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CONTENTS

Research Papers

INNOVATIVE MARKETING STRATEGIES FOR SMES	1 – 6
Syed Jaffer and Dr. Badiuddin Ahmed	
INFLUENCE OF SELF-ESTEEM AND PERSONALITY TRAITS ON AGEING MALE SYNDROME AMONG CATHOLIC PRIESTS IN OWERRI ECCLESIASTICAL PROVINCE	7 – 13
Cyprian I. Ogu and Dr. Rosemary O. Ekechukwu	
A REVIEW OF INDIA'S BUDGETARY PROCESS	14 – 19
Dr. Badruddin	
A STUDY ON LOCUS OF CONTROL & ORGANIZATIONAL CITIZENSHIP BEHAVIOR IN HOTEL INDUSTRY IN OMAN	20 – 27
Dr. Arvind Hans, Dr. Soofi Asra Mubeen and Hilal Said Abdullah Almanwari	
A STUDY ON COMPETENCY MAPPING WITH SPECIAL REFERENCE TO WHIRLPOOL OF INDIA LTD	28 – 40
Dr. K. Santhana Lakshmi and Dr. M. Vinoth	
A STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE SHOPPING: WITH REFERENCE TO ONLINE SHOPPERS IN SULAIMANIYAH DISTRICT, RIYADH, KSA	41 – 52
Michelle Buenaventura Arce	
A COMPARATIVE STUDY BASED ON THE NEW BUSINESS PREMIUM (MARKET SHARE) AND CLAIMS RATIO OF LIC AND OTHER PRIVATE LIFE INSURANCE COMPANIES IN INDIA	53 – 57
Dr. R. Jayanthi	
A SYSTEMATIC INVESTIGATION OF THE OFF-PUTTING IMPACT OF TOURISM ON APROPOS TOURISM SEGMENTS - AN ANALYTICAL STUDY OF UTTARAKHAND STATE	58 – 64
Ishani Kapoor and Dr. Vipul Jain	
CLUSTER BASED ROUTING PROTOCOL IN VANET: A REVIEW	65 – 69
Parismita Bhuyan	
EFFECT OF SERVICE QUALITY AND CUSTOMER SATISFACTION ON CUSTOMER LOYALTY OF CELLULAR NETWORK SERVICE PROVIDERS IN INDIAN MARKET	70 – 76
A. Kungumapriya and Dr. K. Malarmathi	
EMPLOYEES' PERCEPTION ON THE EFFECTIVENESS OF 5S PROGRAMME	77 – 79
Ankita Thakur and Kuldeep Kumar	
FACTORS AFFECTING CONSUMER BEHAVIOUR TOWARDS FOOTWEAR IN INDIA	80 – 86
Dr. Virender Khanna and Bhavna Bajaj	

INDIAN MEDICAL TOURISM – A HEALTHCARE MARKET PLACE	87 – 92
Seema and Dr. Vipul Jain	
PEOPLE MANAGEMENT SKILLS - AN ESSENTIAL SOFT SKILLS FOR SUCCEEDING IN THE WORKPLACE	93 – 96
Nancy Kumari and Dr. Pallavi Kumari	
ROLE OF ERGONOMICS IN KITCHEN MANAGEMENT	97 – 101
Ashok Kumar and Deborah Rose Shylla Passah	
A STUDY OF TRADITIONAL AND ULIP POLICIES IN INSURANCE SECTOR	102 – 106
Dr. D. Madan Mohan	
USES AND GRATIFICATIONS OF SOCIAL NETWORKING SITES AMONG UNIVERSITY STUDENTS IN SOUTH INDIA: AN EMPIRICAL ANALYSIS	107 – 111
Ancy Mathew, Prof. B. P. Mahesh Chandra Guru, K. N. Mahadevaswamy and P. Gowtham Devanoor	

INNOVATIVE MARKETING STRATEGIES FOR SMES**Syed Jaffer¹ and Dr. Badiuddin Ahmed²**Associate Professor¹ and Professor², Maulana Azad National Urdu University, Hyderabad**ABSTRACT**

Small and medium-sized enterprises (SMEs, also small and medium enterprises) or small and medium-sized businesses (SMBs) are businesses whose personnel numbers fall below certain limits. The prominence of Small and medium enterprises (SMEs) is seen as these are allied with the balanced growth of Indian economy, playing an important role in generating millions of jobs. The major problem faced by these SMEs today is marketing. Now a days the SMEs are on the back-foot unable to compete with large organisations. This study introduces marketing innovation as another innovation vehicle that can lead to sustained competitive advantage.

The SMEs of India need to market their products in this pulsating competitive market. Effective marketing strategies ensure higher levels of income, intake and employment further increasing the standards and living of the people.

Due to the change in technology and the taste in the customer choices, the SMEs need to adopt innovative techniques for marketing and use Direct- Marketing, Digital Marketing, Websites, Mobile Applications and Social Networking sites etc and be with on par with large and innovative organisations. Then only they will be sustainable, successful, competitive and profitable.

Keywords: SMEs, Innovative Marketing, Digital Marketing, Strategies, Competition etc.

INTRODUCTION

Small and medium-sized enterprises (SMEs, also small and medium enterprises) or small and medium-sized businesses (SMBs) are businesses whose personnel numbers fall below certain limits.

Under section 7 of the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006, the Indian government defined the size of micro, small, and medium enterprises as:

- (a) in the case of the enterprises engaged in the manufacture of goods pertaining to any industry specified in the First Schedule to the Industries (Development and Regulation) Act, 1951, as—
- (i) a micro enterprise, where the investment in plant and machinery does not exceed twenty-five lakh rupees
 - (ii) a small enterprise, where the investment in plant and machinery is more than twenty-five lakh rupees but does not exceed five crore rupees; or
 - (iii) a medium enterprise, where the investment in plant and machinery is more than five crore rupees but does not exceed ten crore rupees;
- (b) in the case of the enterprises engaged in providing or rendering of services, as—
- (i) a micro enterprise, where the investment in equipment does not exceed ten lakh rupees;
 - (ii) a small enterprise, where the investment in equipment is more than ten lakh rupees but does not exceed two crore rupees; or
 - (iii) a medium enterprise, where the investment in equipment is more than two crore rupees but does not exceed five crore rupees.

Small enterprises outnumber large companies by a wide margin and also employ many more people. SMEs are also said to be responsible for driving innovation and competition in many economic sectors.

SOME STATISTICS OF SMES

- India has the second largest number of SMEs in the world *i e.* 51 million.
- It brings on approximately 45% of industrial output, 40% of exports.
- There are 8 million enterprises in various industries, employing 69 million people.
- The sector includes 2.2 million women-led enterprises.
- It creates 1.3 million jobs every year.
- An online presence helps SMEs have 51% higher revenue and 49 % higher profit than those without it.

- The contribution of SMEs to India’s GDP has been growing consistently at 11.5% a year, which is higher than the overall GDP growth of 8%.

How BIG is the Indian SME Space?



MARKETING

Marketing has long been a cornerstone of business, and many principles developed hundreds or thousands of years ago are still relevant today. Ever since the first craftsman put up a sign, advertising as a way of sales enablement has been a part of society, and it has only become more common since then.

“Marketing is not only much broader than selling; it is not a specialized activity at all. It encompasses the entire business. It is the whole business seen from the point of view of its final result, that is, from the customers’ point of view. Concern and a responsibility for marketing must, therefore, permeate all areas of the enterprise”.

Marketing is decisive in developing country like India.

Now a days the SMEs are on the back-foot unable to compete with large organisations. The SMEs of India need to market their products in this pulsating competitive market. Effective marketing strategies ensure higher levels of income, intake and employment further increasing the standards and living of the people.

A few of the aspects adding up to the marketing problems of the SMEs in these modern days are

- Increasing competition
- Consumer awareness for quality goods
- To set up distribution networks for reaching out widely spread markets
- Poor cash flow and Lack of marketing expertise

Today’s marketing demands are

- Better dedication
- Quality products
- Enhanced ability to market
- Online Presence

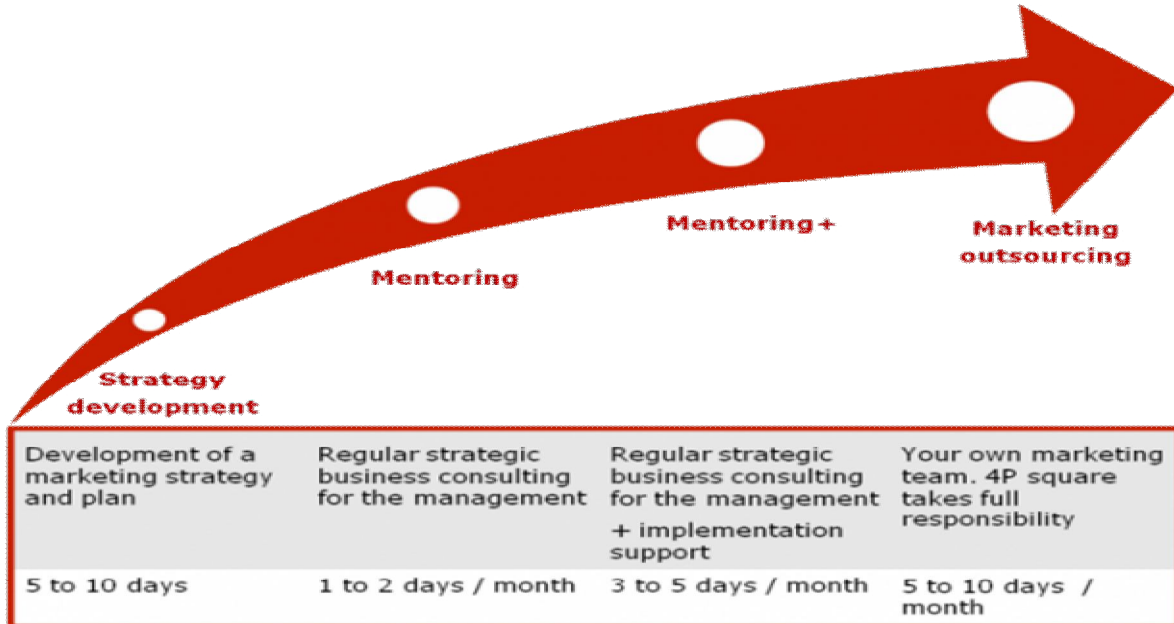
The fast-paced world of digital marketing is changing too quickly for most companies to adopt. But staying up to date with the latest industry trends is imperative for anyone involved with expanding a business. The SMEs need to harness the power of Internet and other modern technologies and adopt these platforms for effective results. For proper implementation of Digital marketing the companies need marketing strategies as per the new trends.

Technology has long changed how we live our lives, but some of us fail to realize how profound the changes it brings. When it comes to advertising, businesses can no longer create a sign and hope that others will spread the

news. Fortunately, there are a number of effective and affordable options for businesses of all sizes, and those who take advantage of what advertising can do using modern technology stand to make tremendous strides.

MARKETING STRATEGIES

Marketing is an essential input for the success of SMEs producing wide range of products. Enterprises need to move from traditional marketing to modern marketing.

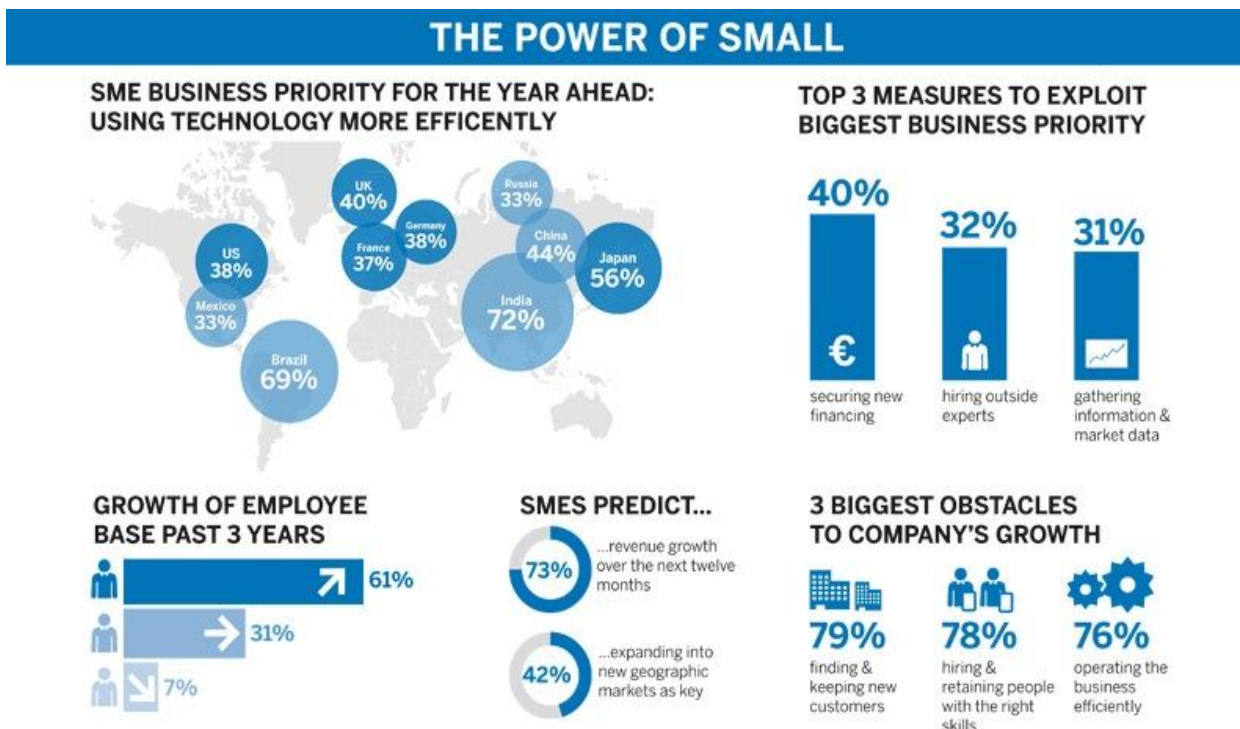


The companies need a proper strategy and implementation as well as devote time to achieve the desired results.

WHY INNOVATIVE MARKETING STRATEGY IS IMPORTANT FOR SMES?

SME leaders are gradually adopting a global approach as they face strong competition from big companies and empowered customers. In this scenario, effective execution of a brand marketing strategy for SMEs is vital.

- A reliable marketing strategy to make the way to the minds of customers.
- To confirm that all products and services have a visual uniqueness and good positioning in the segment
- To allow their target audience to identify and distinguish their brands in the muddled marketplace.



Due to the change in the technology and the taste in the customer choices, the SMEs need to adapt the below mentioned innovative techniques for marketing.

These are

#Direct- Marketing

- An effective tool being a direct channel
- Can reach to customers without using marketing distributors
- Helps in avoiding dubious costs

Channels

- Direct Mails
- Face-to-face selling
- Tele Marketing
- Catalogue Marketing



Traditional Advertising

- Indirect approach, yet possess a long-term outlook
- Flexible and careful in nature

Channels

Paper inserts, local magazines, and outdoor medium such as pamphlets, posters, banners, hoardings etc.



Digital Marketing

- Latest practice
- Brings remarkable revenue growth opportunities
- Helps you spread the wings
- Offers global presence

Channels

Websites, Blogs, Social Networking, E-newsletter, Email Marketing, E-CRM

MARKETING DIGITALLY

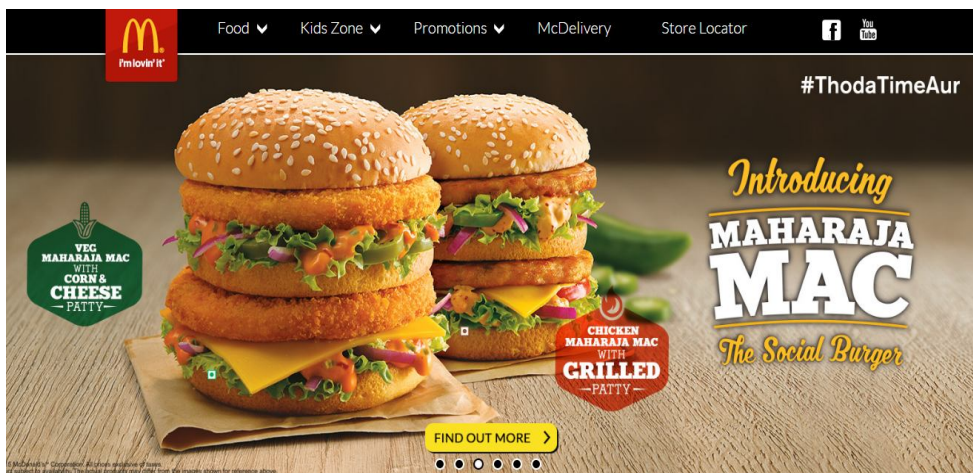
Digital advertisement can be used innovatively through fusion of the advanced digital solutions in the areas of cloud computing, e-invoicing, social media channels and E-commerce.

Now, the role of digital media in making a purchase decision has gone up considerably. SMEs have to sharply upsurge their focus on digital marketing. It is no longer adequate to have a void presence on the web.

SMEs have to treat their website as their primary asset and offer useful and related content to predictions and customers. It is important for SMEs to create a digital marketing strategy or plan to increase digital presence.

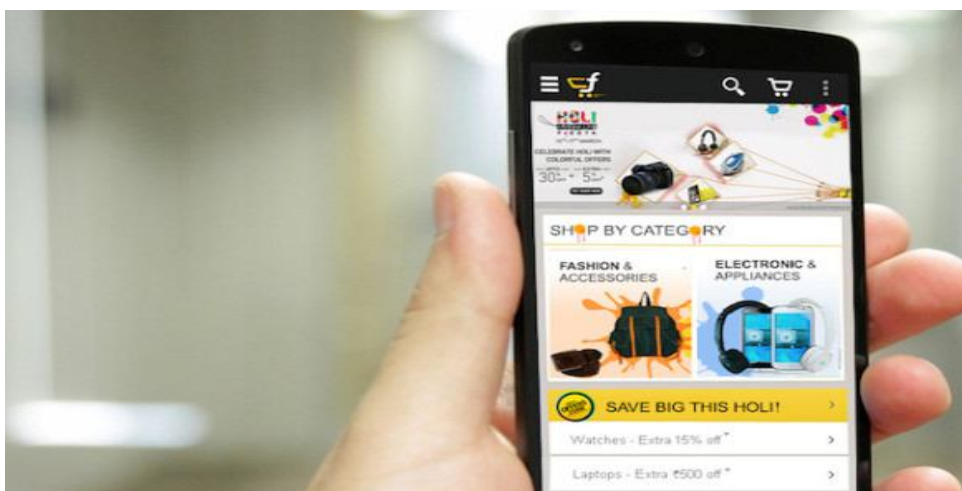
Website

- Helps you understand the importance and benefits of internet in today’s competitive era
- A cost-effective way
- Brings modest and overwhelming reach
- A great way to be in touch with customers



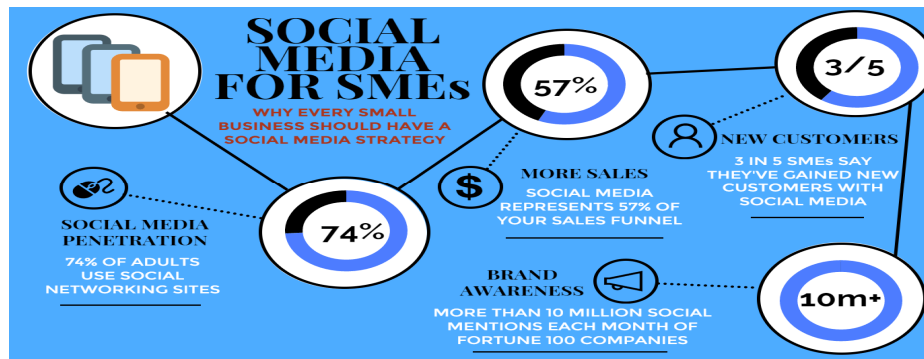
Mobile Applications

- Works as the service tool
- Convenient for users
- A great way to convey all the updates & changes



Social Media (Social Networking)

The Free Social Media Tools Already available should be used .Social media spending in the U.S. alone is expected to increase to more than \$17 billion in 2019. A dizzily impressive figure, no doubt, but that kind of budget makes sense when you look at just how important social is to the way companies engage with their audiences, amplify their content marketing, and measure their successes.



Because social is so critical to building strong brands, it's important for SMEs team to maximize how they use it (and what tools they use) to make that job easier. There are plenty of free social media tools out there to help your team save time and money. To stay current on those options, the SMEs can use these free tools that can simplify team's social media marketing:

Facebook is the most popular platform for sharing and engaging with content, so tools designed for that platform are especially valuable — and Facebook Insights is a good one. Further, not only is Facebook Insights free; it's easy to use, too. The marketing team can access it through an existing page, and the Insights feature can help businesses track metrics on page performance, times the audience is on Facebook, and posts that receive the most engagement. The marketing team can even export these insights for more analysis. Some other popular social media tools are Twitter ,LinkedIn, and Whatsapp etc. The SMEs need to use these free and effective social media tools properly to achieve the success. Fortunately, there are a number of SMEs who had used effective and affordable options for businesses of all sizes, and took advantage of what advertising can do using modern technology stand to make tremendous strides.

CONCLUSION

This study introduced marketing innovation as another innovation vehicle critical for SMEs success.

Businesses can no longer create a sign and hope that others will spread the news. Fortunately, there are a number of effective and affordable options for businesses of all sizes, and those who take advantage of what advertising can do using modern technology stand to make tremendous strides. There are a number of effective and affordable options for businesses of all sizes, and those who take advantage of what advertising can do using modern technology stand to make tremendous strides. The fast-paced world of digital marketing is changing too quickly for most companies to adopt. But staying up to date with the latest industry trends is imperative for anyone involved with expanding a business. Social is so critical to building strong brands, it's important for marketing team to maximize how they use it (and what tools they use) to make that job easier. There are plenty of free social media tools out there to help the team save time and money. Some popular social media tools are Facebook, Twitter ,LinkedIn, and Whatsapp etc. The SMEs need to use these free and effective social media tools properly to achieve the success. The SMEs can easily bring in the innovative marketing practices as they don't have layers between the higher level and the people who implement these decisions. SMEs' innovative marketing strategy can work, if it is based on clearly expressed marketing programme to reach the potential and existing customers.

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INFLUENCE OF SELF-ESTEEM AND PERSONALITY TRAITS ON AGEING MALE SYNDROME AMONG CATHOLIC PRIESTS IN OWERRI ECCLESIASTICAL PROVINCE

Cyprian I. Ogu and Dr. Rosemary O. EkechukwuDepartment of Educational Psychology, Guidance and Counselling, Faculty of Education, University of Port Harcourt, Rivers State, Nigeria

ABSTRACT

The study investigated the influence of self-esteem and personality traits on ageing male syndrome. The sample of the study is 436 catholic priests purposely drawn from a population of 1427 catholic priests in the six dioceses that make up Owerri Ecclesiastical Province. The instruments for data collection are Ageing Male Syndrome Questionnaire (AMSQ), and Self-Esteem and Personality Traits Questionnaire (SEPTQ). Ageing Male Syndrome Questionnaire was used to measure ageing male syndrome experiences among the catholic priests while Self-Esteem and Personality Traits Questionnaire was used to measure self-esteem and personality traits of the priests. Both instruments were validated through the assistance of lecturers in Psychology and their reliability indices ranged from 0.62 to 0.82. The results of the study showed that self-esteem has a negative and significant influence on ageing male syndrome. Neuroticism has a positive and significant influence on ageing male syndrome while extraversion, openness to experience, agreeableness and conscientiousness each has a negative and significant influence on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province. Based on this study, it was suggested that catholic priests should try to adopt positive personality traits that are likely to reduce the probability of experiencing ageing male syndrome while at the same time avoid negative personality traits which can increase their chance of experiencing ageing male syndrome.

Keywords: Neuroticism, extraversion, openness to experience, agreeableness, conscientiousness, ageing male syndrome, self-esteem.

INTRODUCTION

Ageing male syndrome (AMS) was defined by Coleman (2009) as “a behavioural state of irritability and aggression occurring in men when testosterone (male hormone) level declines as a consequence of ageing or stress with additional symptoms of lethargy and depression”. Ageing male syndrome has been implicated in loss of body hair, aggressive and conceited behaviours of some ageing men. It creates general tiredness of the body of the ageing men. Also associated with it are reduced capacity for physical activities and decline in work performance (Coleman, 2009).

From the researcher’s personal observation in his area of service, some ageing men show verbal aggression, irritability, and tend to quarrel at a slightest provocation. Such nagging, irritable and aggressive behaviour of some elderly men in our society may be associated with the ageing male syndrome. In some cases, some of such men are lethargic in their normal daily activities. They can be uncooperative and fastidious and may be arrogant in dealing with people around them.

Furthermore, based on the researcher’s experience in the various dioceses in Owerri Ecclesiastical province where he has worked, some ageing priests manifest these unwholesome behaviours of verbal aggression towards some fellow priests and even members of the congregation (parishioners) which is uncalled for. Catholic priests are known to be well trained in academic, religious and inter-personal relationship matters after which they are ordained to start offering their wealth of experiences and services to the people. They are trained to be humble and cooperative with all people in their environment without discrimination. In fact, they are trained to constitute the model of behaviour for members of the society to copy. Contrary to these expectations, based on the experience of the researcher in the areas of his service, some priests who are supposed to exercise self-control, relate well with colleagues and parishioners in a humble manner, turn out to manifest uncooperative and arrogant behaviour in their relationships with people and also exhibit the symptoms associated with ageing male syndrome. It is worrisome to observe such behaviours of arrogance, poor inter-personal relationship, irritability, aggression and lethargy among such well trained clergymen in the catholic church on consistent and regular basis.

Though ageing male syndrome is regarded as a medical condition, it can be aggravated by some psychological variables. Some psychological variables which ageing male syndrome may be associated with include self-concept, self-esteem, pre-retirement anxiety, personality traits, etc. Self-esteem was defined by Mruk (2009) as the overall self-assessment made towards oneself. It was defined by Hewitt (2009) as a person’s overall

subjective emotional evaluation of his or her own worth. It is a judgment and belief about oneself (Smith & Mackie, 2007). It can also be seen as positive or negative evaluations of oneself. Self-esteem is an important psychological construct as researchers have conceptualized it as an influential predictor of certain outcomes including academic achievement, relationships, happiness and satisfaction in life. Psychologists regard self-esteem of an individual as an enduring personality characteristic of the person that is relatively constant and stable over time, though normal and short-time variations exist. An individual with high level of self-esteem is considered as someone who has high confidence, satisfied with himself, resilient and able to solve problems and conversely an individual with low level of self-esteem is regarded as generally vulnerable, anxious, lonely and depressed when faced with problems that need solutions (Ross & Zeller, 2006). Self-esteem among catholic priests is evaluation of self-worth of the priests by themselves. The priests take time to reflect on their performance in discharging their duties as priests. They ruminate over their highs or lows, successes and failures. Successes and failures they experienced over the years help in formation and reshaping of their self-esteem. Those who are not very successful in discharging their duties are most likely to have low or negative self-esteem while the very successful ones are most likely to have positive or high self-esteem.

Personality trait was defined by Lahey (2003) as the sum total of the typical and enduring patterns of behaviour that are relatively consistent across situations that are characteristic of an individual. People develop various personality traits over time. These personality traits may be shaped by life experiences through which a person passed. People have different personality traits, but are usually associated with particular personality traits that are found stable and consistent in them over a period of time. Five major personality traits as recognized and highlighted by Costa and McCrae (1992) include extraversion, conscientiousness, neuroticism, agreeableness and openness to experience. Individuals who are extroverts are gregarious as they are sociable and prefer to be in the company of others. They are outgoing, love partying and are bored of solitary life, and so they easily make friends. A person is conscientious when he has consideration for others and their interests. He is seldom egocentric and tends towards perfection. People who rate high on conscientiousness are usually proactive, goal-oriented and self-disciplined. They love to accomplish their set objectives. A person is described as neurotic if he ranks high on neuroticism. That is, he is prone to negative thoughts and behaviours. He is usually pessimistic and gives in to anger, anxiety, envy and guilt. He finds it difficult to cope with stress and may occasionally experience depression. People who have agreeable personality traits easily adjust to any situation in which they find themselves. They are tolerant, kind-hearted, respectful and they face challenges with calmness of the mind. They are friendly and ready to help in any situation. People who rate high on openness to experience listen to their hearts. They are creative and imaginative and they do not like taking hard-line stance on issues. They welcome new ideas; adopt new skills, learning and experiences. They are usually broad-minded as opposed to people who rate low on openness to experience. People who rate low on openness to experience are conservative, adopt a traditional approach to issues and are resistant to changes.

Based on the fact that some signs of ageing male syndrome are similar to those of self-esteem and personality traits and that there is dearth of studies on influence of self-esteem and personality traits on ageing male syndrome, the researcher was motivated to embark on this study which is aimed at investigating the influence of self-esteem and personality traits on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province.

STATEMENT OF THE PROBLEM

Ageing male syndrome is medical condition which occurs in ageing men and this condition is characterized by low serum androgen (testosterone). Some common signs of this condition are aggression, anger, intolerance, irritation, lethargy, uncooperativeness, etc. Catholic priests who are experiencing it are likely to manifest these signs. This condition can interfere with the work performance, quality of work output and interpersonal relationship among them. Some psychological variables can enhance the precipitation and manifestation of ageing male syndrome among the catholic priests. In this work, two psychological variables of self-esteem and personality traits are considered. It is on this basis that the researcher investigated the influence of self-esteem and personality traits on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province.

AIM AND OBJECTIVES OF THE STUDY

The aim of the study is to investigate the influence of self-esteem and personality traits on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province. However, in specific terms, the objectives of the study are

1. Find out the influence of self-esteem on ageing male syndrome among catholic priests.

2. Determine the extent the personality traits of neuroticism, extraversion, openness to experience, agreeableness and conscientiousness independently influence ageing male syndrome among catholic priests.
3. Determine the extent the personality traits of neuroticism, extraversion, openness to experience, agreeableness and conscientiousness jointly influence ageing male syndrome among catholic priests.

RESEARCH QUESTIONS AND HYPOTHESES

The following research questions and hypotheses were formulated to guide the study.

RQ₁: To what extent does self-esteem influence ageing male syndrome among catholic priests in Owerri Ecclesiastical Province?

RQ₂: To what extent do personality traits of neuroticism, extraversion, openness to experience, agreeableness and conscientiousness independently influence ageing male syndrome among catholic priests in Owerri Ecclesiastical Province?

RQ₃: To what extent do personality traits of neuroticism, extraversion, openness to experience, agreeableness and conscientiousness jointly influence ageing male syndrome among catholic priests in Owerri Ecclesiastical Province?

HO₁: The influence of self-esteem on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province is not significant.

HO₂: Personality traits of neuroticism, extraversion, openness to experience, agreeableness and conscientiousness do not independently have significant influence on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province.

HO₃: Personality traits of neuroticism, extraversion, openness to experience, agreeableness and conscientiousness do not have a significant joint influence on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province.

