$$\text{Percentage analysis} = (\text{no. of respondent}/100)*100.$$

Limitation of the Study

- The study is limited to Madurai city only.
- The findings of the study cannot be generalized due to demographical difference.

Review of Literature

Joshua A J, V Moli, P. Koshi (2005) - The study evaluated and compared service quality in old and new banks using sample size of 480. The study found out that customers were satisfied in reliability, empathy and price and for other parameters the difference between expectations and perceptions were smaller than public sector banks.

Raul and Ahmed (2005) - The study investigated customer service in public sector banks in 3 districts in Assam and it was found that customers were dissatisfied with the management, technology and interactive factors along with high service charges. Communication gap was the root cause of poor service and service was different in rural and urban sectors.

Dash et al(2007)- The study measured customer satisfaction through 5 service quality dimensions in Noida and Ghaziabad and findings revealed that assurance was the most important dimension of service quality followed by reliability and responsiveness. Tangible was found to be least important.

Table – 1 Socio Economic Profile

Particular	Category	Frequency	Total
Gender	Male	20	57
	Female	15	43
	Total	35	100
Age	18-21 years	2	6
	22-25 years	1	2
	26-35 years	24	69
	Above 35 Years	8	23
	Total	35	100
Occupation	Private Employee	27	77
	Government Employee	6	18
	Business man	2	5
	Total	35	100
Annual income	Below 1 lakh	9	27
	1lakh – 2lakhs	24	68
	2lakhs – 3lakhs	2	5
	Above 3 lakhs	0	0
	Total	35	100
Educational qualification	UG	20	57
	PG	15	43
	Total	35	100

Type of account	Savings	19	55
	Current	16	45
	Fixed	0	0
	Total	35	100
Year of using	less than 2	5	14
	2-4 yrs	8	23
	Above 4 years	22	63
	Total	35	100
Amount of Transaction per Month	Below 10000	11	32
	10000-20000	19	54
	20000-40000	2	5
	Above 40000	3	9
	Total	35	100

Source: Primary Data

The above table shows that 57 per cent of the customers are Male, 69 per cent of the respondents come under the age group between 26years and 35years. 77 per cent of the respondents are Private employee, 68 per cent respondents are come under the income group of Rs. 1-2 lakhs, 57 percent respondent's education level are Under graduate, 55 per cent respondents are having saving account, 63 per cent respondents are using the banking service are above 4 years, 54 per cent respondents are making transaction between Rs.10,000 to Rs.20,000 per month.

Measuring Service Quality Dimensions

A service can have numerous intangible or qualitative specifications.

Parasuraman, zeithaml, and berly (1985) provide a list of determinates of service quality: access communication, competence, courtesy, credibility, reliability, responsiveness, security, understanding and tangibles. A table of five consolidated.

Dimensions of service quality are

Tangibility - Modern technological equipment's, visually appealing buildings, neat and tidy, and service materials.

Reliability - Service facility, Performs the services.

Responsiveness – solve the problems, bank are always willing to help, Respond to your request.

Empathy - Feel safe in your transactions, Gives you individual attention, Operating hours convenient to all, Bank understand your specific need.

Assurance – Error free records, service will be performed, Bank give you prompt service, Bank are trust worthy.

After analyzing the data overall score to each statement is given on a scale of 1 to 5 i.e 1 is given to strongly disagree, 2 is disagree, 3 is neutral, 4 is agreed and 5 is strongly agree.

Sum the score for each dimensions of service quality to obtain a final score which tells which dimensions is performing well and which dimensions needs improvements.

SERQUAL TABLE

S.no	Particulars	Score
1	Canara bank has modern technological equipment.	5
2	The bank has visually appealing building and departments.	4
3	The bank reception desk employees are need appearing.	4
4	Materials associated with the service are visually appealing at the bank.	4
5	The bank explained all their protect and services (ATM facility, credit card facility, loan facility, net banking facility)	4
6	When you have a problem, the bank shows a sincere interest in solving it.	2
7	The bank performs the services at right the first time.	3
8	The bank insists in error free records.	2
9	Employers in the bank tell you exactly when the services will be performed.	4
10	Employers in the bank give you prompt service.	3
11	Employers in the bank are always willing to help you.	4
12	Employers in the bank are never too busy to respond to your request.	4
13	The employers by the bank are trust worthy.	4
14	You feel safe in your transaction with the bank.	4
15	The bank gives you individual attention.	4
16	The bank has operating hours convenient to all its customers.	4
17	The bank has operating hours convenient to all its customers.	4

The above SERVQUAL TABLE inferred that the scores for each dimensions are summed up and a final score is obtained.

RATER

TANGIBILITY

S.no	Particulars	Score
1	Modern technological equipment	5
2	Visually appealing buildings	4
3	Neat and tidy	4
4	Service materials	4
	Total	17

RELIABILITY

S.no	Particulars	Score
1	Service facility	4
2	Performs the services	3
	Total	7

RESPONSIVENESS

S.no	Particulars	Score
1	Solve the problems	2
2	Bank are always willing to help	4
3	Respond to your request	4
	Total	10

EMPATHY

S.no	Particulars	score
1	Feel safe in your transactions	4
2	Gives you individual attention	4
3	Operating hours convenient to all	4
4	Bank understand your specific need	4
	Total	16

ASSURANCE

S.no	Particulars	score
1	Error free records	3
2	Service will be performed	2
3	Bank give you prompt service	3
4	Banks are trust worthy	4
	Total	12

Findings and Suggestion

- The majority 57 percent of the respondents are male.
- The majority 69 percent of the respondents belong to the age group of between 26-35years.
- The majority 57 percent of the respondents are Under Graduate.
- The majority 68 percent of the respondents earn 1lakh to 2 lakhs per annum.
- The majority 55 percent of the respondents have saving account.
- The majority 63 percent of the respondents have their account above 4 years.

- The majority of the respondents are agreeing that they get satisfaction about modern technological equipment, visually appealing building, neat and tidy, service materials, service facility and response, willingness to help, trust worthy and feel safe in transactions, individual attention, convenient working hours and understanding specific needs.
- The majority of the respondents are disagreeing satisfaction towards solving the problem, insists of error free records.
- The majority of the respondents are neutral that they get satisfaction about “You” prompt service and performance of the service.
- The score of **Tangibility** dimensions of service quality is better as compared to reliability, responsiveness and assurance. As per the schedule, infrastructure facility, Modern technological facilities are promptly provided by the bank to its customer.
- As score for **Empathy** is at second place after tangibility. So the bank is able to give individual attention to its customer and also understand the specific needs of its customers.
- As score for **Assurance**, the customers are very confident and feel safe while transacting with the bank. Moreover the employees of the bank have proved to be trustworthy.
- The score of **Responsiveness** is the lowest, so they are not focusing in prompt service, and the employees are not willing to help the customers, employees at bank are not giving preference to their customers.
- The **Reliability** dimension of service quality of Canara bank is the very lowest. Customers of the bank hesitate to rely on the bank. Whenever they have problems, the bank shows sincere interest in solving it but the services are not performed by a certain time as promised.
- Based on the study suggested that the Tangibility, Empathy, and assurance are the strongest factor. The Canara bank showed that it maintains its quality services to its customer. Reliability and Responsiveness are the weakest factor, which require urgent attention of the employees, the management and the policy makers of the industry. The bankers need to convert the weak factor into strong factor in order to attract the new customers and retain the existing customers.

CONCLUSION

Banking sector today has a compelling demand for improvement, to survive the substantial competition in today’s scenario. Public sector banks are always known for the trust; they have developed with the customers and for their existence in the society for a very long period of time. Hence, it is suggested that the public sector banks keep the trust factor and improve on the other aspects of service quality. Also it is advisable that the public sector banks associate more with the technology and good infrastructure facilities

to provide timely and efficient service to the customers. The customer needs grow with no limits, and it is very much evident from the various service offerings by the other banks day to day. Not just to rebel the competition with the private and the foreign banks, but also to retain the existing customers, it is very necessary that the public sector banks take a charge on this. The banks should focus on pooling and retention of customers. Large database would create a trust and reliability culture which would bring in more and more customers. Addressing to the individual customer needs is one crucial aspect to be considered, as the customer would find himself as a part of the organization. This would build a good relationship between the bank and the customer. Establishing branches in every possible area would be a better way to progress. This would really help banks to create more accounts and give more reach to the banks.

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REFORMATION AND QUALITY ASSURANCE IN EDUCATION SYSTEM WITH SPECIAL REFERENCE TO NATIONAL EDUCATION POLICY

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Abstract

Education is a lifelong process. As is normally understood, it is not only what is taught to the students in schools, colleges and universities, a method of reading books, and memorizing concepts – it is how people are encompassing all the learning experiences they may have during their lives. It is also a never ending development which can give them a new meaning and direction. This shows that they are not having the skills as required by the employers especially industries. Even though several accreditation agencies are giving accreditation globally, there is a huge gap exists between academia and industry. Autonomy in academia will help the institutions to develop the curriculum at par with industry's expectation. Education in India is no longer just a teacher talking to a bunch of students in a classroom. Hence, the assessment process and tools should be

meticulously designed to get a real measure of the outcomes that are in focus. Outcome Based Education involves the restructuring of curriculum, assessment and reporting practices to reflect the achievement of higher order learning rather than meeting the course credits. It is a transformation.

Introduction:

Quality in higher education has become the Prime Agenda of countries worldwide. In the changing context marked by expansion of higher education and globalization of economic activities, education has become national concern with an international dimension. To cope with this changing context, a country has been pressurized to ensure and assure quality of higher education at a nationally comparable and internationally acceptable. India has started to focus on outcomes in our education system in place of the traditional exam result oriented focus. Our Management Education system is theory based and importance is given to rote learning. At present educational pattern, curriculum focused on exam results alone, there is no assurance that a student will acquire the needful knowledge, skill and attitude and employable skills. Three outcomes **Knowledge, Skill and Behaviour** are to be measured in the learner to make sure that they go out of a programme with required qualities or attributes called as program outcomes. Education with the aid of Technology and e Learning are more convenient and cheaper than their counterparts in traditional education., these are the main advantages of online learning that lead many students to opt for online platforms. The best thing about e learning is that students can learn in a relaxed manner according to their convenience. Students only need passion for learning and necessary infrastructure for accessing e learning platform such as Laptop or desktop with internet connection or mobile phone with data connection.

As a paradigm shift in Indian education system is taking place, Outcome Based Education has to be taken seriously by the educational institutions, faculty, students and all stakeholders. Future is only for students with practical knowledge in respective subjects, technology and employable skills. Understanding the importance of technology in Education, Government of India had introduced SWAYAM , Swayam Prabha and ePG Pathshala for the benefit of students. Education in India is no longer just a teacher talking to a bunch of students in a classroom. Hence, the assessment process and tools should be meticulously designed to get a real measure of the outcomes that are in focus. Outcome Based Education involves the restructuring of curriculum, assessment and reporting practices to reflect the achievement of higher order learning rather than meeting the course credits. It is a transformation.

Review of Literature:

The Washington Accord is an international accreditation agreement for professional engineering academic degrees, between the bodies responsible for accreditation in its signatory countries. Established in 1989, the signatories are Australia, Canada, Taiwan,

Pakistan, Hong Kong, India, Ireland, Japan, Korea, Malaysia, New Zealand, Russia, Singapore, South Africa, Sri Lanka, Turkey, the United Kingdom and the United States

The agreement recognizes that there is substantial equivalence of programs accredited by those signatories. Graduates of accredited programs in any of the signatory countries are recognized by the other signatory countries as having met the academic requirements for entry to the practice of engineering. Recognition of accredited programs is not retroactive but takes effect only from the date of admission of the country to signatory status.

India has become the permanent signatory member of the Washington Accord on 13 June 2014. India has started implementing OBE in higher technical education like diploma and undergraduate programmes. The National Board of Accreditation, a body for promoting international quality standards for technical education in India has started accrediting only the programmes running with OBE from 2013.

In 1961, The National Council of Educational Research and Training (NCERT) was established by the Government of India to assist and advise the Central and State Governments on policies and programmes for qualitative improvement in school education.

In 1962, Central Board of Secondary Education (CBSE) was reconstituted with main objectives to serve the educational institutions more effectively, for the welfare of students .

In 1979, Central Board of Secondary Education (CBSE) started a project “Open Schooling”, to cater needs of students up to pre degree level.

In 1986, National Education Policy suggests Open Schooling as an independent system with own curriculum is necessary for extending open learning facility to school students at secondary level. In 1989, Government of India set up National Open School and it was renamed to National Institute of Open Schooling in 2002.

Outcome based education: Outcome based education is a method of teaching that focuses on what students can actually do after they are taught. All curriculum and teaching decisions are made based on how best to facilitate the desired outcome. This leads to a planning process that is different from the traditional educational planning. The desired outcome is first identified and the curriculum is created to support the intended outcome (Fitzpatrick, 1995; Furman, 1994).

Statement of problem

The higher education is given importance globally. Governments are spending lot from their budget for the development of higher education. There are governing bodies to regulate the higher education. Government and non-government funding agencies are sponsoring funds for the research and development. New and modern techniques are updated in methods of teaching, research and infrastructure. In the recent reforms, the experts are suggesting to implement outcome based study for the present students. This is a systemized method of inculcating the students for their better career. This outcome

based teaching method gives a complete picture about the course structure how the students are developed knowledge and skill wise to be fit for the present requirement of getting job.

Objectives of the study

1. To study the existing Method of teaching, infrastructure, qualities faculties and curriculum for the outcome based study (subject, practical knowledge and employable skills)
2. To examine the performance of outcome based study in the study area.
3. To analyze the prospects framing, designing and executing curriculum for outcome based study.

Outcome-Based Education

Outcome-Based Education Instruction focuses on the measurement of student's performance through their outcomes. It contrasts with traditional education, which primarily focuses on the resources that are available to the student, which are called inputs. While OBE implementations often incorporate a host of many progressive pedagogical models and ideas, it does not specify or require any particular style of teaching or learning. Instead, it requires that students demonstrate that they have learned the required skills and content. However in practice, OBE generally promotes curricula and assessment based on constructivist methods and discourages traditional education approaches based on direct instruction of facts and standard methods.

Initiatives of Government of India for Modern Educational System-Pattern, Structure, Curriculum e-PG Pathshala

Ministry of Human Resource Development, under its National Mission on Education through Information and Communication Technology (NME-ICT), has assigned work to the University Grants Commission (UGC) for development of e- learning content in seventy seven subjects at postgraduate level.

The e – Education content is High quality, curriculum-based, interactive in different subjects across all disciplines of social sciences, arts, fine arts & humanities, natural & mathematical sciences, linguistics and languages is being developed under this initiative named e-PG Pathshala.

SWAYAM

Government of India initiated e – Education programme, SWAYAM designed to achieve the three principles of Education Policy of India - access, equity and quality. The aim of this effort of GOI is to take the best e - Education resources to all, including the most

disadvantaged students in society. SWAYAM will be a boon to students who have not been able to join the mainstream education programme.

SWAYAM is developed through an indigenous developed Information Technology platform that facilitates hosting of all the courses, taught in classrooms from 9th class till post-graduation to be accessed by anyone, anywhere at any time (24*7). All the courses are interactive, prepared by the best teachers in the country and are available, free of cost to the residents in India. Specially chosen faculty and teachers from across the Country have participated in preparing these courses.

In SWAYAM, the courses hosted on will be in 4 quadrants –

- (1) video lecture,
- (2) specially prepared reading material that can be downloaded or printed
- (3) self-assessment tests through tests and quizzes and
- (4) online discussion forum for clearing the doubts.

Government of India has taken steps to enrich the learning experience by using audio-video and multi-media and state of the art technology. To provide best quality content in e – Education through SWAYAM, seven National Coordinators have been appointed: They are

1. National Programme on Technology Enhanced Learning for engineering,
2. University Grants Commission for post-graduation education,
3. Consortium for Educational Communication for under-graduate education,
4. National Council of Educational Research and Training for school education,
5. National Institute of Open Schooling for school education
6. Indira Gandhi National Open University for out of the school students and
7. Indian Institute of , Bangalore for studies.

e - Education through SWAYAM is available at Zero cost to the students and learners, however those who need certifications to be registered and a certificate shall be offered on successful completion of the course, with a little fee. Students will be assessed at the end of each course through examination and the marks or grades secured in this exam could be transferred to the academic record of the students. University Grants Commission has already issued the UGC (Credit Framework for online learning courses through SWAYAM) Regulation 2016 and advised the Universities to identify courses done on SWAYAM, where credits can be transferred on to the academic record of the students.

Ministry of Human Resource Development (MHRD) and All India Council for Technical Education (AICTE) with the help of software giant Microsoft, indigenously developed SWAYAM platform, which would ultimately be capable of hosting 2000 courses and 80000 hours of learning, covering all cadres of students at school, under-graduate, post-graduate, engineering, law and other professional courses.

SWAYAM PRABHA:

The INFLIBNET Centre maintains the web portal, SWAYAM PRABHA is a group of thirty two Direct To Home (DTH) channels devoted to telecasting of high quality e - educational programmes on 24X7 basis using the GSAT-15 satellite. The contents are provided by NPTEL, IITs, UGC, CEC, IGNOU, NCERT and NIOS. Daily, there will be new content for at least (4) hours which would be repeated 5 more times in a day, allowing the students to choose the time of their convenience. The channels are uplinked from BISAG, Gandhinagar.

The DTH Channels shall cover the following:

- a) Curriculum-based e – Education (Higher Education) course contents at post-graduate and under-graduate level covering various disciplines such as arts, Students and learners of all courses can get certification in their courses through SWAYAM, the platform being developed for offering Massive Open Online Courses (MOOCs).
- b) School education (9-12 levels): modules for teacher's training as well as teaching and learning aids for children of India to help them understand the subjects better and also help them in preparing for competitive examinations for admissions to professional degree programmes.
- c) Assist students and learners who prepare for competitive exams.

Outcome based education emphasizes on

1. Stating what you want your students to be able to do at the end of the program?
2. Assessing the students whether they are able to do what they are expected to do.
3. Orienting teaching and other academic processes to facilitate students to do what they are expected to do.

In present scenario, almost all students are using Internet facility through smart phones, Laptops and Desktops. So, we may educate, motivate and create interest among students to learn Outcome Based education through Mobile data connection in smart phones and also to present their outcome from learning topics through small audio / video presentations and share it through Mobile phones, social network like WhatsApp, facebook, Youtube etc., for benefit of other students (Knowledge Transfer). Once students understand to use social media and technology in positive way for their education and future development, their growth will be awesome and development of our country will also be excellent. More students will gain practical subject knowledge and develop employable skills at par with expectation of corporate companies. Drop out rate will also reduce. Research report will be forwarded to UGC, AICTE, NUEPA and MHRD also. So, results of the study will be relevant to improvement in formulation and implementation of an educational policy, plan or programme.

Implication of Research:

Modern living has brought in the demand for quality in all the spheres of life. Quality of any group or for that matter a Nation is assessed by the Quality of people living there.

The quality of people is measured by quality of education, provided to them. The quality of education depends more upon the quality of the teachers. Quality of teachers in turn depends upon the Quality of teacher education. Students will gain practical knowledge of subject and employable skills through Outcome Based Education coupled with technology.

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THE PARADIGM SHIFT IN TRAVEL AND TOURISM BUSINESS**Dr.M.SINDHUJA**

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Abstract

Since the turn of the century, consumers across the world are embracing a paradigm shift from owing things to owning experiences. The travel industry has gained quite some momentum, with life experiences becoming the latest social currency. While this change is deeply rooted in trends diffused by the affluent with enough disposable income, the proliferation of technology has no small part to play. The original intent transforms itself into something that's not imagined by the company's leaders. Organizations that are nimble enough to respond to such changing user expectations succeed wildly and make it impossible for the competition to capitalize on that change. Not only are technology trends shaping business models, but the ever-evolving behaviors and expectations from consumers are also impacting organizations' current practices.

Introduction

Over the past three decades, the rise of high speed internet, exponential growth of computational power, and ever-decreasing costs of storage have drastically changed how we live, what we interact with, and how businesses operate. The democratization of data

and technology gave us all easier access to things that we had never imagined before. We have seen successful new business models emerge and threaten conventional business practices. Amazon, Uber, and Airbnb challenging traditional transportation and travel brands, and countless other examples.

Today one doesn't need to visit a travel agent or tour operator to get hold of various destinations and their offerings. Internet or rather the advent of technology has educated a consumer in such a depth that they are now the new experts. The need of a travel agent to some extent is getting limited to handling the back-end processes of operating a tour or holiday for their customers, which is still not better handled by technology. The last decade has witnessed massive changes credit to rise in usage of technology. The shift created by technology can be seen across all verticals irrespective of the industry. The technology has emerged as the game changer. The very fact that the consumer has easy and detailed access to technology led to the change in the landscape of travel industry across the globe.

With the development of technology over the last decade now there is no or slight difference between a tourist and a traveler. A traveler can anytime become a tourist with the help of knowledge he gains from the internet about the destination he is travelling to. Technology has changed the way people plan, research and book their travel arrangements. Technologies like mobile ticketing, online check-ins at airports and hotels, e-visas, digital payments, elaborated information's about the destinations one is travelling to or be it about the Google maps and other related stuffs, cutting out the fear of getting lost in an unknown country, the small digital device in one's hand is enough to handle all the basic travel needs. In earlier days the consumer would be dependent on a travel consultant to guide and provide options. Today with technology – all this can be done by the consumer himself. With digitization and convergence of data, all necessary information is available to the consumer at finger tips. So how the travel agencies can acquire and retain customers through service is the key and hence adapting to technology for providing the right content at the right time with faster response is critical. Quality of service and achieving economies of scale are the key drivers in facing paradigm shift and this is only possible by automation in the industry.

Objectives of the study

1. To Study about the need for Paradigm Shift
2. To Know the new rules for competitive success
3. To Study about Paradigm Shift and its Impact in Travel and Tourism Industry
4. To Find out Paradigm Shift and its benefits in Travel and Tourism Industry

Paradigm Shift and New rules for competitive success

Paradigm Shift

A paradigm shift refers to a radical shift in belief and thinking. There has been a paradigm shift in the travel industry around the world. Traditional travel agents have been forced to modify and innovate their working style due to birth of online travel agents (OTAs) and direct distribution of services by airlines and hotels' websites. How OTAs (online travel agents) have marketed themselves through digital mediums and have eventually helped consumers with the ease of travelling across the globe is a thing to be learned. Travel agents are now certainly working towards digital expansions which will help them reach out the consumer especially millennial. Innovating and offering their services in a tech-friendly manner and through digital mediums is the key to success for traditional travel agents in today's ever changing landscape.