METHODOLOGY

This study is a combination of ex-post facto and correlational research designs in which a sample of 436 catholic priests from a population of 1427 catholic priests in the six dioceses that make up Owerri Ecclesiastical Province (Office of the Archbishop, Owerri Archdiocese, March, 2017) participated. The instruments for data collection are Ageing Male Syndrome Questionnaire (AMSQ) and Self-Esteem and Personality Traits Questionnaire (SEPTQ). Ageing Male Syndrome Questionnaire was used to measure ageing male syndrome experiences among the catholic priests while Self-Esteem and Personality Traits Questionnaire was used to measure self-esteem and personality traits of the priests. Both instruments were validated through the assistance of lecturers in Psychology. Reliability index of Ageing Male Syndrome Questionnaire was obtained through test-retest method using Pearson product moment correlation technique as a statistical tool. Only 20 priests took part in the reliability test. The reliability coefficient for Ageing Male Syndrome Questionnaire was found to be 0.74. The reliability coefficient of Self-Esteem and Personality Traits Questionnaire was established using Cronbach alpha. The reliability coefficients for sections of Self-Esteem and Personality Traits Questionnaire are as follows; Self-esteem (0.82), Neuroticism (0.65), Extraversion (0.70), Openness to experience (0.69), Agreeableness (0.62) and Conscientiousness (0.65). Data generated from the instruments were analyzed using SPSS (version 21).

RESULTS

RQ₁: To what extent does self-esteem influence ageing male syndrome among catholic priests in Owerri Ecclesiastical Province?

Research question 1 was answered using coefficient of regression from simple regression analysis and the results are shown in table 1.

Table - 1: Coefficient of regression for the influence of self-esteem on ageing male syndrome

R	R²	Adjusted R²
- 0.351	0.123	0.121

From table 1, it can be seen that the coefficient of regression is -0.351 which shows that self-esteem has low negative influence on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province. The square of coefficient of regression is 0.123. The adjusted square of coefficient of regression is 0.121 implying that 12.1% variation in ageing male syndrome was accounted for by self-esteem while the remaining 87.9% variation in ageing male syndrome was not accounted for by self-esteem.

HO₁: The influence of self-esteem on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province is not significant.

The hypothesis was tested by employing t-test associated with simple regression analysis and the results are as presented in table 2.

Table - 2: T-value associated with simple regression for the influence of self-esteem on ageing male syndrome

Model	Unstandardized coefficients		Standardized coefficients	T	Sig	Decision
	B	Std Error	Beta			
Constant	61.556	1.597		38.544	0.00	
Self-esteem	-0.245	0.031	- 0.351	- 7.810	0.00	Reject

Table 2 shows that the value of standardized beta coefficient is -0.351. The absolute calculated t-value for self-esteem is 7.810 which is significant at 0.00 probability level and also significant at 0.05 probability level. Since the calculated t-value is significant at 0.05 probability level, the null hypothesis was rejected and alternative hypothesis accepted, implying that there is a significant influence of self-esteem on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province. The predictive model for the influence of self-esteem on ageing male syndrome among catholic priests is given by $AMS = 61.556 - 0.245SE$ where AMS stands for ageing male syndrome and SE stands for self-esteem.

RQ₂: To what extent do personality traits of neuroticism, extraversion, openness to experience, agreeableness and conscientiousness independently influence ageing male syndrome among catholic priests in Owerri Ecclesiastical Province?

HO₂: Personality traits of neuroticism, extraversion, openness to experience, agreeableness and conscientiousness do not independently have significant influence on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province.

The research question was answered using coefficients of correlation while the hypothesis was tested using t-test associated with simple regression analysis. The results are presented in table 3.

Table - 3: Coefficients of correlation and t-values for the individual influence of personality traits on ageing male syndrome

Model	B	R	R ²	Adj. R ²	T	Sig
Constant	41.075					
Neuroticism	0.468	0.229	0.052	0.050	4.896	0.00
Constant	58.534					
Extraversion	-0.308	-0.169	0.029	0.026	-3.574	0.00
Constant	60.641					
Openness to experience	-0.389	-0.320	0.103	0.101	-7.043	0.00
Constant	59.546					
Agreeableness	-0.328	-0.259	0.067	0.065	-5.578	0.00
Constant	63.478					
Conscientiousness	-0.436	-0.205	0.042	0.040	-4.374	0.00

Table 3 reveals that coefficients of regression are 0.229, -0.169, -0.320, -0.259, and -0.205 for neuroticism, extraversion, openness to experience, agreeableness and conscientiousness respectively. The values of squares of coefficients of regression are 0.052, 0.029, 0.103, 0.067 and 0.042 for neuroticism, extraversion, openness to experience, agreeableness and conscientiousness respectively. The adjusted squares of coefficients of regression are 0.050, 0.026, 0.101, 0.065 and 0.040 for neuroticism, extraversion, openness to experience, agreeableness and conscientiousness respectively.

Based on the coefficients of regression for these personality traits, it can be inferred that neuroticism (R = 0.229) has a very low positive influence on ageing male syndrome, extraversion (R = -0.169) has a very low negative influence on ageing male syndrome, openness to experience (R = -0.320) has a low negative influence on ageing male syndrome, agreeableness (R = -0.259) has a low negative influence on ageing male syndrome while conscientiousness (R = -0.205) has a very low negative influence on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province. Based on the adjusted squares of coefficients of regression, it can be inferred that neuroticism (Adj. R² = 0.050) accounted for 5% variation in ageing male

syndrome, extraversion (Adj. $R^2 = 0.026$) accounted for 2.6% variation in ageing male syndrome, openness to experience (Adj. $R^2 = 0.101$) accounted for 10.1% variation in ageing male syndrome, agreeableness (Adj. $R^2 = 0.065$) accounted for 6.5% variation in ageing male syndrome while conscientiousness (Adj. $R^2 = 0.040$) accounted for 4% variation in ageing male syndrome among catholic priests in Owerri Ecclesiastical Province.

The absolute t-values obtained for neuroticism, extraversion, openness to experience, agreeableness and conscientiousness are 4.896, 3.574, 7.043, 5.578 and 4.374 respectively. The t-values are all significant at 0.00 probability level and also significant at 0.05 probability level. This implies that the null hypothesis was rejected and the alternative hypothesis upheld. Hence, neuroticism, extraversion, openness to experience, agreeableness and conscientiousness each has a significant influence on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province.

The models for the individual influence of personality trait on ageing male syndrome are given by

- (1) $AMS = 41.075 + 0.468N$
- (2) $AMS = 58.534 - 0.308E$
- (3) $AMS = 60.641 - 0.389PE$
- (4) $AMS = 59.546 - 0.328A$
- (5) $AMS = 63.478 - 0.436C$

Where AMS stands for ageing male syndrome, N stands for neuroticism, E stands for extraversion, PE stands for openness to experience, A stands for agreeableness and C stands for conscientiousness.

RQ₃: To what extent do personality traits of neuroticism, extraversion, openness to experience, agreeableness and conscientiousness jointly influence ageing male syndrome among catholic priests in Owerri Ecclesiastical Province?

This research question was answered using coefficient of regression associated with multiple regression analysis. The results are as presented in table 4.

Table - 4: Coefficient of regression for the joint influence of personality traits on AMS

R	R ²	Adjusted R ²
0.520	0.270	0.262

From table 4, it can be seen that the coefficient of regression is 0.520, the square of coefficient of regression is 0.270 while the adjusted square of coefficient of regression is 0.262. Based on the value of coefficient of regression (0.520), personality traits of neuroticism, extraversion, openness to experience, agreeableness and conscientiousness have a moderate positive joint influence on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province. Based on the adjusted square of coefficient of regression (0.262), it can be deduced that 26.2% variation in ageing male syndrome was accounted for by the joint influence of personality traits.

HO₃: Personality traits of neuroticism, extraversion, openness to experience, agreeableness and conscientiousness do not have a significant joint influence on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province.

Data for hypothesis 3 were analyzed using analysis of variance (ANOVA) associated with multiple regression analysis and the results are as presented in a table 5.

Table - 5: ANOVA from multiple regression analysis for the joint influence of personality traits on AMS

Model	Sum of squares	Df	Mean square	F	Sig
Regression	1758.859	5	351.772	31.810	0.00
Residual	4755.222	430	11.059		
Total	6514.080	435			

From table 5, it can be seen that the mean square regression is 351.772 while the mean square residual is 11.059. The degrees of freedom regression, residual and total are 5, 430 and 435 respectively. The calculated F-value is 31.810 which is significant at 0.00 alpha level and also significant at 0.05 alpha level. Since, the f-value is significant at 0.05, the null hypothesis was rejected and alternative hypothesis upheld. This implies that personality traits of neuroticism, extraversion, openness to experience, agreeableness and conscientiousness

have a significant joint influence on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province.

The model describing the joint influence of personality traits on ageing male syndrome among the catholic priests is given by $AMS = 81.265 + 0.505N - 0.318E - 0.341PE - 0.287A - 0.364C$. The parameters are as defined above.

DISCUSSION OF THE FINDINGS

In this study, it was found that self-esteem has a low negative and significant influence on ageing male syndrome among catholic priests. This shows that an increase in self-esteem results to decrease in ageing male syndrome among the catholic priests and a decrease in self-esteem results to an increase in ageing male syndrome among the catholic priests. The finding that self-esteem has a low negative and significant influence on ageing male syndrome among catholic priests is supported by the finding of Newmann (2009) which showed that self-esteem had a low negative correlation with ageing male syndrome. The finding of low negative and significant influence of self-esteem on ageing male syndrome is not surprising. This is because self-esteem is a positive psychological concept. Since ageing male syndrome is more or less facilitated by negative psychological concepts such high level of anxiety, worries, depression, etc, self-esteem may expectedly have negative influence on the development and aggravation of ageing male syndrome among catholic priests.

Similarly, it was found that neuroticism has a very low positive and significant influence on ageing male syndrome, extraversion and conscientiousness each has a very low negative and significant influence on ageing male syndrome, openness to experience and agreeableness each has a low negative and significant influence on ageing male syndrome among catholic priests in Owerri Ecclesiastical Province. The personality traits have a moderate, positive and significant joint influence on ageing male syndrome among catholic priests.

The finding of positive influence of neuroticism and negative influence of extraversion, openness to experience, agreeableness and conscientiousness on ageing male syndrome is comparable to the findings of Gordon (2006) which revealed that neuroticism had a very low positive relationship with ageing male syndrome among university workers while extraversion, openness to experience, agreeableness and conscientiousness have individual negative relationships with ageing male syndrome. The finding of positive and significant joint influence of personality traits on ageing male syndrome is also similar to the finding of Gordon (2006) which revealed that the "big five" personality traits had a positive joint relationship with ageing male syndrome.

The finding of positive influence of neuroticism on ageing male syndrome among catholic priests and the finding of negative influence of each of extraversion, openness to experience agreeableness and conscientiousness on ageing male syndrome can be explained from the fact that neuroticism has to do with unpleasant psychological experiences such as unstable emotions, anger, anxiety and depression and as such may aggravate the manifestation of ageing male syndrome. Hence, neuroticism has a positive influence on ageing male syndrome as ageing male syndrome is positively affected by negative psychological concepts. On the hand, extraversion, openness to experience, agreeableness and conscientiousness are positive psychological concepts and as such are likely to have negative influence on ageing male syndrome among catholic priests.

CONCLUSION

Ageing male syndrome among catholic priests has been associated with self-esteem and personality traits. This is because self-esteem correlates negatively with ageing male syndrome. Similarly, neuroticism personality trait correlates negatively with ageing male syndrome while extraversion, openness to experience, agreeableness and conscientiousness personality traits correlate positively with ageing male syndrome. Each of these independent variables have been found to have relative contributions to ageing male syndrome. Hence, it can be concluded that self-esteem and personality traits significantly influence ageing male syndrome among catholic priests serving in Owerri Ecclesiastical Province.

RECOMMENDATIONS

Catholic priests should embark on periodic or routine check up with a view to diagnosing ageing male syndrome at its onset. Those who are experiencing ageing male syndrome should seek medical treatment and counselling to manage the condition. Would-be catholic priests and those who have been successfully ordained catholic priests should be given tasks or engage in tasks where chances of success are high. This can lead to development of high self-esteem which is necessary for inhibition of ageing male syndrome experiences. Catholic priests should try to adopt positive personality traits such as extraversion, agreeableness, openness to experience and conscientiousness that are likely to reduce the probability of experiencing ageing male syndrome while at the same time avoid negative personality traits such as neuroticism which can increase their chance of experiencing ageing male syndrome.

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A REVIEW OF INDIA'S BUDGETARY PROCESS**Dr. Badruddin**Associate Professor, PES's RSN College of Arts & Science, Ponda, Goa

ABSTRACT

Budgetary Process commonly represents the annual financial statement that remains the complicated subject in India's economic policy. The process undergoes technical, legal and administrative formalities before the final implementation. India's top most executive authorities: President, Prime Minister, Cabinet Ministers, and high profile professionals of diverse categories remain active throughout the year in the preparation of budget. Every stage is critically discussed, evaluated and analyzed before it finally goes to gazette. The paper examines the comparative study of budgetary system: sessions, types, objectives, voting procedure, appropriation bills and components of budget in a comparative and critical dimensions.

Keywords: India, Budget, Financial Management, Parliament, Constitution

INTRODUCTION

Traditionally, the concept of 'Budget' owes genesis from the French word '*Bougette*' means 'Sachet' 'Wallet' 'Purse', 'layer of secrets' and 'Google of Exchequer'. Budget is used to carry out official papers and documents. Large number of western scholars like James Taylor, W.B.Munro, Marshall Dimock, Rene Jene, W.F.Willoughby, Harold Smith, Burkhead Jesse, L.D. White, Thomas Lynch, Gerard Jeze and Wildavsky are traditionally associated with the theories of budget. In a nutshell, the notion of budget represents list of financial documents, summary of finance, itemized estimates, proposed revenue expenditure and forecast of public receipts.

The concept of 'Budget' was coined by English Chancellor of Exchequer Jesse Burkhead to lay down the paper on parliamentary tables. It became a fashion on due course of time in several western countries. In India, it is associated with as 'Annual Financial Statement'.¹ In the simplest language, budget represents the financial statement of annual income for public utilities and better services which is often used in different time and practice in several western countries. The first budget of India was submitted on 18 February 1860 by James Wilson who is also known as the 'Father of Indian Budget'. Later on, it was incorporated in Ministry of Finance during the post independent India with consultation of several advisory bodies. Finance Minister is the Head of the Budget Making Committee who is surrounded with Finance Secretary and administrative advisories. The budget is prepared by the Budget Division Department of Economic Affairs of the Ministry of Finance annually. The constitution of India under article 112 clearly lays down that the President of India is the final authority, binding for both Houses (Lok Sabha and Rajya Sabha) of Parliament. In practice, every organ of parliament, committees, council of ministers, cabinet and official attaches, are actively involved in the preparation of budget.² Several mechanisms, polices and programmes are involved in budget making process which go through various stages.

PRELIMINARY STAGE

In the Union government, there is a budget division in the department of economic affairs under the Ministry of Finance. This division starts the process in formulation of the next financial year Union Budget. It must be noted that the ministries are required to provide three different kinds of figures relating to their expenditures and receipts during this process of budget preparation. In India, the financial month begins on 1st April and ends on 31st March every year and often called as '1st April as April Food'. It is logically linked with India's financial system that suffers from internal contractions and corruption. In normal course of action, the Ministry of Finance supplies skeleton from all Administrative Heads and gives directions to prepare budget in the month of July every year. Broad guidelines are given to achieve sanctions, arrears, estimates and thereafter, it scrutinizes, revive, and finally implements at the cost of nation building.

INTERMEDIATE OR SECONDARY STAGE

The ministries would provide budget estimates for plan expenditure for budget estimates for the next financial year, only after they have discussed their respective plan schemes with the Central Planning Commission. The month of November every year, intermediate proposal of budget is submitted to Auditor General of India (AGI) who is the key and top most administrative official in finance ministry. AGI also ensures the compliance of possible technical formalities with aid of administrative heads to comment, observes and analyzes the actions. Once, AGI approves, the Ministry of Finance (MoF) verifies the technicalities and likely implications. Finally, the MoF compares the figures of income in coordination with 'Draft Budget' that remains ready by 31st

December every year. Henceforth, MoF in consultation with Prime Minister’s Office (PMO) makes taxation proposal. In the mid of February, the budget is finalized and placed before the Parliament.

THIRD OR FINAL STAGE

Finance Ministry consolidates all figures to be presented in the budget and prepares the final budget documents. The National Informatics Centre (NIC) helps the budget division in the process of consolidation of the budget data. As per the Constitution, the Union Budget is to be presented in the Lok Sabha on such a day as the President may direct or supervise. By convention, Union Budget is presented in Lok Sabha by the Finance Ministry on the last working day in the month of February every year. The Finance Minister, by convention, makes a speech while introducing the budget. The annual financial statement is laid on the table of Rajya Sabha only after the Finance Minister concludes the budget speech in Lok Sabha. The budget documents are made available to the members of Parliament after the finance bill has been introduced in Lok Sabha, and the House has been adjourned for the day. It may be noted that the budgetary process in India lacks transparency in one aspect: while enactment of the Budget by the legislature and the review of its implementation are reasonably transparent, the process of budget preparation by the government is carried out behind closed doors. Technically, there are complicated procedures in the process as briefly shown in the following table.

Table - I: An Overview of Budgetary Enactment in India

Process	Key Objectives of Enactment
First Reading (Preliminary Stage)	Introduction in Lok Sabha by Minister-in Charge, discretionary power of Speaker to modify, motion to leave the introduction of bill and puts for preliminary vote.
Second Reading (Intermediate Stage)	Reconsideration of Bill, general discussion with Select Committee to consider clause wise case, evidences of public bodies, expert for consideration, feedback laid on table, reconsideration clause wise, and resubmission to Finance Committee and preparation of long list/titles.
Third Reading	Member-in-Charge moves the Bill, debated for final implementation, approval by 2/3 rd s of vote (majority) in Lok Sabha.
Execution of Budget	Moves to ministries, departments, subordinate officials and attaches.
Move to Rajya Sabha	Bill is transferred to Rajya Sabha for final acceptance at least 14 days in advance.
Money Bill	Exclusive jurisdiction of Lok Sabha, finally passed within two weeks
Publication in Gazette	After the bill is passed, it goes to gazette, subject to final approval of Standing Committee of Parliament

BUDGETARY PROCESS: A CRITICAL ASSESSMENT

India is a classic example of parliamentary democracy. It is ingrained in the practices of constitutionalism, the drafting process of the budget belongs to the executive and remains behind the extreme “confidentiality” of bureaucratic management. In general practice, India’s Budgetary Process as it looks, is not free from criticism, internal contradictions, ideological constraints and political pressure unlike USA, UK, Germany, Australia and Japan. Every process, be it general discussion, voting on demand for additional grants, issue of appreciation bill, taxation process, execution of budget, creation of finance brand and role of integrate financial advisor; all are important. Besides, sensitive issues like accounting management, performance budget, nature of financial accountability, level of budget control, role of parliamentary committees and auditing management: all also very complicated. In short, India’s budgetary process remains among the most complicated in the world.

Unlike several western countries, the budgetary process in India is very complicated due to involvement of large number of agencies, diverse ideologies, political differences, strained relations between centre and state, unwanted demands of Indian federation and nexus between politicians and ministers. Besides, there are regional variations, conflict of ideologies, administrative unaccountability, political corruption, black marketing, and other differences. Paradoxically, however, Indian Parliament simply remains the apex body and leading actor in various decision making activities whereas the cabinet is entrusted with the primary responsibility of acting as the custodian of public money. It is an actor of fund raising and disbursing agency, which exercises absolute power control over ‘Budgetary Process of India’. Unfortunately, such powers have been granted by the Indian constitution at the pretext of ‘Annual Financial Statement’ and hence the constitutional terminology of budget remain disputed and controversial. The executive wing of Indian Executive acts as ‘Monopoly of Power’ whereas the President of India merely remains a ‘Rubber Stamp’ and works on the direction of cabinet. Theoretically, the monopoly of Lok Sabha over the budget boils down the monopoly of executive wing under the dynamic process of parliamentary democracy. In fact, the executive wing remains the guardian of appointing all the key posts including Comptroller & Auditor General (CAG) of India, Chairpersons of Planning Commission, National Development Council, Economic Development Council and Secretary of

Union Public Service Commission. Thus, the maintenance of relations remain crucial with inter-coordinated departmental assignments despite differences and frictions. The budget therefore remains an excellent example of understanding between various agencies of the government. In fact, MoF is authorized as a ‘nodal agency’ in the operation of financial management. To a layman, the said ministry epitomizes all the departments of management: department of finance, department of economic affairs, department of expenditure, and department of public finance. But at the apex, the MoF remains the guiding principle, thereby makes budgetary process more controversial unlike USA, UK, Australia and France.

ENACTMENT OF INDIAN BUDGET: VARIOUS MEASURES

Article 112 to 117 of the Indian Constitution clearly lay down that no document of grant is permissible without the consent of the President of India.³ No proposal relating to the provision of expenditure can be brought without the notice of President. Parliament cannot increase tax through Lok Sabha although it is the final authority to reduce or abolish on the voting process of budget. In fact, modification or change in the ‘consolidated fund of India’ shall not be submitted in the parliament although it is a subject of discussion.

Parliament cannot annual the ‘appropriation bill’ whereas Rajya Sabha has restricted power or jurisdiction particularly in favour of financial matters related to fiscal management as it directly falls under the jurisdiction of Rajya Sabha. Normally, the bill is submitted to Rajya Sabha prior to 14 days for consideration whereas the voting on demand is an exclusive power of Lok Sabha. There have been several incidences in India where Rajya Sabha made allegations on the budget matter during the years 1977 (emergency phase), 1980 (Post emergency-Indira Ministry), 1988 (VP Ministry) and 1999 (Vajpayee Ministry) which resulted in the conflict between Lok Sabha and Rajya Sabha. In general, the finance bill remains a subject of controversy now and then and a subject of revision.

Under Indian administration, the financial matters are charged upon the ‘Consolidated Fund of India’ including salaries and allowances of diverse categories: debt charges, provisional schemes, miscellaneous social expenditure including the salary of ministers, executives, officials, judicial branches, parliamentary officials, Comptroller and Auditor General, Chairperson of Union Public Service Commission, and other officials attaches. However, all these are subject to approval of parliament only.⁴

When all official formalities are done, the Finance Minister reads the budget, the last week/day of February every year. Normally, it is known as ‘Budget Speech’. However, there are alteration and changes in time management. For example, the first Union budget of independent India was presented by R. K. Shanmukham Chetty on November 26, 1947, the Constituent Assembly Day. Union Budget 2008-2009 was presented on 16 February 2009 by Finance Minister Pranab Mukehrjee.⁵ The Union Budget of India for 2014–2015 was presented by Arun Jaitley on 10 July 2014 due to technical reasons whereas the Union Budget of India for 2017–2018 was presented by Finance Minister on 1 February 2017.⁶

At this stage, there is neither voting nor the case of ‘cut motion’ that can be in the form of disapproval of policy, economy cut and token cut. After the formal reply by the Finance Minister, discussion follows ministry wise where the voting is restricted to the voting part pertains to expenditure. At this stage, Rajya Sabha has no right to participate in the deliberation. General Budget normally consists of 109 demands subject to alteration or changes. It briefly include: civil expenditure (103 items), Defense (6 items) and Railway Budget (32 demands/items). Each item is a subject of debate where members of cabinet remain at the forefront. It is really interesting to note that ‘budget’ has provision of comprehensive allocation of various items/entries mentioned under Union List, State List and Concurrent List although new entries and amendments are being made during Modi Government, especially after the enactment of NITI Aayog - a direction for ‘Digital India’. The following table shows a brief overview of three lists under the constitution of India.

Table – II : List of Items as Mentioned in Indian Constitution (Selected Entries only)

Union List (100 Items-Selected Ones)	State List (66 Items- Selected ones)	Concurrent List (47 Items-Selected Ones)
Defense , Arms, firearms, Atomic energy, CBI, CVC, Foreign Affairs, Diplomacy, Railways, Revenue, Currency, war & Peace, Citizenship, naturalization and aliens, immigration, highways, shipping, navigation, airways, Posts and telegraphs,	Police, High Court, Prisons, local government, Panchayats, Public health and sanitation, Intoxicating liquors, Libraries, museums, roads, bridges, ferries, agriculture, water resources, housing, theatres, entertainments, taxes on	Criminal law, marriage & divorce, Transfer of property, partnership, agency, contracts of carriage, Actionable wrongs, Trust and Trustees, Code of Civil Procedure, Vagrancy, nomadic and migratory tribes, forests, wild animals, drug substances, trade

telephones, wireless, broadcasting, RBI, Insurance, nationalized Banking, Lotteries, scientific developments, atomic energy, elections, power & energy sectors, audit & accounts, supreme court, Inter-state migration, Income Tax, etc	agriculture, excise, taxes on advertisements, capitation fees, etc	unions, social security, education, charitable institutions, Shipping and navigation, foodstuffs, price control, factories and boilers, electricity, newspapers, stamp duties, etc.
Source: http://www.polityadda.com/union-list-state-list-concurrent-list/		

BUDGET IN INDIA: A COMPARATIVE DIMENSIONS

Indian Budgetary Process is a classic example. All the distinct phases: Budget formulation, budget enactment, budget execution and budget implementation are significantly different from western countries in terms of application. Process of budget, role of planning commission, nature of deficit budget, stages of budget, consultations with various stakeholders, consolidation of budget data, principles, types, and socio economic objectives of budget; all are important. It is rather difficult to portray each picture of budget. The following table gives a comparative overview of the budget.

. Table - III: Budget in India (A Comparative View)

Type/Concept	Particulars
Budget	Plan of expenditure, legislative business, balanced and revenue statement
Need of Budget	<ul style="list-style-type: none"> ➤ Designed for optimal allocation of scarce resources. ➤ Government financial management is to determine how adequately the financial and resource management responsibilities have been discharged. ➤ Broad objectives of the Government to be broken down into detailed work ➤ Programme and sub-programme, activities and projects for ➤ Each unit of the Government organization.
How Budget is Prepared ?	<ul style="list-style-type: none"> ➤ Top down approach with the MoF issuing guidelines or communicating instructions to spending Ministries.
Financial Year	<ul style="list-style-type: none"> ➤ India, UK and Commonwealth (1st April to 31st March) ➤ USA, Australia, Italy and Sweden (1st July to 30 June) ➤ France and other communist countries (1st January to 31 December)
Types	<ul style="list-style-type: none"> ➤ Annual Budget: Public Budgeting to exercise close control over Government Activities ➤ Long Term Budget: 365 Days (Budget: General, Railways, Defense, Foreign Policy, Economic Development) ➤ Single Budget: Budgeting: Most countries have single budget that incorporates financial estimate ➤ Plural Budget: India, Germany, Switzerland, France >- Two or more budget (India-General, Railway, Defense) >- State/Federal Budget
Budget by Name	<ul style="list-style-type: none"> ➤ UK: Chancellor of Exchequer ➤ USA : Office of Management and Budget ➤ Philippines: Department of Budget and Management ➤ India: Ministry of Finance
Socio-Economic Objectives	<ul style="list-style-type: none"> ➤ Employment, combating corruption, control of inflation, distribution of wealth
Principles	<ul style="list-style-type: none"> ➤ Revenue and Capital, Close Ended Formula, Rule of Lapse
Balanced Budget	<ul style="list-style-type: none"> ➤ Equality, Transparency, Accountability and Parity
Classification of Budget	<ul style="list-style-type: none"> ➤ Objectives, Character, Function and Purpose
Performance Budget	<ul style="list-style-type: none"> ➤ Programme oriented, reflection of primary needs, well classified, well acceptable, public friendly, social oriented, defined development, correlation, review of decision making and effective performance, fix accountability, cost effective, better service delivery and Communicating programme goals.
Zero Base Budget (ZBB)	<ul style="list-style-type: none"> ➤ Control technique, complements and linkage with existing planning and review process, credibly rational choice, identification and priority objects

Appropriation Bill	➤ Demand from Consolidated Fund of India, approval of Speaker, No amendment at this state
Budget Components	1. Annual Financial Statement 2. Demands for Grants 3. Receipts Budget 4. Expenditure Budget 5. Expenditure Budget Volume II 6. Finance Bill 7. Appropriation Bill 8. Memorandum explaining the provisions in the Finance Bill 9. Budget at a Glance 10. Highlights of the Budget 11. Macro-economic policy framework for the relevant financial year 12. Fiscal Policy Strategy Statement for the Financial year 13. Medium term Fiscal Policy Statement, and 14. Medium term Expenditure Framework Statement
Finance Bill	All entries of amendment expenditure, alternative to Money Bill

Source: <http://www.insightsonindia.com/wp-content/uploads/2013/09/budget-process-yojana-march-2013.pdf>

IMPORTANT PRE-REQUISITES OF BUDGET: A CURSORY VIEW

It is rather very complicated procedure to understand the legal, technical and administrative process of Indian Budgetary System. It is therefore advisory to have an overview for needful information.

- 1. Required Documents: Important Terminologies:** Annual Financial Statement, Demands for Grants, Receipts Budget, Expenditure Budget, Finance Bill, Appropriation Bill, Budget at a Glance, Fiscal Policy Strategy Statement and Expenditure Framework Statement.
- 2. Legal Provisions:** It briefly include Article 204 (1) of Rules of Procedure and Conduct of Business in the Lok Sabha, Articles 112—117 of the Constitution of India: annual statement, supplement grant, exceptional grants, and special provision on finance. Besides, it also covers Article 266 (1) of the Constitution of India- Public Accounts, Article 267: Contingency Fund, Rules 204—221 and 331-E of the Rules of Procedure and Conduct of Business in the Lok Sabha and Direction 19-B of Directions by the Speaker.
- 3. Circular Budget:** It normally works on Revised Estimates for the past year and budget estimates for the coming year
- 4. Utility of Budget:** It includes: publicity, clarity, comprehensiveness, unity, periodicity, accuracy, integrity, blanked and prior authorization.⁷
- 5. Non-Plan Revenue:** It works through Defence expenditure and loans to public and Enterprises and loans to States, Union Territories and Foreign Governments.
- 6. Level of Accountability:** It broadly includes: Cut Motions like Policy Cut, Economy Cut and Token Cut, Public Accounts Committee, Estimates Committee, Committee on Public Undertakings, Departmental Standing Committees and CAG of India.
- 7. Categories:** It includes two categories: Consolidated Fund of India (Revenue Account, Capital Account, Capital expenditure, capital receipts & public debt) and Capital Contingency Fund of India and Public Account
- 8. Help Aid Devices:** It works on the principles of reduction of unnecessary principles, checks and balances, watch of finance ministry
- 9. Budget Communication Principles:** It is attached with Ministries/Departments, Pay, Accounts Officers and subordinate authorities.
- 10. Cash Management System:** It is based on Monthly Expenditure Plan (MEP), Quarterly Expenditure Allocation (QEA) and Cash Management Cell (CMC)
- 11. Broad Guidelines for Grants:** it include: rationalisation of expenditure, no new schemes and programmes, additional expenditure with principle of approved ceiling, mandatory cuts in terms of the austerity instructions and rationality of supplementary demand.
- 12. Budget in Action:** It represents President, PM, Cabinet, Lok Sabha, Parliamentary Committees and Allied Officials.

FINDINGS OF THE PAPER

Enormous growth in the power, function and influence of financial services remain the most striking feature of public administration. The emotions and feelings of public servants are often kept away from bureaucrats, political leaders, and corporate Big Bosses who continue to dominate India’s fiscal map. Unfortunately, however, the public budgeting seems to be the most difficult act of governance and policy makers because

these involve complications like acquisition, allocation and utilization of financial resources. Besides, the critical areas of public authorities need to be taken into account. There is no two opinion that budget remains a time tested mechanism governed by well defined public polices but the continuing challenge in democracy remain a serious concern.⁸ Our policy makers are well acquainted about the legal, technical and administrative complication underlying behind the budget

Indian continues to face serious challenges due to centralized financial machinery unlike USA, UK, Sweden, France, Germany, Australia, Japan and several western nations where fiscal polices are fairly managed and controlled without any fear. American and German Federal budgets are disbursed and distributed on rational criteria, social needs and local conditions unlike India where political pressure remains the top most priority. Consequently, large number of federal states of India continue to exert pressure on central decision makings for rational distribution of budget. In several sectors, Indian Parliament works as authoritarian, single handed and one man show as in case of Nehru, Indira Gandhi and presently BJP Government undermined the democratic and secular credentials of India. In exception of voting on budget, other criteria are not healthy signs for Indian system of governance. Let ruling and opposition show coordination as how common agenda works with healthy discussion on 'budgetary process' in India.

CONCLUSION

No administration in world is successful without proper budgetary allocation. Several western powers have made significant developments thanks to planned economic system. It is only careful, well calculated, balanced and socially acceptable 'Budget' that can play leading role for prospective India. In fact, the successful functioning of the financial administration in India is created to the reasonably satisfied role played the actors in budgetary process. In the system, large number of agencies, bodies, public trust, NGOs, research organizations, and professionals are directly or indirectly involved. This give a crucial shape to India's budgetary system. Principally, the budget incorporates executive programming, responsibility, reporting, adequate tooling, multiple procedures, proper direction and suitable timing and often called as 'Tool of Legislative Control'. Recent initiative of Modi Government effective form 1st July 2017, GST Bill has resulted pros and cons from several sectors in India which is likely to dominate India's financial atlas. Unless and until, there is a harmonious coordination and transparent communication between the public officials and common men, India will continue to face serious challenges. Let the 'Budgetary Process' remain under the supervision of democratic principle accompanied with liberal, secular and socialist doctrines for prospective future.

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A STUDY ON LOCUS OF CONTROL & ORGANIZATIONAL CITIZENSHIP BEHAVIOR IN HOTEL INDUSTRY IN OMAN

Dr. Arvind Hans¹, Dr. Soofi Asra Mubeen² and Hilal Said Abdullah Almanwari³Assistant Professor¹ & Student³, Waljat College of Applied Sciences, Muscat, Sultanate of Oman
Lecturer², Department of Management, Higher College of Technology, Muscat, Sultanate of Oman

ABSTRACT

Locus of Control (LOC) and Organizational Citizenship Behavior (OCB) were studied in hotel industry in sultanate of Oman. A combination of conclusive and descriptive research design was adopted and purposive sampling was used. Data was obtained through the administration of two structured questionnaires to 150 middle level management employees in three, four and five stars hotels in sultanate of Oman. 139 questionnaires were received from the respondents and the research result revealed a relatively weak and negative correlation between locus of control (LOC) and organizational citizenship behavior (OCB). t- test result showed no difference between male employees and female employees on both the phenomena taken for study. Regression analysis used in the study suggested that LOC as independent variables had a very weak explanatory power on OCB as dependent variable among middle level employees in hotels of Oman.

Keywords: Hotel Industry, Locus of control, Tourism, Oman, Organizational citizenship behavior.

Abbreviations: OCB=Organizational Citizenship Behavior, LOC= Locus of control, CWB= Counterproductive Work Behavior, OCBO= Organizational Citizenship Behavior- Organization, OCBI= Organizational Citizenship Behavior – Individual.

1. INTRODUCTION

Tourism sector is one of the most important sectors for the sustainable development of a country as it has a greater scope to attract the tourists to visit and gain revenues through tourism. Hotels play an important role in increasing the tourism in Oman as it caters to the need of customers in terms of quality stay and satisfaction to the tourists. The success of an organization depends purely on the competences of human resources. Locus of Control and Organizational Citizenship Behavior are the two important requirements of Hotel Industry. LOC relates to a person belief about the causes of good or bad results in life in specific or in general. OCB is a positive voluntary employee behavior exhibited by them in an organization that is directly or indirectly recognized by the system of reward. Organizational Citizenship Behavior is one of the important factors that enhance the organizational effectiveness. OCB are the actions that are not nominated or demanded by the formal job responsibilities.

Locus of Control (LOC) can be explained as human tendency by virtue of which an individual assign the responsibilities for the consequences of their actions and deeds on self, others and environment. When the consequences are fixed on self, it is called internal locus of control. Individual with a high internal locus of control believe that events results primarily from their own behavior and actions. When external environmental factors are held responsible for the outcomes then the person is said to be driven by external locus of control. Individuals believe that powerful others, fate or chance primarily determine events. The three types of LOC explained above were taken in the study to observe and report these phenomena along with Organizational Citizenship Behavior (OCB).

2. LITERATURE REVIEW

Review of literature was done to report the studies related to LOC and OCB. Following studies examined the underlying phenomena and relationship in various professions, organizations and sectors related to LOC and OCB. Review provided a foundation to identify the research gap for the present study.

Bacon & Turnipseed (2009) studied the relation between organizational citizenship behavior and locus of control among 286 college students. Results indicated positive association between work locus of control with four tested dimensions of organizational citizenship as well as total organizational citizenship behavior. Omari,et.al. (2012) explored the effect of human resource practices on locus of control and employee outcomes among 181 respondents from Kenyan Public Corporations. Results indicated that human resources practices significantly influenced locus of control, job satisfaction, employee commitment, trust and organizational citizenship behavior as employee outcomes as unified variable. Munir & Sajid (2010) investigated the relationship between locus of control and organizational commitment. Findings indicated that participants score high on internal locus of control were more likely to have high affective and normative commitment whereas participants with more external locus of control were likely to have high continuance commitment. Appiah &

Addai (2014) investigated the causal relationship between LOC and contextual performance of employees at Kumasi Centre for Collaborative Research (KCCR). Findings revealed that most of the respondents at KCCR scored high on internal locus of control whereas a few scored more on external locus of control. The study observed a significant positive relationship between LOC and contextual performance. Employees with internal LOC had higher contextual performance than those with external locus of control. Gurusamy, et.al. (2011) studied on locus of control of employees in textile companies with 250 respondents from Salem district, Tamilnadu the study revealed employees perception on locus of control in their life and workplace. Study recommended to improve their internal locus of control for the better performance in the organization. Syahputra (2014) studied the moderating effect of organizational culture on organizational commitment and LOC on employee's job satisfaction and job performance. 200 respondents from Aceh local government in Indonesia participated in the study found that commitment increases job satisfaction. But, LOC had no significant effect on job satisfaction. Organizational culture weakly affected the linear relationship of LOC and commitment in workplace to increase job satisfaction. Chhabra (2013) explored relationship between job satisfaction and LOC on organizational commitment with a sample of 449 Indian IT professionals. Analysis showed that job satisfaction and internal LOC was positively related to organizational commitment.

Kumar Chand & Rishipal (2012) enquired the relationship between Counterproductive Work Behavior (CWB) and Locus of Control among 90 managers from government, 90 managers from semi government and 90 managers from private sector organizations respectively. The tendency of CWB among junior managers was found higher in government organization and private sector organization. The same tendency was found higher among the senior manager in semi government organization. Result revealed no significant difference in LOC between two types of managers in government and semi government organization. Oni Bamikole & Foluso Iiesanmi (2012) surveyed 668 students in two undergraduates Nigerian universities and examined relationship among LOC, gender and entrepreneurial abilities using correlation and factorial statistical design. The research found that gender had no significant influence on entrepreneurial abilities. LOC did not have significant correlation with entrepreneurial ability.

April, et.al (2012) investigated the impact of locus of control on the level of happiness of an individual .The result showed that a high level of happiness is achieved by individuals with a balanced locus of control expectancy.

Uludag, et.al. (2011) investigated the effect of job satisfaction and organizational commitment on organizational citizenship behavior and turnover intentions among frontline employees in 5 star hotels in North Cyprus. Result revealed that job satisfaction was positively related to OCB and negatively related to turnover intentions. Affective organizational commitment was found to be positively related to OCB but no significant relationship was reported between organizational commitment and turnover intentions. OCB was negatively associated with turnover intentions. Kiliclar & Harbalioglu (2014) determined the relationship between organizational silence and organizational citizenship behavior among 438 customer contact employees from 34 upscale hotels with 4 and 5 star ratings in Malaysia in Antalya. Correlation results found a weak negative relationship between organizational silence and OCB. Weak negative correlation was reported between organizational silence and altruism, courtesy, conscientiousness and civic virtue of OCB. Suan & Nasurdin (2014) studied the impact of select HRM practices on service oriented OCB. Result indicated that select HRM practices such as service training, performance appraisal and information sharing exerted positive and significant effects on service oriented citizenship behavior. Mohammad Ali & Samane (2014) investigated the moderating effects two types of behavior styles on the organizational commitment and OCB with a sample size of 249 employees from an Iranian Bank. Results revealed that behavior styles moderated the relationship between organizational commitment and OCB.

Daskin, et.al (2013) investigated the relationship among management commitment to service quality, intrinsic motivation, polychronicity, nepotism, job satisfaction and OCB on hotel frontline employees in North Cyprus. Study identified that education was negatively related to frontline employees, job satisfaction and positively related to their OCB. Hemdi, et.al. (2013) investigated the relationship between discretionary HR practices and OCB on 380 operational employees from 22 large hotels in Malaysia to clarify the mediating effects of psychological contract fulfillment and the Result showed that HR practices such as training and development, performance management and participation and involvement had significant positive relationship with OCBs. Psychological contract fulfillment had a significantly mediated discretionary HR practices and OCBs. Noor (2009) explored the importance of OCB on organizational commitment among 134 universities teachers in Pakistan. Result revealed that organizational commitment was positively impacting OCB of teachers in Pakistan.

Literature related to LOC and OCB was primarily based on the study in different organizations with variables related to individual and organizational outcomes as predictor and criterion variables. A very few studies focused on specific service sectors to examine the phenomena and relationships related to OCB, LOC and other related individual and organizational outcome variables. Since a very few research made an attempt to study the phenomena among middle level employees specially in hotel industry, this study made an attempt to observe and report the phenomena between LOC and OCB in hotel industry in Sultanate of Oman.

3. SIGNIFICANCE OF THE STUDY

The study focused on the OCB and LOC in hotel industry in Sultanate of Oman. Hotel industry is essential for the growth and development of tourism sector in Oman. The study also reported the relationship of LOC and OCB in hotel industry in Sultanate of Oman. Also, LOC can be considered as an important indicator in screening process of selecting the prospective employees in these sectors to enhance the organizational effectiveness.

4. OBJECTIVES OF THE STUDY

- a. To study locus of control among employees in hotels of Sultanate of Oman.
- b. To find out the organizational citizenship behavior of employees in hotels of Muscat.
- c. To identify the relationship between locus of control and organizational citizenship behavior.

5. SCOPE OF THE STUDY

Success of tourism sector depends on hotel industry’s employees who make direct interaction with tourist. The study focused on the phenomena related to organizational citizenship behavior and Locus of Control in 13 hotels with 3, 4 and 5 star ratings respectively in Muscat, Sultanate of Oman.

6. RESEARCH METHODOLOGY

A combination of descriptive and conclusive research design was chosen for the study. Survey method was used to collect the data through structured questionnaire schedule. Purposive sampling design was adopted for the study. Pilot study has been done among twenty employees and then 150 questionnaires were distributed. A combination of three star, four star and five star ratings hotels were selected. A total of 13 hotels were covered for the study. The total sample size in the present study was 139 middle level management employees of hotels from Muscat- Sultanate of Oman. Primary data was collected through two structured questionnaires on Locus of Control and Organizational Citizenship behavior. Vohar (1992) Levenson’s scale for Locus of Control was taken for the study and twelve items were adopted for the Organizational Citizenship Behavior scale that was developed by the Podsakoff., MacKenzie., Moorman & Fetter (1990) and Williams & Anderson (1991). Secondary data was collected through books, journal research articles and internet.

7. DATA ANALYSIS METHOD

Data collected from the sample was analyzed by using descriptive statistics from the statistical tools. The demographic factors such as Age, Gender, Language, Qualification, marital status and years of experience were taken to analyze the results. A correlation analysis was used to ascertain relationship between Locus of control and Organizational citizenship behavior. Multiple regression analysis was used to observe the effect of employee’s locus of control on organizational citizenship behavior.

There were 24 items in Locus of control and 12 items in Organizational citizenship behavior scale using following Likert Scale:

5= Strongly agree, 4= Agree, 3= Undecided, 2= Disagree, 1=Strongly disagree

There were three dimensions of Locus of control:

Table - 1: Dimensions of Locus of control

Dimensions	Dimensions name in analysis	Category	Mean
Dimension 1	LOC1	Individual Control	3.70
Dimension 2	LOC 2	Chance Control	3.62
Dimension 3	LOC 3	Powerful Others	3.68

The mean value reported in the study revealed in table 1 that employees working in middle level management scored high in the dimension of Individual Control. Powerful others and Chance Control dimensions score was reported a little lower than Individual Control score. It can be inferred that most of the middle level employees were more or less internally driven.

8. FINDINGS OF THE STUDY

Table - 2: Reliability test of Questionnaire

Dimensions	No. of Statements	Alpha
Locus of Control	24	.915
Organizational Citizenship Behavior	12	.928

Reliability test of Questionnaire of LOC and OCB shows Alpha value greater than 0.7 in table 2. It means scale used in the study has high internal consistency and suitable to use for the study.

Table - 3: Descriptive Statistics of Locus of Control and Organizational Citizenship Behavior

Dimensions	N	Mean
Organizational Citizenship Behavior	139	2.90
Locus of Control	139	3.67

It is inferred from Table 3 that LOC among middle level management employees were more than average and OCB score is reported less than 3 which indicates that employees are not affected by the external forces.

Table - 4: Correlation for LOC and OCB

	LOC	OCB
Pearson Correlation (OCB)	-.215*	1
Sig.(2 tailed)	.011	
N	139	139
Pearson Correlation (LOC)	1	-.215*
Sig.(2 tailed)		.011
N	139	139

*Correlation is significant at the 0.05 level (2-tailed).

Table 4 showed that the correlation between LOC and OCB with Pearson Correlation values as **-0.215** which showed a relatively weak and inverse relationship between LOC and OCB. The relationship between these two phenomena was found significant.

Table - 5: t-test for Gender and dimensions of LOC

Statements	t-values	df	Sig (2-tailed)	Results	95% Confidence Interval of the Difference	
					Lower	Upper
Gender and Individual Control	.620	137	.536	NS	.23501	.12277
Gender and Chance Control	.373	137	.710	NS	.24418	.16671
Gender and Powerful Others	1.528	137	.129	NS	.35092	.04497
Gender and LOC (Unified)	.906	137	.366	NS	.26287	.09765

NS= Not Significant *S= 5% level of Significance

The result of t-test reveals from the table 5 that there is no significance difference between gender and three dimensions of LOC.

Table - 6: t-test for Gender and OCB

Statements	t-values	df	Sig (2-tailed)	Results	95% Confidence Interval of the Difference	
					Lower	Upper
Gender and OCB	.412	137	.681	NS	.23988	.36618

NS= Not Significant *S= 5% level of Significance

The result of t-test reveals from the table 6 that there is no significance difference between Gender and OCB.

REGRESSION ANALYSIS

Multiple regression analysis is a general statistical technique used to analyze the relationship between a single dependent variable and several independent variables (Hair, et.al, 2009, p.193).

In regression the greater the value of R^2 (coefficient of determination), the greater the explanatory power of regression equation and therefore better the prediction of dependent variable. Where as adjusted R^2 is a modified measure of the coefficient of determination that takes into account the number of independent variables included in the regression equation and the sample size (Hair, et. al., 2009, p.194).

Regression Analysis was done to find out effect size of three dimensions of LOC on OCB

Table 7: Model Summary (Individual Control with OCB)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.235 ^a	.055	.048	.84339

a. Predictors: (Constant), Individual Control

Table 8: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	5.679	1	5.679	7.984	.005 ^b
Residual	97.449	137	.711		
Total	103.127	138			

a. Dependent Variable: TOT_OCB

b. Predictors: (Constant), FCT1_LOC

Model summary reported in the table 7 showed a linear relationship between Individual Control (LOC dimension 1) and OCB. The value of adjusted R square was reported as 0.048. It was inferred that the predictive ability of the proposed model is very weak, where Individual Control is not affecting OCB exhibited among the employees working in hotels. The significance level reported as $p= 0.05$ in table 8, which was less than 0.05. It was inferred based of significance value that the linear relationship between Individual Control and OCB was significant.

Table 9: Model Summary LOC 2 with OCB

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.179 ^a	.032	.025	.85355

a. Predictors: (Constant), FCT2_LOC

Table 10: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3.316	1	3.316	4.552	.035 ^b
Residual	99.811	137	.729		
Total	103.127	138			

a. Dependent Variable: TOT_OCB

b. Predictors: (Constant), FCT2_LOC

Model summary reported in the table 9 showed a linear relationship between Chance Control (LOC dimension 2) and OCB. The value of adjusted R square was reported as 0.025. It was inferred that the predictive ability of the proposed model is very weak, where Chance Control was not affecting OCB exhibited among the employees working in hotels. The significance level reported as $p= 0.035$ in table 10, which was less than 0.05. It was inferred based on reported significance value that the linear relationship between Chance Control and OCB was significant.

Table 11: Model Summary LOC3 with OCB

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.188 ^a	.035	.028	.85214

a. Predictors: (Constant), FCT3_LOC

Table 12: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3.646	1	3.646	5.022	.027 ^b
Residual	99.481	137	.726		
Total	103.127	138			

a. Dependent Variable: TOT_OCB

b. Predictors: (Constant), FCT3_LOC

Model summary reported in the table 11 showed a linear relationship between Powerful Others (LOC dimension 3) and OCB. The value of adjusted R square was reported as 0.028. It was inferred that the predictive ability of the proposed model is very weak, where Powerful Others was not affecting OCB exhibited among the employees working in hotels. The significance level reported as $p=0.027$ in table 12, which was less than 0.05. It was inferred based on reported significance value that the linear relationship between Powerful Others and OCB was significant.

Table – 13: Model Summary All three LOC with OCB

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.235 ^a	.055	.034	.84959

a. Predictors: (Constant), FCT3_LOC, FCT2_LOC, FCT1_LOC

Table – 14: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	5.684	3	1.895	2.625	.053 ^b
Residual	97.444	135	.722		
Total	103.127	138			

a. Dependent Variable: TOT_OCB

b. Predictors: (Constant), FCT3_LOC, FCT2_LOC, FCT1_LOC

Model summary reported in the table 13 showed a linear relationship LOC (unified) and OCB. The value of adjusted R square was reported as 0.055. It was inferred that the predictive ability of the proposed model is very weak, where unified LOC was not affecting OCB exhibited among the employees working in hotels. The significance level reported as $p=0.053$ in table 14, which was almost equal to 0.05. It was inferred based on reported significance value that the linear relationship between unified LOC and OCB was not significant

CONCLUSION

Hotels as a service industry plays an important role in the development of the country as it helps in growth of tourism sector by providing a quality and satisfied stay for the tourists. Hotel’s employees provide services to the tourists visiting Oman. The present study sought to identify the relationship between LOC and OCB in the same industry to report the phenomena. Findings of the study revealed that most of the respondents were driven by external locus of control. Since, employees with external LOC were found to not to take charge, not to perform better on complex tasks, and not exercising a higher degree of initiative than employees with internal LOC supported by earlier studies. Organization need to explore in such phenomena more deeply to address related problems to improve organizational effectiveness. The study further revealed that LOC and OCB are weakly and inversely related. It can be inferred based on the study that if employees become more internally driven, the OCB exhibited by them would be in the lower level and vice versa. There was no difference between male and female in middle level management employees on the phenomena of LOC and OCB in three, four and five stars hotels in Sultanate of Oman. Regression analysis revealed that LOC had a very weak

explanatory power on OCB among middle level employees in hotels of Oman. It means LOC of employees would not directly affect the phenomena of citizenship behavior exhibited amongst them in the hotel industry. Although findings are not exactly in accordance with the past study, it is advised that the sample size may be increased to study and report these phenomena observed in middle level management employees in hotel industry. Since, three types of hotels were clubbed in this study, a separate study on different stars hotels may be conducted to bring more clarity on these two phenomena studied and reported in the present study.

9. DIRECTIONS FOR FUTURE RESEARCH

- 9.1 Further research on OCB and LOC can be done in three, four and five star hotels among top level managers.
- 9.2 The phenomena of OCB and LOC can be explored with increased sample size in other sector in Oman for better generalization of the result.

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A STUDY ON COMPETENCY MAPPING WITH SPECIAL REFERENCE TO WHIRLPOOL OF INDIA LTD

Dr. K. Santhana Lakshmi and Dr. M. VinothAssistant Professor, Faculty of Management, SRM Institute of Science and Technology, Kattankulathur

INTRODUCTION

Competency Mapping is a process of identifying key competencies for a company or institution and the jobs and functions within it. Competency mapping is important and is an essential exercise. Every well managed firm should: have well defined roles and list of competencies required to perform each role effectively. Such list should be used for recruitment, performance management, promotions, placement and training needs identification. The competency framework serves as the bedrock for all HR applications. As a result of competency mapping, all the HR processes like talent induction, management development, appraisals and training yield much better results.

The word competency is derived from **Latin word “Competere”**, which means to be suitable. The competency concept was originally developed in psychology denoting individual’s ability to respond to demand placed on them by their environment. Competency is defined as knowledge, skill or ability relevant for organizational performance. Organization of the future will have to rely more on their competent employees than any other resource. It is major factor that determines the success of an organization. Competencies are the inner tools for motivating employees, directing systems and processes and guiding the business towards common language and method that can integrate all the major HR functions and service.

Competency mapping is a process through which one assesses and determines one’s strengths as an individual worker and in some cases, as part of an organization. It generally examines two areas: emotional intelligence or emotional quotient (EQ), and strengths of the individual in areas like team structure, leadership, and decision-making. Large organizations frequently employ some form of competency mapping to understand how to most effectively employ the competencies of strengths of workers. They may also use competency mapping to analyze the combination of strengths in different workers to produce the most effective teams and the highest quality work. Competency mapping can also be done for contract or freelance workers, or for those seeking employment to emphasize the specific skills which would make them valuable to a potential employer.

VALUE OF COMPETENCY MAPPING

The value of competency mapping and identifying emotional strengths is that many employers now purposefully screen employees to hire people with specific competencies. They may need to hire someone who can be an effective time leader or who has demonstrated great active listening skills. Alternately, they may need someone who enjoys taking initiative or someone who is very good at taking direction. When individuals must seek new jobs, knowing one’s competencies can give one a competitive edge in the job market. Usually, a person will find themselves with strengths in about five to six areas. Sometimes an area where strengths are not present is worth developing. In other cases, competency mapping can indicate finding work that is suited to one’s strengths, or finding a department at one’s current work where one’s strengths or needs as a worker can be exercised.

REASONS FOR COMPETENCY MAPPING

Competency Mapping is excessively used in the organization to determine the crucial elements and activities. The basic reasons due to which the mapping of the competencies is done are as follows:

- Once the competencies are determined, proper training can be provided to the individuals to work more efficiently on the processes.
- Key performance areas can be improved by understanding the fields where there is a gap between the actual and the desired results.
- If the competencies are determined for the given job, then the person whose career planning phase is taking place can consider those competencies and can be ready for the same.
- Through competency mapping, the individual is preparing himself for the next set of responsibilities.
- With the help of the competency mapping the individual can alter the style of work where the gap exists.
- By overcoming the differences in the desired level and the actual status of performance the individual can feel the increase in the self-confidence and the motivation level.

- Competency based approach can lead the individual to derive much efficient results (with more accuracy) as compared to work in a non-competency derived situation.
- Helps the individual to determine the areas where the development is required and thus leads the individual to develop a self-development plan.
- Competency mapping leads the individual to understand the actual position and the gap from the desired status of work.
- Competency mapping plays a crucial role in career planning of the individual in the organization.

INDUSTRY PROFILE

Home appliances are electrical/mechanical appliances which accomplish some household functions such as cooking or cleaning. Traditionally, home appliances are classified into Major appliances and Small appliances. A major appliance is usually defined as a large machine which accomplishes some routine housekeeping task, which includes purposes such as cooking, food preservation, or cleaning, whether in a household, institutional, commercial or industrial setting. An appliance is differentiated from a plumbing fixture because it uses an energy input for its operation other than water, generally using electricity or natural gas/propane. An object run by a watermill would also be considered an appliance. The term white goods is also used for these items, primarily where British English is spoken, although definitions for the term "white goods" can differ. In the United States, the term white goods more commonly refer to linens rather than appliances.

Major appliances are differentiated from small appliances because they are large, difficult to move, and generally fixed in place to some extent. They are often considered fixtures and part of real estate and as such they are often supplied to tenants as part of otherwise unfurnished rental properties. Another frequent characteristic of major appliances is that they may have substantial electricity requirements that necessitate special electrical wiring to supply higher current than standard electrical outlets can deliver. This limits where they can be placed in a home. Major appliances have become more technically complex from the control side recently with the introduction of the various Energy Labeling rules across the world. This has meant that the appliances have been forced to become more and more efficient leading to more accurate controllers in order to meet the regulations. Major appliances may be roughly divided into refrigeration equipment, stoves, washing equipment, and miscellaneous.

Whirlpool Corporation, a global manufacturer and marketer of major home appliances, is all set to add sparkle to the mundane chore of washing clothes, with the launch of its new front – loading washing machine – ‘Sensation’. Whirlpool Sensation, a front-loading washing machine offers the best wash performance with 20% lower water consumption & its special Stain wash function can help remove 10 stubborn stains - Tea, Coffee, Ketchup, Pickle, Shoe Polish, Red Sand, Blood, Milk, Chocolate and Curry. Priced between Rs.18,990/- to 22,990/- , Whirlpool Sensation washing machine is available in 6.5 kgs capacity with the unique Stain wash and Whitest Whites programmers. The product will be available across all retail outlets selling Whirlpool products.

On studying the market they noticed that, consumer were facing a problem in removing stains from their clothes. Stains like coffee, Pickle, Shoe Polish, Blood, Milk, Chocolate and Curry marks, were the most difficult stains to get rid off. Hence, we saw a need to launch a washing machine with a special Stain wash function that can help remove 10 stubborn stains. Another highlighted feature of ‘Sensation’ is that it consumes less water, hence is a best solution for areas with water scarcity”. Demonstrating outstanding performance this festival season, Whirlpool Of India, a subsidiary of the Whirlpool Corporation, a global manufacturer and marketer of major home appliances, emerged as a leader in the Direct Cool refrigerator segment with a share of 27.2% in value share vis-à-vis 21.5 % last year and No. 2 in the Fully Automatic Washing Machine segment. According to the ORG GFK Data for retail sales, Whirlpool’s market share has increased by 10% over last year. Whirlpool attained the leadership position consecutively for two months with a market share of 27.1% in October and 27.2 % in November 2006 in value share. In volumes as well, brand is very close to acquiring the leadership position in the direct cool category. The Direct Cool category accounts for about 70% of the overall refrigerator unit sales and more than half of the value of refrigerators sold in India.

WHIRLPOOL OF INDIA, PONDICHERY- JOURNEY

- Emerged in 1989
- 1st Plant of Whirlpool in India in Thirubhuvanai Village
- Joint Venture between TVS and Whirlpool
- TVS Management till 1995

- 100% EOU Plant Set-Up Feb '2004
- 220 Crores Turnover
- Assembly of Washing Machines & Small Appliances
- Has got capacity to produce 5.00 lakhs units a year
- Today we target 3.00 lakhs unit a year
- 25% of the annual volumes is exported
- A "UL" certified Unit & 100% EOU unit

MANPOWER

- 220 permanent Employees
- Both Technical & non-technical employees
- Excellent focus on People Development

THREE CATEGORIES OF EMPLOYEES

- Managerial
- Executives – Engineers
- Workmen

OBJECTIVES

- To find the competency levels of employees with special reference to Whirlpool of India Ltd.
- To find the proportion of good performers to that of average/bad performers.
- To ensure the effectiveness of competency/competencies at all levels.
- To identify the areas where development is needed.
- To identify the gap between expected and actual performance.

SCOPE OF THE STUDY

The Scope Of the study involved during the project period covers the overall Job competencies of managerial and executive level in material management. The overall study prophecies the Job Analysis, Job Description and identification of Job Competencies which juxtaposes in appraising the current job competency of employee to that of actual competence do the job requires which clearly depict of training needs.

LIMITATIONS OF THE STUDY

- The respondents are unable to fill the questionnaire on specific time due to their work.
- They were busy and took lot of time to return back the questionnaire.
- Some respondents hesitated to give the actual situation; they feared that management would take any action against them.
- Sometimes the wrong opinion expressed by the respondents can adversely affect the genuine of result/project.
- Some answers of the respondents are expected to be biased.

RESEARCH METHODOLOGY**RESEARCH DESIGN**

"A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure".

Type of study	:	Descriptive
Research approach	:	Survey method
Source of data	:	Primary data and Secondary data
Sampling techniques	:	Probability sampling; Simple random sampling

Sample unit	:	Employees in WHIRLPOOL OF INDIA LTD
Sample size	:	100 samples
Research instrument	:	Questionnaire
Place of study	:	WHIRLPOOL OF INDIA LTD

TOOLS USED

1. Percentage Analysis

2. Chi-Square Test

LITERATURE REVIEW

Competence is a standardized requirement for an individual to properly perform a specific job. It encompasses a combination of knowledge, skills and behavior utilized to improve performance. More generally, competence is the state or quality of being adequately or well qualified, having the ability to perform a specific role. For instance, management competency includes the traits of systems thinking and emotional intelligence, and skills in influence and negotiation. A person possesses a competence as long as the skills, abilities, and knowledge that constitute that competence are a part of them, enabling the person to perform effective action within a certain workplace environment. Therefore, one might not lose knowledge, a skill, or an ability, but still lose a competence if what is needed to do a job well changes.

The competencies have five characteristics, namely

Motives: Things a person consistently thinks about or wants that cause action, motives drive, direct and select behavior towards certain actions. Example achievement motivation people consistently set challenging goals for themselves, take responsibility for accomplishing them and use the feedback to do better

Traits: Physical characteristics and consistent responses to situations. Good eyesight is physical traits of a pilot. Emotional Self Control and initiative are more complex consistent responses to situations.

Self Concept: A person's attitude value or self image. A person's values are reactive or respondent motives that predict what a person would do in the short run. Example: A person who values being a leader would be more likely to exhibit leadership behavior.

Knowledge (Information a person has in a specific work area) Example: An accountant's knowledge of various accounting procedures.