Need for Paradigm shift from Traditional Business

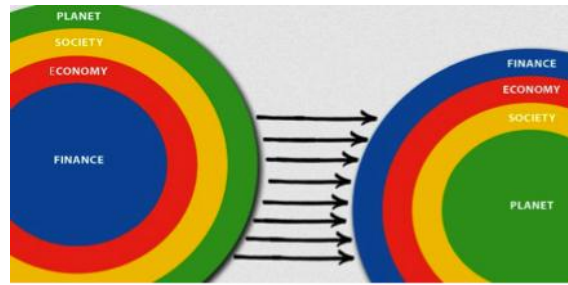
Times are changing and so are the demands and expectations of the 'new' traveller, the search for different experiences, different adventures, different lifestyles has paved the way for this concept called the 'new tourism' Attention is being turned to exploring new frontiers or daring to go where traditional thought did not allow. A new era has arrived, and a new kind of tourism is emerging, sustainable, environmentally and socially responsible, and characterized by flexibility and choice. A new type of tourist is driving it: more educated, experienced, independent, conservation-minded, respectful of cultures, and insistent on value for money. Modern information and communication technology development in symbiosis with the transformation of tourism demand gave rise to a *new tourism*. This paradigm shift is not easy to define but is indicative of a new type of tourist who wants a new or different product. The different approach of the new tourist's creates a demand for new products. The small, medium and micro entrepreneurs within the tourism industry are dependent on major tourism developments. It is essential role of these small entrepreneurs be increased to deal with the changing demands of the new tourists. The tourism industry has undergone profound changes, which have been in the following groups: (a) new consumers, (b) new technologies, (c) new forms of production, (d) new management styles, and (e) new prevailing circumstances. In *Tourism, Technology and Competitive Strategies* about the changes in consumer behaviour and values which are the critical driving forces for the new tourism.

New rules for competitive success

The following were Paradigm shift in travel and tourism industry.

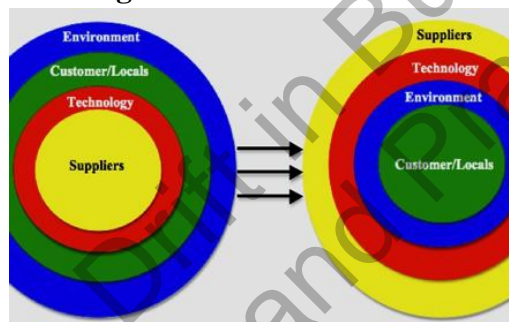
a) A paradigm shift refers to a radical shift in belief and thinking. For example, in today's world, finance is no longer the 'be all and end all'. It is no longer the centre of our universe (See **Figure 1**). The planet increasingly takes pre-eminence. In the travel and tourism industry, there is a growing shift in thinking about how to achieve best productivity and most profits. In this regard, mass tourism is no longer "best practice".

Figure 1
The Paradigm Shift in Travel and Tourism



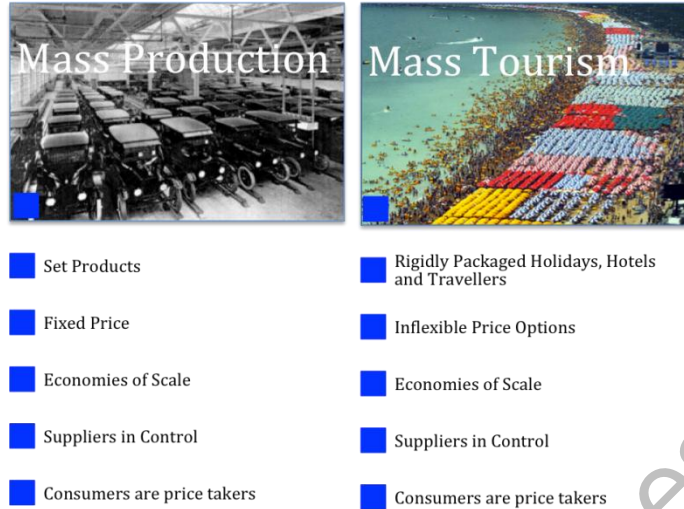
b) A paradigm shift is taking place in travel and tourism. There is a shift in thinking away from the notion that mass tourism (standardized and rigidly-packaged forms of tourism), with its eternal path of destruction, will continue to be ‘the only’ or ‘the best’ way of doing business in travel and tourism. There is a movement towards a more individual, flexible, customised and caring tourism.

Figure 2
The Paradigm Shift in Travel and Tourism



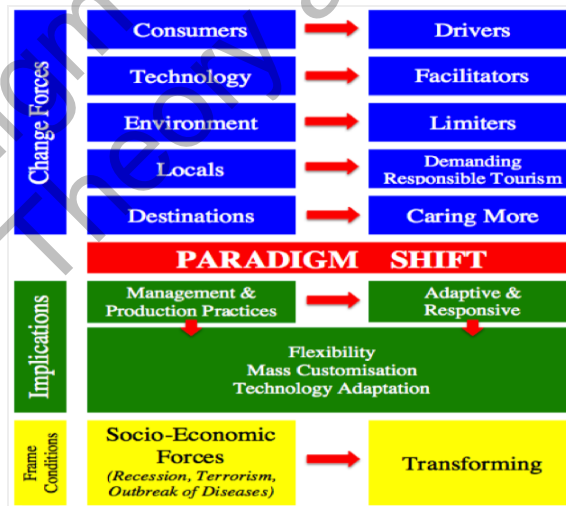
c) The paradigm shift creates more opportunities, but considerably more uncertainties. The rules of the game are changing; and they are changing for everyone. Some players are winning; others are dying. In this new travel and tourism paradigm, winning does not just mean surviving: it means leading in a new and profoundly changed industry and understanding the new rules of the game. There is a resemblance between mass tourism and mass production of cars. Like Ford, the travel and tourism industry offered limited options to a seemingly identical group of mass travelers.

Figure 3
Mass Production of Cars and Tourism Compared



d) A Paradigm Shift is taking place in the travel and tourism industry. Travellers/Consumers are the main drivers the New paradigm shift. Continuing to draw the comparison between travel and tourism and the automobile, the role of the key change agents of the paradigm shift are identified in Figure 4. Customers are the drivers; technology is the engine; the environment is the brakes; suppliers are the wheels; the locals are the passengers; credit cards provide the fuel; and the socio-economic and political climate, the road. Suppliers and industry players need to fully understand this new paradigm.

Figure 4
Drivers of Paradigm Shift in Travel and Tourism



Paradigm Shift and its Impact in Travel and Tourism Industry

1. Travel Research Transformed

The most profound effect that social media has had on the tourism industry to date is the

democratization of online reviews. Today's travelers go online to research their future travel destinations and accommodations. When booking travel, 89% of millennials plan travel activities based on content posted by their peers online. From social sharing sites such as Instagram to crowd-sourced review sites such as TripAdvisor, people are browsing the Internet for travel inspiration and validation from their peers. There, they can easily find other travelers' photos, check-ins, ratings and more.

2. Rise in Social Sharing

People have always loved sharing photos and videos taken of their travels. What social media has done is to facilitate and expand people's ability to share travel experiences with a wider audience than ever before. Over 97% of millennials share photos and videos of their travels online, building an influential web of peer-to-peer content that serves to inspire potential guests. This rise in social sharing will have impact in travel and tourism industry.

3. Enhanced Customer Service

Customer service and satisfaction have also been transformed as a result of social media. The vast majority of brands have a social media presence that is being used to become aware of and, when necessary, to provide help to unsatisfied or confused customers. The companies that respond to complaints in a sincere and genuine manner develop a strong reputation among current and potential customers. American Airlines and JetBlue are particularly adept at addressing flight issues and providing a human touch to otherwise frustrating experiences.

4. Reshaping Travel Agencies

Social media has also had a major impact on the travel agency model. The availability of information and ease of self-service booking have forced travel agencies to adapt from a brick-and-mortar model to a more digital one. Travel agencies are not obsolete -- they are still responsible for 55% of all airline bookings, 77% of cruise bookings, and 73% of package bookings. But many agencies have shifted their focus from in-person to online experiences as they adapt to new technology and market trends.

5. Changing Loyalty Programs

As most marketers know, acquiring new customers is far more expensive than retaining existing ones. Loyalty programs have become a core piece of the travel business model, and social media has had a massive impact on how hotel loyalty programs are constructed. Many customers understand that the opinions that they share with their individual networks have tremendous influence. As a result, these guests feel entitled to compensation for the positive word-of-mouth marketing that they are doing for a brand. More than 25% of millennials that participate in loyalty programs are very likely to post about a brand in exchange for loyalty points.

With the availability of technologies that allow mention and hashtag tracking across social media channels, it is easier than ever for hotels to discover passionate guests and to reward them accordingly. Integrating social media sharing and posting can be worked into existing tier loyalty programs to encourage brand promotion across social media platforms. When loyal guests share the easy to redeem perks and benefits offered by a brand's loyalty programs on social media, other guests see that the benefits are attainable -- and desirable -- and they will be more incentivized to participate.

Paradigm Shift and its Benefits in Travel Industry

Transformation in travel and tourism industry has certainly led to rise in numbers of people travelling across the globe. According to UNWTO from 674 million in 2000, the overall international tourist arrivals have grown to 1,186 million in 2015. International tourist arrivals worldwide are expected to increase by 3.3% a year between 2010 and 2030 to reach 1.8 billion by 2030. These figures are evidence about the potential travel and tourism industry carries and how digital transformation in this landscape will benefit.

a) The rise of the Sharing Economy

As the cost of living increases, this generation of 18-34-year-olds has a completely new outlook when it comes to ownership. They prefer sharing their assets for a few extra bucks. It is the openness to this mindset that has made renting platforms like Lyft, Uber, BlaBlaCar, Airbnb, and Couchsurfing flourish. In the thirst for new experiences, millennials often prefer going beyond traditional means of transport and accommodation. To capitalize on this trend, American Express Global Business Travel signed an agreement with Airbnb. This deal allows American Express Global Business Travel to integrate data from Airbnb bookings into its data environment to enable corporate reporting and traveler tracking that supports the duty of care responsibilities. Gone are the days of hiring a professional tour guide when your homestay host can double up as a great story-teller and an authentic local helping you explore the different shades of your travel destination.

b) Customizing the Travel Experience

Value is one of the biggest drivers for millennials. Being connected round the clock, this cohort is known for spending a sizeable time reading reviews online, comparing packages, and planning itineraries. Having said that, they are more likely to base their decisions on a review from a friend or a complete stranger rather than a sponsored ad. This specific generation is always looking to steer clear from cookie-cutter travel experiences. So whether it's a business or leisure trip, they are constantly looking beyond the boundaries of mundane routines. A majority of such travelers, however, prefer having their destinations pre-screened for quality before they arrive to be sure they are getting their money's worth. When it comes to business travel choices, travel

companies are offering millennials some flexibility within specific parameters, for e.g. pre-negotiating rates with various airlines and hotels.

c) Leisure Travel Redefined

Many millennials are eager to optimize their time and make the most of their business trips. Being in a life stage with income constraints, they don't mind pushing the envelope to convince their employers for a late night weekend flight back home. Termed as 'Bleisure', this blend of work and leisure travel is a hot trend, several organizations note to be an intensely fulfilling experience for their employees. Agencies in the travel industry that are swift enough to design packages and make recommendations to leverage this lifestyle can make incremental profits. Hoping to leverage these emerging needs and potential industry disruptions, online travel players are adopting new business models based to remain competitive.

d) Building Travel Marketplace Platforms

In a world driven by e-commerce, the potential of a travel marketplace is not unrealistic. Travel industry players are already building their own versions of marketplace platforms for OTAs(online travel agents), airlines, hotels, and other travel-related companies. In the new business model marketplace owner would have exclusive control over every customer profile, impacting the seller's current business models. Innovations in payment options via WeChat and voice-assisted bookings via the likes of Amazon Echo will prove as an alternate transaction medium in the near future.

e) Increase in mobile travel Retailers

Millennials who have travel apps on their smartphones account. Mobile travel bookings in Europe too, are growing exponentially. With micro-moments driving travelers to search, upload photos, chat and carry out other travel-related transactions through their phones, travel agencies should be conscious about ensuring a mobile-first design and also plugging innovative mobile strategies to stay connected during the journey, cross-sell and work on post-travel engagement initiatives to impress their patrons.

f) Digital Innovation

Technology has certainly led to innovations. Travel and tourism is now becoming personalised day by day. Each person has his own travelling style and own needs. With the help of technology, a traveler is now able to reach out the perfect choice. Trip Advisor, Zomato, etc., help a traveler choose his ideal preferences. Trip Advisor now claims over 300 million unique monthly visitors to its websites, and carries over 200 million independent reviews. Social media platforms have helped decide where they want

to travel. Brochures and presentations about destinations are old school and digital platforms are being used for marketing a destination. Geo-tagging on Instagram and Facebook have helped a lot of destinations and properties to gain popularity. Bigger brands are concentrating their efforts on digital marketing to be in the race. Digital innovation helps in analyzing what is the need of the hour and are innovating our services to meet the new demands. Trip Advisor is one of the biggest platforms today to look out for best hotels in a city. Technology has helped create wider content, increased efficiency in travel transactions and faster tools that help agents to sell destinations and up sell additional services that the customer might choose to buy without increasing any complication of the booking process. Innovations in technology have created a seamless, convenient and connected experience for travellers and travel providers.

Conclusion

Paradigm shift in travel and tourism industry helps to satisfy the dynamic needs of these travelers of tomorrow. Traditional travel companies need to adapt to new realities that may require them to compete and sometimes even collaborate with trend-setters in this realm. The correct and optimum use of technology has led to the success of OTAs (Online Travel Agents) to a greater extent. Travelling to a destination still needs an aircraft, to stay one still needs a hotel and to eat one still needs a restaurant. This was offered previously too but the present day condition is OTAs have worked towards easing out and accelerating these processes. Now one is not afraid to stay at a stranger's home because of Airbnb and similar homestay options. Reviews and ratings have helped tourists make a choice of cuisines. E-commerce platforms like online payment, traveller cards, etc., have reduced the tension of people carrying cash and doing foreign exchange, etc. Over the years, technology has helped create wider content, increased efficiency in travel transactions and faster tools that help agents to sell destinations and up sell additional services that the customer might choose to buy without increasing any complication of the booking process. Innovations in data convergence, reputation management, mobile commerce, digital transformation and automation has helped shape the travel ecosystem in a way that it enabled travel companies to offer not just products but also services that match customer expectations." Paradigm shift in travel and tourism industry enhances the businesses.

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**RECENT DEVELOPMENT IN E-PAYMENT SYSTEM IN NEW BUSINESS
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ABSTRACT

As the demonetization applied by government of India on 8 November 2016 there is a sudden boom in cashless transaction. The People with limited money in their pocket, rushing towards cashless transaction. This paper will spray the light on the basic concept of cashless transaction its security issues. The different method of cashless transaction is also discussed. Its associated advantages and limitations are discussed. Authentication of a user is also a big challenge for cashless transaction. Some of the main methods are given which are being used now a day.

Keywords: Cashless, Security, Authentication, Cashless Transaction Methods.

INRODUCTION

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. "Faceless, Paperless, Cashless" is one of professed role of Digital India As per government of India, every method of fund transfer by means of digital money is termed as 'Prepaid Payment Instruments' for example Credit cards, Debit cards, online banking, E-Wallet etc. Generally these methods of digital transaction are classified into three types.

- Closed
- Semi Closed
- Open

In case of closed types, money cannot be withdrawn. The service provider provides the points in a user account. User can directly use these points to purchase the goods and services. Ola Money is the example of the closed type. In case of Semi-Closed, also the money cannot be withdrawn. These are also can be used to purchase the goods and services. Issuer and the merchant have a specific contract between them. It includes the E- Wallet issued by different service provider like Paytm and State Bank Buddy. In case of Open type, money can be withdraw at ATM with the help of cards provide by the service provider. This types are also can be used to purchase the goods and services. It

also includes the service of fund transfer at merchant location. For example Visa and Master cards.

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OBJECTIVES:

Objectives of present study are as follows:

1. To study the of cashless economy in India.
2. To assess the different modes of cashless transaction of the cashless economy by Indian Government.

DIFFERENT MODES OF CASHLESS TRANSACTION IN INDIA

1. Banking Cards (Debit / Credit / Cash / Travel / Others)

Banking cards offer consumers more security, convenience, and control than any other payment method. The wide variety of cards available – including credit, debit and prepaid – offers enormous flexibility, as well. These cards provide 2 factor authentication for secure payments e.g secure PIN and OTP. Ru Pay, Visa, MasterCard are some of the example of card payment systems. Payment cards give people the power to purchase items in stores, on the Internet, through mail-order catalogues and over the telephone. They save both customers and merchants’ time and money, and thus enable them for ease of transaction.

How to get it:

- Provide KYC (Know Your Customer) information to open a new account
- Apply for Card with option of Debit / Credit Card
- Get a PIN

Service Activation:

- Visit an ATM to activate PIN
- May take about 3-7 days.

2. Unstructured Supplementary Service Data (USSD)

The innovative payment service *99# works on Unstructured Supplementary Service Data (USSD) channel. This service allows mobile banking transactions using basic feature mobile phone, there is no need to have mobile internet data facility for using USSD based mobile banking. It is envisioned to provide financial deepening and

inclusion of underbanked society in the mainstream banking services. *99# service has been launched to take the banking services to every common man across the country. Banking customers can avail this service by dialling *99#, a “Common number across all Telecom Service Providers (TSPs)” on their mobile phone and transact through an interactive menu displayed on the mobile screen. Key services offered under *99# service include, interbank account to account fund transfer, balance enquiry, mini statement besides host of other services. *99# service is currently offered by 51 leading banks & all GSM service providers and can be accessed in 12 different languages including Hindi & English as on 30.11.2016 (Source: NPCI). *99# service is a unique interoperable direct to consumer service that brings together the diverse ecosystem partners such as Banks & TSPs (Telecom Service Providers).

How to get it:

- Provide KYC (Know Your Customer) information to open a new account
- Mobile no. should be linked with bank a/c
- Register for USSD/Mobile Banking
- Get MMID (Mobile Money Identifier)
- Get MPIN (Mobile PIN)

Service Activation:

- None
- 1-2 minutes

3. Aadhaar Enabled Payment System (AEPS)

AEPS is a bank led model which allows online interoperable financial transaction at PoS (Point of Sale / Micro ATM) through the Business Correspondent (BC)/Bank Mitra of any bank using the Aadhaar authentication.

How to get it:

- Provide KYC (Know Your Customer) information to open a new account
- Aadhaar Number should be linked with bank a/c

Service Activation:

- None
- 1-2 minutes post Aadhaar seeding

What is required for Transaction:

- MicroATM
- Remember Aadhaar
- Give Bank name
- Present self (Aadhaar holder) with Bio-metrics (Finger and/or IRIS)
- Assisted mode

4. Unified Payments Interface(UPI)

Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the

“Peer to Peer” collect request which can be scheduled and paid as per requirement and convenience. Each Bank provides its own UPI App for Android, Windows and iOS mobile platform(s).

How to get it:

- Bank a/c
- Mobile number should be linked with bank a/c
- Smart Phone with internet facility
- Debit Card for re-setting MPIN.

Service Activation:

- Download the App for UPI
- Do registration online on the App with a/c details
- Create a virtual ID
- Set MPIN
- 5-7 minutes

5. Mobile Wallets

A mobile wallet is a way to carry cash in digital format. You can link your credit card or debit card information in mobile device to mobile wallet application or you can transfer money online to mobile wallet. Instead of using your physical plastic card to make purchases, you can pay with your smartphone, tablet, or smart watch. An individual's account is required to be linked to the digital wallet to load money in it. Most banks have their e-wallets and some private companies. e.g. Paytm, Free charge, Mobikwik, Oxigen, mRuppee, Airtel Money, Jio Money, SBI Buddy, itz Cash, Citrus Pay, Vodafone M-Pesa, Axis Bank Lime, ICICI Pockets, SpeedPay etc.

How to get it:

- Option to open Zero KYC or Full KYC wallet
- Option of Consumer vs. Merchant wallet
- Mobile Number
- An App to be downloaded in smart phone

Service Activation:

- Load money (subject to regulatory limits) using internet banking or merchant locations
 - Bank A/c
 - All Cards
 - Cash-In

6. Banks Pre-Paid Cards:

How to get it:

- Provide full KYC (Know Your Customer) information to open new account
- Apply for Wallet/ Pre-paid Card

- Get a MPIN / PIN

Service Activation:

- Load money (subject to regulatory limits) using branch, or internet banking
 - Bank A/c
 - All Cards
- 1-2 days for card
- 5-7 minutes for wallet

What is required for Transaction:

- Smartphone or internet
- Use MPIN
- Self-service and/or Assisted mode

7. Point Of Sale

A point of sale (PoS) is the place where sales are made. On a macro level, a PoS may be a mall, a market or a city. On a micro level, retailers consider a PoS to be the area where a customer completes a transaction, such as a checkout counter. It is also known as a point of purchase.

Types of PoS

- PHYSICAL POS

Physical Card Swiping – PTSN with landline / GPRS enabled

- MPOS

Phone connected with external POS device through jack / Bluetooth

- V-POS

Virtual E-payment Gateway

8. INTERNET BANKING

Internet banking, also known as online banking, e-banking or virtual banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website.

Different types of online financial transactions are:**National Electronic Fund Transfer (NEFT)**

National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating one-to-one funds transfer. Under this Scheme, individuals, firms and corporates can electronically transfer funds from any bank branch to any individual, firm or corporate having an account with any other bank branch in the country participating in the Scheme. Individuals, firms or corporates maintaining accounts with a bank branch can transfer funds using NEFT. Even such individuals who do not have a bank account (walk-in customers) can also deposit cash at the NEFT-enabled branches with instructions to transfer funds using NEFT. However, such cash remittances will be restricted to a maximum of Rs.50,000/- per transaction. NEFT, thus, facilitates originators or remitters to initiate funds transfer transactions even without having a bank

account. Presently, NEFT operates in hourly batches - there are twelve settlements from 8 am to 7 pm on week days (Monday through Friday) and six settlements from 8 am to 1 pm on Saturdays.

Real Time Gross Settlement (RTGS)

RTGS is defined as the continuous (real-time) settlement of funds transfers individually on an order by order basis (without netting). 'Real Time' means the processing of instructions at the time they are received rather than at some later time; 'Gross Settlement' means the settlement of funds transfer instructions occurs individually (on an instruction by instruction basis). Considering that the funds settlement takes place in the books of the Reserve Bank of India, the payments are final and irrevocable. The RTGS system is primarily meant for large value transactions. The minimum amount to be remitted through RTGS is 2 lakh. There is no upper ceiling for RTGS transactions. The RTGS service for customer's transactions is available to banks from 9.00 hours to 16.30 hours on week days and from 9.00 hours to 14:00 hours on Saturdays for settlement at the RBI end. However, the timings that the banks follow may vary depending on the customer timings of the bank branches.