Skill (is the ability to perform certain mental or physical tasks) Example: Mental competency includes analytical thinking. The ability to establish cause and affect relationship.

The four general competences are

- **Meaning Competence:** Identifying with the purpose of the organization or community and acting from the preferred future in accordance with the values of the organization or community.
- **Relation Competence:** Creating and nurturing connections to the stakeholders of the primary tasks.
- **Learning Competence:** Creating and looking for situations that make it possible to experiment with the set of solutions that make it possible to solve the primary tasks and reflect on the experience.
- **Change Competence:** Acting in new ways when it will promote the purpose of the organization or community and make the preferred future come to life.

TYPES OF COMPETENCES

MANAGERIAL: Competencies which are considered essential for staff with managerial or supervisory responsibility in any service or program area, including directors and senior posts. Some managerial competencies could be more relevant for specific occupations, however they are applied horizontally across the Organization, i.e. analysis and decision-making, team leadership, change management, etc.

GENERIC: Competencies which are considered essential for all staff, regardless of their function or level, i.e. communication, program execution, processing tools, linguistic, etc.

TECHNICAL/FUNCTIONAL: Specific competencies which are considered essential to perform any job in the Organization within a defined technical or functional area of work, i.e. environmental management, industrial process sectors, investment management, finance and administration, human resource management, etc.

LEVELS OF COMPETENCY

Practical competency - An employee's demonstrated ability to perform a set of tasks.

Foundational competence - An employee's demonstrated understanding of what and why he / she is doing.

Reflexive competence - An employee's ability to integrate actions with the understanding of the action so that he / she learn from those actions and adapts to the changes as and when they are required. **Applied competence** - An employee's demonstrated ability to perform a set of tasks with understanding and reflexivity.

COMPETENCY MAPPING

Competency mapping is a process through which one assesses and determines one's strengths as an individual worker and in some cases, as part of an organization. It generally examines two areas: emotional intelligence or emotional quotient (EQ), and strengths of the individual in areas like team structure, leadership, and decision-making. Large organizations frequently employ some form of competency mapping to understand how to most effectively employ the competencies of strengths of workers. They may also use competency mapping to analyze the combination of strengths in different workers to produce the most effective teams and the highest quality work. The steps involved in competency mapping with an end result of job evaluation include the following:

- 1) Conduct a job analysis by asking incumbents to complete a position information questionnaire (PIQ). This can be provided for incumbents to complete, or you can conduct one-on-one interviews using the PIQ as a guide. The primary goal is to gather from incumbents what they feel are the key behaviors necessary to perform their respective jobs.
- 2) Using the results of the job analysis, you are ready to develop a competency based job description. A sample of a competency based job description generated from the PIQ may be analyzed. This can be developed after carefully analyzing the input from the represented group of incumbents and converting it to standard competencies.
- 3) With a competency based job description, you are on your way to begin mapping the competencies throughout your human resources processes. The competencies of the respective job description become your factors for assessment on the performance evaluation. Using competencies will help guide you to perform more objective evaluations based on displayed or not displayed behaviors.
- 4) Taking the competency mapping one step further, you can use the results of your evaluation to identify in what competencies individuals need additional development or training.

This will help you focus your training needs on the goals of the position and company and help your employees develop toward the ultimate success of the organization.

BEHAVIORAL EVENT INTERVIEW

A behavioral interview is a structured interview that is used to collect information about past behavior. Because past performance is a predictor of future behavior, a behavioral interview attempts to uncover your past performance by asking open-ended questions. Each question helps the interviewer learn about your past performance in a key skill area that is critical to success in the position for which you are interviewing. The interview will be conducted face-to-face whenever possible.

STAR TECHNIQUE

In a behavioral interview, the interviewer will ask questions about your past experiences. A useful way to prepare for this style of questioning is to use the STAR technique. The STAR technique is a way to frame the answers to each question in an organized manner that will give the interviewer the most information about your past experience. As you prepare to answer each question, consider organizing your response by answering each of the following components of the STAR technique:

What was the **S**ituation in which you were involved?

What was the **T**ask you needed to accomplish?

What **A**ction(s) did you take?

What **R**esults did you achieve?

REPERTORY GRID

The repertory grid is a technique for identifying the ways that a person construes his or her experience. It provides information from which inferences about personality can be made, but it is not a personality test in the conventional sense.

CRITICAL INCIDENT TECHNIQUE

It is a set of procedures used for collecting direct observations of human behavior that have critical significance and meet methodically defined criteria. These observations are then kept track of as incidents, which are then used to solve practical problems and develop broad psychological principles. A critical incident can be described as one that makes a significant contribution - either positively or negatively - to an activity or phenomenon. Critical incidents can be gathered in various ways, but typically respondents are asked to tell a story about an experience they have had. CIT is a flexible method that usually relies on five major areas. The first is determining and reviewing the incident, then fact-finding, which involves collecting the details of the incident from the participants. When all of the facts are collected, the next step is to identify the issues. Afterwards a decision can be made on how to resolve the issues based on various possible solutions. The final and most important aspect is the evaluation, which will determine if the solution that was selected will solve the root cause of the situation and will cause no further problems.

COMPETENCY ASSESSMENT

Competency assessment involves the measurement of an individual's competencies. Measures include cognitive ability tests, biodata instruments, structured interviews, job knowledge tests, diagnostic and promotion tests, and measures of customer service, and social skills. With the advent of increased agency responsibility for staffing decisions, valid personnel selection assessments are more critical than ever. The Office of Personnel Management's research and development staff are experts in producing selection methods that can be tailored to specific agency needs.

360 DEGREE FEEDBACKS

In human resources or industrial/organizational psychology, **360-degree feedback**, also known as 'multi-rater feedback', 'multisource feedback', or 'multisource assessment', is employee development feedback that comes from all around the employee. "360" refers to the 360 degrees in a circle. The feedback would come from subordinates, peers, and managers in the organizational hierarchy, as well as self-assessment, and in some cases external sources such as customers and suppliers or other interested stakeholders. It may be contrasted with upward feedback, where managers are given feedback by their direct reports, or a traditional performance appraisal, where the employees are most often reviewed only by their manager. The results from 360-degree feedback are often used by the person receiving the feedback to plan their training and development. The results are also used by some organizations for making promotional or pay decisions, which are sometimes called "360-degree review."

ANALYSIS & INTERPRETATION

Years of Experience

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Below 5 years	7	7
5-10 years	40	40
11-15 years	22	22
16-20 years	19	19
Above 20 years	12	12
Total	100	100

Inference: From the table it is inferred that 7% are experienced below 5years, 40% have 5-10 years, 22% have 11-15 years, 19% have 16-20 years and 12% of respondents have above 20 years of experience.

Leadership: Inspiration

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	41	41
No	59	59
Total	100	100

Inference: It is inferred that 41% of the respondents are inspired and 59% are not inspired by their manager.

Encouragement

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Always	22	22
Frequently	34	34
Sometimes	40	40
Never	4	4
Total	100	100

Inference: It is inferred that 22% of employees always receive, 34% frequently, 40% sometimes and 4% never receive encouragement from their manager.

Resolving Conflict

PARTICULRS	NO OF RESPONDENTS	PERCENTAGE
Always	30	30
Frequently	20	20
Sometimes	36	36
Never	14	14
Total	100	100

Inference: It is inferred that 30% of respondents feel their managers always resolve conflict, 20% feel frequently,36% sometimes and 14% feel managers never resolve conflict whenever arises.

Necessary Skills

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	79	79
No	21	21
Total	100	100

Inference: It is inferred that 79% of the respondents agree that their managers have necessary skills to perform the tasks and 21% do not agree. \

Level of Motivaton

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Strongly agree	31	31
Agree	47	47
Neutral	16	16
Disagree	4	4
Strongly disagree	2	2
Total	100	100

Inference: It is inferred that 31% of the respondents strongly agree that their manager is really interested in motivating them, 47% agree, 16% responded as neutral, 4% disagree and 2% strongly disagree that their managers are not interested in motivating the employees.

Recognition and Reward

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Always	23	23
Frequently	31	31
Sometimes	37	37
Never	9	9
Total	100	100

Inference: It is inferred that 23% of the respondents agree that their manager always recognize and acknowledge the work,31% are frequently recognized,37% of the respondents are recognized sometimes and 9% of respondents are not acknowledged.

Type of Incentive

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Financial	88	88
Non-financial	10	10
Both	2	2
Total	100	100

Inference: It is inferred that 88% of the respondents are financially motivated, 10% motivated non-financially and 2% of the respondents are motivated by both types.

Level of Support

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Highly satisfied	47	47
Satisfied	13	13
Neutral	20	20
Dissatisfied	15	15
Highly dissatisfied	5	5
Total	100	100

Inference: It is inferred that 47% of the respondents are highly satisfied, 13% satisfied, 20% neither satisfied nor dissatisfied, 15% dissatisfied and 5% of respondents are highly dissatisfied with the level of support given by their managers.

Communication: Flow of Information

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Always	25	25
Frequently	21	21
Sometimes	49	49
Never	5	5
Total	100	100

Inference: It is inferred that 25% of the respondents always receives, 21% frequently receives, 49% sometimes receives and 5% never receive the information regarding the important happenings in the organization.

Immediate Feedback

PARTICULARS	NO OF RESPONDENT	PERCENTAGE
Yes	92	92
No	8	8
Total	100	100

Inference: It is inferred that 92% of the respondents receive and 8% do not receive immediate feedback from their manager.

Clarity of Information

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	77	77
No	23	23
Total	100	100

Inference:It is inferred that 77% of the respondents feel that they receive clear information from their manager and 23% feel that there is no clarity of information.

Effective Staff Meetings

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	40	40
No	60	60
Total	100	100

Inference: It is inferred that 40% of the respondents feel their manager is good at conducting effective staff meetings and 60% feel their manager is not good at conducting it.

Good Decision Making

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Strongly agree	28	28
Agree	25	25
Neutral	32	32
Disagree	11	11
Strongly disagree	4	4
Total	100	100

Inference: From table 3.5.1 it is inferred that 28% of respondents strongly agree, 25% agree, 32% neither agree nor disagree, 11% disagree and 4% strongly disagree that their manager is a good decision maker.

Advice of Employees

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Always	11	11
Frequently	29	29
Sometimes	52	52
Never	8	8
Total	100	100

Inference: It is inferred that 11% of the respondents feel their managers always uses the advice, 29% feel it is frequent, 52% feel sometimes it is used and 8% feel they never uses the advice of employees.

Analysis of Information

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Strongly agree	19	19
Agree	21	21
Neutral	43	43
Disagree	10	10
Strongly disagree	7	7
Total	100	100

Inference: It is inferred that 19% of respondents strongly agree, 21% agree, 43% neither agree nor disagree, 10% disagree and 7% strongly disagree that their manager makes decision on the basis of thorough analysis.

Consideration of Ethics

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	34	34
No	66	66
Total	100	100

Inference: It is inferred that 34% of respondents feel their manager consider ethical implications and 66% feel their manager do not consider it when he takes decision.

INTERPERSONAL SKILLS

Respect Dignity

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Always	27	27
Frequently	42	42
Sometimes	29	29
Never	2	2
Total	100	100

Inference: It is inferred that 27% feel the superior respects their dignity, 42% frequently, 29% sometimes and 2% feel superiors never respects their dignity and rights.

Listening Skill

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	49	49
No	51	51
Total	100	100

Inference: It is inferred that 49% of respondents feel their manager have a good listening skill and 51% feel they do not possess the skill.

Advice on Difficulties

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Always	10	10
Frequently	12	12
Sometimes	63	63
Never	15	15
Total	100	100

Inference: It is inferred that 10% of employees feel manager always provide advice on issues,12% feel they frequently provide,63% responded as sometimes and 15% feel they never provide advice on difficult or emotional issues.

Time Management

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Good	22	22
Neutral	49	49
Bad	29	29
Total	100	100

Inference: It is inferred that 22% of employees feel their manager is good at time management, 49% feel they are neither good nor bad and 29% feel that manager is bad at managing time.

KNOWLEDGE

Quality Awareness

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	88	88
No	12	12
Total	100	100

Inference: It is inferred that 88% of employees work with quality awareness and 12% employees do not have quality awareness.

Process Knowledge

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	98	98
No	2	2
Total	100	100

Inference: It is inferred that 98% of employees have thorough process knowledge and 2% of employees lack the process knowledge.

Rectification of Issues

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Fair	26	26
Good	49	49
Bad	20	20
Worse	5	5
Total	100	100

Inference: It is inferred that 26% of employees have fair 49% good, 20% bad and 5% have worse knowledge of identifying and rectifying issues.

Company Knowledge

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Strongly agree	14	14
Agree	27	27
Neutral	57	57
Disagree	2	2
Strongly disagree	0	0
Total	100	100

Inference: It is inferred that 14% of respondents strongly agree, 27% agree, 57% neither agree nor disagree, 2% disagree and none of the respondents strongly disagree that the operators have wide knowledge about the organization.

TEAM SPIRIT

Level of Comfort

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Always	20	20
Frequently	60	60
Sometimes	16	16
Never	4	4
Total	100	100

Inference: It is inferred that 20% of workmen always feel, 60% frequently feel, 16% sometimes feel and 4% never feel comfortable in working with teams.

Level of Co-Operation

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Strongly agree	15	15
Agree	40	40
Neutral	22	22
Disagree	18	18
Strongly disagree	5	5
Total	100	100

Inference: It is inferred that 15% of respondents strongly agree,40% agree,22% neither agree nor disagree,18% disagree and 5% strongly disagree that their employees cooperate with the colleagues.

Adapt Situation

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	45	45
No	55	55
Total	100	100

Inference: It is inferred that 45% of employees adapt to the situation and 55% do not adapt to the situation when working with teams.

Encouraging Nature

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Yes	37	37
No	63	63
Total	100	100

Inference: It is inferred that 37% of workmen possess encouraging nature and 63% do not possess the particular nature.

CHI-SQUARE TEST: To find whether there is a significant difference between years of experience and level of satisfaction with support from manager.

Chi-Square Test

Particulars	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied	Total
Below 5yrs	3	2	0	2	0	7
5-10yrs	12	15	2	8	3	40
11-15yrs	14	6	0	1	0	22
16-20yrs	9	4	1	4	1	19
Above20yrs	6	3	2	1	0	12
Total	47	13	20	15	5	100

H_0 : There is no significant difference between the years of experience and level of satisfaction with support from managers.

H_1 : There is a significant difference between the years of experience and level of satisfaction with support from managers.

Level of significance: 5%

Degrees of freedom: $(r-1)(c-1)$
 $= (5-1)(5-1)$
 $= (4)(4)$
 $= 16$

Tabulated value = 26.3

CALCULATION

Chi-Square Calculation

O _i	E _i	(O _i -E _i) ²	(O _i -E _i) ² /E _i
3	3.29	0.0841	0.025
2	0.91	1.1881	1.306
0	1.4	1.96	1.4
2	1.05	0.9025	0.86
0	0.35	0.12	0.34
12	18.8	46.24	2.46
15	5.2	96.04	18.47
2	8.0	36.00	4.5
8	6.0	4.0	0.67
3	2.0	1.0	0.5
14	10.34	13.4	1.30
6	2.86	9.86	3.45
0	4.4	19.36	4.4
1	3.3	5.29	1.60
0	1.1	1.21	1.1
9	8.93	0.005	0.005
4	2.47	2.34	0.95
1	3.8	7.84	2.06
4	2.85	1.32	0.46
1	0.95	0.0025	0.003
6	5.64	0.13	0.02
3	1.56	2.07	1.33
2	2.40	0.16	0.07
1	1.80	0.64	0.36
0	0.60	0.36	0.6
TOTAL			48.23

VALUES

Table value = 26.3

Calculated value = 48.23

Inference: It is inferred from the above calculation that calculated value is greater than the tabulated value. Hence null hypothesis is rejected .So there is significant difference between the years of experience and the level of satisfaction with support from managers.

FINDINGS OF THE STUDY

It is found that 59% of employees are not inspired by their managers. 40% of employees are encouraged sometimes by their managers. 36% of employees feel that their managers resolve the conflict when arises. 79% of respondents agree that their managers have necessary skills to perform the tasks. 47% of respondents agree that their managers are interested in motivating the employees. 37% of respondents are sometimes recognized and acknowledged for the work done. 88% of employees are financially motivated. 47% of respondents are highly satisfied with the level of support given by the managers. 49% of employees receives information regarding the important happenings in the organizations. 92% employees receive immediate feedback from managers. 77% of respondents receive clear information from managers. 60% of respondents say that their managers are good conducting staff meetings. 32% of employees neither agree nor disagree that their manager

is a good decision maker. 52% of employees feel that their managers sometimes use the advice of employees. 43% of respondents neither agree nor disagree that their managers makes decision on the basis of thorough analysis. 66% of employees feel that their managers do not consider ethical implications when taking decision. 42% of managers respect dignity and rights of employees. 51% of managers possess good listening skills. 63% of respondents feel their managers sometimes advice on difficult issues. 49% of managers are neutral at managing time. 88% of employees work with quality awareness. 98% of employees have thorough process knowledge. 49% of employees are good at rectification of issues. 57% of employees stay neutral about company knowledge. 60% of employees frequently feel comfortable working with teams. 40% of employees are cooperative in nature. 55% of employees adapt to their situation. 63% of employees possess encouraging nature.

SUGGESTIONS

Managers can encourage their employees even more as it increases the involvement and initiation from employees. The level of involvement by managers for resolving conflict should be increased which makes employees feel secured. Managers must concentrate more on recognizing and acknowledging the work done by employees which may produce best results. Employees must be given better training on cooperation.

CONCLUSION

The study has helped to understand about the competency level of employees in Whirlpool of India Ltd. Most of the employees are satisfied with the support, motivation and communication provided by their superiors. Also, most of the workmen possess a good knowledge on all the aspects of the organization. As a result the company has become a most recognized one and achieved great milestones. The findings had some negatives and various suggestions have been presented to the organization for their considerations. The findings clearly states that a detailed and a thorough study has been conducted and the objectives for this research has been achieved.

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A STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE SHOPPING: WITH REFERENCE TO ONLINE SHOPPERS IN SULAIMANIYAH DISTRICT, RIYADH, KSA

Michelle Buenaventura ArceResearch Scholar, APTECH Institute Riyadh and iQualify UK, Riyadh, Saudi Arabia

ABSTRACT

In Saudi Arabia, online shopping is becoming popular among the young population of locals and large population of expatriates. As competition is increasingly growing and becoming global in a virtual environment, it is imperative for both local and international e-businesses to understand what online shoppers in Saudi Arabia demand and what will entice them to repurchase in the future. The purpose of this study is to therefore measure to what extent Saudi consumers are satisfied with their online shopping experience while investigating the factors that motivated their decision to buy online. The result of this study reveals the increasing understanding and acceptance of online shopping as a modern concept of shopping in Saudi Arabia and the very promising future of online retailing in the country as more reputable local shopping websites are being patronized. Online shopping is now a habit for most Saudi consumers who are satisfied with products and services purchased online and this habit will continue in the future despite some hassles in online transactions.

Keywords: customer motivation, customer satisfaction, online retailing, online shopping, e-business

INTRODUCTION, BACKGROUND AND RATIONALE

Online shopping is a modern concept which has grown in popularity with the rapid global growth in e-commerce. Apparently, many customers are attracted to this new concept of shopping because of the various benefits and offers of the internet. Online shoppers can enjoy the opportunity to shop at any time whenever convenient using an electronic device without the pressure of going to the traditional brick-and-mortar stores. It also allows browsing through seemingly never-ending options for merchandise or products not available in local stores and can let customers evaluate the different online stores to make comparison between items and products, their brands and prices which is difficult and time-consuming in the case of traditional shopping.

However, potential risks are inevitable since online shopping environment is on cyberspace where there is no actual shopping experience. It also requires patience because buyers will have to wait until the product is finally delivered unlike when an instant purchase is made at a physical retail store. There is also financial risk associated with some fraudulent practices like credit card scam which may discourage some customers to give their card information online.

It appears however that the advantages outweigh the disadvantages and online shopping has become a worldwide phenomenon. Statista Incorporated (2017) indicated that an estimated 1.61 billion people worldwide bought goods online in 2016. Global e-retail sales totaled to 1.9 trillion U.S. dollars in the same year and projected to grow up to 4.06 trillion U.S. dollars by 2020. E-retail sales accounted for 12.1 percent of retail sales in 2016 in Asia Pacific and 1.8 percent in the Middle East and Africa.

In Saudi Arabia, internet retailing is anticipated to grow in subsequent years which will be attracting more companies to explore the growth potential of online retailing in this region (Euromonitor International, 2017). Although Saudi Arabia has the largest development in the improvement of Information and Communication Technology (ICT) in the Middle East, e-commerce is considered to be a new trend in this country (Al-Salamin, 2014).

Findings of this research are therefore important for the marketing efforts of potential online retailers to better understand the factors leading to customer satisfaction in an online shopping environment and thus be competitive in the business of internet retailing in Saudi Arabia.

LITERATURE REVIEW

Pannu and Tomar (2010) defined online shopping as a process of shopping which is done through the internet. Customers go through this process to purchase products or services over the internet. Online shopping is done through an online shop, e-shop, e-store, internet shop or online store without going to the brick-and-mortar retailer or in a shopping mall to buy products or services.

According to Montaldo (2017), marketers or e-commerce business owners can offer better deals in online shopping compare to brick-and-mortar stores because the expenses of running a physical store are far greater compared to an online store and considering the less operational costs to meet the needs of the customers, online stores can therefore lower the prices of the products to become affordable to customers. Although this

does not imply to replace the traditional retail stores, it is clear that online shopping can better offer customers competitive prices, bargains and discounts.

In a study conducted by Al Karim (2013), it was concluded that time-saving is considered as the most important factor that drives customer to shop online and specified other motivating factors such as information availability, 24/7 access, huge variety of products and brands, fair prices, easy ordering and for reason that online shopping is entertaining. Nonetheless, from the same study, inhibitions such as the unsecured online payment system, intrusion of personal privacy or security issues, delay in the delivery or service, products mixed-up at the time of delivery and product return policies and lacks of customer service were likewise emphasized.

As per the recent statistics by Statista Incorporated (2017), the emergence of more local online shopping sites in Saudi Arabia is very much awaited with the ever-increasing number of internet users in the country which is projected to balloon to 25.92 million in 2021.

Saudi Arabia is booming at 60% annual growth rate and more than 62 million people visited the biggest online retailer Souq.com, in the first six months of 2014 according to a study conducted by Ansari (2016).

Furthermore, MasterCard Incorporated indicated in 2014 survey that almost 50% of respondents in Saudi Arabia are purchasing online and of which 80% were satisfied with their online experience. Most transactions made are for the purchase of airline tickets, hotel bookings, travel purposes, groceries and home appliances, electronic products and clothing. Due to the availability of a more secure online payment option, consumers find online shopping more convenient, fast and safe in the country nowadays. The result of the survey also reveals that shoppers in Saudi Arabia are becoming increasingly aware of the factors that motivate their online purchasing decision such as the reputation of the website, payment security and value of items they buy. Security and the wide range of products available in local online stores have been cited as one of the top reasons for shopping from local websites, although nearly 45% of online shoppers will still purchase products from foreign websites.

According to Oliver (2015), satisfaction from a customer's perspective is an individual goal that can be achieved by the consumption of products and patronage of services. It is the fulfillment response of customers for the provided service or product on a gratifying level of consumption-related fulfillment. While from the firm's perspective, customer satisfaction is a key that can ensure continued profitability brought by word of mouth and track reports of overseeing organizations. It is essential to fully understand the significant factors influencing customer satisfaction for online firms and marketers to do what they are supposed to do vis-à-vis their online customers.

Khristianto, Kertahadi and Suyadi (2012) emphasized that customer satisfaction in online shopping can be achieved if the final deliverable especially experience meets or surpasses customer's expectations. In this context, customer satisfaction is regarded as a result of comparison between the consumption expectation and experience.

RESEARCH OBJECTIVES

In the context of customer satisfaction in online shopping, this study is therefore aimed to achieve the following objectives:

1. Identify the key motivations for online shopping.
2. Find out the satisfaction level of costumers towards online shopping and the products/services provided by the online purchase.
3. Understand how demographic factors affect purchasing behavior towards online shopping in Saudi Arabia.
4. Identify the preferred websites for online shopping in Saud Arabia.

RESEARCH METHODOLOGY

This study was conducted using primary and secondary data. Secondary data were utilized to explore the motivating factors affecting consumer's satisfaction towards online shopping. Sources were from the literature review of articles, journals and different websites. Afterwards, the author summarized all these motivating factors in a questionnaire form to be used for primary data collection to investigate among respondents with online shopping experience. A paper-based questionnaire survey was conducted from 17 September 2017 to 19 October 2017.

SAMPLING PROCEDURE

This study was conducted via convenience sampling, a non-probability sampling design. This is to conveniently approach the targeted consumers (online shoppers) who are available and willing to participate in the study.

DETERMINATION OF SAMPLE SIZE

Based on convenience sampling method, there were 126 respondents who participated in this study. The sample size consisted of Saudi and non-Saudi professional workers and skilled workers in government and private sectors who are currently residing in Sulaimaniyah District in Riyadh City, KSA.

Employment Type	Total
Government Sector	108
Private Sector	18

STATISTICAL METHODS

The research methodology used for this study is descriptive in nature. The data gathered through the questionnaire survey were analyzed using percentage analysis and ranking analysis.

LIMITATIONS OF THE STUDY

Every research has its own limitations. In this study, the limitations are the following:

1. This study covers only customer satisfaction towards online shopping through customer motivations to purchase products online.
2. Many other factors drive customers to shop online but due to lack of time to cover the entire study, only selected motivating factors of online shopping were examined.
3. This research has been conducted based on collected data from online shoppers in Sulaimaniyah District, Riyadh, KSA only.
4. Every country has different perception and behavior towards online shopping and therefore the findings of this study are not to be generalized to other countries.

ANALYSIS AND RESULTS**Demographic Information of Respondents (Appendix A.1)**

Tables and Figures 1-6 reveal the demographic factors such as nationality, gender, age, educational level, occupation and monthly income. It is clear that the majority of respondents are non-Saudi (79%) and 21% are Saudi. This indicates the large population of expatriates in the sample area. On the basis of gender, 43% of the respondents are male while the 57% are female. About 47% of respondents are between the middle-aged group 31-40 years whereas 24% are falling under the category of 21-30 years old. Occupation wise, the majority are professional workers (91%) and the rest are skilled workers (9%). Around 37% of the respondents are earning an average monthly income between SR 5,100 – 10,000 followed by 33% for monthly income of SR 2,100 – 5,000 while the 2% receives less than SR 2,000 income per month.

Online Shopping Activity and Demographic Factors (Appendix A.2)

- Figure 7 shows that among the 126 respondents, 44 (35%) are regular online shoppers (shopped more than 4 times) and 82 (65%) are said to be occasional online buyers.
- Figure 8 illustrates that 42% of Saudi respondents had purchased more than 10 times online contrary to non-Saudi respondents (19%).
- Figure 9 reveals that among the regular online shoppers, male respondents (52%) had bought more compared to women (48%).
- Figure 10 reflects the popularity of online shopping among the young and middle-aged workers between the ages of 21 to 40 years old. 20% of respondents however who are between 51 and above years old are still showing interest to continue as regular web shoppers.
- Figure 11 shows that regular online shopper respondents with higher income more than SR 2,000 (98%) had purchased more online. It can be seen that hardly any purchase is done among the regular online shopper whose salary is below SR 2,000 (2%).

Products Purchased Through Online Shopping (Appendix A.3)

Table 7 reveals the ranking of the commodities that respondents purchased via online channels. It can be observed that the top 5 products are airline tickets (30%), clothes/apparel, shoes and jewelry (21%), electronic gadgets (18%), cosmetics, perfumes and products for personal care (16%) and products for sports and fitness (7%).

Online Shopping and Motivating Factors (Appendix A.4)

Figure 13 indicates that the main motivation of the 23% of the respondents towards online shopping is for time-saving followed by convenience 17%. Other motivations which prompted online shopping for 15% of respondents are for saving money and energy. 6% preferred online shopping for product comparison and availability of foreign products, 5% for the broad selection of goods and detailed information. 4% purchased online because of various options for payment and 2% are convinced that discreet purchases are easier with online shopping and it is entertaining and relaxing.

Online Shopping Security and Mode of Payment (Appendix A.5)

- Figure 14 reveals the overwhelming 88% (111) of respondents who believe that they are safe when shopping online. 12% (15) on the contrary do not feel that they are secure in an online shopping environment.
- Table 8 conveys that 56% of respondents make payments through credit cards in their web-based shopping transactions which strongly imply that most respondents now feel safer in online shopping and can entrust their credit card information to reputable online stores.

Online Shopping Hassles (Appendix A.6)

Table 9 is a list of the common problems respondents had with the products ordered online. 23 of the respondents in an occasion had a delay in the delivery of the product purchased online. 16 of the respondents had received poor quality products, 6 received damaged products, 4 respondents received the wrong product, while 3 of the respondents did not receive the ordered products and 1 of the respondent received the product but with missing parts.

Intention to Continue Purchasing Online (Appendix A.7)

Figure 15 affirms the intent of the 116 (92%) of the respondents to continue buying online and only 10 (8%) of the respondents will discontinue after having had a bad experience with their purchases made through the internet.

Overall Satisfaction Index (Appendix A.8)***Overall Satisfaction after an Online Shopping***

Figure 15 shows without a doubt that 79% of the online shopper respondents were satisfied after an online purchase. It should be noted that only 15% of the respondents were very satisfied while 6% were neither satisfied nor dissatisfied and 0% dissatisfied.

Overall Satisfaction with the Products and Services Provided via Online Shopping

- Figure 17 confirms that 106 (84%) of the respondents were overall satisfied by their shopping experience and with the products and services finally delivered to them through online shopping. Only 15 (12%) of the respondents were very satisfied and 5 (4%) were neither satisfied nor dissatisfied.
- Figure 18 reveals that 50% (66) of the respondents recommended Souq.com as the top online shopping site in Saudi Arabia, second is the foreign website Amazon.com (17%), third is Namshi.com (9%), fourth is eBay.com (8%) and MarkaVIP.com (5%). The recommendation is based on their overall satisfaction with the entire shopping experience and products/services combined.

FINDINGS

1. Online purchasing is prevalent among Saudi nationals nowadays. This is mainly because of the growing awareness of the advantages that internet technology offers to customers.
2. Demographic factors positively or negatively affect the motivation to shop online:
 - Men are said to be more inclined to continue purchasing online as compared to women. This is primarily because women still prefer to see, touch and test the product prior to purchasing in Saudi Arabia.
 - Online shopping is popular among the young and middle-aged workers in the government and private sectors.
 - A regular online shopper with higher income can indulge in online shopping.
3. Time-saving is described as ease of purchase either from the comfort of your home or anywhere where internet is available using either a computer or laptop or tablet or smartphone/cellphone. This is the main motivating factor for buying over the internet.
4. Majority of online shoppers approves the security in an online shopping environment and can entrust their credit card information to reputable online stores for their web-based shopping transactions.

5. Online shopping is now a habit for most people who are satisfied with products and services purchased online and this habit will continue in the future despite some hassles in online transactions.