Electronic Clearing System (ECS)

ECS is an alternative method for effecting payment transactions in respect of the utility-bill-payments such as telephone bills, electricity bills, insurance premia, card payments and loan repayments, etc., which would obviate the need for issuing and handling paper instruments and thereby facilitate improved customer service by banks / companies / corporations / government departments, etc., collecting / receiving the payments.

Immediate Payment Service (IMPS)

IMPS offers an instant, 24X7, interbank electronic fund transfer service through mobile phones. IMPS is an emphatic tool to transfer money instantly within banks across India through mobile, internet and ATM which is not only safe but also economical both in financial and non-financial perspectives.

Objectives of IMPS:

- To enable bank customers to use mobile instruments as a channel for accessing their banks accounts and remit funds
- Making payment simpler just with the mobile number of the beneficiary
- To sub-serve the goal of Reserve Bank of India (RBI) in electronification of retail payments
- To facilitate mobile payment systems already introduced in India with the Reserve Bank of India Mobile Payment Guidelines 2008 to be inter-operable across banks and mobile operators in a safe and secured manner
- To build the foundation for a full range of mobile based Banking services.

9. Mobile Banking

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct different types of financial transactions remotely using a mobile device such as a mobile phone or tablet. It uses software, usually called an app, provided by the banks or financial institution for the purpose. Each Bank provides its own mobile banking App for Android, Windows and iOS mobile platform(s).

10. Micro ATMS

Micro ATM meant to be a device that is used by a million Business Correspondents (BC) to deliver basic banking services. The platform will enable Business Correspondents (who could be a local kirana shop owner and will act as 'micro ATM') to conduct instant transactions. The micro platform will enable function through low cost devices (micro ATMs) that will be connected to banks across the country. This would enable a person to instantly deposit or withdraw funds regardless of the bank associated with a particular BC. This device will be based on a mobile phone connection and would be made available at every BC. Customers would just have to get their identity authenticated and withdraw or put money into their bank accounts. This money will come from the cash drawer of the BC. Essentially, BCs will act as bank for the customers and all they need to do is verify the authenticity of customer using customers' UID. The basic transaction types, to be supported by micro ATM, are Deposit, Withdrawal, Fund transfer and Balance enquiry.

BENEFITS OF CASHLESS TRANSACTION

It is very obvious that everything has its pros and cons. Cashless transaction do has some. Some of them are.

1. Control over black money

Black money has become a hazard now a day's cashless transaction become very important to control the black money. Whenever we buy any product, the distributor do not disclose their income to the government and hence escape from given the tax that money do not come under government surveillance hence consider black money. Any properties which are not under government surveillance and the tax have not been paid for that is the black money.

2. Control over fake note

It is impossible to make fake noted if the cashless transaction is used by every individual in the society because notes becomes useless. In this situation all the transaction will be done online.

3. No funding to terrorism

Funding to the terrorism is done by the unaccounted money by the black money holders. But cashless transaction will eradicate black money as well as fake currency hence no support to terrorism.

4. Tax payment

No one can store money with themselves as all the transaction will be done online. So, everybody has to pay tax for what they have.

5. Illegal political funding

Political donation is the major concern in the country. Majority of the funding in the political party is unaccountable which is not revealed by the party as well as the donor. All that kind of illegal transaction would be stopped if a government follows cashless transaction.

6. Cost of printing and distribution of currency

The cost of printing and distribution of currency would be zero for the cashless transaction as no paper notes to print and distribute.

CONCLUSION

As the demonetization applied by government of India, Government trying to aware its people for cashless transaction by various kinds of advertisement method but still a large number of people are awaiting for the introduction of cashless transaction. This paper is a study of cashless transaction its different methods, advantages and challenges. This paper will help to understand the basic of the cashless transaction.

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E-COMMERCE AND IMPLICATIONS ON BUSINESS ENVIRONMENT – A STUDY

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Abstract

The paper contains a study of the impact of Electronic Commerce on Business. The research paper has highlighted the Management Information Systems, Finance and Accounting, Marketing and Computer Sciences of E-Commerce on Business. E-commerce is a way of conducting business over the Internet. Though it is a relatively new concept, it has the potential to alter the traditional form of economic activities. E-Commerce is the paperless exchange of business information and refers to Internet shopping, online stock and bond transactions, the downloading and selling of “soft

merchandise” and business-to-business transactions. E-commerce has been developed by the high integration of transportation infrastructures, information and communication technology.

Keywords: Electronic Commerce, Internet shopping, Communication technology.

Introduction

Even today, some considerable time after the so called ‘dot com/Internet revolution’, electronic commerce (e-commerce) remains a relatively new, emerging and constantly changing area of business management and information technology. There has been and continues to be much publicity and discussion about e-commerce. Library catalogues and shelves are filled with books and articles on the subject. However, there remains a sense of confusion, suspicion and misunderstanding surrounding the area, which has been exacerbated by the different contexts in which electronic commerce is used, coupled with the myriad related buzzwords and acronyms. This book aims to consolidate the major themes that have arisen from the new area of electronic commerce and to provide an understanding of its application and importance to management. In order to understand electronic commerce it is important to identify the different terms that are used, and to assess their origin and usage.

According to the editor-in-chief of International Journal of Electronic Commerce, Vladimir Zwass, ‘Electronic commerce is sharing business information, maintaining business relationships and conducting business transactions by means of telecommunications networks’. He maintains that in its purest form, electronic commerce has existed for over 40 years, originating from the electronic transmission of messages during the Berlinairlift in 1948. From this, electronic data interchange (EDI) was the next stage of e-commerce development. In the 1960s a cooperative effort between industry groups produced a first attempt at common electronic data formats.

The formats, however, were only for purchasing, transportation and finance data, and were used primarily for intra-industry transactions. It was not until the late 1970s that work began for national Electronic Data Interchange (EDI) standards, which developed well into the early 1990s. EDI is the electronic transfer of a standardised business transaction between a sender and receiver computer, over some kind of private network or value added network (VAN). Both sides would have to have the same application software and the data would be exchanged in an extremely rigorous format. In sectors such as retail, automotive, defense and heavy manufacturing, EDI was developed to integrate information across larger parts of an organisation’s value chain from design to maintenance so that manufacturers could share information with designers, maintenance and other partners and stakeholders. Before the widespread uptake and commercial use of the Internet, the EDI system was very expensive to run mainly because of the high cost of the private networks.

Thus, uptake was limited largely to cash-rich multinational corporations using their financial strength to pressure and persuade (with subsidies) smaller suppliers to implement EDI systems, often at a very high cost. By 1996 no more than 50,000 companies in Europe and 44,000 in the USA were using EDI, representing less than 1 per cent of the total number of companies in each of the respective continents. According to Zwass electronic commerce has been re-defined by the dynamics of the Internet and traditional e-commerce is rapidly moving to the Internet.

As with e-commerce, (electronic business) also has a number of different definitions and is used in a number of different contexts. One of the first to use the term was IBM, in October 1997, when it launched campaign built around e-business. Today, major corporations are rethinking their businesses in terms of the Internet and its new culture and capabilities and this is what some see as e-business.

History of E-Commerce

The combination of e-commerce began in 1970. It is necessary for the development and adoption of electronic commerce provide requirements infrastructure such as telecommunication technology, regulatory and safety issues. When in 1994, the Internet demonstrated features of its commercial and scientific aspects of the research demonstrated; Commercial establishments and banks in developed countries were the first institutions that use more of their hard work in this process. Product of their efforts is today electronic banking.

Causes of entering electronic commerce

1. High overhead costs
2. High operating costs
3. Failure to do competitive technologies
4. Not respond timely to customers

Subcategories of E-commerce

1. E-Commerce
2. Electronic business
3. Electronic Marketing
4. Electronic banking
6. Managing public relations with customers

Business to Business: (B2B)

1. All contractors and users of e-commerce, are companies or organizations. This type of business has a major role in electronic commerce. Specific form of this model is known to the group trade occurs when individuals or companies or trade groups are working

together on a commercial context, Such as, when some company are working together in different places on designing car

2. (B2C) Business to consumer: Include the sale of companies and service providers to private buyer. It is also called the e-retail e-commerce. When a large company provides its products or service for a smaller company, while the company may have their fixed customer and service them, it is called B2C model. Another way of B2C e-commerce services is The Company provides services and products to employees. This model is called briefly B2E. Internet trading is possible with other methods. Such as following model:

3. (C2B) Business to consumer: People who want to sell their products and services through the Internet to companies and organizations create this part. As someone who is looking for vendor for their wares.

4. (C2C) consumer to consumer: on this model, a person sells his product to another person. For example, sell their personal vehicle through the Internet and other services to individuals or selling to private knowledge to another takes place in this model. Sites that allow private individuals to put their own property on auction are this kind. A special case of the C2C is when people exchange music, film and software and other digital goods. Nowadays, with the development of wireless technologies, there is a special kind of e-commerce come that called mobile.

Objectives of the Study

Many E-Commerce business activities present different objectives. These may be specific and immediately measurable objectives as well as more general and complex. The most commonly cited objectives of the impact of electronic commerce on business are:

1. To study the theoretical concept of E-Commerce.
2. To identify the E-Commerce Models of B2B.
3. To know the impact of E-Commerce on B2C.
4. To prove the barriers to E-Commerce

B2B e-commerce

Electronic commerce is an emerging concept that describes the process of buying and selling or exchanging products, services and information via computer networks including the Internet. E-Commerce can be mainly divided into Business-to-Business electronic commerce (B2B EC) and Business-to-Consumer electronic commerce (B2C EC). B2B EC implies that both sellers (suppliers) and buyers are business corporations, while B2C EC implies that the buyers are individual consumers. The leading items in B2B EC are computing electronics, utilities, shipping and warehousing, motor vehicles, petrochemicals, paper and office products, food and agriculture. B2B EC is the electronic support of business transactions between companies and covers a broad spectrum of

applications that enable an enterprise or business to form electronic relationships with their distributors, resellers, suppliers, and other partners. B2B EC does not just comprise the transaction via the Internet, but also the exchange of information before and the service after a transaction. From the purchasing company's point of view, B2B EC is a medium for facilitating procurement management by reducing the purchase price and the cycle time. According to Schneider and Schnetkamp, Business-to-Business EC is expected to grow explosively in the next years and to continue to be the major share of the electronic commerce market. It is estimated that the B2B EC sector is going to be eight to ten times the size of the B2C EC sector.

Three models of B2B e-commerce

In this section, the three models of B2B EC are described. They are classified depending on who controls the marketplace: the buyer, the supplier or the intermediary.

- ❖ In a Buyer-Orientated Marketplace few buyers face many suppliers.
- ❖ In a Supplier-Oriented Marketplace many buyers face few suppliers.
- ❖ In an Intermediary-Oriented Marketplace many buyers face many suppliers.

Other important B2B models are virtual corporation, networking between the headquarters and subsidiaries and online services to business.

The various models in the E-Governance scenario are:

- a) **Government-to-Government (G2G) model:** This model involves transactions between 2 governments. For example, if the Indian government wants to buy oil from the Arabian government, the transaction involved are categorized in the G2G model.
- b) **Government-to-Consumer (G2C) model:** In this model, the government transacts with an individual consumer. For example, a government can enforce laws pertaining to tax payments on individual consumers over the Internet by using the G2C model.
- c) **Consumer-to-Government (C2G) model:** In this model, an individual consumer interacts with the government. For example, a consumer can pay his income tax or house tax online. The transactions involved in this case are C2G transactions.
- d) **Government-to-Business (G2B) model:** This model involves transactions between Government and business organizations. For example, the government plans to build a flyover. For this, the government requests for tenders from various contractors. Government can do this over the Internet by using the G2B model.
- e) **Business-to-Government (B2G) model:** In this model, the business houses transact with the government over the Internet. For example, similar to an individual consumer, business houses can also pay their taxes on the Internet.

B2C E-Commerce

The Internet has made distances shorter and the world smaller, and its influence reaches not only the technical fields of computer communications but also the society as

a whole, as we move towards the increasing use of online tools to accomplish electronic commerce (“Internet World Stats” 2010; Leiner et al., 1997). Furthermore, according to Blank and Strickling the Internet is an extraordinary platform for innovation, economic growth and social communication. High-speed Internet services delivered over broadband networks are critical to maintaining the competitiveness in a global economy (Blank & Strickling, 2011). In the next sections, the parameters for Internet growth are studied. A very important parameter for Internet growth is the number of users. In March 2000 the number of Internet users was 304 million worldwide, (which is the 5% of the World population) to reach 2,267 million users in December 2011, which is the 32.7% of the World population (“World Internet Users and Population Stats,” 2011).

This means an increasing rate of 1,963 million users and corresponds to 28.31% of today’s World population. In addition, another parameter of Internet growth is the speed and line quality which are very important for e services such as e-commerce. According to Weinberg, over \$4 billion in lost revenue is due to slow downloads over the Internet (Weinberg, 2000). Moreover, according to Zwass an appropriate infrastructure is necessary for the development of e-commerce, which means faster Internet connections, in order that the growth of e-commerce is relative not only to the number of Internet users but also to the Internet speed quality (Zwass, 1996). Finally, the Internet offers a new means for buying, selling and providing customer services, which in turn has an impact on traditional relationships between buyers and sellers and this provides modern and rapidly evolving electronic services such as e-commerce (“E-commerce and the Internet in European businesses,” 2003).

According to Mahadevan the meteoric growth of the Internet over the last decade and the B2C e-commerce services are strictly united and the results have developed in several services, such as e-mail and search engines, which play a key role towards the growth of B2C e-commerce (Mahadevan, 2000). 2.2. The Internet Growth from 2000 to 2010 in the U.S.A and the Effects of B2C e-Commerce The Internet was first developed in the U.S.A. in 1968 as DARPA (Defense Advanced Research Projects Agency) and later Bolt, Beranek and Newman developed the ARPAnet, which is the grandfather of today’s Internet (Slater III, 2002). Hence, since the early 70’s the USA possesses the necessary infrastructure for Internet provision, which was firstly used for military and government purposes and later for common users. As it can be seen in Figure 1, broadband Internet growth starts at 4.4% in 2000 to reach 68.2% within a decade (Strickling et al., 2011).

E-Commerce provides following features:

- Non-Cash Payment: E-Commerce enables use of credit cards, debit cards, smart Cards, electronic fund transfer via bank's website and other modes of electronics Payment.

- **24x7 Service availability:** E-commerce automates business of enterprises and Services provided by them to customers are available anytime, anywhere. Here 24x7 Refers to 24 hours of each seven days of a week.
- **Advertising / Marketing:** E-commerce increases the reach of advertising of products and services of businesses. It helps in better marketing management of products / services.
- **Improved Sales:** Using E-Commerce, orders for the products can be generated anytime, anywhere without any human intervention. By this way, dependencies to buy a product reduce at large and sales increases.
- **Support:** E-Commerce provides various ways to provide pre sales and post sales assistance to provide better services to customers.
- **Inventory Management:** Using E-Commerce, inventory management of products becomes automated. Reports get generated instantly when required. Product inventory management becomes very efficient and easy to maintain.
- **Communication improvement:** E-Commerce provides ways for faster, efficient, reliable communication with customers and partners.

E-Commerce and the environment

The overwhelming sustainable development and major technological innovations have not only brought fundamental change to the economic system but also extensive environmental impacts, for better or worse. The environmental implications, in most cases are a reflection of human economic activities as mediated by technology.

As a consequence of increased Internet penetration some important questions are raised with some overwhelming challenges for scientists, policymakers and human society and they are as follows.

- Can the Internet-led information technologies serve as one of the most important means to improve the environment’?
- Do demands for the development of a sustainable economy compete or coincide with the new reality of the e-commerce?
- Is e-commerce a truly clean, environmentally caring economy, which will simply lead to the substitution of information for physical resource flows along energy and transportation networks?
- Or alternatively, does e-commerce encourage more movement by generating new demands for material and energy that will further deteriorate the fragile environment?
- What kind of environmental policies should we develop in the Internet-led information age?

E-Commerce Barriers

Many studies have been conducted globally to better understand challenges and drivers to e-commerce adoption from both B2B and B2C domains. E-commerce

adoption has been studied from both information systems and consumer behavior. In early studies regarding e-commerce adoption in developed countries, Fram and Grady (1995) concluded that the most concerns for online shoppers are transaction issues such as lack of credit card security, vendors not fully identified, and a lack of payment alternatives. In addition, fear of online transaction was identified as the most significant barriers that prevent online browsers from becoming online buyers.

Trust has been identified in e-commerce literature as a perceived risk and a barrier to Internet adoption. Consumers with previous Internet experience have a positive attitude towards Internet shopping and place more trust on it. In addition, security concerns, for both; credit card and personal information, were identified as the major barrier to Internet shopping adoption. Consumers perceive more security during online transactions if online vendors can demonstrate that their websites are secure, the consumer then, will recognize the seller's intention to provide security requirements during online transaction.

In an early stage of online shopping adoption, reported that consumers were most concerned about being unable to examine the product physically prior to purchase, cost of shipping, credit card security, and privacy of personal information. Similar findings were also Gibbs, *et al.* (2003) conduct a cross-country comparison study including USA, Germany, France, Denmark, Brazil, Mexico, Japan, China and Singapore to examine global, environmental, and policy factors that act as determinant of e-commerce diffusion. Results of the study indicated that B2B is driven by global forces, while B2C is driven by local phenomena. Whereas payment method options, language, available shopping alternatives, lack of consumer trust, shopping channel preference, on site product information, reluctance to buy online, and ine-quality in socioeconomic level act as barriers to B2C e-commerce. A study conducted by OECD (2007) on barriers hindering e-commerce adoption in developing countries identified some barriers, which varied widely among countries. Most identified barriers are related to infrastructure such as (network availability of ICT skills, technology, qualified human resources), cost of equipment and service, security and privacy issues, payment systems, poor distribution logistics, after-sale services, and lack of feel and touch in online shopping context. Other consumers either in developing countries or in developed countries across Europe do most cross-border online shopping, where they face different barriers. SEC (2009) report on cross-border e-commerce across European States concluded that language, cultural barriers, payment methods, delivery and after-sales support are the most important hindering factors.

Positive Impacts of e-Commerce on Environment

Transportation is responsible for a large percentage of carbon dioxide emissions. It is obvious that reducing the number of vehicle trips is one way of reducing the level carbon emissions. E-commerce applications are the means of conducting business

without actually commuting. Business may further reduce their carbon foot print, by allowing their employees work in virtual office, shopping online and working from home which reduces the number of commuters on the road. The number of commuters may further reduced if more business transactions could be conducted online. Moving towards the paperless society would be advantageous for deforestation which contributes to global warming. There are many ways in which digital transfer of information through ecommerce could be useful. Ecommerce can potentially reduce waste and the need for inventory, warehouse space, operating cost of business. For example it is not required to have the office space on rent or to send out bills via the traditional more expensive means using papers. Further for the benefit of the environment recyclable packaging of goods must be used. E-commerce has also been alleged to prevent waste by vastly increasing the efficiency of the market for secondary materials through online auctioning on a global scale.

Negative Impacts of e-Commerce on Environment

A closer look at the environmental impacts of the Internet quickly reveals that the potential positive impacts are only one side of the story. Although the potentials of the Internet to save material and energy cannot be denied, it is too early to conclude that e-commerce has only positive impacts on environment. Each potential positive impact is coupled with a potentially overwhelming negative impact as well. For example, moving business online can reduce waste such as printed catalogues, retail space, and transportation requirements, but we have to manufacture more energy intensive computers instead! Web based marketing may encourage profligate rather than savvy consumption. Indeed, the Internet has already dramatically increased mass production of various products on a global scale. The ease of online shopping itself causes people to buy more. In terms of energy consumption, faster delivery requirements tend to create a situation in which trucks are moving half empty. E-commerce also tends to favour faster transportation modes, which can increase fuel consumption exponentially. When we opt for trucks instead of boats or rail, energy use goes up by a large factor. Moving the same package by air again increases the energy use dramatically. Therefore, some of the increase in transport energy consumption can be attributed to the growth in e-commerce as it tends to encourage the consumer preferences to more energy-consumptive, faster deliveries trips. The Internet economy is a double-edged sword. Despite the growing literature on environmental impacts of e-commerce, our knowledge of the extent of, and mechanisms behind, the patterns of material use and energy consumption are very limited. At this stage the question may arise: Can we survive the Internet? The environmental effects of e-commerce focuses on three aspects: energy, resources and pollution .As of today the scientists or policy makers still do not have clear statements about relationship between the ecommerce and the environment. But of course it has potentials of positive environmental impacts which has been summarized as three D's for

the new economy: dematerialization which reduces the material consumption by shifting books to bytes, compact disks to MP3s, check books to clicks and so on, de-carbonization by reducing the Green House Gas emissions and making the goals of Kyoto protocol easier and demobilization by reducing the transportation.

Conclusion

This study reveals that the product or services of interest quickly is the biggest barrier to effective marketing this problem may be overcome through E-commerce, where number of companies offer several products through the net. In Short, Indian e-commerce has to face many difficulties in web marketing because of infrastructural difficulties and computer illiteracy. Majority of the customers live in rural areas do not have sufficient knowledge about computer and internet. Some of customers in urban areas do not have credit facilities and therefore online buying and selling of goods is limited to urban class having knowledge of computer internet if Indian marketers take into account essentials of good website they can definitely make success marketing in international markets.

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PERFORMANCE APPRAISAL SYSTEM: IT'S IMPLICATION TO EMPLOYEE PERFORMANCE

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ABSTRACT

Performance appraisal is a vital tool to measure the frameworks set by any organisational to its employees. It is utilized to track individual contribution and performance against organizational goals and to identify individual strengths and opportunities for future improvement and assessed whether organizational goals and achieved or severe as basis for company's future planning and development. The performance appraisal is need because of every employees has have different level of attitude to do job. In the organisation the performance appraisal system is important for its employees. It refers to the task of rating or assessing the performance of employees. This done by both for managers, supervisors and employees at various level. The method of performance appraisal evaluation based on post-oriented i.e ranking method, checklist method, critical method and easy method. The future oriented like MBO method, Assessment centres, BARS, 360 and 720 degree method.

KEYWORDS

Process, concepts information, Employee Motivation, strength and opportunities.

INTRODUCTION

Performance appraisal is a concept that started in the early of 20th century. It is a human resource management (HRM) practice that has attracted considerable attention from

practitioners, teachers, students, and scholars. It is the process of obtaining, analysing and recording information about an employee to evaluate and improve their performance. The role of the performance appraisal as a tool for looking forward to what need to be done by the employee in order to achieve the purpose of the job to meet new challenges. Ideal of the performance appraisal is that the desired outcome effectively enable to employee to meet their own performance targets to the organization meet their own performance targets through motivated self-learning concept. The development of performance appraisal system has four stages. It is called TEAM approach performance appraisal is reviewing past performance and goal setting for future performance and employee development. The TEAM as

T -Technical

E -Expended

A -Appraisal

M -Maintenance

Since formal performance analysis is multidimensional process and consequently, its design may differ significantly among employers. The appropriate system of performance appraisal depends on the nature and characteristics of the organization and also the HRM practices adopted by the employer. The success of any organization depends on the quality and characteristics of its employees. The employees become a significant factor in any organization since they are the heart of the company. Organizations simply cannot achieve their goals and objectives without them. However, it is a fact that any employee for that matter needs something to induce him or to look forward to so that he is motivated to work at the best interest of the company.. This indeed was indicative of the more strategic approach to Human Resource Management (HRM) policies which sought to connect the aims of the organization to the performance of the individual. Organizations usually have annual performance reviews with the supervisor providing comments on employee's performance. However, leading Indian companies are adopting a very progressive approach to performance management by adopting a 360-degree approach or management by objectives (MBO). Wise (2005) also said that performance appraisal system helps an employee discover his strengths and weaknesses and would help him in decision making about his career choices. Many organizations have adopted the Performance Appraisal Process as one of the main methods used for teacher's development, hence, business performance improvement. A direct outcome of that massive adoption was the recognition and understanding of the dependency between accuracy, effectiveness, quality of the Performance Appraisal Process and organizational human resource development. Performance appraisal is very important within an organization that will help to evaluate the staff according to their tasks in order to ensure they conduct their job at a required standard which will effect on the compensation. In addition, it's significant to identify their skills, performance and to know there weakness and how to improve it within the department target. The appraisal system should be up-

to- date with the improvement of the company and to satisfy the company goals. In the appraisal system, managers are conducting employee evaluation according their work then forward to HR department to collect the performance rating and to decide the compensation package. Every organization may be it educational or non-educational has their own strategy on how to evaluate if their vision and mission is achieved or not. Likewise, annual evaluation is being conducted to evaluate employees' performance so that continuous improvements must be effected in order to meet the demands of the changing environment.

OBJECTIVES OF PERFORMANCE APPRAISAL SYSTEM

The performance appraisal aims at both judgmental and developmental efforts. Under developmental efforts employees are helped to identify their weakness and take steps to overcome them. It is purely self-development of employees. By focusing, performance appraisal goes to the inherent of personal management and reflects organizations interest in the process of employees. The objectives of performance appraisal system are :

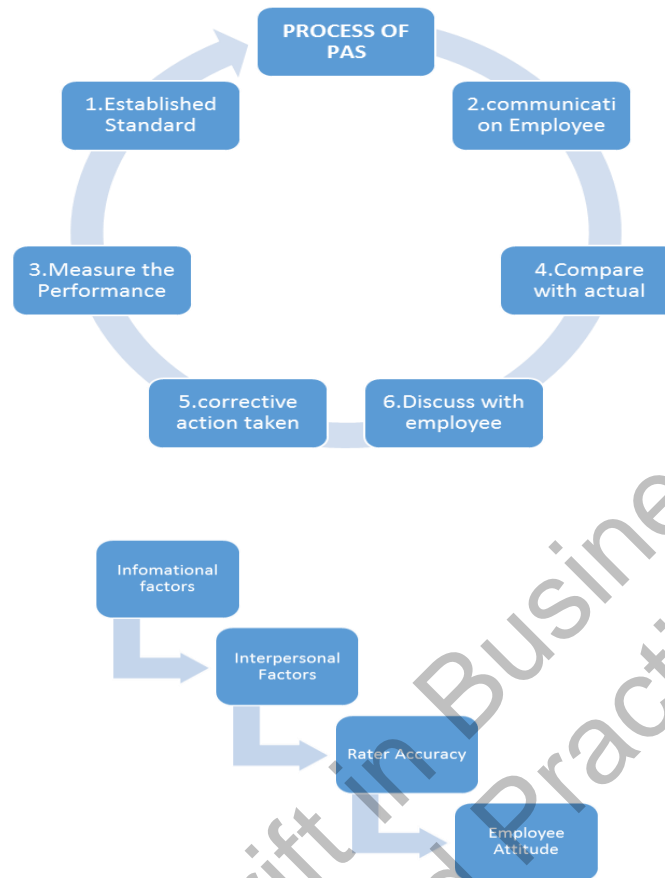
- To improve the job performance of employees.
- To know their potentials.
- To know the areas where employees need training.
- To develop fair relationship between superior and subordinates.
- To provide systematic judgment of back up salary increase.
- To reduce grievance of the personal.
- To provide promotion is based on mentioned seniority.
- To test the effectiveness of recruitment process.
- To know the pressure of employees.
- To know the strengths and weaknesses of employers.

PROCESS OF PERFORMANCE APPRAISAL SYSTEM

The process of performance appraisal system helps the organization identify six major phases. They are performance standards, communication, measurements compare, and discussion and take corrective action. The PAS involved the identification of common goals between appraisers and appraise. If such a process is conducted effectively, it will increase productivity and quality output. The performance evaluation processes are

CONCEPT OF PERFORMANCE APPRAISAL SYSTEM

The concept of PAS assumed that linking performance with reward increases the levels of performance. Apart from performance monitoring the performance appraisals also help in determining how each employee fits into the organizational development and efficiency performing all the assigned tasks and responsibilities. It also helps in determining the training needs of the employers in planning future job schedules. The concept of performance appraisal system having following factor.



Informational Factors

The communication between the appraiser and appraise will influence the process. It should be done in regular intervals. That will result in a variety of job outcomes like satisfaction, problems and commitment of organization environment. During the discussion the performance review may include the need for improvement. In this stage feedback is also play a vital role in performance appraisal system.

Interpersonal Factors

This factor relates to the fair treatment of assessor and assesses. It is an important factor to determine the best quality outcomes the quality of these interactions during the process also contribute to good perceptions in the whole organizations. During this stage these should be an environment of trust in the evaluations. If any absence in this level it may make dissatisfaction with performance appraisal system and then whole process of appraisal as ineffective.

Rater Accuracy

Rating another person's performance is not an easy take, particularly in complex jobs. In this stage providing practical training in rating techniques, this includes feedback. The performance rating is based on rater evaluations which are subjective to human judgments. Personal factors may also likely influence the rating. The poor PAS will not

have the desired effect. There should be a proper concept of appraisal system to remove subjectivity and personal bias in the rating. The rater is hence evaluated on account of a number of work situations. It should be done by way of Multi Rater System (MRS).

Employee attitude

In PAS employee attitudes towards the system is strongly linked to satisfaction with the system. Perfected judgments of fairness of the system are an important aspect that contributes to its effectiveness. Employee reaction to the critical aspect of acceptance and effectiveness of the system. Any dissatisfaction and unfairness may lead to the failure of the system.

METHODS OF PERFORMANCE APPRAISAL SYSTEM

The performance appraisal is evaluated in terms of quality, quantity, time, cost and also analysis the value that the employee adds to the goals of the organization. These are different methods of performance appraisal used based on the type of organization, size of the organization and also the period when it is used. There are two types of periods used in performance appraisals. They are past-oriented methods and future-oriented methods.

<p>PAST –ORIENTED</p> <ul style="list-style-type: none"> • Ranking method • Check list method • Critical incident method • Graphical rating method • Essay method
<p>FUTURE-ORIENTED</p> <ul style="list-style-type: none"> • MBO method • Assessment centre method • BARS method • 360 degree method • 720 degree method

Ranking Method

This is one of the simplest methods. Which is used when it becomes necessary to compare the performance of two or more employees? It is a process of placing employees in a ranked in a descending order on their overall job performance. But it's possible only for very small in a quantitative nature. The employees are ranked from the best to last on the basis of overall performance. This method having only less objectives because it is for school levels. In organization the employee strengths and weakness cannot be easily determined in this method.

Checklist Method

Under this method a checklist of questionnaire is prepared in forms of YES or NO type question prepared. Here the rater only does the reporting or checking and human resources department does the actual evaluation. The rater concerned has to tick appropriate answers relevant to the appraises. The HR department then calculates the total scores which show the appraisal result of an employee. Checklist method provides constant examples of job evaluation. It is a lengthy procedure of evaluating employees. This method is a time consuming and expensive methods because different list must be prepared for different job nature.

Critical Incident method

In this method, only critical incidents and behaviour of employee associated with these incidents are taken for evaluation. Identification of the critical incidents during work place can be an individual process or a mutual between user and evaluator. Rating will be done based on the extend of correctness of the subordinate's behaviour. Finally, which define good and poor employees This method requires every supervisor to record all significant incidents in each employee behaviour which indicate effective actions are not. The recording is made in a specially designed notebook for this purpose. This method is having drawback of that critical or unusual do not take place in the workplace often and also difficult to convince people to share their action in the critical incidents through a survey.

Graphic Rating Method

Graphic rating is scale that lists a number of traits and a range of performance for each. The employee is then rated by identifying the score that best describes his level of performance for each trait. In this method the selection of factors to be measured is the most important one. There may be two types of factors one is employee characteristics and another is his contribution. The above two factors are ranked as excellent, Very Good, Good, Average and Poor. This method is simple to use. But the major drawback is that the rating may be given subjective. In some times each characteristics is equally important in evaluation of the employee performance as "Very Good".

Essay Method

Method is a descriptive nature. Under this method the superior prepares a written statement about the employee being evaluated. The description is expected to be as factual and concrete as possible. The statement usually contained on describing specific strengths and weakness of his job performance. It is also suggesting course of action to remedy for identified problems areas. The statement may be written and edited by the appraiser only. The success of the methods depends mainly on the capacity of the

appraiser to write effectively about the appraise. Sometimes the appraiser may write a biased essay and also find out the efficient appraiser is also very difficult.

MBO Method

The Management by Objective (MBO) was developed by Peter Drucker in 1954. It is also known as work planning and review of goal setting approach to performance appraisal. The MBO methods of appraisal are result-oriented. It is seeking to measure employee performance by examining the entered to which predetermined work objectives have been meet. Generally, the objectives are established jointly by employer and employee or superior and subordinate.

Assessment Centre Method

This Method Was First Developed in USA and U.K in 1943. In Assessment centre is a group of employees drawn from different work units. These employees work together on an as assignment similar to the one they would be handling when promoted evaluates observe and rank the performance of all the participants. It is more focused on observation of observation of communication skills, interpersonal skills, ability to plan and organization. Assess by observing their behaviours across a series of selected excise or work samples. In this method required large staff, expensive and difficult to manage.

BARS

Behaviourally Anchored Rating Scale (BARS) were introduced by Smith and Kendall in 1963. This method comes under the combination of critical incident and graphic rating approaches. In this method employee's actual job behaviour is judged against the desired behaviour. This method more reliable and valid as it is job specific and identifies observable and measurable behaviour. The rate's bias is reduced. Systematic clustering of critical incident helps in making the dimensions independent of one another. This method is having large time consuming and the development of BARS for every job is expensive. The behaviours used are more activity oriented than the result oriented.

360 degree

It is a popular appraised technique that involves evaluation input from multiple levels within the firm as well as external sources. Under 360 degree performance of employee evaluated by management, colleagues, self, subordinates and customers. The timely feedback is given and performance is evaluated again based on the targets that are set. It provides people with information about the effect of their action on other work place. This 360 degree tool has been formed to be extremely usefully and effective. In particularly to measure interpersonal skill, customer satisfaction and team work. But this methods having negative side as, receiving feedback from multiple sources can be time

consuming, very costly and very difficult to install in multi-functional areas. The maintaining confidential is also difficult in the 360 degree method

720 degree

The 720 degree appraisal is the latest method has been introduced in the most difficult part the performance appraisal process. The appraisal is done and targets are set and the feedback is given and organization gives tips to achieve the goals. It is a pre and post round of feedback. This method helps in creating a systematic work environment and will to bring out the best of every employee. It's to ensure that employees reach organizational objectives and standards. This method is way to understand the expectation of the employees and solve grievances in their activities. In 720 degree method having lot of paper works involved. The rater inexperience and ineffectiveness also there in and also in sufficient information.

CONCLUSION

Every organization, irrespective of its size, has one appraisal system for its employees. This implies the performance appraisal has become an indispensable activity in any organization. Organization should face realities that performance appraisal is incomplete unless the appraisal is told what his strength are and weakness, his performance cannot improve in the subsequent future. Proper feedback should be done to concerned employee so that they will aware about their potentials. The performance discrepancy can be managed through concerted efforts at training and development, career and succession management. It is also vital for organization to have a proper and periodic reviews of all personal policies, compensation, job analysis, job evaluation, and grievance process etc., it means human resources development would be better of it performance appraisal is genuinely conducted. The aim of every appraisal system must be allow for continuous communication between employer and employee should be molded for the total improvement of the organization as whole.

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A STUDY ON CULINARY TOURISM IN INDIA

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ABSTRACT

A decade ago, culinary tourism was still a concept unknown to the Indian subcontinent. Indian cuisine is extremely popular globally for its unique flavors and spices. The Indian region's food plays a key role in attracting tourists to a certain destination followed by culture and lifestyle. Food is not only a basic need for tourist but it is also a cultural element that can positively present a destination and attracts more tourist. With the evolution of the tourism sector in India, culinary tourism is one of the niches. Culinary of a destination comes under a part of cultural tourism. Culinary tourism of India also contributes to the social, economic and environmental development of a destination. . Each destination of India has its own unique and different levels of attractiveness, and these destination of India draw and pull the tourist from different countries and thus the delicious food of India can be used as the main attraction and promotional tool for the development of tourism in India. A culinary tour of India, helps the tourist to take a trip down the diverse cooking cultures and thereby knowing the country better.

KEYWORDS: Cuisine, Food, Culture, Spices, Incredible.

INTRODUCTION

World Food Travel Association(WFTA) defines culinary tourism as “the pursuit and enjoyment of unique and memorable food and drink experiences”. Culinary tourism, also referred to as gastronomic or wine and food tourism, is a niche area of tourism studies that has grown rapidly in recent years in terms of tourism research and education (Hjalager and Richards). Food is essential part of all type of tourism. Culinary tourism is often referred to simply as food tourism. Food tourism is defined as “visitation to primary and secondary food producers, food festivals, restaurants and specific locations for which food and tasting and/or experiencing the attributes of a specialist food production region are the primary motivating factors for travel.” Given by Hall and Mitchell. The major element of Culinary tourism is taste, quality and authenticity of food which also promotes the destination. Culinary tourism is a source of regional agricultural and economic growth and for local tourism. Culinary tour package in India will take the tourist through the everyday local food and drinking experiences followed by Indian people. In India for every 100 km the culture of food, people and language will change in India. India is blessed with wide variety of spices. The spices used in the food also for its medicinal and nutritional value.

REVIEW OF LITERATURE

Speaking about the growth of culinary tourism in India, Megha Singh, director, Agra walks said, “Indians and Indian food restaurants are a frequent sight in many foreign cultures now. At many of the world’s best restaurants Indian food is become hugely popular among foodies all over the world. Our *masalas*, *naan* bread and sweets are fast becoming familiar with the international travelers and now they look forward to trying them out on their journey to India. Food is an integral part of the Indian culture and increasingly tourists want to do the complete Indian experience with a cocktail of history, culture and cuisine.”

Echoing similar opinion, Rajeev goyal, founder, India food tour added, “since we have been the trendsetter for culinary tours, we are still working on awareness for this new field that tourist should look for while travelling to India. Globally, Indian cuisine is not new, but when international tourists come to India the big question for travelers is 'what and where to eat'? In recent years, we have noticed the three fold change in number of travelers looking for these kinds of culinary tours in India.”

CULINARY TOURISM PLACES IN INDIA

India has 29 states and each state has different style and taste of cooking. The culinary tourism of India starts with Kashmiri cuisine in Kashmir and ends with chettinad cuisine in Tamilnadu. Mulligatawny soup is the international soup of India. Apart from having several cultural, natural and heritage tourist sites the food destination of India also grab many tourist. The main food destination of India are Delhi, Mumbai and Kolkata which have a rich and distinctive culinary character. The national capital region Delhi for its chaat, parathas, and tandoor.

The commercial capital of India, Mumbai is one of the main attraction of India and famous for vada pav which is most popular street food in Mumbai. It also known for its incredible Parsi food. Kolkata have some influence of Chinese cuisine which has street style Chinese food. Kolkata also has best seafood restaurants. The golden triangle of India is Delhi, Jaipur and Agra is also famous for culinary tourism. The golden triangle is also known as “the great Indian samosa tour”. Samosa is the Indian savory which has triangle shape and golden in color and it is also famous in these areas. Kerala in south India is most famous for back water tourism and it also rich in sea foods, Malabar biriyani and appam etc... These are the main culinary tourism places in India. A culinary tour of India may include different activities like visiting restaurants, street food stalls, food festivals and attending cooking classes.

Traditional foods are originally unadulterated and were designed to individual needs and are an important source of many nutrients. These recipes are formulated in a way which provides both, a balanced diet and required amount of nutrition according to climate, region, season, age and gender as well as rich taste. Traditional foods provide a link to our past and culture and serves as a reminder of our rich food culture, particularly for

young generation, as with the changing eating habits, lack of awareness about nutritional value of traditional food, and in absence of standard recipes, over time we have witnessed the loss of many traditional recipes and cuisines. We aspire to promote by putting in efforts to recognize, revive and restore the hidden culinary gems spread across the length and breadth of the country at large.

INDIAN CUISINE

India has two large cuisine in the world. The golden temple is located in the culinary capital of India Amritsar. The golden temple of Amritsar is one of the UNESCO approved site and the “Langar” in the golden temple is world large kitchen which provides nourishing and nutritious food such as rotis, daal, a vegetable dish and kheer. At normal days langar serves for 50,000 people a day and on holidays or any religious occasions they serve for about 1, 00,000 people. Another large kitchen of India is Jaganath temple kitchen located in Puri, Orissa. This kitchen serves Mahaprasad and tourists particularly prefer to take dry Mahaprasad called Khaja to home.

In north India is famous for Mughal forts and cultural center and also for Mughal cuisine. The primary Mughal dishes would consist of milk, cream, saffron and meat of sheep, goat and venison. Awadhi cuisine of Lucknow city capital of Uttar Pradesh in north India where the world's wonder Taj Mahal takes place. The Awadh region has been greatly influenced by Mughal cooking techniques. The city is also known as Nawabi foods. Awadh cuisine gives birth to dum style of cooking.

The wide Indian culinary culture reflects influence of Persian, central Asian and south east Asian cuisines. Indian cuisine is made of variety of food traditions. The tradition will differ from region to region. The worldwide food survey given by hotels.com, Indian cuisine takes place in top ten list of the world's best food preferred by global travelers and tourists and about five per cent of international traveler's preferred Indian cuisine and food when on holiday.

Indian cuisine has more traditional value. The traditional foods of India are highly nutritive and some food will have any history. This clearly shows that culinary tourism also link with history tourism. To promote Indian traditional food more event, shows and competition may be conducted so that the traditional food of Indian food may reach all over the world. For instance, The event Feast, Flavor and Fusion of India being organized by FSSAI (Food Safety and Security Association of India). This event to promote and celebrate culinary heritage of India. Heritage and history have strong bond with culinary tourism.

TOURIST AS A GUEST

In Sanskrit literature the three famous word “Atithi Devo Bhava” “Guest is God” are a dictum of hospitality of India. Indian people believe that they are honored if they share meal time with guest. The guest are literally treated as god. By preparing delicious food and they serve with love and respect. South Indians traditional method of serving food is

on banana leaf which provides a different experience to the guest. There are four types of culinary tourist. Recreational – red they always prefer familiar foods, and restaurants. Second type of tourist is diversionary – yellow this type of tourist love to have party and are social but not take the time and energy to research dining information. The third type of tourist seek out local and regional cuisine and eat where the locals eat and this type of tourist is called extentional tourist – green. This tourist will also engage with pre – travel study. Experimental – blue these tourists are trendy and embrace the latest foods, flavours and cooking techniques. In India all type of guests are treated and honoured in good manner and satisfy each and every tourist. In some region of India the guest will be received by their traditional way of welcome. Indian's traditional welcome drink for guest is fresh Tender Coconut water.

FOOD FESTIVALS IN INDIA

Food festivals in India attract and pull many tourists all over the world. The tourists visit India for participating and enjoying the food festivals of India. Various food festivals take place throughout India every year, celebrating everything from rice to mangoes. Here are some major food festivals in India and these festivals are a tool of attraction of people to destination. Festivals are the main motive of culinary tourist to India.

National Street Food Festival

India is known for its street food and New Delhi in India is one of the street food capital of the world. This festival is most popular in India and hosting variety of street food stalls from different parts of the country. The tourist can gorge themselves on much loved street delicacies from all over the world. Every January the tourist can enjoy this national street food festival.

The Great Indian Food Festival

The Great Indian food festival is also known as mother of all food festivals takes place in Delhi. The culinary tourist can also take part in various activities such as eating contents, cooking demonstration and cultural performances.

Pongola Harvest Festival

Pongal is the harvest festival celebrated in southern state of Tamil Nadu. Every year of January they celebrate the harvest of rice, sugar cane and turmeric and eating is the big part of celebration.

International Mango Festival

Mango is the national fruit of India and has more than 500 varieties grown here. Every summer in Delhi international mango festival takes place the tourist will enjoy by having mango eating contents and mango carving takes place in this festival.

Diwali Street Food Festival

Diwali is the largest festival celebrated in all over India. The special part of Diwali after lightning of diyas is sweets. Many traditional sweets will be prepared by the people. Diwali street food festival held in Noida, Uttar Pradesh. This festival is full of Indian's best street food, plenty of Diwali traditional sweets, cold beer, live music and dancing.

Sattvik Traditional Food Festival

This is a winter festival conducted at end of the December or early January. This festival highlights the grains, spices and traditional dishes. The main motive and focus of the festival is on recipes that are made from ancient crops and reintroduce that crops or grains to the urban crowd to preserve and promote Indian food which is delicious makes mouthwatering and also high nutritious and in danger of extinction.

INCREDIBLE TIFFEN PROJECT

'INCREDIBLE INDIA' the campaign of India by ministry of tourism in the year 2002 to promote India which leads to great improvement in tourism and attracts more foreign tourists this results in establish of India as a high end tourist destination. As the same way Ministry of Tourism, Government of India launched the 'INCREDIBLE TIFFEN' campaign, an initiative by Cuisine society of India at ITC Maurya, New Delhi. Cuisine society of India took four years to develop the concept 'INCREDIBLE India'. At the time of launching the campaign, SubothKant Sahai, Minister of tourism, Government of India, said "Indian cuisine has spirit, influence, passion, and zeal to attract tourists. With the Incredible Tiffen being launched, we aim to attract five million tourists to India. This is an innovative and new project. In this project the local foods are packed for people outside the country, which help them to get an idea of the choices of food and to know the taste of food available in India.