RECOMMENDATIONS

- Although the majority of respondents were overall satisfied by the experience brought by the online shopping, e-retailers should take the necessary measures to satisfy those who are neither satisfied nor dissatisfied as there are still some concerns which should be addressed to ease the fears and anxieties towards online shopping such as delay in delivery/shipping, poor quality of products, product damage, etc.
- Feedback forms and comments on a website can be used by the online marketer to monitor the customer needs and satisfaction level on regular basis and develop strategies for improvement.
- With the influx of online shopping or e-shopping, it is important for online retailers to expand their market locally and globally to capture those customers whose motivation for online shopping is due to the availability of products around the world.

CONCLUSION

Online shopping is a growing trend worldwide and is becoming phenomenal in Saudi Arabia among the locals and expatriates as the perception of online shopping is showing signs of improvement and understanding in the country. This is why the large population now enjoy shopping as a customary pastime at anytime, anywhere, or whenever convenient as long as the internet is available.

The overall satisfaction level towards online shopping is positive in the country which directs online retailers to be more competitive in order to stay ahead amidst the thousands of online retailers and stores vying for customer purchases. It is therefore important for the online marketers to stay up-to-date with the customers' wants and needs to deliver the products and services that will satisfy them at present and in the future in a timely manner.

Further research studies are required, however, to analyze the demands towards regular satisfaction of online customers due to globalization.

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APPENDIX A

APPENDIX A.1: DEMOGRAPHIC INFORMATION OF RESPONDENTS

Table-1: Nationality of Respondents

<i>Q1. What is your nationality?</i>	Frequency	Percentage
Saudi	26	21%
Non Saudi	100	79%
Total	126	100%

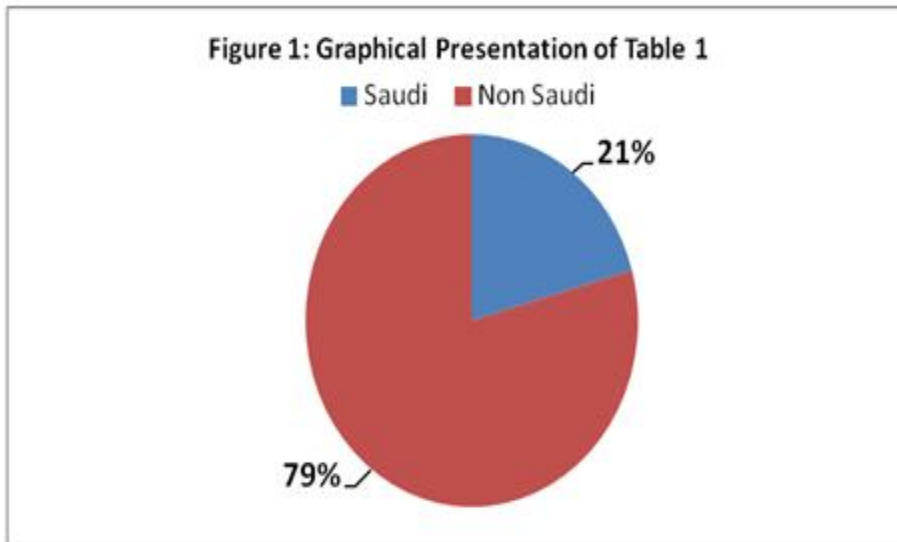


Table-2: Gender of Respondents

<i>Q2. What is your gender?</i>	Frequency	Percentage
Male	54	43%
Female	72	57%
Total	126	100%

Figure 2: Graphical Presentation of Table 2

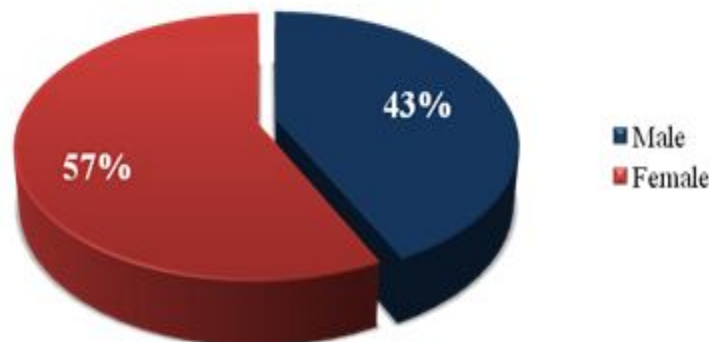


Table-3: Age of Respondents

<i>Q3. What is your age?</i>	Frequency	Percentage
21 - 30	30	24%
31 - 40	59	47%
41 - 50	27	21%
51 and above	10	8%
Total	126	100%

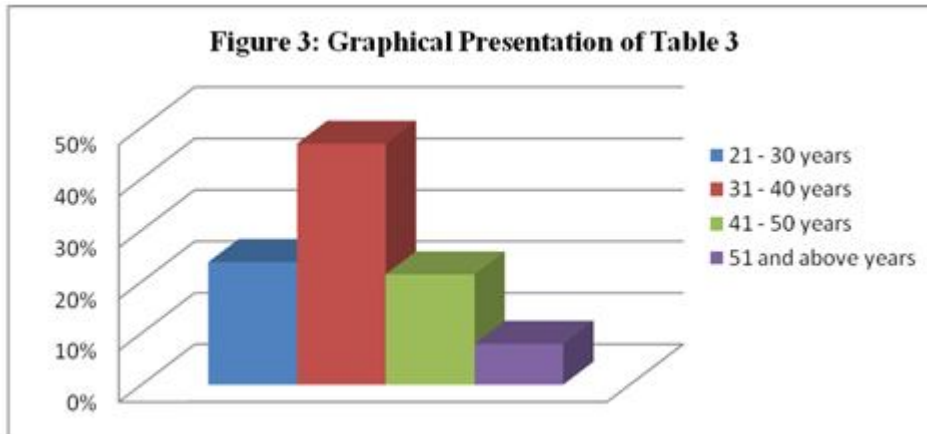


Table-4: Education Level of Respondents

<i>Q4. What is your education level?</i>	Frequency	Percentage
Trade or Vocational degree	10	8%
Higher Education Diploma	13	10%
Associate Degree	5	4%
Bachelor's Degree	87	69%
Master's Degree or Higher	11	9%
Total	126	100%

Figure-4: Graphical Presentation of Table 4

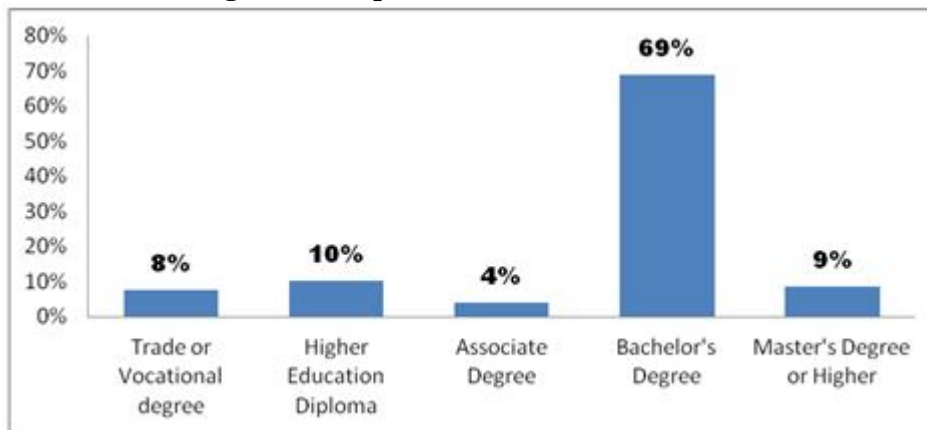


Table-5: Occupation of Respondents

<i>Q5. What is your current occupation?</i>	Frequency	Percentage
Professional Worker	115	91%
Skilled Worker	11	9%
Total	126	100%

Figure 5: Graphical Presentation of Table 5

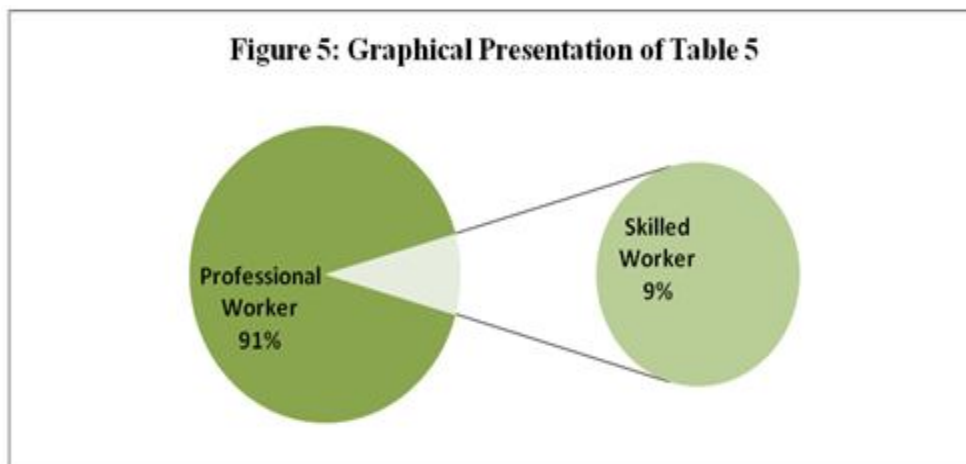
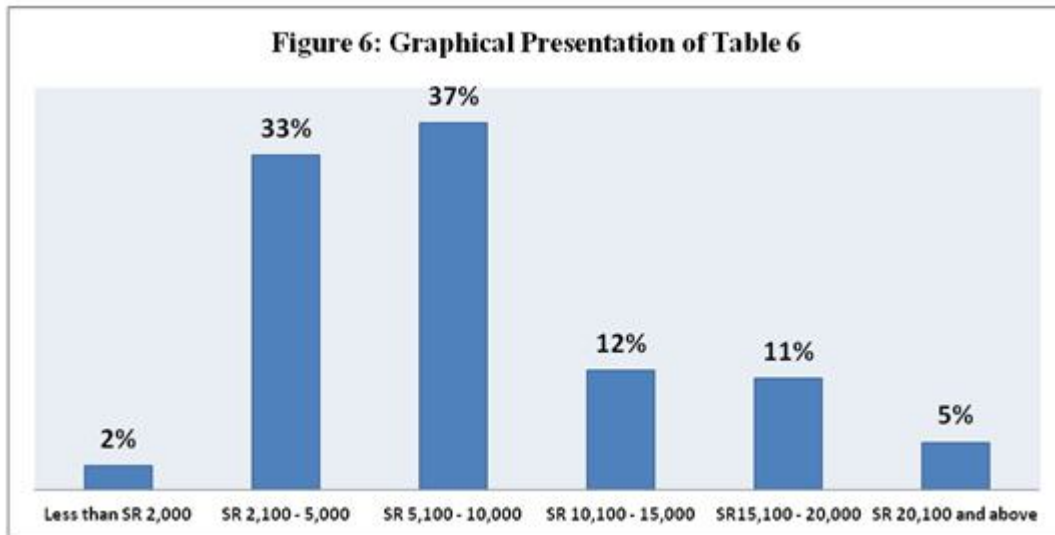


Table-6: Average Monthly Income of Respondents

<i>Q6. What is your average monthly income?</i>	Frequency	Percentage
Less than SR 2,000	3	2%
2,100 - 5,000	42	33%
5,100 - 10,000	46	37%
10,100 - 15,000	15	12%
15,100 - 20,000	14	11%
20,100 and above	6	5%
Total	126	100%



APPENDIX A.2: ONLINE SHOPPING ACTIVITY AND DEMOGRAPHIC FACTORS

Figure-7: Frequency of Purchase of Respondents

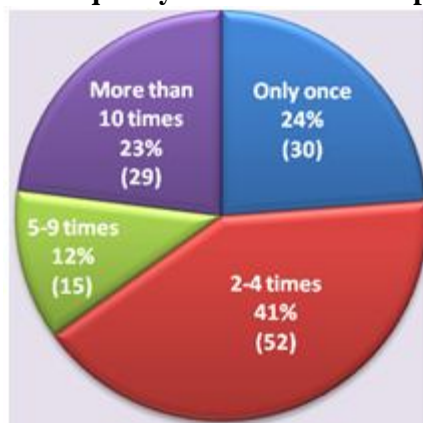


Figure-8: Online Shopping and Nationality

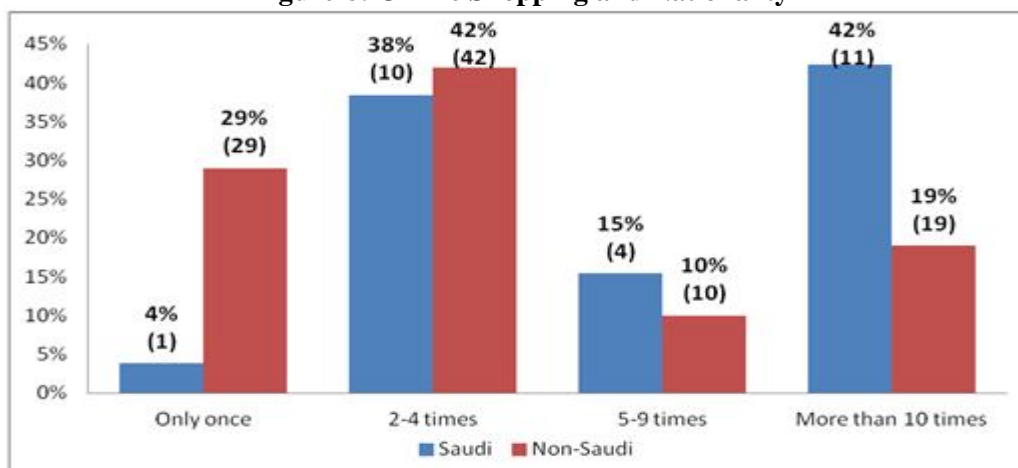


Figure-9: Online Shopping and Gender

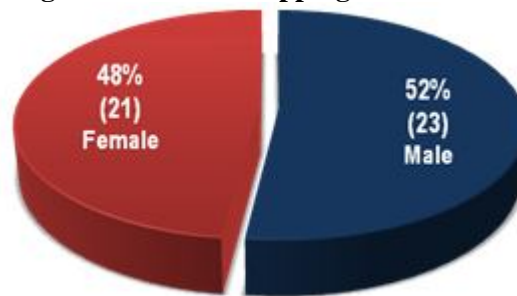


Figure-10: Online Shopping and Age

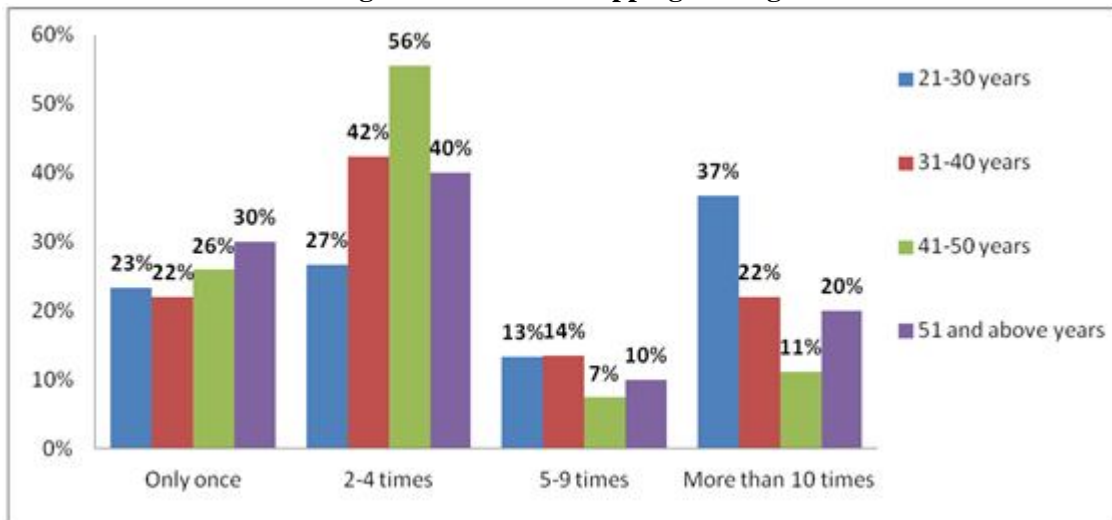
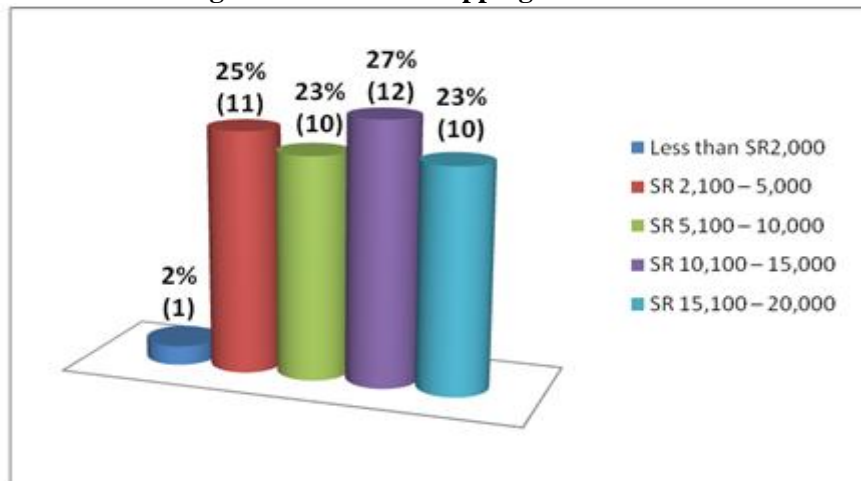


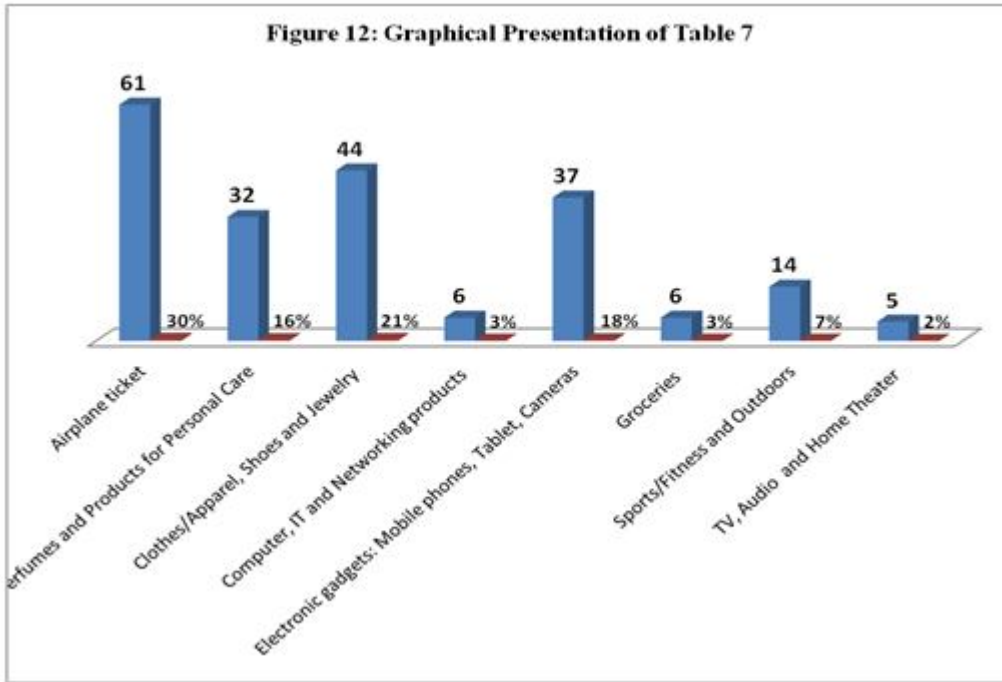
Figure-11: Online Shopping and Income



APPENDIX A.3: PRODUCTS PURCHASED THROUGH ONLINE SHOPPING

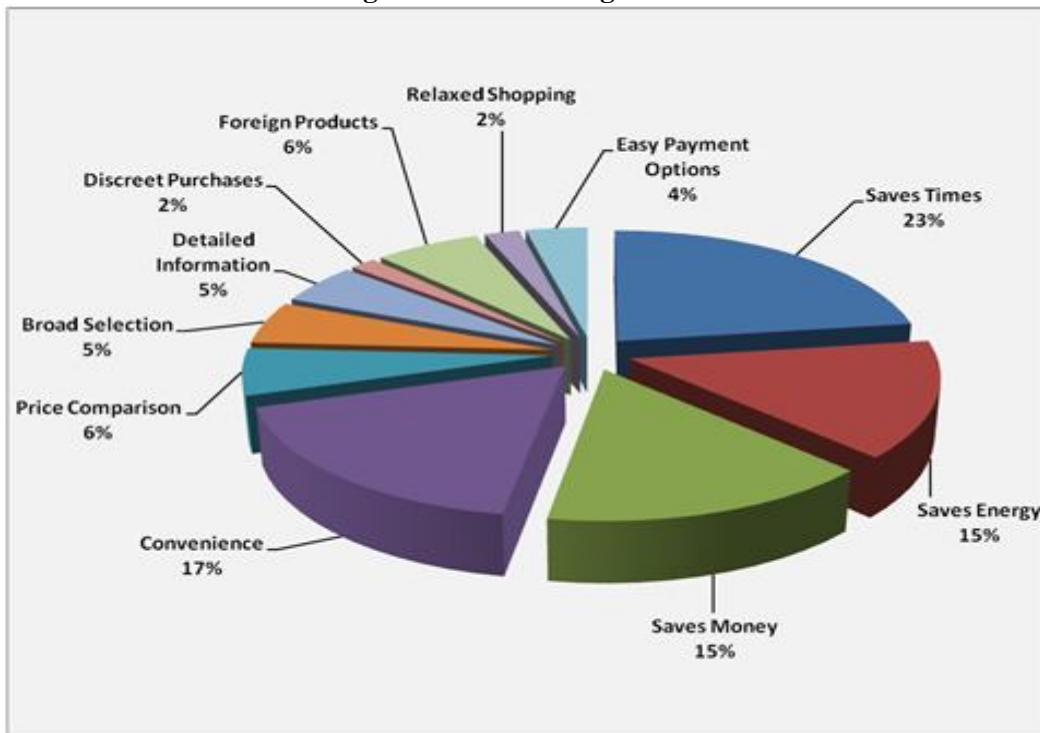
Table-7: Products Purchased Through Online Shopping

S. No.	Q8. Which products or commodities or services did you purchase through the internet?	Total Score	Rank
1	Airplane ticket	61	1
2	Cosmetics, Perfumes and Products for Personal Care	32	4
3	Clothes/Apparel, Shoes and Jewelry	44	2
4	Computer, IT and Networking products	6	6
5	Electronic gadgets: Mobile phones, Tablet, Cameras	37	3
6	Groceries	6	7
7	Sports/Fitness and Outdoors	14	5
8	TV, Audio and Home Theater	5	8



APPENDIX A.4: ONLINE SHOPPING AND MOTIVATING FACTORS

Figure-13: Motivating Factors



APPENDIX A.5: ONLINE SHOPPING SECURITY AND MODE OF PAYMENT

Figure-14: Security in Online Shopping

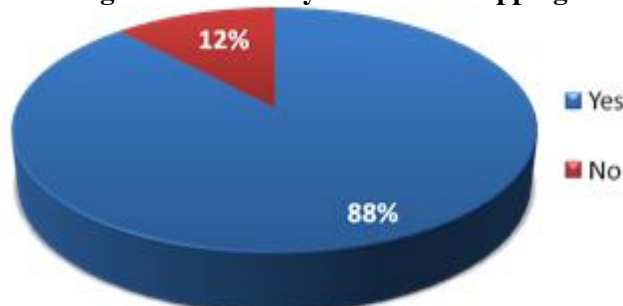


Table-8: Preferred Mode of Payment

<i>Q9. What is your preferred mode of payment when shopping online?</i>	Frequency	Percentage
Cash on delivery (COD)	53	42%
Credit card	70	56%
Debit card	1	1%
Third party (e.g. PayPal, Worldpay)	2	2%
Total	126	100%

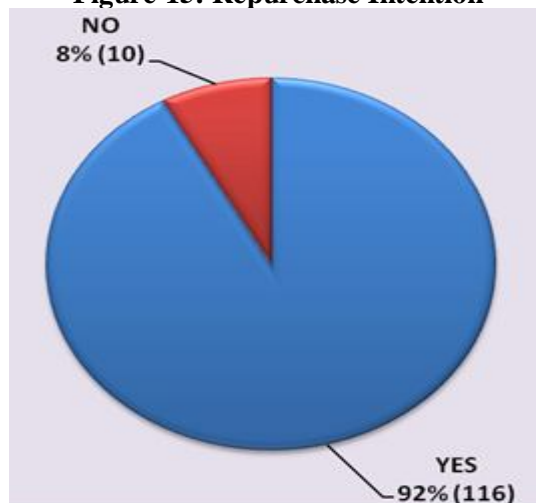
APPENDIX A.6: ONLINE SHOPPING HASSLES

Table-9: Problems with Online Shopping

S. No.	<i>Q12. What kind of problems you had with your online purchase?</i>	Total Score	Rank
1	Poor quality of product	16	2
2	Wrong product	4	4
3	Delay in delivery/shipping	23	1
4	Product damage	6	3
5	Non-delivery	3	5
6	Others: Missing Parts	1	6

APPENDIX A.7: INTENTION TO CONTINUE PURCHASING ONLINE

Figure-15: Repurchase Intention



APPENDIX A.8: OVERALL SATISFACTION INDEX

Figure-16: Overall Satisfaction after Shopping Online

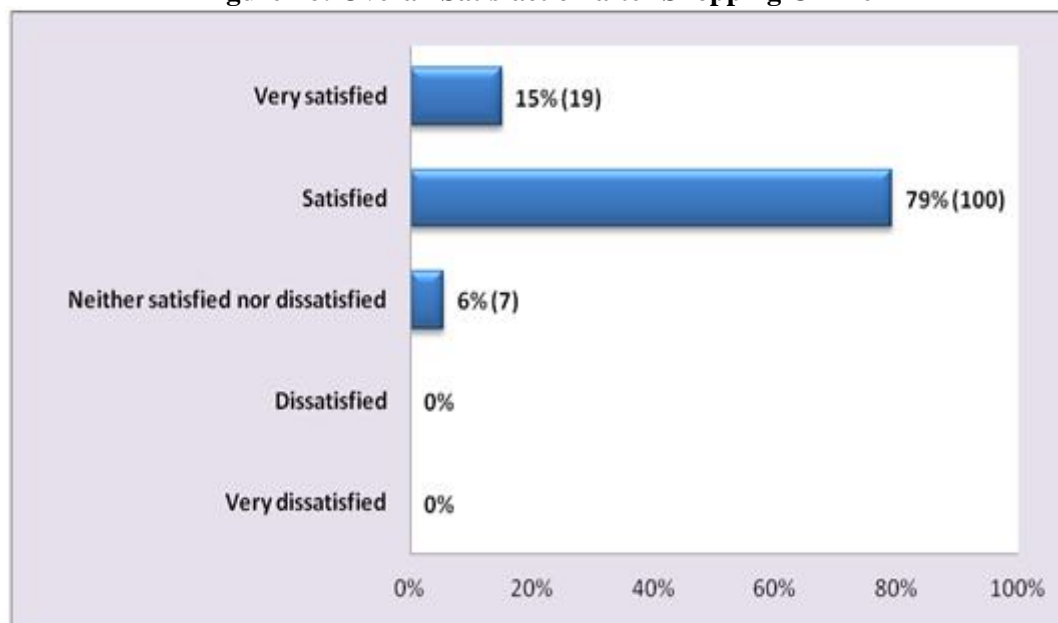
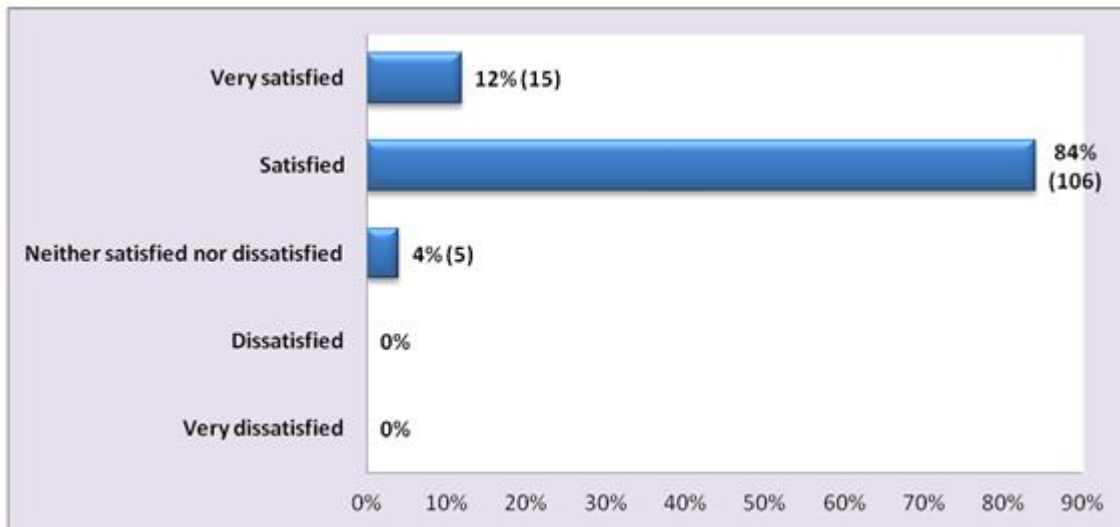
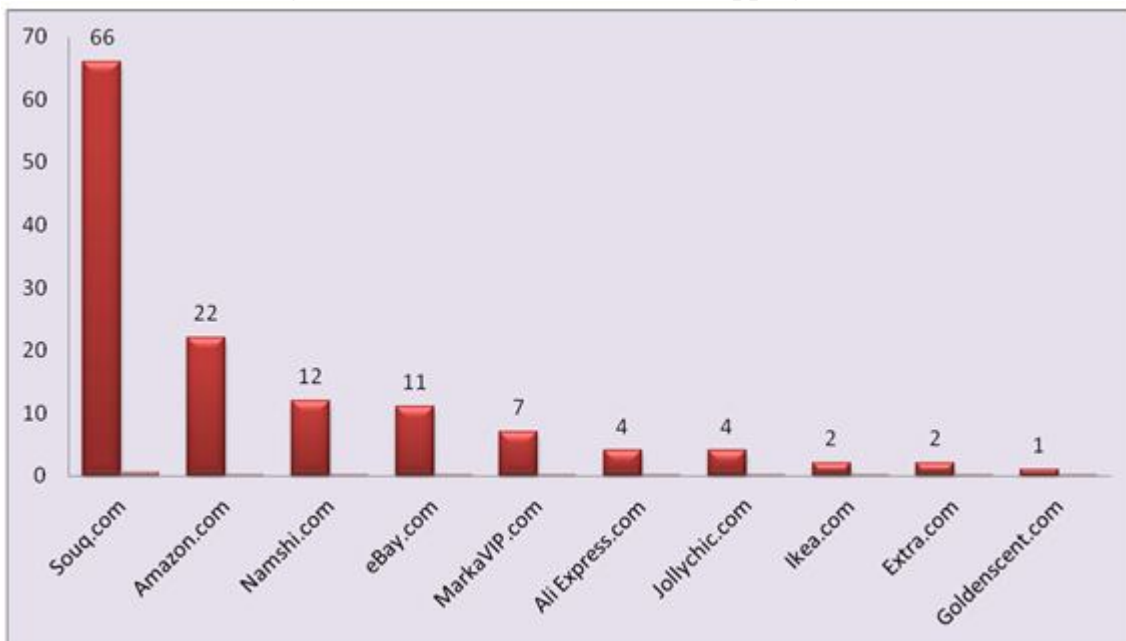


Figure-17: Overall Satisfaction with the Products and Services Provided via Online Shopping



APPENDIX A.9: RECOMMENDED ONLINE SHOPPING STORES BASED ON POSITIVE EXPERIENCE

Figure-18: Recommended Online Shopping Store



A COMPARATIVE STUDY BASED ON THE NEW BUSINESS PREMIUM (MARKET SHARE) AND CLAIMS RATIO OF LIC AND OTHER PRIVATE LIFE INSURANCE COMPANIES IN INDIA

Dr. R. JayanthiAssistant Professor, Department of Commerce, Vidhya Sagar Women's College of Education, Chengalpattu

ABSTRACT

Huge population in India is the only reason for wide growth of development in the Life Insurance sector. There are currently, a total of 24 life insurance companies in India. Of these, Life Insurance Corporation of India (LIC) is the only public sector insurance company. All others are private insurance companies. Many of these are joint ventures between public/ private sector banks and national/international insurance-financial companies. Life Insurance is one of the fastest growing sectors in India since 2000 as Government allowed Private players and FDI up to 49%. This paper is to enlighten the Comparative Study based on the New Business premium (Market Share) and Claims Ratio of LIC and other private Life Insurance Companies in India.