The project Incredible Tiffen was first start with rich and delicious Delhicuisine. And the food from Delhi dived into classification Farmaishi (royal) cuisine and Saadi (common man's) food. This attracts all type of guests of India. Delhi cuisine tiffen also includes Kayasthas, Vaish, Muslim and Punjabi cuisine. By using of different tiffen carriers denotes and indicate different region and communities. Foreign tourists have less knowledge of Indian foods because it change region to region so to bring our regional traditional food under one roof is called dabba. By this tiffen project the food of India reach all type of tourist and made them travel to India frequently. The project also files and document the history of food so that rare dishes are not lost to future generations.

CONCLUSION

In General Tourism is a multi-dimensional activity. Indian Culinary Tourism has vast potential and involves all type of tourism because no tour without food. All type of tourist

enjoy the authenticity and delicious food of India .This results in generating employment for the locals and stimulate to spread and develop more restaurants, food event and festival etc...This leads to earn large sum of foreign exchange besides country's overall economic and social development. To develop more the participation of state government, central government and other private sectors should engage properly .Apart from Indian destination and attraction the food attracts more tourist to India, so the government should do proper promotion and new invention to satisfy the tourist more. Indian Culinary tourism is a developing sector in tourism department and after few years it will shine and will take top position among all tourism. Because it is the basic element agriculture and other food generating segments, food is the only thing which does not have any decline stage. Agriculture is the back bone of India and the culinary tourism which strength the back bone India. The involvement of local people will helps to get more promotion.Culinary tourism also made a pavement for create new entrepreneur. It develop more business in India which includes both small and large medium of business.

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A STUDY ON STRESS MANAGEMENT AND ITS IMPACT ON ORGANIZATIONS

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Abstract

Day to day life is full of stress-both on the personal and professional fronts. Pressure of time often results in people reporting to their workplace with migraine attacks, body ache, mental strains, etc. Stress, therefore is a costly business affair, which affects two aspects-first, the employee's health- which directly affects the second –the organizational profits. A man's life today faces all sorts of challenges and obstacles that hamper his normal functioning, and sometimes the pressure is too hard to handle.

Key words: Stress, organizations, disorders

INTRODUCTION

What is work stress?

Work-related stress is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. There is often confusion between pressure or challenge and stress and sometimes it is used to excuse bad management practice

Workers who are stressed are more likely to be unhealthy, poorly motivated, less productive, and less safe at work. The organizations are less likely to be successful in competitive in modern market. Stress can be brought about by pressures at home and at work. Employers can not usually protect workers from stress arising outside of work, but they can protect them from stress that arises through work. Stress at work can be a real problem to the organization as well as for its workers. Good management and good work organization are the best forms of stress prevention. If employees are already stressed, their managers should be aware of it and know how to help.

Work related stress Hazards?

- Job content- Monotonous, lack of variety, unpleasant tasks etc..
- Work load and work place- time pressures
- Working hours- inflexible and unsocial hours
- Participation and control- lacking in decision making and control
- Career development, status and play
- Role in organization-unclear role, conflicting role
- Interpersonal relationship
- Organizational culture
- Home-work interface

Stress Stages

Our mind has different stages while encountering a event. The two stages of stress are beta stage and alpha stage.

Beta Stage:

The beta stage is the situation where the person is in the waking stage. The alpha stage is the first step to unconscious. Usually the decisions we make in our life is a combination of conscious and sub conscious state. Now lets go in detail about how these states work together.

Alpha Stage:

The alpha state is the stage where we do our work. This is the stage where we will be relaxed. We will be warm and comfortable. In this stage we will be waiting to take up the work with a fresh mind. For example, waiting in the car for some one on a sunny day, with a mild breeze blowing over you, is a perfect state of alpha stage. The work done in the alpha stage is mainly controlled by the sub conscious state. Thus what ever we do in this state, it will be correct and there is very less probability of making mistakes during

this state. The alpha stage occurs only twice per day. It is when we wake up in the morning and when we are about to sleep during the night. Our conscious mind has the reasoning capability. Our conscious mind is like a tape memory. We cannot delete it and copy another data, instead we can create another copy of data on it. During the decision making stages, the sub conscious state is the one which take up the decisions. No matter what the conscious state does, it need to co operate with the sub conscious state in order to take up a decision. Thus this is the reason why we call the sub conscious mind as our energy source. For example, suppose we scold a small child and degrade him for some mischief done by him, the words of degradation will always exist in the child's mind. Thus it will be stored in the sub conscious mind which will remain there for ever. Thus the child will be always a failure because conscious mind will not be able to over take the sub conscious mind in him. Thus we need to be careful while speaking to a child. We also need to know the fact that whenever a conscious mind takes up a decision, it has to be asked with sub conscious. If the sub conscious mind has already decided upon a particular decision and if the conscious mind changes the decision, then it is not possible for the sub conscious mind to again change.

Stress and Stress-Related Disorders:

Although information on this topic is still sketchy, reliable evidence has begun to emerge on both the extent of job stress and stress-related disability in many organizations. Indicators of occupational safety and health risks associated with the organization of work and workplace stress come from following sources:

- Data on the prevalence of stress and stress-related disorders in the workplace, and how the employees experience job stress and how it have changed in recent years.
- Data on the scope of workplace exposures to workplace conditions that are known risk factors for stress and stress-related disorders, and on how these exposures have changed.
- When affected by work stress and work related disorders workers become increasingly distressed and irritable, unable to relax, difficult in logical thinking and decision making feel tired, depressed, experiences physical problems, musculo-skeletal disorders.

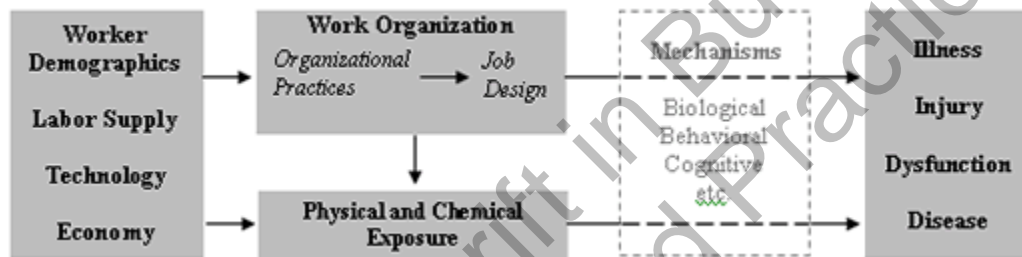
According to American Psychological Association, 54%of Americans are concerned about the level of stress in their everyday lives. Stress makes cancer cells stronger and less likely to die. Research indicates that a protein called BAD that kills cancer cells, does not work in the presence of epinephrine – which is produced by the adrenal glands during stressful situations and depression.

Economic Factors:

Stress can be linked to the external factors such as Economic factors, occupational risks, the environmental and emerging issues. Stress can also be linked to the external factors

which govern our own irresponsible behaviors negative thoughts that surround us, or unrealistic desires and expectations. Organizational practices of concern in the work organization and stress field are the products of macroeconomic, technological, demographic, and other forces at the national and international level. These developments have had significant impacts on business practices relevant to the organization of work, including the organization of firms, the organization of production, the nature of employment contracts, and other human resource policies such as work-life programs and fringe benefits. In many countries, these trends have occurred against the backdrop of an aging and increasingly diverse workforce.

These causal pathways between work organization and worker safety and health are illustrated in the figure below. This figure portrays a somewhat broader causal model, showing that new organizational practices of concern are the products of various background forces, including the growing global economy, changing worker demographics and the labor supply, and technological innovation.



Occupational Safety and Health Risks

Although information is limited, indicators of occupational safety and health risks associated with the organization of work and workplace stress come from two sources:

- Data on the prevalence of stress and stress-related disorders in the workplace, and on how experiences of job stress have changed in recent years coincident with changing organizational practices, and
- Data on the scope of workplace exposures to workplace conditions that are known risk factors for stress and stress-related disorders, and on how these exposures have changed.

Emerging issues:

The aspects of work organization affect general well-being, physical health, and stress-related outcomes. There is a number of important emerging scientific and health issues related to work organization practices are:

- **Work-Life / Flexibility:**

Women are entering the workforce at increasing rates, and couples are working longer hours. Due to these circumstances and recent trends in family planning, workers are increasingly finding themselves “sandwiched” between work and domestic responsibilities. The links between work-life conflict and employees’ well-being and functioning (both at work and home) have become a growing concern for both employers

and workers. It is necessary to examine the risks posed by work-life conflict and especially the design and benefits of work-life programs to restore work-life balance.

- **Disaster Mental Health/Traumatic Stress.**

Terrorist attacks in Mumbai, Natural disasters have served to elevate disaster mental health as an area of concern in occupational safety and health, with special attention to stress experienced by emergency responders. Effort is needed along several lines to reduce stress risks among disaster workers, including (1) development of psychosocial instruments to reliably assess psychological stress in post-disaster situations, (2) how disaster response work can be better organized and managed to reduce stress risks, and (3) ways to improve the resilience of disaster workers and to improve mental health interventions.

Depression / Psychological Illness.

According to a study conducted by the global health agency, World Health Organization (WHO), chances of an individual developing an episode of depression during the lifetime is nine percent in India. According to WHO, depression is slated to become the second leading cause of death and disability across the world by 2020. Evidence linking work organization with depression and other mental health problems, and with increased productivity losses, is beginning to accumulate. There is a pressing need to better understand organizational practices and factors that contribute to poor mental health, to develop interventions that effectively target these risk factors, and to translate and disseminate information on risk factors and interventions for application in organizations.

Workplace Violence.

Recent Studies undertaken in top 200 organizations indicate that as many as one-third of workers report they experienced some sort of psychological aggression, emotional harassment, or abuse while on the job .Workplace psychological aggression can be costly in terms of individual outcomes, such as increased psychological stress, reduced satisfaction, and poorer physical health, and in terms of organizational outcomes such as turnover, counterproductive work behaviors, and decreased productivity.

Older Workers:

A critical challenge in public health during the next decade is how to ensure the safety and health of an aging. Workforce. The Bureau of Labor Statistics (BLS) of USA estimates that between 2000 and 2015, the number of workers 55 years and older will increase by 72 percent – from 18.2 million to 31.2 million. This compares to a rate of only seven percent for workers between the ages of 16 to 54. Despite this unprecedented increase in the number of older workers, we have only limited knowledge of the safety and health risks they will encounter. Company need to better understand the types of

jobs and working conditions older workers experience identify risk factors that may disproportionately affect these workers, and develop best practices and organizational-level interventions designed to improve the safety and health of older workers.

Minority Worker Health.

Evidence suggests that racial and ethnic minorities, who collectively comprise at least 25% of the workforce, are overexposed to a variety of health- and safety-compromising conditions due to their overrepresentation in low status occupations and due to issues related specifically to race and ethnicity. Despite these exposures, few research efforts have been directed toward better understanding the occupational safety and health of minorities

Coping with stress:

Stress can yield benefits but employees don't tend to look that way. For them it's just an escape route. What Management sees as an "opportunity to excel", employees sees them as "Threat of excessive pressure". Employees today do not want to put extra efforts, they just want to have 9-5 p.m.job, with very little to contribute, and the expectations are so high. There is a tendency for desire, even though they do not deserve, while the case should be first deserve, and then desire.

There are **two approaches**:

Individual approach i.e., employee himself takes the responsibility for reducing his or her stress level, by implementing time management, increasing physical exercise, adopting relaxation techniques, and expanding his social network. Stress is essentially an outcome of mismanagement of time. Whenever we encounter a stressful event, our bodies undergo a series of hormonal and biochemical changes that put us in 'alarm mode'. To reduce stress Meditation, yoga, physical exercise helps to create dynamic peacefulness within you. Apart from these the following can also be done by employees to reduce the stress at work life.

a) Job Analysis:

To do a good job, one need to fully understand what is expected of him/her. While this may seem obvious, in the hurly-burly of a new, fast-moving, high-pressure role, it is oftentimes something that is overlooked. By understanding the priorities in your job, and what constitutes success within it, you can focus on these activities and minimize work on other tasks as much as possible. This helps you get the greatest return from the work you do, and keep your workload under control. Job Analysis is a useful technique for getting a firm grip on what really is important in your job so that you are able to perform well. It helps you to cut through clutter and distraction to get to the heart of what you need to do. And it shows you the tasks you should try to drop.

b) Time Management:

Good time management is essential if you are to handle a heavy workload without excessive stress. By using time management skills effectively, you can reduce work stress

by being more in control of your time, and by being more productive. This ensures that you have time to relax outside work.

- Assess the value of your time, understand how effectively you are using it, and improve your time use habits;
- Focus on your priorities so that you focus on the most important jobs to do, delegate tasks where possible, and drop low value jobs;
- Manage and avoid distractions; and
- Create more time.

c) Valuing Your Time:

A first step in good time management is to understand the value of your time. If you are employed by someone else, you need to understand how much your employer is paying for your time, and how much profit he expects to make from you. If you are working for yourself, you should have an idea of how much income you want to bring in after tax. By working these figures back to an hourly rate, this gives you an idea of the value of your time. By knowing the value of your time, you should be able to tell what tasks are worthwhile to perform, and which tasks give a poor return. This helps you cut away the low value jobs, or argue for help with them.

Activity Logs:

Activity logs are useful tools for doing things. They help you understand how you use your time, so that you can identify and eliminate time-wasting and unproductive habits. This gives you more time to do your work, increases your efficiency, and makes it more likely that you will be able to leave work on time and have good quality time to yourself to relax. The first time you use an activity log, you may be shocked to see the amount of time that you waste! Memory is a very poor guide when it comes to this: It is too easy to forget time spent reading junk mail, browsing interesting but unhelpful web pages, talking to colleagues, making coffee, waiting for meetings, traveling, etc. By keeping an Activity Log for a couple of weeks, you can identify the unproductive time in your daily routine. By cutting this out, or by changing your habits, you can substantially increase your productivity.

To Do List:

Keeping a To Do List is one of the most fundamental but important working skills that people can have. To Do Lists help people to deliver work reliably, without letting tasks “slip through the cracks.” This obviously helps in reducing the stress of having failed to do something important. It is essential when you need to carry out a number of different tasks, or where you have made a number of commitments. If you find that you are often caught out because you have forgotten to do something, then you need to keep a To Do List. While To Do Lists are very simple, they are also powerful, both as a method of organizing yourself, and as a way of reducing stress. This may leave you feeling out of control, and overburdened with work. Keeping a To Do List guides you in your approach

to work, puts the work into context, and gives you a starting point for negotiating deadlines.

2. Organizational approach:

Stress activities that cause stress like task of the employees and the role demands and organizational structures are controlled by the management which can be modified or changed. The management needs to focus on personnel selection, job placement, training and development, job redesign, improved employee improvement, establishing corporate wellness programs etc. Goals should be set realistically which serves as a means of motivation to the employees who when achieves them, are most stress free. Finally the wellness program which focus on employees total physical and mental conditions like, providing workshops for developing the regular exercise program shall contribute to the removal of stress in organizations.

Conclusion

Work stress is a real challenge for workers and their employing organizations. Individuals vary greatly in their capacity to endure stressful situations, and there is, undoubtedly, self-selection in the kinds of jobs and stressors that individuals choose. Because sources of stress may vary from worker to worker, providing a solution for one worker may create stress for another worker. Stress can be both positive and negative which has an impact on the employee's performance at work. If taken positively, the results are positive and if taken negatively it may yield disastrous results. For most of the people moderate amount of stress enable them to perform their jobs better. The organization and their working environment transform different kinds of stress problems that employees may face. It is important to identify the stress problems and to deal with them to promote healthy work environment and it reduces harmful aspects of work.

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STRATEGIC DRIFT**Dr.MR.UMA**Professor and Head of the Department, Dept of Management Studies
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Abstract

In todays globally competitive environment, survival of the fittest alone is possible. All organizations which wants to generate more and and more revenue and which wants the operating cycle to go on and on will have to adopt some strategy .Strategy might either be to maintain the status quo or to achieve a greater position like being the leading market producer and thing on .Every organization must have a change agent inside the organization for scanning the eternal environment. Only then those changes could be implemented in our organization. That will also help us in sustaining the competition. Each and every move of our rivalry company, if known to us ,the company can derive competitive advantage too. This paper aims at the symptoms of Strategic drift in business, the causes of Strategic drift and also the ways in which strategic drift could be avoided.

Introduction

Strategic drift can be defined as a gradual deterioration of competitive action that results in the failure of an organization to acknowledge and respond to changes in the business environment. Drift is a reflection of a static outlook, which over time becomes more distant from the reality of shifting conditions in the economy, technology, and consumer demand. The consequence of strategic drift is a decline in competitive advantage through managerial inertia, an increase in operating costs and the decline of innovation and ye market adaptability. The transportation and telecommunications industries provide some of the more visible examples of strategic drift. Leading airlines held on to outdated cost structures and pricing policies were overrun by agile low-cost carriers. Incumbent national telecommunications providers lost their dominant position when they failed to react fast enough to the opportunities brought about by new technologies.

The term strategic drift is used to describe a sense of cognitive sloth in the ability to meet the original objectives of an organization. It lies at the opposite end of the strategic spectrum from “mission creep,” a term used to describe the incremental widening of the original scope of a mission or organization.

SYMPTOMS OF STRATEGIC DRIFT

It is problematic for executives to recognize strategic drift from inside the organization. Internal culture and cognitive inertia will impair judgment and the ability to detect behavior that is disharmonious with the external environment. What indicators or what symptoms does the executive team need to monitor to diag-nose the need to

change? There are a set of symptoms that can be monitored to alert the organization. Strategic drift is likely to set in when the following internal and external conditions are observed over an extended period of time (typically measured over a number of years

Homogeneous mind set at managerial and board levels. While homogenization creates a common culture and more harmony within the organization, it impedes the strategist's ability to recognize and adapt to external changes in technology, the economy, society, or the regulatory environment.

Preservation of the status quo sets in with a tendency to resist changes within the value chain, to keep matters as they are, and to discourage innovation in:

- Organizational structure and human resources
- Technology adoption
- Product innovation
- Procurement policies
- Supply chain management
- Internal operations
- Distribution methods
- Marketing and sales
- Customer relationship management

Preservation of the status quo leads to resistance to change or resistance to any form of improvement. In this situation, managers veer toward a defensive strategy that is more concerned with reducing the risk of loss than increasing the chance of gaining competitive advantage. Strategy would focus more on cost reduction as a means of remaining competitive, rather than developing product attributes and added value. Marketing strategy becomes product or process oriented (selling what we make) rather than customer oriented (developing products that customers want). A product and process orientation has inherent strategic risks. Not only does it ignore the needs of the consumer, it also removes the organization's focus on where the market is going and what products will be in high demand in future.

Lack of focus on the external environment

The behavior is symptomatic of companies that have enjoyed the benefits of monopolistic or oligopolistic market structures. An internal focus can be costly as was evident in the case of Microsoft and the international regulatory environment. In its earlier days, Microsoft adhered to a highly product-oriented strategy to produce and deliver software that would have a considerable impact on society. However, assuming the power the company derived from its exceptional products, it failed to focus externally on the growing power of the regulatory environment in the European Union that was under growing pressure from competitors to control its closed platform policy. In March 2004, the European Union fined Microsoft US\$794 million and the sharing of

information on its closed software platforms, an order that Microsoft ignored for two years. In 2006, the European Union fined Microsoft another US\$448.58 million for failing to comply with its request, and an additional US\$1.44 billion in 2008 for failing to comply with the original 2004 antitrust decision. The detection of a homogeneous mind-set, the preservation of a status quo and lack of external focus are early warning signals of strategic drift.

Decline in performance is a late signal detected when the damage has already been done. Deterioration in performance is observed through declining revenues, relative market shares, profitability, and cash flow. At this stage, strategic management has a tendency to go into a stage of unrest as objectives shift to cost cutting, which further damages long-term performance. The next stage would be the recognition of the need to change the company's strategy and to embark on transformational change

CAUSES OF STRATEGIC DRIFT

A homogeneous mind-set, preservation of the status quo, internal focus, and a decline in performance are the main symptoms of strategic drift. The causes of strategic drift are found in the characteristics of cognitive mapping and organizational culture. Cognitive mapping. Cognitive mapping is created through the mental images and concepts that are built to visualize and assimilate information. Cognitive maps are also referred to as mental maps, mind maps, schemata, and frames of reference. Top management takes decisions based on the mental maps it has constructed for its industry, which in turn has direct effects on strategy reformulation and subsequent industry structure. Strategic decisions are based on intuitive and cognitive constructs of managers' cognition. Cognitive maps are built on both intuitive and logical thinking. When strategists develop cognitive assumptions, they are often limited by intuitive thinking. Economists and organizational theorist describe the limitation of intuitive thinking as bounded rationality – a rationality that is constrained by partial information, past experience, or personal bias. Managers tend to find solutions that have worked in the past and that are satisfactory rather than optimal. In other situations, logical thinking may become activated and analytical thinking that weighs all the options intervenes. There are interesting overlaps and interactions between intuitive iterative thinking and rational incremental thinking. The process gives rise to agreement and disagreement that is often the basis of negotiating different cognitive maps developed by various groups of industry participants. Research on cognition in industry shows that there is a difference between what has tradition-ally been defined as an objective environment and how top management perceives the world around them. The difference gives rise to lack of awareness of shifting environments and the eventual drift from the strategic action required to remain competitive. Culture. Strategic drift is a reflection of a culture of conservatism in strategic thinking and perception. In some cases, it is not merely an inability to recognize that the context is changing but a mental disposition to not even

think about it. Strategic drift is likely to occur when cognitive processes and managerial assumptions are unable to acknowledge or to shift with changes in the external environment. The strategic decisions made within an organization are framed by culture, which in turn develops around organizational structure, hierarchy, routines, internal controls, symbols, and shared narratives. The paradigms of managerial assumptions provide the foundation of organization culture and have a strong influence on decision making.

In mergers and acquisitions, the respective cultures of the parties involved are likely to trap the new larger organization with incumbent managerial paradigms, which could lead to outdated assumptions and strategic drift. Incompatible cultures may not be the downfall of mergers. It is the inefficient integration and development of the incumbent cultures that may cause strategic inadequacies. In the early days of integration, much attention is given to drawing synergies through cost reduction at the expense of developing new strategies. The leading party in a merger tends to force its managerial culture and mode of operation on the target organization. Managers assume that the methods deployed to run the original organization will function equally well in creating a new strategy involving new corporate partners. The misplaced paradigm often leads to the inefficient distribution of physical resources and tacit capabilities and eventually leads to strategic drift.

AVOIDING STRATEGIC DRIFT

Avoiding strategic drift requires a disciplined approach to implement the strategic plan and a degree of flexibility and maneuverability to adapt the plan to changing needs. Aligning an organization's strategy with incremental and radical changes in the industry landscape requires a methodical approach.

There are three main approaches of avoiding drift: developing an early warning system, developing strategic resilience, and encouraging organizational flexibility. The following activities will help prevent the wearing out of an organization's strategy and provide a constant check on the compatibility of internal strategy making and external variables:

1. Encourage diverse perspectives. Encourage diversity in managerial culture, skills, and perspectives to avoid the buildup of a homogeneous mind set.
2. Champion innovation. Reward and incentivize initiatives that bring about positive change in the organization's processes and discourage managerial behavior that is intolerant of innovation.
3. Promote an external focus. Encourage a focus on the external environment of evolving technology, consumption patterns, and industry competition. This can be done through a coordinated flow of information for decision makers and influencers within the organization.
4. Industry benchmarking and market research can be used to challenge prevailing assumptions on the best way to enact strategy. Benchmarking at the level of the products,

processes, and markets would bring to light new trends and practices. Data collection should include environmental indicators such as economic variables, sector growth, and weak signals of new ideas, products, inventions, and innovations that have not yet become trends, but are likely to have an impact on the organization in the future.

5. Monitor performance in terms of both market and financial indicators. A decline in market share is a clear signal that the company strategy is misaligned with external realities and not cognizant of the opportunities for growth. The activities implemented to detect and detract from strategic drift encourage the view of strategy as an evolving process. Sustaining business performance is based on the dynamic capacity to generate new strategies and business models as economies, industries, and markets evolve.

STRATEGIC STAGNATION VERSUS DISRUPTIVE CHANGE

While some organizations go through strategic drift and stagnation, others are tempted to make too many changes too quickly. Frequent shifts in tactics would interfere and disrupt strategic positioning.

Organizations are likely to go through radical change when external CEO's are brought in with the remit to turn around businesses and are under pressure to produce results in a short time. According to research, external CEOs are more likely to succeed if they implement organic, gradual change rather than revolutionary change. The CEOs that are likely to succeed are those that allow sufficient time to comprehend the company's business and culture before they act.

Conclusion

When to implement strategic change versus when to leave it alone is a tactical dilemma that has considerable implications on the competitive position of an organization. The answer lies in the degree of awareness of a strategic situation at board and top management level, and the ability to act at the right time. The primary challenge is to safeguard continuity while preparing for strategic change. For strategic change to succeed, a top down approach is encouraged, starting with building support for new strategic activity at board and executive levels. Communication of the relevance of supporting new strategic directions would help the stakeholders understand the implications on potential improvements in market shares, revenues, profits, and internal opportunities for advancement. Knowing when to strike a balance between immediate gain and fundamental long-term change is a pivotal strategic tool in its own rights.

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A STUDY ON GREEN MARKETING PRACTICES IN MADURAI DISTRICT

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1.1 Introduction

Green Marketing is eco-friendly for human beings, animal and planet. Polansky (1994) defines green marketing as: The green marketing provide five important like good for the environment, save money, save time, reduces waste and healthier. Green is steadily becoming the colour of eco-consciousness. Many people believe that it is a advertising of products with environmental characteristics but really it is enriched with following characteristics like phosphate free, recyclable, refillable, ozone friendly and environment friendly are most of the things consumers often associated with green marketing.

Green marketing is a golden goose. As per Mr. J. Polonsky, green marketing can be defined as, "All activities designed to generate and facilitate any exchange intended to satisfy human needs or wants such that satisfying of their needs and wants occur with minimal detrimental input on the national environment." Green marketing is also called environmental marketing/ecological marketing. This type of marketing can be more expensive, but it can also be profitable due to the increasing demand.

Green marketing term was first discussed in a seminar on —Ecological Marketing organized by American Marketing Association (AMA) in 1975 and took its place in the literature. The term green marketing came into prominence in the late 1980s and early 1990s.

1.2 Statement of the problem

Green marketing should be considered as a significant approach to modern marketing. As resources are limited and human wants are unlimited, resources have to be utilized economically and in an environment friendly. It has to become the general norm to use environmentally safe products and preserve the human society from the possible dangers. Universal evidence indicates people are concerned about the environment and are changing their behavior. As a result of this, green marketing has emerged which speaks for growing market for sustainable and socially responsible products and services. In order to know the practices of green marketing practices of manufactures, consumers and retailers in Madurai District, this study is carried out.

1.3. Review of Literature

According to Hawken (Ecology of Commerce, 1995) business has three issues to face. These are what it takes, what it makes and what it wastes. What it takes is materials from the environment, (its ecosystem) through extracting, mining, cutting, hunting and other means. What it makes is the products of commerce, goods and services that are derived from the natural environment through the process of conversion and transformation. What it wastes represents eco-costs arising from garbage, pollution and destruction of natural systems, which are the consequences of taking and making processes. And these costs are not internalized in most of the accounting systems so far. Zimmer et al. (1994) identified seven major categories of concern: concern for waste, wildlife, the biosphere, population, health, energy awareness, and environmental technology.

R.H.Walker, and D.J. Hanson (1998) in their research article, "Green Marketing and Green Places: A Taxonomy for the Destination Marketer", highlights environment implications and imperatives associated with destination marketing as distinct from those related to products and services marketing. A comparative taxonomy has been generated to illustrate these, and to provide a structure for discussing their relevance, with reference to the particular case of Tasmania as a tourism destination.

M.J.Roy, and R. Vézina (2001) in their research article, "Environmental Performance as a Basis for Competitive Strategy: Opportunities and Threat", Shows that companies are considering environmental differentiation as a basis for their competitive strategy. Further it examines importance of the following three devices like Corporate Environmental Reports (CER), eco-labelling programs, and the ISO 14001 environmental management systems (EMS) standard.

V.Venkataramana and Ms. Nisha Singh, (2005) in their article on "Green Marketing: A "Sustainable" Strategy" In this study focused on although environmental issues influence all human activities, few academic disciplines have integrated green issues into their literature. There are 4 S's of green marketing mix i.e., Satisfaction of customer needs, Safety of product and production for consumers, workers,

society and the environment, Social acceptability of a product, its production and the other activities of the company; Sustainability of the product, their production and other activities of the company. It covers more than a firm's marketing claims. And then it appears that consumers are not overly committed to improving their environment and may be looking to lay too much responsibility on industry and government.

1.4 Objectives of the study

The present work on green marketing has been carried out with the following objectives:

- a) To understand the concept of green marketing
- b) To evaluate the green marketing practices of consumers, retailers, wholesalers and manufacturers in Madurai District
- c) To give suggestions to the measures to enhance the practice of green marketing in the study area.

1.5 Scope of the study

This study is mainly confined to study on green marketing practices among the consumers in Madurai District. The application of green marketing strategies and green manufacturing methods are analyzed and evaluated and green retailing practices are also examined. The opinions of the consumers are also discussed with a view to the development of green marketing practices in Madurai District.

1.6 Research design and methodology

The study is descriptive based on both the primary and secondary data. The Research problem, the hypotheses and interview schedule all have been formulated and framed accordingly. The suggestions of the study emerge from the inferences drawn from the sample survey of consumers, retailers and manufacturers in Madurai district. The secondary data were collected from standard text books, journals, published reports and booklets, documents and records of the Government departments and the internet. The present study is an empirical one based on survey method. First hand data were collected from the field through interview schedule. A number of discussions were held with knowledgeable persons such as academicians, government officials and Organic shop owners for designing the interview schedule. There are totally 30, 38,252 people living in Madurai District as per 2010- 2011 Census Report. It is not possible to collect the data from the entire population. Therefore, it is decided to use Simple Random sampling technique

1.7 Green marketing practices of consumers in Madurai district

- The survey discloses that majority of the Consumers (61.56%) are male and majority (42.60%) of the Consumers belong to the age group of 21 – 30 years.
- The analysis infers that majority of the consumers (68.10%) are private employees and majority (51.14%) of the consumers are students.

- It lights out that most of the consumers (49.84%) have earned the monthly income of below Rs.10, 000. It is deliberated that majority (66.19%) of the consumers are having awareness on green practices.
- The analysis reveals that most of the consumers (47.02%) feel that the price of green products is high.
- It is understood with help of Garrett Ranking Technique that consumers have given first rank for 'Advertisement source' as main source for knowing green marketing practices. It is vivid that most of the consumers (54.54%) buy the green products from the organic stores and most of the consumers prefer food items.
- It is clear that most of the consumers use the recyclable bags while shopping.
- It is clearly understood that most of the consumers (50%) are motivated by the retailers through conducting awareness Programme and vast majority of the consumers (90%) have accepted to pay extra amount for green packages.

1.8 Conclusion

Through this study the researcher has found that consumers have awareness on green marketing practices in satisfactory level but the level of awareness is not satisfactory one. Moreover the stakeholders face the difficulties in implementing the green marketing practices at their position. At the same time no one can neglect the importance of green marketing practices. If they are neglected they have to pay a premium benefit in future.

Evaluation of Consumer-Based Brand Equity Models - A Structured Review of the Literature

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1.0 Introduction

Brands are ubiquitous in the present-day world. Brands are omnipresent in the day to day lives of individuals, but still more brands arise every day. Especially visible brands are in areas where goods and services are sold to consumers or other parties with capability to exchange money to the brand.

A brand that has high awareness among its target group can retain its customers and increase customer loyalty, which may allow for price premium for the brand (Kotler

2003, 216) Derived from the concept that a brand represents a promise of salient benefits to a set of target consumers (Blackett, 2003), *brand equity* is the perception that a brand delivers on its promise of benefits (Raggio and Leone, 2007). This definition implies that brand equity is an intra individual concept – that is, it lives in the hearts and minds of consumers.

In view of the importance of this topic, this paper attempts at recuperating and strengthening the current knowledge of brand equity. More specifically, this work pursues the following objectives, to examine different perspectives of brand equity; to present a compilation of customer-based brand equity models developed by various authors.

1.1 Brand Equity Definitions

Aaker's (1991) who defines brand equity as “a set of brand assets and liabilities linked to a brand, its name and symbol that add to or subtract from the value provided by a product or service to a firm and/or to that firm's customers”.

Another well known definition on Brand Equity was offered by Keller (1993) who observed customer-based brand equity as “the differential effect of brand knowledge on consumer response to the marketing of the brand”. He conceptualized the sources of brand knowledge as brand awareness and brand image.

Three indicators are important:

- Differential effect: Is the comparison between consumer response to the real brand marketing and his response to the marketing of a fictitious brand;
- Consumer response to brand marketing: Presented in terms of consumer perceptions, preferences and behaviors towards the brand marketing-mix.

Park and Srinivasan (1994) considers brand equity as the difference between an individual consumer's overall brand preference and his or her brand preference on the basis of objectively measured product attribute levels

1.2 The Importance of Brand Equity

Brands with high levels of equity are associated with outstanding performance including sustained price premiums, inelastic price sensitivity, high market shares, and successful expansion into new businesses, competitive cost structures and high profitability all contributing to companies' competitive advantage (Keller and Lehmann 2003; Vazquez et al. 2002).

Brand equity is significant in assisting consumers to process information, especially, when the information is overloaded (Krishan and Hartline, 2001).

Yoo, et al (2000) states that understanding the dimensions of brand equity and investing to its growth raises competitive barriers and drives brand wealth. Further they state that Positive brand equity implies that customers have a lot of positive and strong associations related to the brand, and that high quality perception can lead to brand loyalty.

1.3 Approaches to Brand Equity

The concept of brand equity has been approached and evaluated from divergent perspectives. The following section discusses in detail about the different views on brand equity

- ❖ Financial Perspective of Brand Equity
- ❖ Customer Perspective of Brand Equity
- ❖ Employee Perspective of Brand Equity

Financial perspective

When the financial value of the brand is investigated the measure is financial brand equity. The financial brand equity has a “focus on the financial value of brand equity from a company’s point of view” (Yoo, 1996). In this perspective, the measures focused on stock prices or brand replacement (Myers, 2003). As a result, the authors develop a model that combines these two approaches: CBBE and FBBE

Customer perspective

The customer-based brand equity (CBBE) approach is the dominant perspective and the one preferred by a majority of academics and practitioners in marketing research because if a brand has no meaning or value to the consumer it is ultimately meaningless to investors, manufacturers, or retailers (Cobb-Walgren et al., 1995).

Employee perspective (Employee-based brand equity)

Employee-based brand equity is defined from the employee perspective and is based on the differential effect that brand knowledge has on an employee’s response to his or her work environments and cultures (King and Grace, 2009). Youngbum Kwon (2013) presented a three dimension model based on King and Grace (2009, 2010) and Aaker (1991) research.

1.4 Differences in Measuring Brand Equity

Based on Aaker’s and Keller’s conceptualizations, CBBE has been studied and approached with different set of dimensions. Some of the prominent CBBE studies are discussed in following table

Table 1: Various Models of Brand Equity

<u>Authors</u>	<u>Number of Dimensions</u>	<u>Dimensions</u>	<u>Results</u>
<u>Aaker(1996)</u>	4	Brand loyalty, perceived quality, brand awareness, brand associations	Four dimensions of brand equity represent customer perceptions of the brand and could be applied across markets and products.

<u>Keller (1993)</u>	2	Brand awareness, brand image	When the consumer is familiar with the brand and holds some favorable, strong, and unique brand associations in the
Lassar, Sharma & Mittal (1995)	5	performance, value, social image, trustworthiness and commitment	The resulting scale was significantly correlated with an overall measure of brand equity. The authors found that prices reflected the equity associated with the brand
Cobb-Walgren, Ruble, and Donthu (1995)	4	Perceived quality, brand awareness, brand associations, advertising awareness	The brand with greater advertising budget yielded substantially higher levels of brand equity. In turn, the brand with the higher equity generated significantly greater preference and purchase intentions.
Yoo & Donthu (2001)	3	Brand loyalty, Perceived quality, Brand awareness/association	A multidimensional brand equity scale is validated across Americans, Korean Americans and Koreans samples
Washburn & Plank (2002)	3	Brand loyalty, Perceived quality, Brand awareness/association	The results of the ten-item, three-factor MBE model (Table 6) are most consistent with Yoo and Donthu' s (1997) findings
Pappu, Quester, & Cooksey (2005)	4	Brand awareness, Brand associations, Perceived quality, Brand loyalty	The hypothesised four-factor model fitted the data well for all brands. Another improvement of the present study is the inclusion

			of a different set of measures (e.g. brand personality, organisational associations) for measuring brand associations.
Buil, de Chernatory, & Martinez (2008)	4	Brand awareness, Perceived quality, Brand loyalty, Brand associations	
Atilgan (2009)	5	Brand loyalty, perceived quality, brand Awareness, Brand associations, Brand Trust	Emergence of brand trust as a new dimension instead of brand awareness complies well with recent literature on global branding,
Netemeyer et al. (2004)	4	perceived quality (PQ), perceived value for the cost (PVC), uniqueness, and the willingness to pay a price premium for a brand.	PQ, PVC, and brand uniqueness are potential direct antecedents of the willingness to pay a price premium for a brand, and that willingness to pay a price premium is a potential direct antecedent of brand purchase behavior.
Isabel Buil Eva Martínez Leslie de Chernatony, (2013),	4	Brand awareness, Perceived quality, Brand loyalty, Brand associations	Finally, perceived quality, brand associations and brand loyalty are the main drivers of overall brand equity. Findings also corroborate the positive impact of brand equity on consumers' responses.
Sally Baalbaki and Francisco Guzmán (2016)	4	Quality, preference, Social influence and Sustainability.	This study develops a consumer-perceived conceptualization and scale that is tested and validated with both student

			and consumer samples.
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1.5 Conclusion

In this an attempt has been made to study the various perspectives of Brand Equity and a divergent models proposed by authors in the CBBE perspective. Brand equity based on the foundation that what the brand *has* and what the brand *does* to create the insight that the brand indeed meets its promise of benefits. In-depth, positive, and select brand associations are indispensable to construct brand equity, and can be motivated by the product itself through applicable attributes/features/ingredients and through its performance, linkages to positive feelings, memories, images, judgments, and so on, or by other proprietary brand assets such as patents, trademarks, exclusive distribution contracts, or endorsements that competitors cannot copy, to create a brand that resonates with consumers in context-specific usage.

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A STUDY ON GENDER, INNOVATION & FACTORS AFFECTING INTRAPRENEURSHIP

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ABSTRACT

Many organizations are facing challenges in the Global market. Globalizations forcing them to modernize their current business and keep up with the global competition. This can be effectively and efficiently done through Intrapreneurship. Intrapreneurship is the quality in an individual to excel in the working environment. Intrapreneur shows entrepreneurial quality within the limits of the working environment. Intrapreneurship, describes organizations that are willing to follow prospects, opportunities, change actions, create innovative products and/or services. It allows employees of an organization to ignite the spirit of intrapreneurship within themselves which in turn helps the employee and the company to grow together. Since It is the people who help the organization grow it is necessary to keep them in good spirits. Good spirit means understanding intrapreneurship qualities existing, what percentage of the employees have it and what needs to be focused so that good percentage of the employees exhibit the spirit of the intrapreneurship. Study is also done on the relationship/ influence of Intrapreneurship spirit and the gender. This study helps us to identify and give extra training or attention to the gender which has lesser intrapreneurship with in themselves. This study would be helpful to the companies in India particularly to the companies in Bangalore, looking forward to create intrapreneurial environment in their companies.

Total of 376 organizations are selected for this study. Those 376 organizations were grouped into ten categories. From that 380 samples has been collected through personal interview method. Research instrument includes behavioral questions depicting their personality and the working environment. This study results concludes that the behaviorial aspects contribute to the Intrapreneurial mindset. More number of employees exhibiting the same behavior will contribute to the spirit of intrapreneurship within the companies. As far as Gender and the relationship to the spirit of intrapreneurship is concerned there is absolutely no difference. Man and women showing a particular behavior with the equal strength exhibits the equal spirit of intrapreneurship. This study motivates employees to excel and give their best for themselves and to the growth of the companies. Employee's satisfaction can be taken as directly proportional to the performance in the working environment/organization.

Keywords: Intrapreneurship, Gender, Behavioral aspects, Intrapreneur, spirit and Intrapreneurial factor.

INTRODUCTION

Intrapreneurship term has been derived from Intra-corporate entrepreneurship; which explains the spirit and the culture of entrepreneurship carried out inside the organizations. It also describes organizations that are willing to follow prospects and opportunities, change actions and innovative products or services (Pinchot, 1985). Organizations, those facing challenges in global markets, there is a rising importance for modernization in current business, that caused by globalization (Bornman, 1992). Those organizations may include profit and nonprofit organizations, multinational corporations, universities, hospitals or any other business entity. Many literatures have been available regarding innovation in general about corporate entrepreneurship as a strong implement for transporting innovation (Hamel, 2002). Corporate entrepreneurship allows employees of an organization to allow running free from their obsession that frequently consequences in creating new ideas for growth or alternately offers another ways of doing existing business. Every company in business needs new innovative ideas to create a unique position and survive beneficially and, therefore, it has to find ways and means to tap the potential intrinsic in its employees. Corporate entrepreneurship is not an option moreover it is the survival attitude of the organization (Pinchot, 2000). Success of the Intrapreneurship is very difficult one and future benefits of the organization are desirable, but it includes intrinsic risk and hardworking (De Coning, 1992). Changing the organization's culture by establishing new goals, policies, increasing cross feedback system and developing and implementing result oriented rewards can be used gradually but firmly establish the spirit of Intrapreneurship in an existing organization (De Coning, 1992).

There are many internal and external factors that affect the Intrapreneurship. Creativity and innovation are the important elements of success of entrepreneurship. Most of them

are confused with meaning of creativity and innovation but they are different; Creativity is the process of generating new ideas (Van Aardt, Van Aardt&Bezuidenhout, 2000). Innovation refers to beginning of a new idea, and frequently involves many people who each present dissimilar contributions and suggestions for same problem (Fuller, 1995). Pinchot (1999) research results explain that innovation is important in order to keep up with the high output of competitors. Zahra (1991) study suggests that external factors like vitality, heterogeneity and competitiveness of the industry in the business, technological opportunities and demand of new products plays an important role on the success of Intrapreneurship. Covin and Slevin (1991) model reveals the external factors like technology modernizing, product life cycle, dynamism, hostility and internal factors like organization strategies, values, attitude, structure, culture and competencies play main role in affecting Intrapreneurship. Risk taking ability, productivity, autonomy, motivation, orientation to achieve and self-control are the some individual characteristics that affect the Intrapreneurship (Menzel Hans C, 2007; Hornsby et al, 1993; Lumpkin and Dess, 2001). Internal personal factors like proactive, risk tenancy and achievement spirit of the individual are the some motivational factors of the intrepeneurs (Pinchot, 1985). For the post few decades human capital and organizational support becomes the important for Intrapreneurial activities. These two factors contribute to the business innovative performance. (Bantel& Jackson, 1989; Edvinsson& Malone, 1997).

Entrepreneurship development is significant having significant relation with countries economic development. So companies must grow by introducing some new innovative approaches and once intrapreneurial qualities fed among the employees then better productivity and profitability of the organization could be expected. In India, very limited studies has been carried out, so it is necessary to indentify the factors that affect the intrepeneurs and generate an environment for a better growth of the organization and the country at large. Main objective of this article tries to find and understand the Innovative ability as the factor that influences Intrapreneurial mindset as opposite to the employee's mindset. This study would be helpful to companies in India particularly in Bangalore, looking forward to produce an Intrepeneurial culture and to stimulate them to look at their work with a positive attitude and to contribute to the working spirit in the organization.

HYPOTHESIS OF THE STUDY

H₁: There is an association between personal characteristics of the respondents and Intrapreneurial mindset.

H₂: Innovating Ability or Innovation, positively influences Intrapreneurship.

MATERIALS AND METHODS

Total of 376 organizations are selected for this study. Those 376 organizations were grouped into ten categories. 376 companies include large scale corporations, small scale industries, service industries, consultancy organizations and mini enterprises. The

researcher decided to make use of a pilot questionnaire, as it would allow the respondents to provide written feedback on the questionnaire itself, for finalizing the mode of collection of information, accuracy of the collected information and also for finding the response rate. The pilot questionnaire of 48 questions was prepared by considering the 14 questions depicting behavioral aspects directing towards motivation, performance, innovation, judging ability, feedback, risk taking.

These questions mainly contribute to the individual spirit of intrapreneurship and their ability to excel as an intrapreneur. Research Instrument includes questions on organizational culture, demographics of the individual. For this paper, the focus is mainly on the behavioral aspects related to Innovating ability and Intrapreneurship in general and its relation with the gender.

The researcher identified a sample of 1880 employees working in 376 companies in Bangalore, India. Researcher decided to conduct personal interviews, from 376 companies and 380 samples are collected through personal interview. SPSS 21 statistical software used to analysis the collected data.

Inter-rater reliability is the variation in measurements when taken by different persons but with the same method or instruments. Nunnally and Bernstein (1994) point out the fact that “group research is often concerned with the size of correlations and with mean differences, for which a reliability co-efficient of 0.70 is adequate”. In addition, the Guttman’s split-half reliability scores appear to all predict a high level of reliability, with scores equal to or exceeding 0.872. From the result (table 1) consistency of set measuring instruments are reliable.