The main purpose of this paper is to study and compare Market Share and Claims ratio of LIC and other private Life Insurance Companies in India.

This study was done based on secondary data collected from multiple sources of evidence, in addition to books, journals, websites, and newspapers.

“Unless you’re immortal, you need Life Insurance”

Keywords: Business Premium, Market Share, Insurance, LIC of India, and Private.

INTRODUCTION

Life Insurance in India was nationalised by incorporating Life Insurance Corporation (LIC) in 1956. All private life insurance companies at that time were taken over by LIC. In 1993, the Government of India appointed RN Malhotra Committee to lay down a road map for privatisation of the life insurance sector. While the committee submitted its report in 1994, it took another six years before the enabling legislation was passed in the year 2000, legislation amending the Insurance Act of 1938 and legislating the Insurance Regulatory and Development Authority Act of 2000. The same year the newly appointed insurance regulator - Insurance Regulatory and Development Authority IRDA — started issuing licenses to private life insurers.

There are 24 Life insurance companies in India. Life Insurance Corporation of India (LIC) is the only Public Sector insurance company, the rest all being private insurance players. The Life Insurance sector was opened up for private players to participate in the year 2000. Most of the private players have tied up with international insurance biggies for their life insurance foray.

Life Insurance is one of the fastest growing sectors in India since 2000 as Government allowed Private players and FDI up to 49%. All life insurance companies in India have to comply with the strict regulations laid out by Insurance Regulatory and Development Authority of India.

LIST OF LIFE INSURANCE COMPANIES IN INDIA

1. Life Insurance Corporation of India (LIC)
 2. Bajaj Allianz Life Insurance
 3. ICICI Prudential Life Insurance Company Ltd
 4. HDFC Life (HDFC Standard Life Insurance Company)
 5. SBI Life Insurance
 6. IDBI Federal Life Insurance Co Ltd
 7. Max Life Insurance Company Limited
 8. Birla Sun Life Insurance Company Limited (BSLI)
 9. PNB MetLife India Insurance Company Limited (PNB MetLife)
 10. Exide Life Insurance Company Limited
 11. AEGON Religare Life Insurance
-

12. Edelweiss Tokio Life Insurance Co. Ltd
13. Aviva India
14. Shriram Life Insurance
15. Bharti AXA Life Insurance Co Ltd
16. Canara HSBC Oriental Bank of Commerce Life Insurance
17. Star Union Dai-ichi Life Insurance
18. DLF Pramerica Life Insurance
19. Future Generali Life Insurance Co Ltd
20. India First Life Insurance Company
21. Kotak Life Insurance
22. Reliance Life Insurance Company Limited
23. Sahara Life Insurance
24. TATA AIA Life Insurance

What is Claim Settlement Ratio?

To understand the concept of Claim Settlement Ratio one needs to understand the meaning and process of Claims.

Claims are a formal intimation to the insurance company about the receiving the sum assured as per the policy terms. The insurance company after reviewing the validity of the claims makes the agreed payment to the insured or the nominee.

THE CLAIMS OCCUR UNDER TWO CIRCUMSTANCES

- 1) **Maturity Claim:** This type of claim needs settlement once the policy completes the term selected. The policies like the endowment plans, money back plans or child plans fall under this category.
- 2) **Death Claim:** This occurs in case of death of the policyholder during the term of the policy. The death could either be due to illness or accidental. The term plan is the biggest example.

Now once we have known the definition of claims and what are the types of claims, we could move ahead with the concept of Claim Settlement Ratio.

The claims settlement ratio is the proportion of death claims which have been settled by the insurance company from amongst the total claims received by the insurance company.

Claim Settlement Ratio = Total no. of death claims approved by the insurer/ Total no. of death claims received by the insurer.

Suppose an insurance company receives- 1500 claims in the year 2016-17. Of these

No. of claims settled were 1475 i.e. amount paid to the nominee.

No. of claims rejected by the insurer - 14

No. of claims where in the decision is pending (1500-1475-14) = 11.

Now, calculating the claims settlement ratio using the formula mentioned above

- 1) Claims settlement ratio = $(1475/1500) * 100 = 98.33\%$
- 2) Claims Rejection ratio = $(14/1500) * 100 = 0.93\%$
- 3) Claims pending ratio = $(11/1500) * 100 = 0.74\%$

OBJECTIVE OF THE STUDY

- To study, analyze and compare the new business premium (market share) of Life Insurance Companies in India.
- To study, analyze and compare the claims ratio of LIC and Private Insurance companies.

RESEARCH METHODOLOGY

- **Period of the study:** To justify the present research, the researchers have selected period of the study for 6 financial years viz. 2011-12 to 2016-17.
- **Sources of data:** To conduct the present research, the researchers have collected the data from the secondary sources like annual reports of IRDA, journals of IRDA and few websites (like www.myinsuranceclub.com) being authentic source to collect the data for Insurance.

The data collected for the present research is tabulated as follow:

#Source: Compiled from annual reports of IRDA, Journals of IRDA and www.myinsuranceclub.com

TABLE 1: New Business premium (Market share) of life insurance companies in India for the last 6 Years (Renewal premiums have not been included in these calculations)

Company	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
LIC	71.8%	71.4%	75.5%	69.3%	70.5%	71.1%
SBI Life	5.7%	4.8%	4.2%	4.9%	5.1%	5.8%
ICICI Prudential	3.9%	4.5%	3.1%	4.7%	4.9%	4.5%
HDFC Life	3.4%	4.1%	3.4%	4.8%	4.7%	5.0%
Bajaj Allianz	2.4%	2.8%	2.2%	2.4%	2.1%	1.9%
Max Life	1.7%	1.8%	1.9%	2.3%	2.1%	2.1%
Birla Sun Life	1.7%	1.7%	1.4%	1.7%	1.6%	1.4%
Kotak Life	1.0%	1.1%	1.1%	1.4%	1.6%	1.6%
Reliance Nippon Life	1.6%	1.3%	1.6%	1.8%	1.1%	0.6%
India First Life	0.9%	1.2%	1.4%	1.4%	1.1%	1.0%
PNB MetLife	0.9%	0.8%	0.6%	0.7%	0.7%	0.7%
Canara HSBC	0.6%	0.6%	0.5%	0.4%	0.6%	0.6%
TATA AIA Life	0.8%	0.5%	0.4%	0.3%	0.5%	0.6%
DHFL Pramerica	0.1%	0.1%	0.1%	0.5%	0.5%	0.5%
Shriram Life	0.3%	0.4%	0.3%	0.4%	0.5%	0.4%
Star Union Dai-ichi	0.8%	0.7%	0.5%	0.6%	0.5%	0.4%
Exide Life	0.6%	0.6%	0.5%	0.6%	0.5%	0.5%
IDBI Federal Life	0.3%	0.3%	0.3%	0.4%	0.4%	0.5%
Bharti AXA Life	0.2%	0.2%	0.3%	0.4%	0.4%	0.3%
Aviva Life	0.7%	0.6%	0.5%	0.5%	0.2%	0.1%
Future Generali Life	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%
Edelweiss Tokio	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Aegon Religare Life	0.2%	0.1%	0.1%	0.2%	0.1%	0.1%
Sahara Life	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Total Market Share	100%	100%	100%	100%	100%	100%

TABLE 2: Claims Ratio of Life Insurance Companies in India for the last 6 years

Company	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
LIC	97.42	97.73	98.14	98.19	98.33	98.31
SBI Life	95.48	94.41	91.06	89.43	93.39	96.69
ICICI Prudential	96.53	96.29	94.10	93.80	96.20	96.88
HDFC Life	96.17	95.76	94.01	90.50	95.02	97.62
Bajaj Allianz	90.61	88.67	91.29	91.85	91.30	91.67
Max Life	89.84	94.25	93.86	96.03	96.95	97.81
Birla Sun Life	90.94	82.55	87.76	95.30	88.45	94.69
Kotak Life	92.10	92.04	90.69	90.73	89.09	91.24
Reliance Nippon Life	84.58	86.45	81.97	83.84	93.82	94.53
India First Life	82.23	71.40	73.13	72.21	71.87	82.65
PNB MetLife	81.37	83.87	90.24	92.86	85.36	87.14
Canara HSBC	80.58	88.44	86.76	89.58	92.99	94.95
TATA AIA Life	83.94	84.46	89.68	94.47	96.80	96.01
DHFL Pramerica	24.46	27.04	22.14	57.19	83.64	90.87

Shriram Life	64.93	67.35	67.69	65.66	60.24	63.53
Star Union Dai-ichi	86.16	89.70	92.86	94.08	80.73	84.05
Exide Life	88.82	83.94	83.16	86.10	89.36	96.40
IDBI Federal Life	67.46	80.06	90.34	75.80	84.79	90.33
Bharti AXA Life	87.70	89.48	88.13	80.90	80.02	92.37
Aviva Life	89.55	87.71	84.01	83.07	81.97	90.60
Future Generali Life	68.06	70.53	74.88	83.70	90.26	89.53
Edelweiss Tokio	100.00	45.45	60.00	57.14	85.11	93.29
Aegon Religare Life	66.06	66.82	81.00	89.78	95.31	97.10
Sahara Life	77.97	84.71	90.19	89.97	90.30	90.21

TABLE 3: New Business premium (Market share) between LIC and other Private Sector in India for the last 6 Years

Group	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
LIC	71.8%	71.4%	75.5%	69.3%	70.5%	71.1%
Other Private Sector	28.2%	21.6%	24.5%	30.7%	29.5%	28.9%
Total Market Share	100%	100%	100%	100%	100%	100%

LIMITATIONS OF THE STUDY

- The Comparative Study, data collected is secondary in nature.
- False Results: In case the data upon which the comparative study is computed are incorrect, then the comparative study calculated would also be incorrect.
- The scope of study analysis is only for 6 years (between 2011-12 and 2016-17).

HYPOTHESIS OF THE STUDY

H0- There is no significant difference in the market share of LIC and Pvt. Sector insurance companies in New Business Premium.

H1- There is significant difference in the market share of LIC and Pvt. Sector insurance companies in New Business Premium.

TOOLS AND TECHNIQUES OF ANALYSIS

The collected data have been suitably re-arranged, classified and tabulated as per the requirement of the study and the Statistical Tools techniques have been applied:

- In order to facilitate study Arithmetic Mean, Standard Deviation, and Coefficient of Variation have been calculated.
- ‘F’ test and ‘t’ test have been used to examine the performance of LIC with the other private Insurance Company.

F & t test Results for Table 3

F Test Results			
p value	0.05	St Dev 1	2.10
F statistic	1.0000	St Dev 2	2.10
Deg Freedom 1	5	Var 1	4.41
Deg Freedom 2	5	Var 2	4.41
F critical	5.0503		
You CANNOT say that the variation in Data Set 2 is different from the variation in Data Set 1.			
t Test Results, Paired t Test			
p value	0.05	Avg 1	71.6
t statistic	25.20	Avg 2	28.4
Deg Free	5		
t critical	2.57		
You CAN say that the mean of Data Set 2 is different from the mean in Data Set 1.			
H0 (null hypothesis) is Rejected			

For Table 3, the null hypothesis is rejected. Thus LIC performed better than that of other private life insurers, and grab more market share during the period of study (2011-12 to 2016-17).

FINDINGS OF THE STUDY

Number of Companies - Claims Settlement Ratio (Ref: Table 2)

Claims Settlement Ratio	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
> 95%	5	3	1	3	6	8
Between 90% and 95%	3	3	10	7	6	11
< 95%	16	18	13	14	12	5
Total Life Insurance Companies	24	24	24	24	24	24

Best Top 5 Companies Based on Claims Settlement Ratio (Ref: Table 2)

Rank	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
1	Edelweiss Tokio	LIC	LIC	LIC	LIC	LIC
2	LIC	ICICI	ICICI	MAX	MAX	MAX
3	ICICI	HDFC	HDFC	BIRLA	TATA	HDFC
4	HDFC	SBI	MAX	TATA	ICICI	Aegon
5	SBI	MAX	Star Union	Star Union	Aegon	ICICI

Overall, LIC performed better than that of other private life insurers, and grab more market share during the period of study (2011-12 to 2016-17).

CONCLUSION

- Life Insurance is one of the fastest growing sectors in India since 2000 as Government allowed Private players and FDI up to 49%. There are 24 Life insurance companies in India. Life Insurance Corporation of India (LIC) is the only Public Sector insurance company, the rest all being private insurance players.
- In this study we can conclude that the LIC performed better than that of all other private Insurance Company, and grab more market share during the period of study (2011-12 to 2016-17).
- Study based on Claims Settlement Ratio, reveals the fact that there is no doubt LIC is leading player in the Indian Life Insurance Market. But slowly and steadily other private sector is also capturing the market and offering challenge to the market leader LIC.

“Unless you’re immortal, you need Life Insurance”

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A SYSTEMATIC INVESTIGATION OF THE OFF-PUTTING IMPACT OF TOURISM ON APROPOS TOURISM SEGMENTS - AN ANALYTICAL STUDY OF UTTARAKHAND STATE**Ishani Kapoor¹ and Dr. Vipul Jain²**Research Scholar¹, Department of Management, Singhania University, Pacher Bari, JhunjhunuProfessor², Department of Management, Roorkee Engineering and Management Technology Institute, Shamli**ABSTRACT**

The Indian tourism and hospitality industry has emerged as one of the key drivers of growth among the services sector in India. It is the fastest growing industry in India. Tourism in India has significant potential considering the rich cultural and historical heritage, terrains and places of natural beauty spread across the country. Tourism is also a potentially large employment generator besides being a significant source of foreign exchange for the country. It contributes nearly 12 percent of the Uttarakhand State Domestic Products. This study has an objective to examine and analysis the negative impact of tourism on pertinent components of tourism environment. Considering the objective of the study non parametric test chi-square has applied to the study, the relationship between quantitative variables and for analyzing the negative impact of tourism test of goodness of fit is applied. This study is a truly survey based study of the respondents through designed questionnaire which will help in modification and development of tourist service products in the state.

Keywords: Tourism, Negative Impact, Uttarakhand, Tourist Service Products (TSPs).

INTRODUCTION

It is projected to grow to \$7–8 billion by 2020. In 2015, 232,247 foreign patients travelled to India to seek medical treatment. About 8.82 million foreign tourists arrived in India in 2016 recording a growth rate of 4.4%, compared to 2015 with a growth rate of 13.2% over 2014. Domestic tourist visits to all states and Union Territories.

The presence of several hill stations, wildlife parks, pilgrimage places and trekking routes make Uttarakhand an attractive tourist destination. The gross state domestic product (GSDP) has increased at a compound annual growth rate (CAGR) of 17.32 per cent during 2005-06 to 2015-16. At current prices, the GSDP of UK was about US\$ 25.01 billion in 2015-16.

The state offers a wide range of benefits in terms of interest incentives, financial assistance, subsidies and concessions. Besides rich natural heritage, the region's cultural heritage is represented by its important historical sites, tribal settlements, a myriad of dialects, dress styles, food habits, settlement pattern, art & craft and fairs & festivals. Therefore in the past, tourism trade had a tendency to be located in the area of religious or historical importance but today an amalgamation of adventure, health & pilgrimage is taking place in the region.

OBJECTIVES

- The objective of the present study is to investigate the negative impact of tourism on pertinent components of tourism environment in Uttarakhand.

HYPOTHESIS

A research hypothesis is a predictive statement, capable of being tested by scientific methods, that relates an independent variable to some dependent variable. The hypothesis is formed in such a manner that if one hypothesis is accepted the other one is rejected and vice-versa. The O2 test of independence is applied to find the relationship between demographic variables with the pattern of use. Keeping in view the objectives of study, following hypothesis have been developed.

Null (H₀): Opinion of tourists regarding negative impact of tourism is equally distributed.

Alternative (H_a): Opinion of tourists regarding negative impact of tourism is not equally distributed.

RESEARCH METHODOLOGY

Consistent with the objectives of the study non parametric test chi-square will be applied to the study, the relationship between quantitative variables and for analyzing the negative impact of tourism test of goodness of fit is applied. A survey of 250 respondents from different age group, occupation, education, annual income was taken into questionnaire.

The negative impact of tourism is analyzed on the basis of opinion of the respondents of different background namely; age of respondents, education qualification, occupation and income level of respondents. Their views regarding the negative aspects of tourism have been taken. The negative aspects include drug

abuse and alcoholism, pollution prices of essential commodities, adoption of westernized culture and overcrowding and congestion in the state.

ANALYSIS

The Table No.1 depicts that tourism development has increased the drug abuse and alcoholism in the state. The variation in the mean score is highest in the age group of 40 years and above, followed by the respondents of less than 20 years and 20-40 years age group respectively.

Table No -1: Classification on the basis of age & impact of tourism to increase drug abuse and alcoholism

Age	Strongly Agree	Partially Agree	Not Agree	Total	Mean	□	□2	P Value
Less than 20 Years	4	6	1	11	2.27	0.616	3.45	> 0.05
20-40 Years	18	33	3	54	2.28	0.558	25.00	< 0.01
40 Years and above	21	31	8	60	2.22	0.66	13.30	< 0.01
Total	43	70	12	125	2.25	0.615	40.44	< 0.01

Source: Data compiled through Questionnaire.

The value of □2 is significant at 1 percent level of significance. It shows that the opinion of respondents of different age groups regarding the impact of tourism to increase drug abuse and alcoholism is not equally distributed. It further reveals that most of the respondents support the above opinion more strongly than the respondents of lower age group. Thus it can be concluded that tourism development has increased drug abuse and alcoholism in the state.

In Table No.2 the □2 value of individual group 20-40 years is 32.17, which is significant at 1 percent level of significance. Further the □2 value of higher income group is 12.40 which are also significant at 5 percent level of significance. It shows that it rejects the null hypothesis. It supports the above opinion that only the respondents of lower age group support the null hypothesis.

Table No - 2: Classification on the basis of age & impact of tourism to increase pollution

Age	Strongly Agree	Partially Agree	Not Agree	Total	Mean	□	□2	P Value
Less than 20 Years	4	6	2	12	2.17	0.687	2	> 0.05
20-40 Years	10	37	6	53	2.07	0.544	32.17	< 0.01
40 Years and above	18	32	10	60	2.13	0.67	12.4	< 0.05
Total	32	75	18	125	2.11	0.622	42.34	< 0.01

Source: Data compiled through Questionnaire.

Thus the above analysis leads to the conclusion that majority of the respondents are of the opinion that tourism increased pollution in the state.

The Table No.3 exhibits that mean score of the respondents of each age group is less than the average standard score 2 in three point scales.

Table No - 3: Classification on the basis of age & impact of tourism for adoption of westernized culture

Age	Strongly Agree	Partially Agree	Not Agree	Total	Mean	□	□2	P Value
Less than 20 Years	1	7	4	12	1.75	0.595	4.50	>0.05
20-40 Years	8	25	20	53	1.77	0.69	8.63	>0.05
40 Years and above	16	18	26	60	1.83	0.819	2.80	>0.05
Total	25	50	50	125	1.80	0.748	9.98	<0.05

Source: Data compiled through Questionnaire.

It shows that variation in their opinion is distributed towards partially agree to not agree side. It further reveals that respondents of each age group do not agree with the opinion that tourism is responsible for the westernization of the culture in the state. As far as standard deviation is concerned it is highest in case of higher age group and lowest in case of lower age group. The 102 value is insignificant at 5 percent level of significance and support the opinion that tourism is not responsible for adoption of westernized culture. Thus it can be concluded that tourism is not responsible for the adoption of westernized culture in the state.

It is evident from Table No.4 that majority of the tourists are of the opinion that tourism has increased drug abuse and alcoholism in the state. The mean value of respondents supports the same opinion. It is more than the average standard score i.e. 2 in three point scale.

Table No - 4: Classification on the basis of educational qualification & impact of tourism on drug abuse and alcoholism

Education Level	Strongly Agree	Partially Agree	Not Agree	Total	Mean	χ ²	χ ² ₂	P Value
Up to 10+2	16	18	2	36	2.39	0.59	12.66	< 0.05
Graduates	15	36	7	58	2.14	0.60	23.19	< 0.01
Post Graduates	12	16	3	31	2.29	0.632	8.59	> 0.05
Total	43	70	12	125	2.25	0.615	40.44	< 0.01

Source: Data compiled through Questionnaire.

The standard deviation is highest in case of respondents having higher educational qualification and it is lowest in case of respondents having educational qualification up to 10+2. The value of χ² test (goodness of fit) is significant at 1 percent level of significance. It rejects the null hypothesis and further reveals that tourism has increased drug abuse and alcoholism in the state. It also reveals that the opinion of the respondents is not equally distributed. It is clear from the mean value that tourism has increased pollution in the state (Table No.5). It is supported by the mean score of each group of the respondents. It is more than the average standard score i.e. 2 in three point scale. The standard deviation is more in case of respondents up to 10+2 level, followed by post graduates and graduates respectively. The value of χ² test (goodness of fit) is significant at 1 percent level of significance. It rejects the null hypothesis. It shows that as far as the respondents of different education level and their opinion regarding the impact of tourism to increase the pollution is concerned, it is not equally distributed.

Table No - 5: Classification on the basis of educational qualification & impact of tourism on pollution

Education Level	Strongly Agree	Partially Agree	Not Agree	Total	Mean	χ ²	χ ² ₂	P Value
Up to 10+2	16	13	6	35	2.28	0.739	4.52	> 0.05
Graduates	23	33	3	59	2.34	0.571	23.74	< 0.01
Post Graduates	11	17	3	31	2.26	0.619	9.53	< 0.05
Total	50	63	12	125	2.30	0.635	33.72	< 0.01

Source: Data compiled through Questionnaire.

The χ² value of individual group of graduates rejects the null hypothesis at 1 percent level, while in case of post graduates it is significant at 5 percent level of significance. On the other hand in case of respondents up to 10+2 level, the χ² value is insignificant at 5 percent level of significance. Thus on the basis of above analysis it can be concluded that majority of the respondents are of the opinion that tourism has increased pollution in the state. It is observed from Table No.6 that majority of the respondents are of the opinion that tourism has increased the prices of essential commodities. It is supported by the mean score of respondents, which is more than the average standard score i.e., 2 in three point scale. It is observed that variation in the mean score is highest in the respondents of post graduation level, while it is lowest in the respondents of 10+2 level. The χ² test (goodness of fit) is significant at 1 percent level of significance. It rejects the null hypothesis and supports the above opinion. It also reveals that distribution of the opinion is not equal at every education level. It is observed from the χ² value of individual groups that it is significant at 5 percent level in case of respondents having educational qualification up to 10+2 level and graduates.

The mean value of these groups is noted more towards higher side of the mean standard score. This shows that respondents of graduation level are supporting more the above opinion as compared to respondents of 10+2 level. The I 12 test is insignificant at 5 percent level in case of the respondents of post graduation level. It accepts the null hypothesis. Thus the above analysis leads to the conclusion that tourism development has increased the prices of essential commodities in the state.

Table No - 6: Classification on the basis of educational qualification & impact of tourism on the prices of essential commodities

Education Level	Strongly Agree	Partially Agree	Not Agree	Total	Mean	χ ²	χ ² ₂	P Value
Up to 10+2	15	17	3	35	2.34	0.629	9.83	<0.05
Graduates	19	30	10	59	2.15	0.684	10.14	< 0.05
Post Graduates	11	13	7	31	2.13	0.75	1.81	> 0.05
Total	45	60	20	125	2.20	0.693	19.60	< 0.01

Source: Data compiled through Questionnaire.

It is evident from Table No.7 that the mean score of respondents is less than the average standard score. It shows that their opinion is distributed towards partially agree to not agree. It reveals that majority of the respondents are of the opinion that tourism development is not responsible for the adoption of westernized culture. The variation in the opinion is more in case of the respondents of post graduation level. It is lowest in case of respondents of graduation level.

Table No -7: Classification on the basis of educational qualification & impact of tourism on adoption of westernized culture

Education Level	Strongly Agree	Partially Agree	Not Agree	Total	Mean	χ ²	χ ² ₂	P Value
Up to 10+2	6	14	15	35	1.74	0.731	4.16	> 0.05
Graduates	10	24	25	59	1.75	0.727	7.14	< 0.05
Post Graduates	9	12	10	31	1.97	0.782	0.45	> 0.05
Total	25	50	50	125	1.80	0.748	10.00	< 0.05

Source: Data compiled through Questionnaire.

Further with the help of χ² test (goodness of fit) it can be observed that opinion of majority of the respondents of different education level regarding the impact of tourism on adoption of westernized culture is equally distributed. The calculated value of χ² test (goodness of fit) is less than the table value at 5 percent level of significance. Thus on the basis of above analysis it can be concluded that tourism development is not responsible for the adoption of westernized culture in Uttarakhand.

As per Table No. 8 the mean value of the opinion of the respondents is more than the average standard score, i.e. 2 in three point scales. It shows that the distribution of their opinion is towards higher side of the mean score. It reveals that tourism development has increased drug abuse and alcoholism in the state. The standard deviation is recorded highest in case of agriculture group, whereas it is lowest in case of respondents of service class.

Table No - 8: Classification on the basis of occupation & impact of tourism to increase drug abuse and alcoholism

Occupation	Strongly Agree	Partially Agree	Not Agree	Total	Mean	χ ²	χ ² ₂	P Value
Service	19	22	1	42	2.43	0.541	18.43	< 0.01
Business	19	33	9	55	2.07	0.628	18.02	< 0.01
Agriculture	6	5	1	12	2.42	0.639	3.50	> 0.05
Un-employed	5	10	1	16	2.25	0.559	7.60	< 0.05
Total	43	70	12	125	2.25	0.615	40.42	< 0.01

Source: Data compiled through Questionnaire.

It is observed from the Table that χ² test is significant at 1 percent level of significance in case of respondents of service and business group, where as it is insignificant at 5 percent level in case of respondents of unemployed group and agriculturist group. So the above analysis leads to the conclusion that tourism development has increased the habit of drug abuse and alcoholism in the state. Therefore it should be controlled by Department of Tourism and Government also. The mean value of the respondents is more than the mean standard score (Table No.9), It shows that tourism development is responsible to increase pollution in the state. The variation in the opinion is more in the unemployed group. It is followed by agriculture group, business group and service class respectively. The χ² test (goodness of fit) is significant at 1 percent level of significance. It rejects the null hypothesis and leads to the conclusion that opinion of the tourists in respect to impact of tourism to increase pollution in the state is not equally distributed.

The χ² value of individual agriculture and unemployed group is insignificant at 5 percent level of significance and supports the null hypothesis, whereas the χ² value of service group is significant at 1 percent level of significance. Further the χ² value of business group is significant at 5 percent level of significance. It rejects the null hypothesis and leads to the conclusion that tourism development is responsible to increase pollution in Uttarakhand.

Table No- 9: Classification on the basis of occupation & impact of tourism on pollution

Occupation	Strongly Agree	Partially Agree	Not Agree	Total	Mean	χ ²	χ ² ₂	P Value
Service	13	26	3	42	2.24	0.569	18.99	< 0.01
Business	23	27	5	55	2.33	0.634	14.97	< 0.05

Agriculture	6	5	1	12	2.42	0.639	3.50	> 0.05
Un-employed	8	5	3	16	2.31	0.768	2.37	> 0.05
Total	50	63	12	125	2.30	0.635	33.71	< 0.01

Source: Data compiled through Questionnaire.

The Table No.10 depicts that the mean value of the opinion is above than the mean standard score. The variation in the mean value is highest in the agriculture group, while it is lowest in case of business group. The χ^2 test (goodness of fit) is significant at 1 percent level of significance. It rejects the null hypothesis and supports the above opinion. Thus the above analysis leads to the conclusion that tourism development is responsible for increase in the prices of essential commodities.

Table No - 10: Classification on the basis of occupation & impact of tourism on prices of essential commodities

Occupation	Strongly Agree	Partially Agree	Not Agree	Total	Mean	χ^2	χ^2	P Value
Service	16	19	7	42	2.21	0.708	5.566	< 0.05
Business	16	31	8	55	2.14	0.644	14.86	< 0.01
Agriculture	6	4	2	12	2.33	0.749	2.00	> 0.05
Un-employed	7	6	3	16	2.25	0.75	1.62	> 0.05
Total	45	60	20	125	2.2	0.693	19.59	< 0.01

Source: Data compiled through Questionnaire.

It is observed from Table No.11 that mean value of opinion of the respondents is less than the mean standard score. It shows that the opinion is distributed towards lower side of the mean standard score. It leads to the conclusion that majority of the respondents are of the opinion that tourism is not responsible for the adoption of westernized culture. The standard deviation in the mean score is more in business group followed by service group, agriculture group and unemployed group respectively.

Table No - 11: Classification on the basis of occupation & impact of tourism for adoption of westernized culture

Occupation	Strongly Agree	Partially Agree	Not Agree	Total	Mean	χ^2	χ^2	P Value
Service	10	18	14	42	1.91	0.749	2.28	> 0.05
Business	10	19	26	55	1.71	0.755	6.99	> 0.05
Agriculture	2	5	5	12	1.75	0.721	1.50	> 0.05
Un-employed	3	8	5	16	1.87	0.696	2.38	> 0.05
Total	25	50	50	125	1.80	0.748	9.98	> 0.05

Source: Data compiled through Questionnaire.