TABLE 1: RELIABILITY TEST

Factor	Cronbach’s Alpha		Guttman split-half reliability
	Group A	Group B	
Intrapreneurial Employee Index	0.81	0.69	0.88

Results and Discussion

The results from table 2 indicate that most of the respondents are less than 30 years of age, almost 84 per cent of the respondents are male and 16 per cent of the respondents are female. **Table 2: Demographic details of the respondents**

Demographics details	Frequency	%
Age		
Below 30 years	280	73.68
31 to 40	49	12.89
41 to 50	36	9.47
Above 51 years	15	3.95
Gender		

Male	320	84.21
Female	60	15.79
Total	380	100

Table 3 results explain the chi square analysis; it concludes that p value is greater than 0.05 for all personal characteristics of the respondents. Hence hypothesis 1 was unsupported; it shows that there is no association between gender and Intrapreneurial mindset/Intrapreneurship.

Table 3: Chi square analysis between demographic factor, Gender and Intrapreneurial mindset

Chi square analysis	Chi square value	P value	Result
Gender	5.020	0.285	No Association

Table 4 explains the result of factor analysis of behavioral questions contributing to Employee's Intrapreneurship. Factor analysis technique has been applied to the selected 14 behavioral questions to find the Intrapreneurial factors influencing/ existing with the employees under study. In the present study, Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's test of Sphericity were used to confirm the sufficiency of data for factor analysis. In this study, the value of KMO for overall matrix was found to be high (0.844) and Bartlett's test of Sphericity was highly significant ($p < 0.05$). Bartlett's Sphericity test was effective, as the chi-square value draws significance at five per cent level. The results thus indicated that the sample taken was appropriate to proceed with a factor analysis procedure.

Table 4: Rotation component matrix

Intrapreneurial Factor: Innovating Ability/Innovation		
Behavioral questions	Rotation component Matrix value	Communalities
Eigen Value	0.99	
Total Variance Explained=60%	0.11	
In the course of my work I approach new projects or activities in a cautious manner	0.9	0.82
In the course of my work I find new ways to do things	0.58	0.58

Totally 60 per cent total variances explained by the Intrapreneurship factor innovative ability/Innovation. Table 5 results indicate the correlation between the organizational culture and Intrapreneurial factor Innovative Ability/ Innovation and overall Intrapreneurial score. The findings related to the hypothesis 2 reveals that correlation between the organizational culture and Intrapreneurial dimensions are positive and

significant at 1 per cent level. Thus it can be concluded that when organizational culture changes Intrapreneurial orientation of the employee also changes. Since Innovativeness/Innovation is part of the overall intrapreneurial mind set and directly or indirectly connected with organization working culture, any effort to improve the innovative ability/innovation factor considerably contributes to the spirit of intrapreneurship in the companies.

The findings of the current study directly consistent with De Coning and several others research studies.

Table 5: Correlation analysis organizational culture, Innovative ability/Innovation and overall Intrapreneurial score

Correlation	N	Organizational culture (r)	P Value
Innovative	380	0.247**	0.000
Overall Intrapreneurial score	380	0.553**	0.000

Note: ** P ≤ 0.01

This study confirms that Innovativeness/ Innovation influences/affects intrapreneurship spirit in the working environment. Organizational culture has positive effect on Innovativeness /Innovation. Therefore, Present study only concentrates on, Innovativeness as one of the factor influencing spirit of intrapreneurship in Indian companies, its relation to the working/organization culture, total Intrapreneurial and Gender. Researcher can take up further study on other internal and external organizational factors with a varied sample size to come out with near accurate results.

Conclusion

This study concludes that Innovativeness/Innovation is found as one of the factor affecting /influencing Intrapreneurship in the Indian companies. Knowing the mindset of the employees enables the organization to make appropriate cultural and attitudinal changes in the system for a better satisfying working environment and organizations growth. Encouraging an employee to give his best, to bring out his creativity associated with innovation in product/process development leads to preparing the organization to keep up with the completion. It also enhances the life cycle of the product/process and thus the organization itself. The study also revealed that there is no difference in gender as far as intrapreneurship spirit is concerned. Both men and women of same personality traits show same Innovativeness/Innovating ability. Therefore, employees can be both men and women in the innovative sector/division.

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Connecting Contemporary Commodities/Consumables – A Contemplation

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Introduction

Internet plays a vital role in shopping for the Indian consumers since its introduction from 1995 onwards. Innovation and creation of internet technologies had shifted the consumer buying patterns towards online retail shops. Advancement in technology had removed the misconceptions and limitations faced by consumers in shopping. Consumers are able to purchase in a single click and now the industries are finding new avenues to reach the consumers. In addition new exploration is made to induce the consumers to purchase the products. Today India stands in the fifth position in e – commerce throughout the world (Monika Dahiya, 2015). In 2020, India will experience 175 million online shoppers as against 120 million shoppers in 2018. It also indicates that 60 million high value consumers will contribute to 68 percent of total spend. Internet communication had revolutionized the entire management of commercial activities had created new opportunities for cross industry relationships also. Information networks had enabled one third of the population to share and access information related to knowledge, music, news and social life (Rifkin, Jeremy, 2012). Transition in the growth of marketing function from the production to selling concept from selling concept to marketing concept and from marketing to societal concept had created the focal point for the marketers. The consumers are willing to pay more for premium value added services, for fast delivery, hassle free return and for extended warranty. New consumers are growing by the use of internet and it is creating a big opportunity for online retailers. The fascinating schemes for the consumers are ease of shopping, wide range of products, ease of payment, various coupon and deep discount which induces them to purchase more.

History of Online Shopping

1979: Video tex was invented by Michael Aldrich which is a two way communication system is referred as the start of the online shopping. Video tex is now referred as ecommerce.

1981: Thomson holidays from the UK initiated the first business to business transaction.

1982: Phone lines which could access an online service known as Mintel Was introduced through which online purchases, train tickets booking, chat, stock price checking is done etc.

1984: At a Tesco's store, a shopper buys online for the first time.

1990: The first browser and web server was created by Tim Berners-Lee.

1991: The commercialized internet leads to the birth of e-commerce. Selling books online was started by Amazon and then eBay was founded by Pierre Omidyar. Nowadays Amazon and eBay are now many online buyers choice.

1997: Saw the emergence of many competitors due to the high potential of certain online stores many alternatives and competition sites were introduced.

1998: Paypal was founded.

1999 -Zappos, which is the first online-only shop, was begun and Amazon bought it for 1.2 billion dollar later.

2001 – Mobile services were first introduced by Amazon.

2003 –The yearly profit of Amazon reached 35.3 million dollar and 50 billion dollars for US online shopping.

2005 – The emergence of social commerce let consumers suggest products through social networks among their circle.

2007 – 81% of the people searched online to buy favorable products.

2008 –Launch of Group on took place on this year to help people develop their own online store and there was a growth of 17% in online shopping when compared to previous year.

2013 → £91bn was spent by UK shoppers online.

2014 –From among the U.S consumers, about 198 million preferred online buying which is accounting only from the age group of 15 and above.

2015 – When online shopping and real life shopping are combined and viewed, about 74%of people seek the usage of their mobile phones while making a purchase and the purchase result was found to be 79% according to the Forbes report.

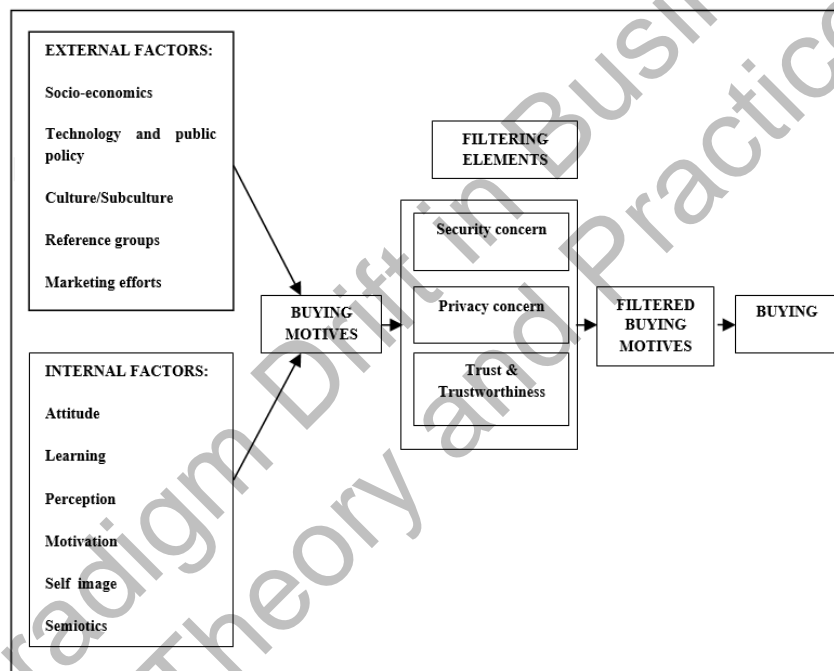
2016- The Alibaba site's sale reached 17.7 billion dollars on singles day sales.

2018- Many Marketers are concentrating on online shopping.

Factors affecting online buyers

Many factors influence the purchase of the consumer behavior. It can be segregated as internal and external factors. The internal factors always originate from the minds of the consumers. It includes attitudes, learning, perception, motivation, self image and semiotics. The external factors include demographics, socio economics, technology, culture and marketing. Sheth (1983) suggested that there are two types of motives the consumers will experience while shopping and they are functional and non functional. The functional motives refers to the shopping place, time and consumers needs and one time shopping to save time and travel. The non functional motives refer to the social values or culture for instance the brand name of the store.

The filtering elements include online security, privacy, trust and trust worthiness. Sometimes the consumers face higher risks for the period of the purchasing procedure. Looking at all the advantages of shopping there are some disadvantages also such as security, privacy trust and trustworthiness. Efthymios Constantinides (2004) the functionality factors (convenience, site navigation, information architecture, ordering, search facilities and process, site speed, find ability, customization and network effects) Psychological factors includes transaction security, customer data misuse, data safety and guarantees and the content factors includes design, presentation quality, design elements, style, communication, price, promotion and characteristics. Apart from these factors the financial risks and non delivery risk will also affect the attitude of the consumers. The study made by Mohammad Hossein (2012) reveals that the domain specific innovativeness and subjective norms positively affect online shopping behavior.



The FFF Model of Online Consumer Behavior

Top 10 retailers in India according to tycoonstory.com are as follows

Ranking	Websites	Services offered
1	Amazon	Largest online shopping websites in the world. Website is known for selling electronics, music, furniture and apparel.
2	Flipkart.com	Sells books, daily personal needs, beauty care, laptops, cameras, movies, accessories, home appliances, foot wears, clothing, bags, wallets, watches, electronic appliances music, mp3 downloads, movie posters, gaming, sports and fitness.
3	Ebay.in	Business concept is unique where the seller can sell directly to

		the buyer.
4	Jabong.com	It's an exclusive fashion and lifestyle e – commerce in India.
5	Myntra.com	Online fashion store. Sells National and International brands like Adidas, Lotto, Puma, John Miller etc.
6	Snapdeal.com	Deals with daily deals on local restaurants, salons, parlors and travels. Latter included products like mobile phones, kitchen and home appliances and laptops for reasonable prices.
7	Homeshop18.com	It's another e-commerce website in India sells books to sports and fitness.
8	Yebhi.com	Deals with apparels for women, men and kids, home appliances, tables, cameras and mobile phones.
9	Shopclues.com	Online mega stores offers wide range of offers and discounts, easy payment modes, and free returns
10	Futurebazaar.com	Gives special offers, discounts and special prices too. In addition it offers a brilliant online assistance.

Spending pattern of Indian consumers

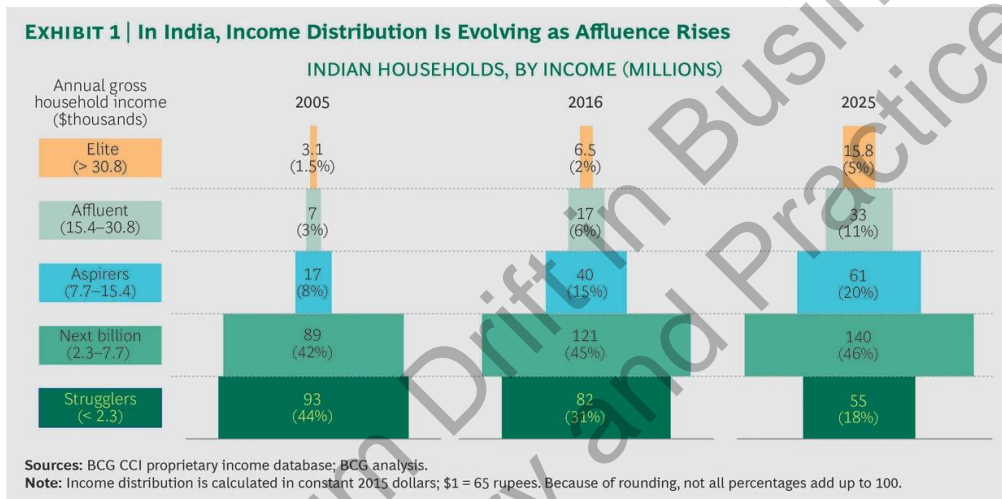
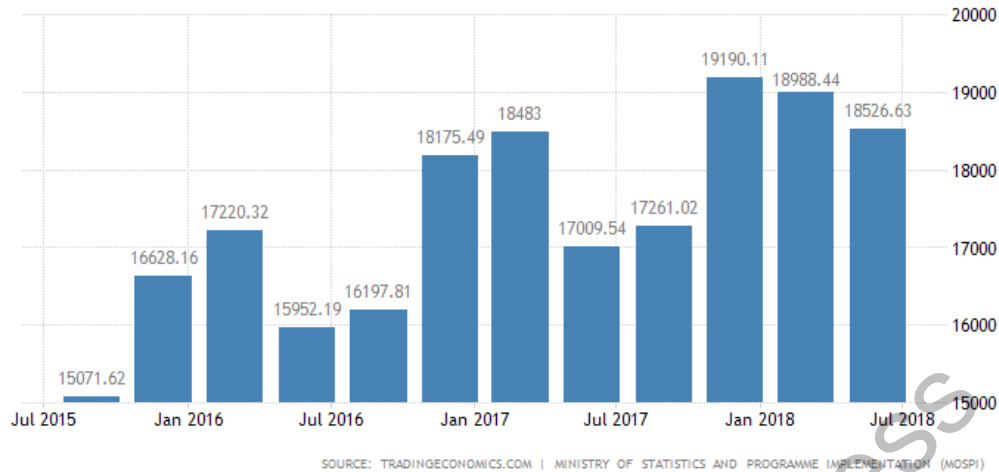
India is a big business center where the consumption expenditure will reach to \$ 4 trillion by 2025. Rising affluence is the biggest driver for the increasing consumption. It is evident that the share of elite and affluent households will increase to 16% from 8%.

Population in Figures

Total Population	1,339,180,127
Urban Population	33.6%
Rural Population	66.4%
Density of Population	450 Inhab./km ²
Men (in %)	51.8%
Women (in %)	48.2%
Natural increase	1.13%
Medium Age	24.0

Source: en.portal.santandertrade.com

The factors leading to the consumer market are high disposable income, growing economy, expansion in the availability of products and services, availability of credit, continuing and unique pattern of urbanization, shift in the family structures, changes in the culture and rising affluence. In 2025, the wealthy urbanities will be responsible for one third of total consumption. India will become the world's largest consumer market by 2025 and it is ranked as eight largest consumer markets (www.greatlakes.edu.in).



Source from www.bcg.com

Appliances like Air conditioners, washing machines and refrigerators are the huge untapped market in India when compared to the global market. This had attracted the investors to invest more in consumer durable sectors. The urban and rural sectors comprises of huge middle class, relatively large affluent class and small economically disadvantaged class, with spending anticipated to more than double by 2025. Consumer spending will be more on the items like consumer durables, housing, food, and transport and communication sectors. Indian appliance and consumer electronics market is expected to increase at a per cent CAGR to reach Rs 3.15 trillion (US\$ 48.37 billion) in 2022 (www.ibef.org). By looking at the population, the marketers can understand that India is a huge market to sell their products.

Motivations for online shopping

The younger generations are using this technology to a greater extent. The reasons are like there is no need to stand in long lines for making their purchase and there is no urge

in shopping to. In addition wide comparisons can be also made. Delivery time is also very less. The spending patterns of the younger generations are also quite different from their earlier generations.

Goal Directed vs. Experiential Online Shopping Behavior

Goal Directed Buying Important	Factors	Outcomes
	Accessibility/Convenience	Freedom, Control
	Selection	
	Information Availability	
	Control of Sociality	
	Commitment to Goal, Not experience	
Experiential Browsing/Buying	Ambiance/Atmosphere	Fun
	Positive Sociality	
	Positive Surprise	
	Commitment to Experience as important or more important than goal	

Challenges in on line marketing

Changes and challenges are inevitable. Same can be applied in the social media also. Every company is conscious to adopt the speed of technology to present uniqueness in their business. The biggest challenge is how to attract the potential customers to visit their site. Tough competition exists in online marketing and trying to hold the attention of the website visitors. To stay ahead in these competitive world marketers need to differentiate by focusing on the consumer's experience. The success depends on how the marketers are trying to segment their consumers. Segmentation can be made on the variables like demographics, lifestyle and behavior to reap the maximum ROI and to effectively reach the consumers. In this digital world measuring ROI is difficult. Depending on the budget the marketers can select their social media to advertise in an excellent way to avoid the stress of managing more social media profiles. Search Engine Optimization will also help the marketers to optimize the right keywords. Investing in local marketing features like Q&A, chat or post will also enhance the business to grow. Using the location tag in social media will boost the business and also improve the local digital metrics. Concentrating on local resources like internal staff, external staff and funds is a rolling challenge for the marketers. Innovation in marketing is challenge to seek exceptional ideas in marketing and there is call for to spend time on pulling out all

type of ideas. Managing a website is a demanding task to attract the visitors to translate them in to sales and to accomplish their goals.

Marketing Strategies

First intuition in looking the website will create the customers to have a pleasant shopping experience. None of the customers will like to browse appalling website. Make a declaration to the consumers the website will function across as many devices as possible. To save time the consumers are doing their online shopping. Time is money so the website loading time should be reduced. Live chat will provide greater assistance to the consumers while purchasing. The basic information should be on sales process, product descriptions, shipping costs, payment modes etc. The real challenge is on how the marketers are converting the customers on their first visit to a website. The factors like greater digital maturity among the consumers, rising internet penetration and growth in supporting infrastructure is likely to increase the digital transactions.

Future of online shopping

In future the online shopping is measured on the phenomenal annual growth of the business. Google affirm that out of 100 million internet users in India, more than half have a preference to have online purchase. Online shopping initiate to reach its next level when people started placing orders for home appliances, electronics goods etc. This demonstrates the trust that has developed within online client through the services obtainable by online shopping sites. The marketers are advising the top brands in the website. Non available brand in the websites should be concentrated and the availability will increase the competitiveness. This does not apply only to mobile phones and other electronic appliances but also fashion jewellery, cosmetics, clothing etc. When in China there are more than 420 million online users which would double within two years of time. Chinese market is found to be 22 times wider than Indian market. The current Indian e-Commerce market which is exceeding 38.5 billion dollars is estimated to reach 64 billion dollars by 2020. With increasing income levels and raised awareness the foreign product appetite in search of better quality is widely expanding. Therefore with increasing customers each day for the Indian ecommerce market, the future of online shopping will emerge as wide as its current size.

Conclusion

Presence of on line marketing is predictable to unswervingly create opportunities in the sphere of social commerce. The rural consumers are also using internet for their shopping is making the retail business to grow to a greater heights. The marketers should concentrate on creating attentiveness about the new technologies, tackling the low computer literacy and recognize the correct middle man will enhance their business to grow. Indian consumer spending is expected to grow because of the widespread media

proliferation and better physical reach across the country. Now the consumers are moving from the awareness to online platforms. The triggers for their purchase may be deep discounts, trials and building comfort with digital purchase. It all depends on the marketers to design a strategy to attract the consumers who are still price conscious.

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A STUDY ON PERFORMANCE ENHANCEMENT THROUGH GREEN LOGISTICS MANAGEMENT

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Abstract

The esteem chain of various business undertakings is progressively required to show the gainfulness of their essential exercises, beginning from inbound logistics to operations, outbound logistics, promoting deals, lastly to administrations. The reception of green logistics management (GLM) presents an open door for Indian manufacturing exporters to capability react to the growing desire of the universal group for assets protection and to accomplish ecological execution productively. This review makes a few critical commitments to the writing on overseeing logistics with ecological contemplations. The creators distinguish the parts of green logistics management, they

relate green logistics management to environmental and operational execution in a creating nation setting. Third, they recognise the institutional and operational precursors that provoke the appropriation of green logistics management by fare arranged manufacturing undertakings in India. Green logistics management emphatically influences both ecological and operational execution, and administrative weight improves the green logistics management-execution relationship.

Keywords: Green logistics management, performance, logistics

Introduction

Nowadays, the majority of products consumed in developed nations have their asset materials or some portion of their manufacturing forms served by creating nations. The globalisation of generation highlights the significance of green logistics management on the counteractive action of environmental mischief emerging from item manufacturing and dissemination exercises. Filling in as the world's industrial facility, Indian manufacturing exporters are experiencing worldwide weight to average assets and decrease their environmental results. The round economy law in India, which advances the protection of assets, reflects organisational obligation towards accomplishing this objective (Chan & Lau, 2000; Hung Lau, 2011). As per the India's report, around theeconomy is a logical improvement show, where assets get to be items and the elements are composed in a manner that they can be completely reused for the possible advancement of a nation with an emphasis on adjusting economic advancement and environmental insurance (Lai, Cheng & Tang, 2010). Asset exhaustion and an inexorably negative environmental weight brought on by organisational creation operations have driven the Indian government to force stricter regulatory approach (Green, Whitten & Inman, 2008). India is one of the pioneer rising nations actualizing round economy-arranged enactment to review the environmental damages emerging from the quick development of its recent exercises in late decades (Hung Lau, 2011). The round economy activity of India has major vital significance for Indian undertakings, especially those in the manufacturing division which are viewed as a noteworthy contaminating source to the earth (Green et al., 2012). Subsequently, productive development, expanding environmental mindfulness, and stringent administrative strategies all propose that Indian manufacturing exporters require an administration way to deal with handle these difficulties (Lai, & Wong, 2012; Green, Whitten & Inman, 2008). Dealing with the logistics cycle of items in a domain polite way and the various features of these environmental administration practices are progressively held onto as a wellspring of enduring upper hand by various Indian makers (Lai, Cheng & Tang, 2010; Zimmer, Stafford, & Stafford, 1994).