The χ^2 test (goodness of fit) is insignificant at 5 percent level of significance. This accepts the null hypothesis and supports the above opinion. Thus the above analysis leads to the conclusion that tourism development is not responsible for the adoption of westernized culture. The Table No.12 depicts that tourism development is responsible for the overcrowding and congestion in the state. It is supported by the mean value of the opinion, which is more as compared to the average standard score 2 in three point scale. The standard deviation in the mean score is more in service group followed by unemployed group, business group and agriculture group respectively. While applying χ^2 test (goodness of fit) it is significant at 1 percent level of significance. It shows that the opinion of the respondents of the different occupation groups is not equally distributed. It is also noted that the χ^2 value of individual groups is significant at 5 percent level in case of service group and agriculture group. The χ^2 value in case of business group is significant at 1 percent level of significance.

Table No - 12: Classification on the basis of occupation & impact of tourism on overcrowding and congestion

Occupation	Strongly Agree	Partially Agree	Not Agree	Total	Mean	χ^2	χ^2	P Value
Service	24	13	5	42	2.45	0.697	12.99	<0.05
Business	29	22	4	55	2.45	0.627	18.16	<0.01
Agriculture	3	10	0	13	2.23	0.421	13.25	<0.05
Un-employed	4	8	3	15	2.07	0.679	2.80	>0.05
Total	60	53	12	125	2.38	0.654	32.27	<0.01

Source: Data compiled through Questionnaire.

Thus it can be concluded on the basis of above analysis that tourism development is responsible for the overcrowding and congestion in the state.

It is evident from Table No.13 that majority of the respondents are scattered towards higher side of the mean score. It reveals that they are of the opinion that tourism is responsible for the increase in pollution. The variation in the opinion is highest in respondents of higher income group and it is lowest in the respondents of

middle income group. The χ^2 test (goodness of fit) rejects the null hypothesis at 1 percent level of significance and support the above opinion that tourism is responsible for increase in the pollution level in the state.

Table No - 13: Classification on the basis of annual income and impact of tourism to increase pollution

Income Groups	Strongly Agree	Partially Agree	Not Agree	Total	Mean	χ	χ^2	P Value
Less than 1,0,000	15	17	3	35	2.34	0.629	9.83	<0.05
1,0,000-5,0,000	29	40	7	76	2.29	0.625	22.29	<0.01
5 Lack & above	6	6	2	14	2.28	0.699	2.27	>0.05
Total	50	63	12	125	2.3	0.635	33.71	<0.01

Source: Data compiled through Questionnaire.

The above analysis leads to the conclusion that majority respondents are of the opinion that tourism development is responsible for increase in pollution. It is evident from Table No.14 that majority of the respondents are of the opinion that tourism development is responsible for increasing essential prices of the commodities. It is supported by the mean value of opinion of the respondents, which is higher than the average standard score i.e. 2 in three point scale. The standard deviation of the opinion is highest in the middle income group and it s lowest in higher income group. The value of χ^2 test (goodness of fit) is significant at 1 percent level of significance. It accepts the alternative hypothesis and further support the above opinion that tourism has increased the prices of essential commodities. So it can be concluded on the basis of above analysis that tourism development is responsible for increase in the prices of essential commodities in the state.

Table No -14: Classification on the basis of annual income and impact of tourism on the prices of essential commodities

Income Groups	Strongly Agree	Partially Agree	Not Agree	Total	Mean	χ	χ^2	P Value
Less than 1,0,000	15	17	3	35	2.34	0.629	9.83	<0.05
1,0,000-5,0,000	26	37	13	76	2.17	0.696	11.38	<0.05
5 Lack & above	4	6	4	14	2.00	0.496	0.57	>0.05
Total	45	60	20	125	2.19	0.693	19.59	<0.01

Source: Data compiled through Questionnaire.

It is evident from Table No.15 that majority respondents are distributed towards lower side of average standard score. It shows that respondents of different income levels are of the opinion that tourism is not responsible for the adoption of westernized culture in the state. It is evident from the standard deviation that the variation in the opinion is highest in the higher income group and it is lowest in case of respondents of lower income group. The value of χ^2 test (goodness of fit) is significant at 5 percent level of significance. The χ^2 value of all individual groups is insignificant at 5 percent level of significance. The variation in the opinion is also less than the average standard scores i.e. 2 in three point scale. It accepts the null hypothesis and supports the opinion that tourism is not responsible for the adoption of westernized culture in the state.

Table No - 15: Classification on the basis of annual income and impact of tourism for the adoption of westernized culture

Income Groups	Strongly Agree	Partially Agree	Not Agree	Total	Mean	χ	χ^2	P Value
Less than 1,0,000	5	15	15	35	1.71	0.699	5.72	>0.05
1,0,000-5,0,000	15	32	29	76	1.82	0.739	6.492	>0.05
5 Lack & above	5	3	6	14	1.93	0.883	1.00	>0.05
Total	25	50	50	125	1.80	0.748	9.98	<0.05

Source: Data compiled through Questionnaire.

It is evident from the Table No.16 that the mean score of the respondents is more than the mean standard score, i.e.2 in three point scale. It shows that tourism has increased overcrowding and congestion in the state. The standard deviation in the opinion is highest in case of middle income group, while it is lowest in higher income group.

Table No - 16: Classification on the basis of annual income and impact of tourism to increase overcrowding and congestion

Income Groups	Strongly Agree	Partially Agree	Not Agree	Total	Mean	χ	χ^2	P Value
Less than 1,0,000	9	23	3	35	2.17	0.56	18.03	<0.05
1,0,000-5,0,000	42	25	9	76	2.43	0.695	21.51	<0.05
5 Lack & above	9	5	0	14	2.64	0.479	8.705	>0.05
Total	60	53	12	125	2.38	0.655	32.27	<0.01

Source: Data compiled through Questionnaire.

The χ^2 test (goodness of fit) is significant at 1 percent level of significance. It depicts that alternative hypothesis is accepted, and support the opinion that tourism has increased overcrowding and congestion in the

state. The χ^2 value of individual lower and middle income group is significant at 5 percent level of significance. The χ^2 value of higher income group is insignificant at 5 percent level of significance. It can be said on the basis of above analysis that the respondents of lower and middle income group do support the above opinion more strongly as compared to the respondents of higher income level. This it can be concluded that tourism development is responsible for overcrowding and congestion in the state of Uttarakhand.

CONCLUSION

Most of the respondents of different backgrounds are of the opinion that tourism development leads to an increase in drug abuse & alcoholism, overcrowding & congestion and pollution level in the state. It is also responsible for inflating prices of essential commodities in the state. But majority of the respondents agree more strongly with the opinion that tourism development is not responsible for the adoption of westernized culture in the state. It is suggested that Department of Tourism & Civil Aviation, Ministry of Tourism, State Pollution Control Board, Central & state government should frame some policy to control and minimize

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CLUSTER BASED ROUTING PROTOCOL IN VANET: A REVIEW

Parismita Bhuyan

M. Tech Scholar, Department of Computer Science & Engineering, North Eastern Regional Institute of Science & Technology, Nirjuli

ABSTRACT

A vehicular Ad-hoc network (VANET) is a special form of mobile Ad-hoc network (MANET) that plays an important role to develop Intelligent Transportation Systems (ITS). In VANET, the vehicles are considered as nodes. The main characteristic of VANET are summarized as high dynamics, predicable mobility, large scale and no power limitation due to large enough battery capacity of each vehicle. The VANET system is mainly developed for the traffic management, public safety and it also provide entertainments to the passenger during their journey. Due to the high speed of the node in VANET, the topology changes very frequently in it in order to provide a smart communication, it is must to make analysis of routing protocols in VANET. In this paper, we give basic overview of a specific class of routing protocols for VANET called the cluster based routing that is used to make stable topology of unsteady vehicular networks and classification of various cluster based routing.

Keywords: VANET; MANET; ITS.

1. INTRODUCTION

The vehicular Ad-Hoc Network (VANET) is a technology that uses moving car as a node to create a mobile network. It was first introduced in 2001 for the car-to-car wireless and ad-hoc communication and networking. In the recent years, VANET mainly used for the research and development of the Intelligent Transport Systems (ITS). The commercial implementation of the VANET is favorable for the vehicular companies for both intelligent coordination of the vehicles and for preventing any accident scenarios. In VANET there are mainly three types of communications: the communication between vehicles is called Vehicles to Vehicle (V-V) communication, which is performed without using any infrastructure; the communication between vehicles and road side unit is called Vehicles to Infrastructure (V-I) communication which is performed by using ad-hoc or wireless network; the communication between the road side units is called Inter Road side Communication (VRC) which is performed by using wireless or cellular network[1]. VANET mainly aims to provide safety related information and traffic management, which requires real time information and it directly affects lives of people traveling on the road. Simplicity and security of VANET mechanism ensure greater efficiency [2]. Even though MANET is a superset of VANET, it overcomes a lot of limitations of MANET such as limited storage capacity, low battery, processing power and random movement in any direction but the main drawback of the VANETs network is the network instability, which reduce the lifetime of the communication link between the nodes quite short[3].

2. ROUTING PROTOCOLS IN VANETS

The VANETs requires reliable packet transmission, but due to the high mobility of the mobile nodes, the topology changes very frequently and it also reduce the lifetime of the communication link between the nodes. Therefore, routing plays a complex and challenging task to obtain accurate performance measurement in VANETs. The routing protocols of VANETs are mainly classified into five categories. The classifications of routing protocol are topology based routing, position based routing, cluster based routing, geocast routing and broadcast routing[4].

Topology Based Routing Protocol: The topology based routing protocol uses link information, which is stored in the routing table that exists in the network to forward a data packet from sender to receiver. It is further divided into three classes: proactive, reactive and hybrid protocol. The proactive routing protocol maintain routing table for route discovery and maintenance, the reactive routing protocol established route from source to destination when it is required therefore it is also called On Demand Routing Protocol and the hybrid routing protocol is the combination of both proactive and reactive routing protocol. Examples of topology based routing protocols are DSDV, AODV, ZRP etc.

Position Based Routing Protocol: In this routing protocol every node of the participating network knows its own and neighbor node's geographic position. The position based routing protocols did not require maintenance of routes and so this type of protocol is more suitable for the highly mobile network. A position based routing protocol consists of multiple major components such as beaconing, location service, location server forwarding strategies and recovery strategies. The routing overhead is minimum in this routing. Position based routing can be further divided into two types of protocol: position based greedy V2V protocol and delay

tolerant protocol. Some examples of position based routing protocols are GSR (Geographic source routing), SAR, CAR (connectivity aware routing protocols) etc.

Geo-cast routing protocol: It is a location based multicast routing. The objective of geo-cast routing is to deliver packets from the source node to all other nodes within a specified geographical region; it is also called Zone of Relevance. Examples of geo-cast routing protocols in VANETs are IVG, Cached Geo cast, DRG, DTS, Abiding Geocast, ROVER, DG-CASTOR etc

Cluster based routing protocol: In this type of routing protocol, the network is separated into a number of clusters and every node within a cluster has some characteristics such as direction, speed, lifetime of node etc. Each cluster maintains a cluster head and it controls all the communication process inside the cluster. Examples of cluster based protocols are CBRP, CBDRP etc.

Broadcast Routing Protocols: Broadcast routing protocol is mainly used for safety applications such as for sharing weather condition, medical emergency, and delivering advertisements and announcements. Broadcasting is used when the same message is required to be sent to all nodes in the network. The bandwidth of the network is wasted in it but ensures the delivery of packets. This protocol works efficiently when the number of nodes is small. Examples of broadcast routing protocols are DV-CAST, UMB etc.

3. CLUSTER BASED ROUTING PROTOCOLS

In the Ad-hoc network, the mobile nodes are divided into virtual groups according to some rule. Each of the groups is called a cluster and the technique is called clustering. There are mainly three types of clustering: static vs dynamic cluster, single hop vs multi-hop cluster, homogeneous vs heterogeneous cluster. In the dynamic cluster, the cluster formation changes very frequently but in the static cluster, the cluster formation is fixed for the entire network. In the homogeneous cluster, all the members of the cluster have the same properties but in the heterogeneous cluster, it is not fixed that all the members of the cluster must have the same properties. In the single hop cluster, all the member nodes are directly connected to the cluster head and in the multi-hop cluster it is not necessary that all the member nodes of the cluster are directly connected to the cluster head, some of the nodes are connected to the cluster head by multiple hops. The clusters are either disjoint or overlapping. In each cluster, a cluster head is elected to maintain the cluster membership information. The cluster head maintains all the information inside the cluster, therefore electing a cluster head is a challenging task in the cluster based routing protocol. The election of a cluster head depends on various parameters such as lowest node id, direction of node, speed of node, lifetime of node, angle between the nodes etc. There are another two types of nodes in a cluster; one is called a gateway node, which stores the information of the neighbor cluster, and all other nodes are called cluster members [5].

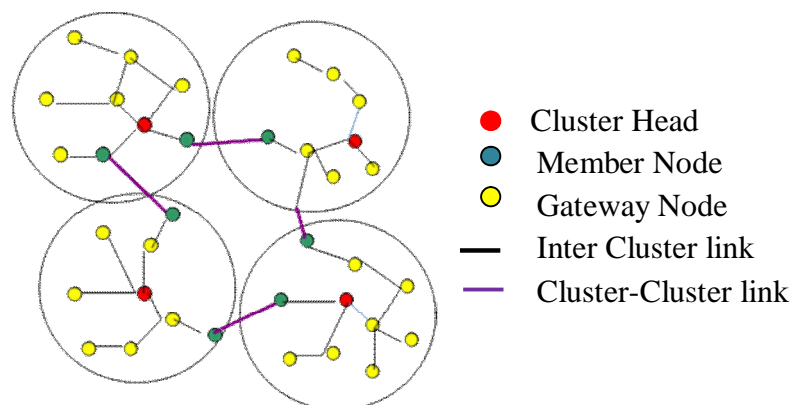


Figure 1: Structure of Clustering

Different numbers of cluster based protocols in VANETS are proposed for the selection of cluster head and how efficient routing is achieved through clustering. Some of the well-known protocols in this category are described below:

The cluster based routing (CBR) protocol is one of the simplest cluster based routing protocols for VANET that was proposed in [6]. In this protocol, the geographic area is divided into some square grids called clusters and the cluster header routes the data packet across the grids one by one. For the elected cluster header, each node has a specific node id and the node with the lowest node-id among all other connected nodes within the cluster is considered as a cluster header. The CBR protocol is designed to improve the network scalability by allowing the nodes located within the clusters to communicate directly via pre-selected Cluster Heads (CHs). In the case of communication between clusters, a reactive routing protocol is used.

A cluster-Based Directional Routing Protocol (CBDRP) for the highway scenario in VANET is described in [7], where the same direction nearest mobile nodes are considered into one cluster and the centre of the cluster is fixed. The node whose position is nearest to the center is considered as cluster head. They use flooding method to communicate between the clusters. The cluster head is only responsible to find destination path so routing overhead is proportional to number of cluster not number of nodes.

Cluster-Based Life-Time Routing protocol (CBLTR) proposed in [8] improves the routing stability in two-way direction segment. They divided the segment into multiple stationary clusters and then a distributed CH election algorithm is used to select a CH based on specific parameters called life-time (LT) of the node. The LT of each node depends on the current velocity of the vehicle as well as the distance to the predefined directional threshold point. The directional threshold point defined as a point distant from directional edge of the cluster. The distance that, separate these two points calculated by considering two parameters the maximum velocity of the vehicle and the time it takes to proceed until the re-election function. The vehicle that has the maximum LT at a specific time will be selected as CH and it remains as CH until it arrives at the directional threshold point. When it arrives at the directional threshold point, a new election should invoke, and new a CH must be selected. For the route discovery and maintenance, they used reactive routing method. In their experiment, they compare the performance of proposed routing protocol with CBDRP and found that proposed method increase efficiency of the system.

The LORA-CBR [9] is a cluster based flooding protocol for VANETs. They classified the nodes into Cluster head, gateway or cluster member. For each cluster, there is one cluster head. The nodes, which are connected to more than one cluster, are termed as gateway nodes. The Cluster head maintain all the information of the members and gateway nodes in the cluster. Routing of the packets from source to destination is done in greedy manner. In case the location of destination is not available, the cluster head will broadcast the Location Request (LREQ) and Location Reply (LREP) messages.

Location based Multipath Flooding (LMF) is a cluster based routing algorithm for hybrid mobility model to regulating the vehicular traffic [10]. Every vehicle of the system knows a fixed number of dynamic and static sources. They assumed that, all the routes in the urban scenario are predefined and the vehicles are chosen as the sources based on the location with the predefined routes and timings. They consider that, the number of nodes entering into the region is a geometrically distributed random variable. Similarly, data delivery between the vehicles in a cluster and between two clusters in a particular period is generated according to Poisson process and using this process, they can find out the number of vehicle in a particular area at a time.

A Multiagent Driven Dynamic Clustering (MDDC) in VANETs [11] consider various numbers of parameters like velocity, direction of vehicle, mobility pattern on a lane between two intersection in their proposed algorithm. Cluster Head elected based on parameters like average speed and connectivity degree. They consider cluster formation, cluster head selection and cluster member's selection time as their simulation parameters. They compared their proposed scheme with existing clustering schemes and found that, proposed protocol perform better than existing protocols.

A cluster based Ad-hoc On demand distance vector (AODV-CV) algorithm was proposed for connectivity maintenance in VANET [12]. The CH selected based on the closest actual velocity to the average velocity of all nodes located inside the cluster. The cluster head is only responsible for the route discovery and route maintenance. They performed their routing process in AODV manner. They compare the performance of the proposed protocol with existing AODV and they found that, proposed protocol overcome the performance of the existing protocol.

A Cluster Based Vehicular Ad-hoc Network Model for Simple Highway called CBVANET [13] focused on the development of clustering framework for communication among the nodes in highway. The node with minimum speed consider as the CH. The proposed protocol reducing of the cluster formation time, cluster head election time, and cluster switching time, which decrease the latency in VANET.

A novel cluster based location routing (CBLR) protocol proposed in [14]. They consider four number of nodes in their proposed protocol these are cluster head (CH), member node (MN), undecided node (UN) and gateway node (GN). To form a cluster each node maintains a neighbor table where the information of the node and the neighbor nodes are stored. The neighbor table is broadcasted by a hello message to find the neighbors node. The UN also sends hello message to change its state to MN, CH or GN. The lowest id node is considered as a cluster head. The CH

maintains a "Cluster Table" that consists of geographic locations and addresses of the MN and GN, the CH of destination cluster creates a direct path between source and destination using the location reply packet (LREQ)

once it receive a broadcast route request packet (RREQ) from CH of source. From their experimental result, they found that CBLR show less latency and reduce the number of packets in the buffer.

In [15] proposed a new cluster based routing algorithm called as Clustering for Open IVC Networks (COIN). In this, clusters are formed by the nodes travelling in same direction rather than between both side traffic as seen in traditional clustering technique. They considered vehicular dynamics and the driver’s intentions for selecting the cluster head. From their experimental result they found that, COIN produces relatively stable structure in VANETs. Therefore, the increasing average cluster lifetime period improves the stability of inter-vehicular communication (IVC).

Proposed protocol	Cluster formation	Cluster head selection	Mobility scenario
CBR	The nodes inside logical four square grid denotes a cluster.	Lowest id node elected as cluster head	City based scenario
CBDRP	same direction nearest mobile nodes are considered into one cluster	Node nearest to the center of cluster is consider as cluster head	Highway scenario
CBLTR	Nodes forms cluster by broadcasting hello message	Maximum lifetime node consider as cluster head	Two circular lanes having opposite direction
LORA-CBR	To become part of cluster a nodes sends hello message to already build cluster or forms a new cluster by declaring itself as CH.	Lowest id node elected as cluster head	City scenario
LMF	Broadcast message by the new node to search nearest cluster and enter in that cluster.	Used poisson process.	Urban scenario
MDDC	Based on velocity, direction of vehicle, mobility pattern on a lane.	Average speed and connectivity degree between nodes.	Highway scenario
AODV-CV	Broadcast of message is used for cluster formation	Lowest velocity node consider as cluster head	City scenario
CBVANET	Network is devided into specific region	Minimum speed node consider as cluster head	Highway scenario
CBLR	An UN forms cluster by sending HMs to other nodes and UN change its state to MN, CH or GN.	Node having lowest ID among its neighbors elected as CH	Two circular lanes having opposite direction
COIN	Nodes moving in same direction forms cluster.	Node having highest weight elected as CH.	Highway scenario.

Table-1: Techniques and approaches used in proposed protocols

4. CONCLUSION

In the recent years, Vehicular Ad Hoc Network(VANET) is a promising and new technology, which is a combination of networking and transportation. It is used in various fields such as educational research, traffic management, entertainment etc. For all these applications, there is a requirement of efficient routing techniques within the constraints such as Mobility and topological changes in the network. This paper provides classification of various clustering based routing schemes with their functionalities in VANET. Lot of works have been done by using the traditional clustering technique and now these protocols optimized using various bio-inspired optimization techniques like swarm or ant optimization for effective performance.

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EFFECT OF SERVICE QUALITY AND CUSTOMER SATISFACTION ON CUSTOMER LOYALTY OF CELLULAR NETWORK SERVICE PROVIDERS IN INDIAN MARKET

A. Kungumapriya¹ and Dr. K. Malarmathi²Research Scholar¹ and Professor², Bharathiar School of Management and Entrepreneur Development, Bharathiar University, Coimbatore

ABSTRACT

In today's competitive market environment, creating and maintaining customer loyalty is of vital importance to the service providers. It is a challenging task because little is known about how customers in their relational preferences and there are a lot of variables that influence customer loyalty. Studies have produced consistent evidence that service quality and customer satisfaction are important determinants of customer loyalty. This study attempts to examine the effect of service quality and customer satisfaction on customer loyalty in the mobile telecommunication services providers. The main variables of this study are service Quality and customer satisfaction. As many as 125 users of mobile phone users-students were surveyed in Coimbatore city, Tamilnadu, India. The data as analyzed by regression and correlation analysis. The results of the study found a positive relationship between the customer perceived service quality, customer satisfaction and customer loyalty. It has been revealed that the service quality is the most significant predictor of the customer loyalty. Customer satisfaction also affects the customer intention to stay with particular network service provider.

Keywords: customer satisfaction, loyalty, mobile telecommunication, service provider, service quality.

INTRODUCTION**I. MOBILE TELEPHONE COMMUNICATION INDUSTRY**

In Telecommunications sector the year 2015-16 has been busy and eventful year. The Telecom Sector At the end of the financial year the subscriber base was 1058.86 million out of which 1033.63 million were wireless subscribers. This is witnessed substantial growth in the number of subscribers during the year 2015-16. The urban tele-density is increased from 148.61 to 154.01. The Internet subscriber base in the country as on 31st March 2016 stood at 342.65 million as compared to 302.35 million as on 31st March 2015. The total broadband subscriber base of the country increased from 99.20 million as on 31st March 2015 to 149.75 Million as on 31st March 2016. Quality of Service is one of the most important policy and programme of Telecom Regulatory Authority of India in respect of telecom sector (TRAI 2015-16)

The Standards of Quality of Service of Cellular Mobile Telephone Service (Fourth Amendment) Regulations, 2015 dated 15th October.

The Authority issued The Standards of Quality of Service of Basic Telephone Service (Wire line) and Cellular Mobile Telephone Service (Fourth Amendment) Regulations, 2015 dated 15th October 2015 prescribing the revised financial disincentive on cellular mobile telephone service providers for non-compliance with the benchmarks for both network and customer related parameters. As on 31st March 2016, there are a total of 207 Access Service license/ authorizations under Unified License are - Annual Report 2015-16 109 Name of license, Number of license/ authorization Basic 2 UL 80 UL(AS) 6 UASL 92 CMTS 27 TOTAL 207 Source: DoT Technical Compatibility and effective interconnection with service providers 2.10.4 Under the TRAI Act, the Authority is mandated to fix the terms and conditions of inter connectivity and to ensure technical compatibility and effective interconnection between service providers. **QUALITY OF SERVICE (QOS)**

TRAI has laid down the benchmark for various Qualities of Service parameters through the following regulations

1. The Standards of Quality of Service of Basic Telephone Service (wire line) and Cellular Mobile Telephone Service Regulations, 2009, The Quality of Service of Broad Service Regulations, 2006, and The Standards of Quality of Service for Wireless Data Services Regulations, 2012. Section 11 of the Telecom Regulatory Authority of India Act, 1997, as amended, provides that the service providers lay-down the standards of quality of service to be provided by them and ensure the quality of service and conduct the periodical survey of such service provided by the service providers so as to protect interest of the consumers of telecommunications service.

II. THEORETICAL BACKGROUND**SERVICE QUALITY**

Service quality is closely related to consumer satisfaction as it reflects the customers' evaluation of the performance of service providers. Service quality is a multidimensional construct and different researchers have proposed different dimensions to capture the essence of this critical factor in influencing customer satisfaction.

Several researchers have explored specific quality dimensions of this type of service in the mobile services environment. We incorporate these specific dimensions in our research model and examine how they influence customer satisfaction and loyalty.

Service quality is a complex concept and there are two main methods to measure this variable. The first method regards service quality as the discrepancy between customers' expectations and perceptions of the service. The second method conceptualizes service quality as "the consumers' overall impression of the relative inferiority/superiority of the organization and its services" [9, p.77]. In this study, we use the second method to measure service quality. **Interaction quality** : The interactions between customers and employees that take place during service delivery impact on customers' overall perceptions of service quality (Brady and Cronin, 2001).

Physical environment quality : The surrounding physical environment in which the service delivery process takes place has a notable impact on customers' overall perceptions of service quality, despite the fact that services are characterized by intangibility (Bitner, 1992). **Outcome quality**: Outcome quality means whether mobile communications service providers deliver their services at the times they promise to do so. This significantly impacts on customers' overall perceptions of mobile communications service quality - Wang et al. (2004) and Brady and Cronin (2001).

CUSTOMER SATISFACTION

Customer satisfaction has been considered as a fundamental determinant of customer loyalty. Anderson and Sullivan (1993) found that satisfied customers have greater propensity to be retained and resist to alternative options, while Fornell (1992) states that high satisfaction results to customers with increased loyalty, less prone to be approached from competition. Moreover, satisfaction enhances repeat purchase and positive word of mouth by customers (Reichheld and Sasser, 1990; Wirtz, 2003). Overall, it can be concluded that research has shown that customer satisfaction has significant effects on both behavioral and attitudinal aspects of loyalty. Similar results have been reported in the mobile telecommunications services literature, where also satisfaction has emerged as a strong predictor of loyalty.

The formation of satisfaction can be considered as evaluative (cognitive), emotion-based or both. Research on the emotional bases of satisfaction mainly investigates how customers' positive and negative emotions resulting from service encounters affect their satisfaction. Research on the cognitive bases of satisfaction pays attention to the formation of cognition and how such cognition affects a user's emotional response and subsequent behavior.

Customer satisfaction refers to customers' overall evaluation of their purchase and consumption experience (Johnson and Fornell, 1991). Following Gerpott et al. (2001) customer satisfaction could be conceptualized as an experience-based evaluation made by the customer of how his expectations about a product or service have been fulfilled. Similarly, most researchers argue that the higher customer satisfaction, the greater possibility of customers' retention and the less likely a switch to a competitor, securing financial benefits to mobile service companies (Gerpott et al., 2001).

CUSTOMER LOYALTY

Customer loyalty is important for both the firm and the customer. As regards the firm, loyal customers are willing to make repeat purchases in the business that delivers value beyond their expectation. Loyal customers often will, over time bring substantial revenues and demand less attention from the firms they patronize (Yang and Peterson, 2004).

Moreover, loyal customers are less likely to change provider because of price, while they also tend to recommend the business to others (Reichheld and Sasser, 1990; Reichheld and Teal, 1996). Such observations highlight the critical importance of customer loyalty for companies and especially for those operating in service industries.

The determinants of customer loyalty such as service quality (Zeithaml et al., 1996), perceived service value (Yang and Peterson, 2004), customer satisfaction (Chandrashekar et al., 2007; Lai et al., 2009), customer trust and commitment (Garbarino and Johnson, 1999). So we have taken service quality and customer satisfaction for our study purpose.

REVIEW OF LITERATURE

More recently, based on Brady and Cronin's [13] model, Lu et al. [65] developed a multidimensional and hierarchical model to measure mobile service quality. They proposed that mobile service quality was composed

of three primary dimensions, interaction quality, environment quality and outcome quality, and each primary dimension further included sub-dimensions.

According to Zeithaml (1988) service quality could be conceptualized as the consumers' judgment about the overall excellence or superiority of a service.

High service quality could attract new customers, retain existing customers and also lure customers away from other service competitors whose service quality is perceived as poorer (Babakus et al., 2004).

Service quality is especially important in the context of mobile services, since previous researches have pointed out as the key factors of mobile companies' success the service quality and customer satisfaction (Yang and Peterson, 2004).

Service quality is a critical factor for companies' profitability and market success (Aydin and Özer, 2005).

Shin and Kim (2008), service quality is defined as the consumers' overall impression of the relative efficiency of a service provider.

One consensus that has emerged from several recent studies is that researchers empirically modelling the service quality construct have consistently identified at least three primary dimensions of service quality: interaction quality, physical environment quality, and outcome quality (Brady and Cronin, 2001; Clemes et al., 2011; Clemes et al., 2010; Clemes et al., 2007; Dagger et al., 2007; Lu et al., 2009; Marti'nez Caro and Marti'nezGarcı'a, 2008). These three primary dimensions are used in this current study.

The service marketing literature suggests that the interpersonal interactions between mobile communications service providers and their customers significantly impact on mobile communications service quality as perceived by customers (Kim et al., 2004; Lai et al., 2007; Lim et al., 2006; Lu et al., 2009; Wang et al., 2004).

Dabholkar et al. (1996) suggest that in a retail store the physical aspects are similar to the tangible dimension of SERVQUAL, but that the physical aspects have a broader meaning. Lai et al.'s (2007) and Wang et al.'s (2004) findings show that the store environment, such as whether the physical facilities provided by mobile communications service providers are visually appealing, and whether employees of mobile communications service providers are well dressed and neat in appearance, have a significant impact on customers' overall perceptions of mobile communications service quality in the mobile communications market. Outcome quality, or technical quality, is what customers receive after the service delivery process and buyer-seller interactions are complete (Gro'nroos, 1984). Rust and Oliver (1994, p. 2) define customer satisfaction as "a summary cognitive and affective reaction to a service incident" that results from the comparison of customers' perceptions of service quality with their expectations of service performance.

Customer satisfaction is at the centre of a chain of relationships that connects the antecedents of customer satisfaction including perceived quality, perceived value, and customer expectations, with the consequence of customer satisfaction including complaints and loyalty (Fornell et al., 1996).

Cronin et al. (2000), Clemes et al. (2007) and Dagger et al. (2007) demonstrate that a high level of customer satisfaction results from a high level of perceived service quality.

Kim et al. (2004) examine the relationship that exists between customer perceived service quality and customer satisfaction in the Korean mobile communications market and report that customer perceived service quality has a positive impact on customer satisfaction.

Similarly, Wang et al. (2004) examine the Chinese mobile communications market and demonstrate that customer perceived service quality positively impacts on customer satisfaction.

S K Chadha* and Deepa Kapoor, focussed their study to test the effect of switching cost, service quality and customer satisfaction on customer loyalty in cellular services. The results of the study found a positive relationship between the switching cost and customer perceived service quality, customer satisfaction and customer loyalty. We also believe that service quality is an important determinant of customer loyalty.