As India tries to build up a roundabout economy to advance continual monetary improvement without creating critical environmental and asset challenges, green logistics management is consistent with this objective highlighting an attention on the three "Rs"

(i.e., reusing, reuse, and lessen) to enhance inside techniques and outside conformances in overseeing item developments (Lai, & Wong, 2012; Lai, Cheng & Tang, 2010). To achieve this roundabout economy objective, the critical part of logistics administration ought not to be ignored (Lai, Wong & Cheng, 2012). Impressive open doors exist along the logistics fasten to decrease a company's environmental effect; for instance, substituting chemicals that may diminish the era and treatment of hazardous waste or by lessening the bundling waste that must be overseen and arranged. Green logistics management is novel and extraordinary on ideas, for example, invert logistics and shut circled store network, which is restricted to an accentuation on alleviating the environmental harms through dealing with the forward and turns around physical developments of products among exchanging accomplices (Lai, Wong & Cheng, 2012; Zimmer, Stafford, & Stafford, 1994). Switch logistics concentrates on arranging, executing, and controlling effective streams of materials, in-process stock, and completed merchandise from the purpose of utilisation to generation with the end goal of recovering quality or leading legitimate transfer. Likewise, shut Circle store network comprises of a forward and switch inventory network, with the ultimate aim that the circles of item stream are shut by reusing the item as itself, its segments, or its materials (Lin & Ho, 2008; Zimmer, Stafford, & Stafford, 1994). In spite of the fact that these ideas are useful for environmental security by diminishing the transfer to landfill with concentrate on procedures in taking care of end-of-life or returned items, e.g., by reusing and remanufacturing, they disregard the administration rehearses that are helpful for alleviating the environmental harms brought on by items for the duration of their life-cycle (Murphy & Poist, 2000; Green, Whitten & Inman, 2008). In the examination, green logistics management is an administration approach that considers item return and reusing environmental administration frameworks, and eco-effectiveness as reasonable ways to conform to environment-based controls in global exchange (McKinnon et al., 2015; Rao & Holt, 2005). While environmental effects happen at all phases of an item's lifecycle, green logistics management can add to incorporate these components in organisational logistics operations especially on meeting market desires, overseeing environmental dangers, conforming to controls, and enhancing business productivity. Specifically, item conveyance requires accomplice support and performance checking if the recuperation of issues and materials in an environmentally solid way can succeed (Roberts, 1996).

Green logistics management reflects the organisational capacity to moderate assets, diminish squander, enhance operational effectiveness, and fulfil the social desire for environmental assurance. Other than inward exercises, for example, item improvement and manufacturing firms, overseeing physical item streams are viewed as fundamental for environmental assurance from the logistics and universal business points of view. While there are studies connecting logistics components including acquirement, conveyance, bundling, hold logistics, to environmental protection, the writing is drained of a

hypothetical build that catches the key elements of green logistics management (Sarkis, Zhu & Lai, 2011; Wong et al., 2012). Consequently, this review fills this examination crevice by creating green logistics management as a composite develop mirroring an association's endeavor to adjust monetary development and environmental security in logistics administration and in addition the structure (i.e., the techniques), applicable procedures (i.e., the assessment), and methodology (i.e., accomplice and management center) that supplement this objective. Along these lines, at the centre of green logistics management is the conviction that organisations can enhance both environmental and operational performance by dealing with the logistics cycle of their items (Zhu, Geng& Lai, 2010; Zhu, Geng&Sarkis, 2011). We analyse two performance measures for assessing the results of green logistics management: environmental performance, which is identified with lessening in outflow, waste, and contamination caused by logistics exercises, and operational performance, which is worried about achange in item improvement and conveyance. In light of the hypothesis of structuration, we explore the forerunner commercial and institutional components pressurising the reception of green logistics management by Indian manufacturing exporters. At last, we assess the impact of administrative weight directing the connections between the predecessor elements and performance results (Zhu, Geng&Sarkis, 2011; Zimmer, Stafford, & Stafford, 1994). We grow new estimation things and adjust existing scales for assessing green logistics management in manufacturing and in addition the precursor and result variables experienced by Indian manufacturing exporters. The review based information was investigated utilising Structural Equation Modelling. Our observational outcomes set up that green logistics management can be held onto as a manufacturing asset to make the logistics cycle less inefficient and direction assumes a part to fortify the execution of green logistics management because of client weights and additionally the performance results in both financial and operational viewpoints (Zimmer, Stafford,& Stafford, 1994).

Developing the green logistics management construct

We led exploratory meetings to comprehend environmental worries of manufacturing ventures in India. In particular, we investigated characteristics constituting green logistics management and the weights that are experienced by the producers (Murphy &Poist, 2000; Green, Whitten & Inman, 2008).

Procedure-based practices:Policy rules are expected to execute any organisational practices, for example, green logistics management. We characterise strategy based practices as the administration practice to perform green logistics management exercises in view of organisation structure and detailing frameworks in manufacturing undertakings. The methodology based practices in green logistics management help producers to detail and legitimise the moves to be made in green logistics management,

and fill in as a specialised apparatus between organisational capacities on their obligation in green logistics management (Lai, & Wong, 2012; Green, Whitten & Inman, 2008).

Evaluation-based practices: Periodic performance assessment is craved for manufacturing endeavours to recognise territories for development. These practices reflect the organisational capacity to assess, screen, and enhance performance on a persistent premise. The motivation behind assessment based practices is to give formal records and reports to directors, diminishing dubiousness on the accomplishment of green logistics management (Zhu, Geng & Lai, 2010; Zhu, Geng & Sarkis, 2011).

Partner-based practices: A logistics chain requires the support and information of inside staff individuals to work past organisational limits for any activity, for example, environmental administration to produce results. Staff correspondence and preparing on green logistics management is along these lines expected to accomplish the focused on execution results. A firm ought not to act singularly and association, in reverse with providers and forward with clients, is instrumental to skillfully relieve the environmental effect emerging from between organisational exercises and item streams. The accomplice based practices reflect organisational capacity in planning with personal staffs and outside accomplices on the usage of green logistics management. Such practices stress data sharing and correspondence on the advancement of green logistics management with related gatherings in the logistics chain (Lai, & Wong, 2012; Green, Whitten & Inman, 2008).

General environmental management practices: This part of green logistics management requires permeability in the item advancement handle and that the exercises are consistent with global environmental gauges in a logistics chain. The general environmental administration practices evaluate the degree to which firms are noticeable in environmental insurance activities that are the duty of various partners. Firms keep up records in fulfilling environmental norms with a formal announcing framework for partner get to, for example, distributing corporate social duty reports (Sarkis, Zhu & Lai, 2011; Wong et al., 2012).

This conceptualization of green logistics management in light of our meetings is in accordance with the considerations of environmental administration and the logistics writing. The term environmental administration has been conceptualised as incorporating administrative endeavours to limit the environmental damages created for the duration of the life cycle of fabricated stocks. Environmental administration, made out of item and operations advancements and universal business administration frameworks, is one important determinant of environmental performance with the reason to create, actualize, oversee, facilitate, and screen organisational exercises to achieve consistency and waste lessening objectives. Recognising the environmental effect that extends past the organisational limit, a few undertakings have started to move from different sourcing and focused offering to all the more long haul and traceable association as a favoured

approach to overseeing logistics. Such approach includes the aggregate endeavours from various logistics parties including providers, transporters, stockrooms, and retailers to attempt environmental administration practices, for example, eco-plan, item return, and refusing to green the logistics chain. In sorting out entomb organisational item stream exercises, an all-around organised administration practice is basic to enhance calculated coordination among accomplices, henceforth diminishing potential squanders, for example, sit still offices and inordinate inventories. Reaching out past these ideas, green logistics management is characterised as far as these four particular traits and portrayed as being special and significant by individual firms to enhance environmental and operational performance (Zhu, Geng& Lai, 2010; Zhu, Geng&Sarkis, 2011).

Green logistics management may serve to "flag" the consistency of environmental administration rehearses with the "practising environmental safety" desire by the universal group. Doing as such may prompt to more prominent market acknowledgement and protect from reactions by contenders. Green logistics management is useful for Indian manufacturing exporters to feature their environmental certifications and fulfil those inexorably better-educated and all the more requesting universal clients, empowering them to contend viable in real markets, particularly in the more drawn out term (Sarkis, Zhu & Lai, 2011; Wong et al., 2012).

Green logistics management can be a feasible administration way to deal with settling the cost challenge and react the environmental demand by including cross-useful endeavours, and efficiently observing and detailing the advance of green logistics management to permit profitability and environmental change in dealing with the logistics exercises all through the item life cycle (Sarkis, Zhu & Lai, 2011; Wong et al., 2012).

The enhanced logistics productivity and decreased assets utilisation because of green logistics management are vital environmental interests by Indian manufacturing endeavours. By executing green logistics management that plans to diminish opposite environmental effect brought on by creation and appropriation exercises, Indian manufacturing exporters stand an excellent opportunity to showcase their items in abroad markets with requesting environmental desired by clients and environmental controls (Lai, Wong & Cheng, 2012).

The technique, assessment and accomplice based concentration of green logistics management requires the engagement of various capacities and cooperation of related gatherings to consistently enhance the logistics chain through diminishment of assignment repetition and waste. Green logistics management in this manner offers an administration structure to bolster environmental-based logistics administration planning the logistics tie exercises to harvest operational performance picks up (Lai, Wong & Cheng, 2012).

H1: The customer pressure for environmental protection encountered by an Indian manufacturing exporter is positively related to its implementation of green logistics management.

H2: The economic pressure for environmental protection encountered by an Indian manufacturing exporter is positively related to its implementation of green logistics management.

Research framework

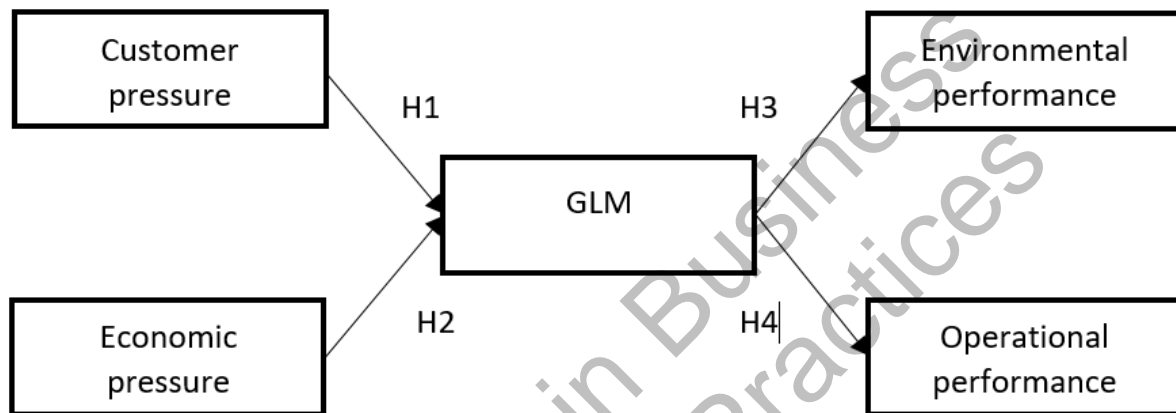


Figure 1: Research framework

H3: The implementation of green logistics management by an Indian manufacturing exporter is positively related to its environmental performance.

H4: The implementation of green logistics management by an Indian manufacturing exporter is positively related to its operational performance.

Methods

The respondents in this review were senior officials of Indian manufacturing undertakings. We randomly drew an example of Indian manufacturing exporters from the database. These manufacturers experience similar issues germane to their environmental administration rehearses because of the weights actuated by their universal clients, nearby and oversea administrative bodies, and rising working expenses in India. Notwithstanding the officials' contact data, organisation name, address, telephone number, and organisation's business profile, we gathered recorded information on yearly deals volume, item sort, and organisation estimate regarding a number of workers from the database as control factors. We distinguished a qualified key witness in every example firm proficient in environmental and logistics-related administration as per the data gave by the database. Respondents were guaranteed that their answers are accounted for in total with others, and their character and organisation points of interest are kept classified. An aggregate of 250 sample manufacturers was reached. Moreover, an online overview bundle containing the survey was sent to each of them. Follow-up phone calls were made, or messages were

sent two days after the underlying mailing to look for affirmation of receipt and to underscore the significance of their reactions to this review. Our information gathering was closed three weeks after the last mailing, with 154 complete surveys got for data examination, speaking to a response rate of 61.6%.

Hypothesis Testing

The structural model used to test the hypotheses consisted of the six factors validated in the measurement model. The model fit measures indicated acceptable agreement with the covariance in the data (Chi square=19.021, df=4; CFI=.953; GFI=.955; AGFI=.832; RMR=.043; NFI=.942; RMSEA=.057. The hypothesis test results for H1–H4 are summarised in Table 1.

Table 1: Result of hypothesis testing

Construct	Construct	Unstandardized	standardized	S.E.	C.R.	P
Green Logistics Management	Customer pressure	0.407	0.307	0.11	3.768	0.001**
Green Logistics Management	Economic pressure	0.376	0.407	0.08	4.99	0.001**
Environmental performance	Green Logistics Management	0.58	0.508	0.08	7.299	0.001**
Operational performance	Green Logistics Management	0.673	0.657	0.06	10.78	0.001**

**P<0.001

We found that green logistics management was positively associated with operational ($\beta=.66$, $p<0.01$) and environmental ($\beta=.51$, $p<0.01$) performance, providing support for H3 and H4. In support of H1, customer pressure was positively associated with green logistics management ($\beta=.31$, $p<0.01$) and economic pressure encountered by manufacturing enterprises were positively associated with green logistics management ($\beta=.41$, $p<0.01$) providing support for H3 and H4.

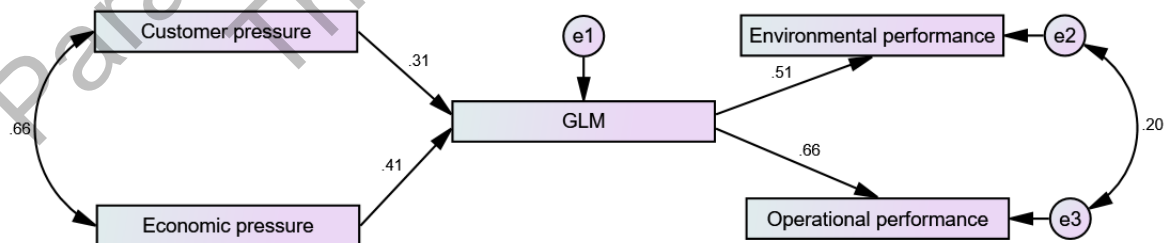


Figure 2: Hypothesis model

Discussion and Conclusion

There has been developing proof of hierarchical readiness to accomplish enhancements in the productivity with which assets are utilised, lessen special environmental effects of generation exercises, and realise environmental upgrades. India's mix of the world's

economy started three decades prior after its entrance into the World Trade Organization (WTO). This economic combination made India, in particular for those of the manufacturing exporters, depends more upon the worldwide exchange. However, India has developed as a universal manufacturing powerhouse serving the global generation requests. The similar outflows that are created amid the manufacturing forms have activated significant environmental weights and asset shortage inside India. These advancements highlight essential ramifications for Indian makers who are considered as the real polluters and property customers. Progressively, there are global and residential weights asking Indian producers to handle the environmental issues brought about by their developing modern exercises. As a part of the world processing plant, Indian manufacturing exporters can contribute by creating, dispersing, and bundle stocks with more environment-friendly options, expand the proficiency of materials use through waste minimization and reusing, and changing the piece of yield by utilising materials that are less unsafe to the earth. Examination of the forerunners and results of receiving green logistics management will be useful for Indian manufacturing exporters to comprehend the significance of green coordination and beat the exchange boundaries given the rising universal concerns identifying with the advancement and conveyance of items in world exchange.

The writing has progressively centred on the capacity of firms to ease environmental issues by making assets less inefficient and in this way more maintainable while holding the structural arrangement of entrepreneur generation and utilisation. Green logistics management can be seen by manufacturing ventures not as an 'issue', but rather more as an 'open door'. Because of increasing expenses of materials and assets shortage, for example, different metals, it can be a gain hotspot for makers to reuse expensive materials from utilised items, for instance, cell phones and purchase gadgets. The significance of speculation recuperation for Indian producers through better usage of scrap and used materials has additionally been accentuated in writing. However, comprehension of how viable makers can lessen environmental effect in item appropriation all through the item life cycle to meet this objective lingers long ways behind. The constrained observational proof on the connections amongst green logistics management and execution gives a little insight on the inspirations for receiving green logistics management, and particularly how producers can influence green logistics management as a piece of their environmental methodology to enhance execution.

Environmental administration and possible coordination is a developing exploration region handling such issues as contamination and waste diminishment in manufacturing forms. Our review is one of the first endeavours to fill this void by recognising and determining the administration rehearses that are owing to green logistics management. In light of our meetings and review information, we have created and experimentally approved the green logistics management develop described with four qualities, to be specific methodology based, assessment based, accomplice based, and general

environmental administration rehearses. These characteristics of green logistics management propose the significance of creating formal method and evaluation on the exertion of green logistics management practices that empowers consistent change while speaking with partners on its execution affect. The four characteristics of green logistics management that we offer are one-dimensional and noteworthy measures that can demonstrate where a producer is going in its endeavours to oversee coordination in a domain inviting way. Understanding the four traits of green logistics management are fundamental for administrators to create systems, perform assessment, include accomplices, and receive general environmental works on coordinating the environmental worries of the physical streams (from generation, circulation, to transfer) all through the lifecycle of items in support of both environmental and profitability changes as imagined in a roundabout economy.

Earlier work has demonstrated that environmental administration in the production network does make a difference for execution. Our observational outcomes substantiate this contention and find that administrative weight directs the execution connect. In particular, green logistics management is decidedly related to environmental execution in decreasing carbon emanation, squander water, big waste, and utilisation of dangerous materials. It likewise adds to different operational execution perspectives covering item quality, abbreviated lead time, and lessened waste underway, permitting manufacturing ventures a superior cost position to contend in the universal market. The environmental and operational advantages of green logistics management are highlighted with makers executing green logistics management all the more seriously to experience profitability and decreased contamination to a more prominent degree.

Our review discoveries show customer weights for environmental security are emphatically identified with the usage of green logistics management by Indian manufacturing exporters. This outcome is reliable with our hypothesis and resounds the view that organisations in developing nations seek after green logistics management because of customer prerequisites, for example, getting ISO 14000 affirmation and recovering reusable items from the market with a view to keeping customers for proceeded with organisations. Government and other open weights, development in environmentally insightful customers, and upgraded fare and deal to external customers after the section of India into the WTO have all in all prompted to an expanding number of Indian manufacturing exporters to start actualizing environmental administration practices, for example, green logistics management. In accordance with the structuration hypothesis, these social conditions can impact and shape the universal logistics operations of Indian manufacturing exporters. With a relative shortage of assets and the possible weight of "Green Barriers" in universal exchange, both the Indian government and manufacturing ventures have had to expand motivations to start and take corporate and mechanical environmental administration measures. As of late, India has outperformed Japan as the second world's biggest economic element due to a great extent

to the consistent internationalisation of Indian made items however this accomplishment additionally makes environmental concerns. Accordingly, the Indian government has executed the round economy law since 2009 to reduce the inconsistency between quick industrialisation and deficiencies of assets, where green logistics management can be a response for accomplishing this objective. Other than household controls, weights are owing to global strengths originating from foreign governments, nongovernment bodies, buyers, and Multinational Corporation. For instance, expanded maker obligation has been received in the European Union enactment for the lessening of the measure of bundling waste, end of life vehicles, and electrical and electronic squanders.

This pattern for expanded environmental obligation to upstream makers will quicken on the grounds that a developing number of governments including India have consolidated amplified maker duty into their environmental arrangement. Be that as it may, economic weights for environmental insurance as reflected by expanding expense of transfer, potential reserve funds from materials, and appropriations from the government, are found to have no relationship with actualizing green logistics management by Indian manufacturing exporters. On account of reusing cell phone in India, it recoups just materials, where no segment, get together or bundling vitality is recuperated toward the finish of item life. Despite the fact that different metals, for example, palladium and tantalum can be separated from waste electronic apparatuses, effective accumulation is a huge obstacle to embracing reusing rendering weak economic justification for producers to set out on green logistics management. Another likely reason is the absence of development limit through cost decrease as they as of now charge the status of minimal effort makers. The authenticity to comply with the interest of the global markets on environmental security is by all accounts a more remarkable impetus for Indian manufacturing exporters to seek after green logistics management.

The review comes about have suggestions for manufacturing undertakings to enhance their green logistics management and subsequently execution. Like all key universal logistics operations, makers need to adjust the expenses of interest in the usage of green practices that might be balanced by similar advantages as far as enhanced profitability and environmental execution. In perspective of the developing customer desires for environmental insurance, our outcomes recommend that producers can meet such weight by executing green logistics management which is helpful for ecological and operational execution change. Despite the fact that the economic advantages of green logistics management usage (e.g., transfer cost increment and a decrease of material cost) may not be acknowledged as an open door, makers can profit by such execution by taking into account the customer desire through recovering reusable items and participating in customers' item return program.

Our review likewise highlights that the significance for producers to consent to environmental based directions to exceed expectations. While actualizing green logistics management can enhance makers' ecological and operational execution, such upgrades

are more evident when they agree to both the neighbourhood and worldwide environmental directions. Therefore, makers embracing the four characteristics of green logistics management ought to assess the directions identified with their items and in addition global logistics operations to reinforce their execution results. By utilising our estimation scale, producers may evaluate and recognise the ranges of their green logistics management for development activities. The individuals who are new to embracing green logistics management can likewise make utilisation of the scale in organising their evaluation, detailing, and observing systems of green logistics exercises.

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About the Chief Editor



Dr.K.Sankar Ganesh is a faculty in management studies specialized in Marketing Management and Human Resource Management with 19 years of academic experience. The editor is honored with Academic Leadership award. He has published more than 30 articles in national and international peer reviewed journals. He has undergone two Strategic consultancy projects, published a book, and also presented more than 30 papers in national and international conferences. He has organized more than 25 conferences, seminars, faculty development programmes and workshop in management studies. The Editor is passionate to deliver guest lectures and training to business studies students and to management studies faculties – offered more than 20 guest lectures, 50 training programmes and acted as resource person in FDPs’, seminar and in International Conferences. He is member in editorial board in few management journals and member in board of studies in 3 business studies institutions.

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Dr.V.Vasanth is working as Assistant Professor in the Department of Management Studies, Sri Vidya College of Engineering and Technology, Virudhunagar, Tamilnadu, India. He has 2.1 years of industrial experience and 7 years of teaching & research experience. He has published more than 30 research papers in various journals which are indexed in Scopus, EBSCO, EconLit etc. More to this, he has participated and presented research papers more than 50 seminars and workshops. Apart from this, he has organized 23 events such as conferences, seminars, workshop, faculty development programmes, etc. for the benefit of student community and society. He is serving as a Board of Study member for various reputed institutions and Editorial Board Member for 3 international, indexed and referred Journals. He has guided and completed one research projects funded by TNSCST and undergone one consultancy project.