Studies have produced consistent evidence that customer satisfaction is an important determinant of customer loyalty in the service industry (Mittal and Lassar, 1998; Boshoff and Gray, 2004; Lam et al., 2004; Eshghi et al., 2007).

Greece Ilias Santouridis and Panagiotis Trivellas (2010) analysed Investigating the impact of service quality and customer satisfaction on customer loyalty in mobile telephony in Greece. The analysis of the research data showed that service quality is a major predictor of both customer satisfaction and loyalty. satisfaction has a very

significant positive effect on loyalty by totally mediating the influence of the pricing structure and billing system service quality dimensions.

Wong and Sohal (2003) examine the effect of service quality and customer loyalty on two levels of retail relationships: person-to-person (salesperson level) and person-to-firm (store level) and found a positive relationship between service quality and customer loyalty. A significant relationship was found to exist between service quality and customer loyalty in the commercial airline industry (Ostrowski et al., 1993; Zins, 2001). Gerpott et al. (2001) in the context of the German mobile cellular telecommunications market, Kim et al. (2004) in Korea and Lee et al. (2001) in France had results that highlighted the causal link between customer satisfaction and loyalty.

OBJECTIVES OF THE STUDY

1. To examine the impact of service quality and customer satisfaction on customer loyalty, in mobile phone users of coimbatore.
2. To investigate how service quality and customer satisfaction affect customer loyalty.

HYPOTHESIS OF THE STUDY

- H1:** There is a positive relationship between service quality and customer Loyalty
- H2:** There is a positive relationship between customer satisfaction and customer Loyalty.
- H3:** there is a positive relationship between service quality and customer satisfaction.

RESEARCH METHDOLOGY

MEASUREMENT OF VARIABLES

For the validation of research hypothesis, three measures were derived from the review of literature are service quality, customer satisfaction and loyalty. Likert’s five point scale was employed to measure the variables. To measure the service quality of consumers the questions were adapted from the research conducted by (Brady & Cronin, 2001; Lu, Zhang, & Wang, 2010) empirically validates the importance of the multidimensionality of service quality and adapts its research to mobile services. This research proposes that mobile service quality is composed of three primary dimensions: interaction quality, outcome quality, and environment quality. In order to measure customer satisfaction, three measures (generic requirements, functional quality and flexibility) were derived from An exploratory study on determinants of customer satisfaction of leading mobile network providers – case of Kolkata, India by Shibashish Chakra borty.

Table - 1: Measurement of variables

	Variables	Number of items	Cronbach Alpha
1	Service quality	6	.774
2	Interaction quality	7	.870
3	Environment quality	6	.724
4	Outcome quality	6	.796
5	Customer satisfaction	6	.705
6	Generic requirements	5	.791
7	Functional quality	4	.765
8	Flexibility	2	.847
9	Customer Loyalty	10	.879

DATA COLLECTION AND SAMPLE CHARACTERISTICS

Data was obtained from the students using smart phones of cellular mobile services in Coimbatore City, Tamilnadu State, with the help of questionnaire. Purposive sampling method was used to collect the data from the customers. Pre-paid and postpaid subscribers of GSM(Global system for Mobile) services were included in the present study. A total of 125 questionnaires were completed in all aspects.

Table-2: Demographic profile of the respondents

Sl. No	Respondent’s Characteristics	Percentage of Respondents (%)
I	Gender	
	Female	65.6
	Male	34.4

II	Age group	
	18 – 22	47.2
	23 – 27	20.0
	28 – 32	14.4
	33 – 37	14.4
	38 and above	4.0
III	Education	
	Under graduate	37.6
	Post Graduate	12.0
	Research scholar	50.4

DATA ANALYSIS AND FINDINGS

Data collected has been analyzed using different statistical tools. SPSS 11.5 was used for assessment of the reliability of dimensions and testing the hypothesis. For the purpose of analysis, Likert scale, which is actually an ordinal scale, is being approximated to a metric scale (i.e., interval scale in this case), and hence multiple regression and correlations are being used to explain the data.

Reliability Analysis: The reliability of items was assessed by computing the coefficient of Cronbach alpha. Cronbach alpha measures the internal consistency of the items. For the purpose of this research, alpha coefficient has been computed separately to assess the reliability of the scales adopted in the study. Results of reliability analysis are shown in Table 1. If coefficient alpha is above 0.60, it is considered to be reliable. All alpha coefficient ranges from 0.71 to 0.86, thereby, indicating good consistency among the items within each dimension and scale.

HYPOTHESIS TESTING

Correlation and Multiple Regression analysis have been done to test the hypothesis of the study. Prior to applying the regression analysis, the assumptions for the regression analysis were tested. The results of the regression for relationship between the customer loyalty, service quality and customer satisfaction showed the adjusted R-square equal to 0.247 (Table 3) indicating high proportion of explained variance and this adjusted R-square was found to be statistically significant.

Table - 3: Regression Model Summary

Model	R	R-square	Adjusted R-Square	Std. Error of the estimate
1	.510	.260	.247	.67638

Note

- a) Predictors: (constant), service Quality, customer Satisfaction,
- b) Dependent Variable: customer Loyalty.
- c) R2 refers to the coefficient of determination that measures the proportion of the variance in the dependent variable that is explained by the independent variable.

Table - 4: Regression Analysis: Customer Loyalty Coefficients

Variable	Unstandardised Coefficients		Standardized Coefficients	t-Value	Significance Level
	B	Std.error	Beta		
Constant	1.458	.314	-	4.648	.000
Service Quality	.328	.090	.321	3.648	.000
Customer Satisfaction	.294	.095	.274	3.109	.002

Note: 1. Beta coefficient is the standardized regression coefficient which allows comparison of the relatives on the dependent variable of each independent variable.

2. t-statistics help to determine the relative importance of each variable in the model.

Standardized Coefficients of Beta and t-value of multiple regression analysis in Table 4 shows that the service quality best predicts and is good explanatory variable of the customer loyalty followed by customer satisfaction. Pearson correlation was computed to test the formulated hypothesis.

Table - 5: Correlation Between Service Quality, Customer Satisfaction and Customer Loyalty

Correlation	Service Quality	Customer Satisfaction
Customer Loyalty	.448*	.423*

Note: * Correlation is significant at the 0.01 level (two-tailed).

Table 5 results shows that the correlation for all the scales is highly significant at 99% level of confidence. The result shows that there is the strongest association between the service quality and customer loyalty ($r = 0.448, p < 0.01$) and customer satisfaction and customer loyalty ($r = 0.423, p < 0.01$) Significant positive correlation reveals that the higher level of service quality and customer satisfaction lead to higher customer loyalty. Thus, the correlation and regression analysis support the H1 and H2.

Table 6: Correlation Between Service Quality, Customer Loyalty and Customer Satisfaction

Correlation	Service Quality	Customer loyalty
Customer Satisfaction	.465*	.423*

Note: * Correlation is significant at the 0.01 level (two-tailed).

Table 6, results shows that there is the strongest association between the service quality and customer satisfaction ($r = 0.465, p < 0.01$) customer loyalty and customer satisfaction ($r = 0.423, p < 0.01$) Significant positive correlation reveals that the higher level of service quality lead to higher customer satisfaction. Thus, the correlation and regression analysis support the H3.

CONCLUSION

The main focus of this study was to test the effect of service quality and customer satisfaction on customer loyalty in mobile phone network service providers. The results of the study found a positive relationship between the customer perceived service quality, customer satisfaction and customer loyalty. It has been revealed that the service quality is the most significant predictor of the customer loyalty. Customer satisfaction also affects the customer intention to stay with particular network service provider.

This paper suggests implications for mobile network service providers in order to increase customer loyalty. Network Service providers should maximize service quality and customer satisfaction in order to enhance customer loyalty. Mobile Telecommunication companies must focus on customer-oriented services to heighten customer satisfaction. Service providers must concentrate their efforts on improving interaction quality, environment and outcome quality of mobile network services. customer satisfaction contribute more to increased loyalty and customer retention; therefore, mobile network service providers can implement some programs to increase the benefits of subscription, and provide variety of recharge top-ups helping the consumers to reduce call and SMS and mobile data costs, which results in loyalty inertia.

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EMPLOYEES' PERCEPTION ON THE EFFECTIVENESS OF 5S PROGRAMME

Ankita Thakur and Kuldeep KumarSchool of Management, AP Goyal Shimla University, Shimla

ABSTRACT

The present study has been conducted on randomly selected 80 respondents of the management as well as floor level employees. The study revealed that discipline has been improved after the implementation of 5S programme in the organization however workload of employees has increased. It was found that majority of respondents preferred to implement 5S step by step and very less of them want to perform 5S to entire area at one time. Lastly it was also noted that implementation of 5S led to better flow of work at the workplace. Overall mean effectiveness score based on all the statement was found to be 3.05 which implies the effectiveness of 5S programme.

Keywords: Effectiveness, management, hygiene

INTRODUCTION

Organized workplace is a key to increase the effectiveness of team and thereby the organization. There are different methods that organizations use to maintain a neat and hygiene workplace in organizations. The most common of them is 5S which are acronym of 5 Japanese words that begins with the letter S i.e. Seiri (Sort), Seiton (Set in order), Seiso (Shine), Seiketsu (Standardize), Shitsuke (Sustain). Its application is simple and involves basic common sense. Its result is the effective organization of workplace, elimination of losses connected with failures and breakdowns in machines, improvement of the quality and safety of work. Lots of money is spent on the implementation of 5S without knowing the effectiveness of 5s. Keeping this in view the present study was undertaken to find out respondents' response on the implementation of the 5S programme and its effectiveness.

REVIEW OF LITERATURE

Shaikh, et.al (2015), conducted the study on "Review of 5S Technique". It was observed in the study that this technique is very useful and beneficial in Industrial organization. Study also concluded that by implementing, the quality, productivity and efficiency of industrial organization could be improved and also has positive effect on overall performance.

Chourasia and Nema (2015) conducted the study on "Review on Implementation of 5S methodology in the Services Sector". The result of study indicate that efficient use of 5S in an organization provides a safe environment, optimal utilization of space and leads to improved quality. The paper concluded various service industries such as hospitals, hotels, banks and higher education have utilized the principles and tools of lean to increase their competitiveness. It reduces the service time and increase customer satisfaction.

D.A. Gürel (2013) has examined the implementation of 5S in hotel industry. They have shown that the survival of hotels depends on increasing service, quality and value which in turn depends on improving service production. It concludes that 5S is a valuable business model.

The study done by S. Erdem and K. Aksoy (2009) in Turkey's banking sector to eliminate waste by means of lean methods. The study was conducted on customers, employees and operations in a branch of a nationwide state bank in the Aegean region. After analyzing the collected data, some improvements due to elimination of unnecessary operations were observed. It concluded that basic operational expenses were reduced with high level of satisfaction among customers.

Maggie and Y. Liu (2006) shared the experience of implementing the 5S system in a library which serves as a reference to the library association in the continuous improvement of library environment. It also attempts to analyze the validity of "library as place" and its compatibility with the impact of information technology development. The study concludes that the 5S system provides a framework and guidelines for creating and maintaining a congenial and pleasant environment for library staff.

METHODOLOGY

The study was conducted at Shivalik Bimetals Control Limited, in Solan district, state of Himachal Pradesh. A random sample of 80 respondents of the management as well as floor level workers was taken for the study.

The effectiveness of the programme was measured by taking the perception of the respondents on five point continuum scale viz. Strongly agree, Agree, Undecided, Strongly disagree, Disagree by giving a score of

5,4,3,2,1 respectively. The topic consisted of four statements and the response of the respondents was obtained on each statement under the respective continuum scale. The total score of each respondent was calculated by multiplying the frequency with their respective scores and accordingly the mean score on each statement was determined.

The data were collected with the help of well structured and pre tested interview schedule by personally interviewing the respondents and analyzed by applying suitable statistical test.

RESULTS AND DISCUSSION

The main findings of the study discussed as under:

1. Implementation of 5S programme

The respondents’ were asked the best way for the implementation of 5S and the responses have been given in Table1.

It was observed from the data that 62.5 per cent of the respondents want to perform 5S step by step while 7.5 per cent respondents want to perform 5S to entire area at one time. Those who believe that there is no need of formal method for implementation of 5S were 17.54 per cent. And rest of the respondents who want to perform 5S in one target are at one time was 12.5 per cent.

This implies that step by step implementation of the 5S programme was more preferred by the respondents.

Table-1: Respondents’ response for the best way to implement 5S

Way of implementation	Respondents	
	Number	Percentage
Perform all the 5S in one target area at one time	10	12.5
Perform 5S step by step	50	62.5
Perform 5S to entire area at one time	6	7.5
No formal method is needed	14	17.5

2. Effectiveness of 5S program

A perusal of data (table 2) indicates that 5S programme has led to better flow of work in workplace(MS=3.95) while after the implementation of 5S there is noticeable contribution to safe and healthy environment were not found to be so effective(MS=1.72) but the discipline is quite improved because of the implementation of 5S(MS=3.15). However, the 5S programme increased the workload (MS=3.4).

So from the table it is concluded that 5S didn’t make a noticeable contribution to safe and healthy environment however this has improved the discipline and led to better flow of work.

Table2. Effectiveness of 5S programme

Topic	SA (5)	A (4)	UD (3)	SDA (2)	DA (1)	Total Score	Mean Score	
5S led to better flow of work at your workplace	28	38	4	2	8	316	3.95	
Discipline improved because of 5S	10	40	0	12	18	252	3.15	
Workload increased because of 5S	30	22	2	2	24	272	3.4	
Noticeable contribution to safe and healthy environment	4	10	4	2	62	138	1.72	
Overall mean effectiveness score							3.05	

*SA=strongly agree, A=Agree, UD= Undecided, SDA=strongly disagree, DA= Disagree

CONCLUSION

The study concludes that there is no need of formal method for implementation of 5S and employees preferred to perform 5S step by step. Majority of employees noted much improvement in the discipline after the implementation of 5S programme in the organization and better flow of work at the workplace.

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FACTORS AFFECTING CONSUMER BEHAVIOUR TOWARDS FOOTWEAR IN INDIA

Dr. Virender Khanna¹ and Bhavna Bajaj²Associate Professor¹, Shaheed Sukhdev College of Business Studies, Delhi University, Delhi
Senior Faculty², Footwear Design and Development Institute, Rohtak

ABSTRACT

Current study aims to study the consumer behaviour towards the footwear, and also measuring the impact of demographics on the consumer behaviour towards footwear. Study is based on the opinions of the footwear shoppers collected through survey method. Total 680 footwear shoppers from shopping malls and retail shops have been personally contacted and asked about the various factors they consider while buying footwear. It was found from that people mainly considers ten factors while buying footwear. These factors are mainly; design, quality, material, price, variety, comfort, durability, brand image, celebrity endorsement, and fashionability. It was found from the study that both the male and female shoppers have same behaviour towards the footwear shopping. It was found that every footwear shoppers behaves differently, some have opinions that design is important factor, some footwear shoppers said that price matters a lot over quality or design, some got influenced by celebrity endorsement or brand image while buying shoes, while some footwear shoppers buy shoes based on the durability. Thus, it can be said that consumer behaviour varies due to the different factors which are related to the product, or society, their culture and the demographic variables.

Keywords: Consumer Behaviour, Footwear, Indian footwear Industry, Price, Quality, Design, and Shopping malls.

INTRODUCTION

Consumer behaviour can be defined as the behavioural, emotional and mental response of a consumer before or after consuming a product from the market. Understanding consumer behaviour is essential for the producers or manufacturers of goods, produce consumer centric products. In a competitive market, product differentiation gives the organization market power to demand prices for its products. Hence understanding consumers and designing a product for consumer's taste and preference is essential for profit maximization. The producers must focus on consumer's purchase decision and factors influencing it when choosing a product from their segment. Some of the common factors affecting consumer's purchase decisions are: Consumer motivation, perception, prior experience, culture, social class etc. Apart from purchasing decisions the producers should also focus on consumer retention and consumer loyalty.

Indian footwear industry produces 2.2 billion pairs of footwear in a year. This is nearly 13 percent of the global market share of product. Even though India is the second largest producer of footwear in the world, it is still far behind from the top footwear producer of the world i.e. China. The dominance of Indian footwear industry in domestic market is depleting due to heavy competition from imports from other countries especially from China. Not just domestic expansion of market share, Indian footwear industry is also looking to become an export hub. The footwear industry is one of the industries promoted by the flagship "Make in India" program by the Indian government. To attain a reasonable market, share in foreign markets, especially in the western markets, footwear industry needs to understand the customer needs, spending pattern, expectations and choices. All these make the study of consumer behaviour towards footwear more relevant.

With stiffer competition from global industries, Indian footwear industry has to focus on consumer centric approach. Indian industries need to produce innovative and creative designs in large volume to attain economies of scale. The cost of Indian footwear products should be optimal as there is an immense competition from imported goods. Indian Footwear industry should make use of consumer behaviour research to target different segment of customers individually. The potential for increasing exports of footwear from India is huge and requires robust global consumer research. This will help Indian footwear industries to compete in global markets and penetrate newer markets.

REVIEW OF LITERATURE

There is a huge literature available on the consumer behaviour towards footwear. Researchers have extracted the following factors which influences the behaviour of footwear shoppers.

Design: Footwear design is an important factor for consumers to buy footwear. The design should be new, creative and eye-catching for the customer to buy it. Unique and innovative designs give customers satisfaction and pride in wearing the footwear. Realizing this, the footwear companies launch new product designs frequently to attract and retain customers, Anand and Alkeya (2014).

Comfort: Comfort is an essential parameter of the footwear, which attract customers. The footwear should be easy to wear and use. Any discomfort caused by using the product may have a negative effect on customer satisfaction and may affect customer retention. There are customers who buy footwear specifically for comfort, Doshi (2007).

Fashionability: Footwear is not only a necessity but also a fashion accessory. Customers expect new designs, which are fashionable and trendy. Fashion footwear complements the dress customer wear. Highly fashionable footwear has a very high demand in the market and attracts higher prices, Mukherjee et al., (2010).

Price: Footwear is available in all range of prices. Different set of customers' demand different products based on price. Unbranded footwear is cheaper in the market and is available in various unorganized shops. Branded footwear usually has two segments: Normal and premium. The premium segment attracts customer by its unique design and material and it is priced higher than the normal, Egle (2014).

Quality: Footwear should also be durable, which represents its quality. Consumers prefer high quality footwear and are willing to pay more for quality products in the market. The footwear companies try to differentiate their product from competitors by quality. Lower quality footwear may result in customers not buying the product, (Doshi, 2007 and Egle, 2014).

Material: Footwear is available in variety of material based on their design and use. Customers prefer plastic and resin material for casual wear and leather for premium wear. The material adds to design of the footwear. It also determines the comfort and durability. So customers are highly selective in choosing their footwear's material, (Geetha and Alekya, 2013 and Mulugeta, 2016).

Brand Value: Being a fashion accessory, footwear brands are admired and followed by customers. Popular and premium brands attract higher prices and loyal customers. Companies spend huge money on branding their footwear as unique, fashionable and creative. Consumers also associate quality and durability to brands, (Zemenu, 2014 and Egle, 2014).

Durability: Footwear life is also essential factor as it is frequently used on a day-to-day basis. Special footwear like running shoes, factory shoes etc. must be highly durable. Customers buy durable footwear for various specific function and usage. Durable brands make customers loyal and willing to pay higher prices, Thongchai and Nuntana (2013).

Celebrity endorsement: As a fashion accessory, customers prefer footwear that is popular and worn by their celebrity or role models. Customers tend to purchase similar footwear as celebrities even though they are priced higher. Industry regularly promotes and projects their footwear using celebrity advertisements, (Tiwari, 2005 and Srungaram, 2015).

Variety: Variety plays an important role in customer choosing footwear. Customers usually buy separate footwear for different purposes. For example, running shoes, casual shoes, official formal shoes, etc. Hence customer always looks for multiple options and variety before buying the product, (Mulugeta, 2016 and Endalew, 2015).

OBJECTIVES OF THE STUDY

1. To study the consumer behaviour towards the footwear shopping.
2. To identify the factors which affect the consumer behaviour towards footwear shopping.
3. To measure the impact of demographic variables on the consumer behaviour towards footwear shopping.

RESEARCH METHOD

Current research is based on the primary data collected from the buyers of footwear in India. Primary data has been collected from 680 shoppers of footwear who were buying the footwear from shopping malls and retail shops of Delhi/NCR region. Respondents were approached personally, or face to face to explain the purpose of the study and collect the data using the survey method. Researchers' opinions have been measured using close ended questions. Demographic information about the footwear shoppers has also been collected using the survey method. Research developed a questionnaire comprising three sections, first is about demographic information, second is about consumer behaviour towards footwear shopping and last section about the factors of consumer behaviour which influences the decision to purchase or not. Researcher has used the One-way ANOVA to measure the difference in the opinions of the consumer behaviour on the basis of gender differences and t-test has been used to measure the differences in the consumer behaviour towards various factors which influences the decision to purchase the footwear.

Hypothesis: Every consumer behaves in a different way towards footwear shopping.

Hypothesis: Behaviour of male and female towards the footwear shopping varies due to gender differences.

ANALYSIS AND FINDINGS

Data analysis has been divided into three sections, one is to explain the demographic profile of the footwear shoppers, second section discuss the behaviour of footwear shoppers and last section discuss the factors of consumer behaviour towards footwear.

I. Demographic Profile of Footwear Shoppers

Table-1: Respondents' Demographic Information

Demographic	Particulars	Number	Percentages	Cumulative Percentage
Gender	Female	395	58.09%	58.09%
	Male	285	41.91%	100.00%
	Total	680	100.00%	
Age	Less than 25	157	23.09%	23.09%
	25 to 35	279	41.03%	64.12%
	35 to 45	118	17.35%	81.47%
	45 to 55	78	11.47%	92.94%
	Above 55	48	7.06%	100.00%
	Total	680	100.00%	
Occupation	Salaried	223	32.79%	32.79%
	Business	189	27.79%	60.59%
	Student	98	14.41%	75.00%
	Housewife/Retired	170	25.00%	100.00%
	Total	680	100.00%	
Income	Less than 15000	79	11.62%	11.62%
	15000 to 25000	121	17.79%	29.41%
	25000 to 40000	245	36.03%	65.44%
	40000 to 50000	178	26.18%	91.62%
	Above 50000	57	8.38%	100.00%
	Total	680	100.00%	

Interpretation: It can be interpreted from the table 1 that majority of the respondents surveyed during the study were females' shoppers and 42 percent of the total footwear shoppers contacted were males. Majority of the footwear shoppers were from an age group of 25 to 35 years followed by less than 25 years, while the least percentage of footwear shoppers surveyed during the study were from an age group of above 55 years followed by 45 to 55 years. Further, it can be said that majority of the footwear shoppers surveyed during the study were salaried people followed by business man, and the least percentage of footwear shoppers were student. As far as the income of the shoppers were concerned, majority of the footwear shoppers were earning from 25000 to 40000, followed by shoppers who were earning from 40000 to 50000, while the least percentage of shoppers were earning over 50000 per month income. Thus overall it can be said that majority of the respondents of the study were female shoppers, from an age group of 25 to 35 years, salaried and were earning between 25000 to 40000.

II. Consumer Behaviour

This section discusses the consumer behaviour towards footwear shopping using various information such as; the range of footwear they purchase, frequency of purchasing footwear, number of footwear they have, type of footwear they purchase and the place from where they purchase the footwear.

Table-2: Price Range of Footwear bought

Range of Footwear	Number of Respondents	Percentage of Respondents	Cumulative Frequency
Less than 500	75	11	11
500 to 1000	95	14	25
1000 to 1500	312	46	71
1500 to 2500	149	22	93
More than 2500	49	7	100
Total	680	100	

Interpretation: It can be interpreted from the table 2 that majority of the footwear shoppers buy the footwear from a range of 1000 to 1500, followed by the footwear shoppers who normally buy the shoes from a range of 1500 to 2500. While only 7 percent of the footwear shoppers buy the shoes which cost more than 2500 rupees, and 11 percent of the total footwear shopper contacted were those who normally buy the footwear which cost less than 500 rupees. Thus, overall it can be said that people mostly buy the footwear ranging from 1000 to 1500 rupees.

Table-3: Pairs of Footwear owned

Number of Footwear	Number of Respondents	Percentage of Respondents	Cumulative Frequency
Less than three	75	11.03	11.03
Three to Five	135	19.85	30.88
Five to ten	390	57.35	88.23
More than Ten pairs	80	11.76	100
Total	680	100	

Interpretation: It can be interpreted from the table 3 that majority of the footwear shoppers have five to ten pairs of shoes, followed by the footwear shoppers who have three to five pairs of footwear. While only 11.03 percent of the footwear shoppers were those who have less than three pairs of shoes and 11.76 percent of the total footwear shoppers surveyed were those who have more than ten pairs of shoes. Thus, it can be said that majority of the footwear shoppers who were surveyed were those who had already five to ten pairs of footwear and they were again came for shopping of footwear.

Table-4: Category of Footwear

Type of Footwear	Number of Respondents	Percentage of Respondents	Cumulative Frequency
Branded	185	27	27
Non-branded	337	50	77
Both	158	23	100
Total	680	100	

Interpretation: It can be interpreted from the table 4 that majority of the footwear shoppers who were surveyed, were having non-branded shoes, while only 23 percent of the total footwear shoppers who were surveyed were having both the branded and non-branded shoes. 27 percent of the total footwear shoppers were those who were using branded shoes only. Thus, overall it can be said that people wear non-branded shoes.

Table-5: Frequency of Purchasing Footwear

Frequency of shopping	Number of Respondents	Percentage of Respondents	Cumulative Frequency
Every Month	85	13	13
Once in a year	246	36	49
Occasionally	258	38	87
According to new trends	91	13	100
Total	680	100	

Interpretation: It can be interpreted from the table 5 that majority of the footwear shoppers buy shoes occasionally, followed by the those who buy shoes once in a year. While the percentage of footwear shoppers who buy shoes every month and according to new trend or fashion is same that is 13 percent only. thus, it can be said that frequency of buying shoes is less among shoppers.

Table-6: Place of Purchase

Place of purchase	Number of Respondents	Percentage of Respondents	Cumulative Frequency
Shopping Malls	358	53	53
Retail Shops	56	8	61
Both	266	39	100
Total	680	100	

Interpretation: It can be interpreted from the table 6 that majority of the footwear shoppers buy the shoes from shopping malls and retail shops both, while only 8 percent of the total footwear shoppers buy shoes from retail shops and 39 percent of the footwear shopper buy shoes from both the shopping malls only.

Thus, overall it can be said that footwear shoppers in Delhi NCR region are those who have around five to ten pairs of shoes, buy mostly non-branded shoes, on occasions only, from a range of 1000 to 1500 rupees, and from both the retail shops and shopping malls.

III. Factors of consumer behaviour

This section discusses the factors of consumer behaviour towards the footwear shopping. Researcher has used ten factors extracted from the literature review to study the consumer behaviour towards footwear.

Hypothesis: Every consumer behaves in a different way towards footwear shopping.

Table-7: Consumer Behaviour towards Footwear

Sr. No	Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	t-value
1	Design	0.8	7.1	45.2	40.1	6.8	87.074*
2	Comfort	0.8	3.5	33	52.9	9.8	95.968*
3	Price	1	3.8	31.9	49.3	13.9	87.266*
4	Fashionable	2.1	10.1	44.1	33.8	9.8	72.481*
5	Quality	2.2	6.3	42.8	40.6	8.2	77.157 *
6	Material	1.1	7.6	31.3	48	12	80.135*
7	Brand	1.1	10.4	44.4	34.3	9.8	76.535*
8	Durability	2.7	5.4	29.2	42.5	20.2	68.855*
9	Celebrity endorsement	3.3	5.7	31.3	39.2	20.4	65.746*
10	Variety	0.5	3.8	37.1	42	16.6	87.855*

Interpretation: It can be interpreted from the table 7 that majority of the footwear shoppers given a neutral response for purchasing shoes based on its design. Only 0.8 percent of respondents said that they do not buy shoes on the basis of its design while 40.1 percent of the respondents said that the design of the shoes is an important factor considered by them while buying shoes. The t-value is found to be 87.074, which is significant and it can be said that there is a significant difference in the footwear shoppers' opinions towards the design of shoes.

It can be interpreted from the table 7 that 33 percent of total footwear shoppers given a neutral response for purchasing shoes based on its comfort. Only 0.8 percent of respondents said that they do not buy shoes on the basis of its comfort level while 52.9 percent of the respondents said that the comfort level of the shoes is an important factor considered by them while buying shoes. The t-value is found to be 95.968, which is significant and it can be said that there is a significant difference in the footwear shoppers' opinions towards the comfort level of shoes.

It can be interpreted from the table 7 that 31.9 percent of the footwear shoppers given a neutral response for purchasing shoes based on its price. Only 1 percent of respondents said that they do not buy shoes on the basis of its price while 49.3 percent of the respondents said that the price of the shoes is an important factor considered by them while buying shoes. The t-value is found to be 87.266, which is significant and it can be said that there is a significant difference in the footwear shoppers' opinions towards the price of shoes.

It can be interpreted from the table 7 that majority of the footwear shoppers given a neutral response for purchasing shoes based on its fashionability. Only 2.1 percent of respondents said that they do not buy shoes on the basis of its fashionability while 33.8 percent of the respondents said that the fashionability of the shoes is an important factor considered by them while buying shoes. The t-value is found to be 72.481, which is significant and it can be said that there is a significant difference in the footwear shoppers' opinions towards the fashionability of shoes.

It can be interpreted from the table 7 that majority of the footwear shoppers given a neutral response for purchasing shoes based on its quality. Only 2.2 percent of respondents said that they do not buy shoes on the basis of its quality while 40.6 percent of the respondents said that the quality of the shoes is an important factor considered by them while buying shoes. The t-value is found to be 77.157, which is significant and it can be said that there is a significant difference in the footwear shoppers' opinions towards the quality of shoes.

It can be interpreted from the table 7 that 31.3 percent of the total footwear shoppers given a neutral response for purchasing shoes based on its material. Only 1.1 percent of respondents said that they do not buy shoes on the basis of its material while 48 percent of the respondents said that the material of the shoes is an important factor considered by them while buying shoes. The t-value is found to be 80.135, which is significant and it can be said that there is a significant difference in the footwear shoppers' opinions towards the material of shoes.

It can be interpreted from the table 7 that majority of the footwear shoppers given a neutral response for purchasing shoes based on its brand image. Only 1.1 percent of respondents said that they do not buy shoes on

the basis of its brand image while 34.3 percent of the respondents said that the brand image of the shoes is an important factor considered by them while buying shoes. The t-value is found to be 76.135, which is significant and it can be said that there is a significant difference in the footwear shoppers' opinions towards the brand image of shoes.

It can be interpreted from the table 7 that 29.2 of the footwear shoppers given a neutral response for purchasing shoes based on its durability. Only 2.7 percent of respondents said that they do not buy shoes on the basis of its durability while 42.5 percent of the respondents said that the durability of the shoes is an important factor considered by them while buying shoes. The t-value is found to be 68.855, which is significant and it can be said that there is a significant difference in the footwear shoppers' opinions towards the durability of shoes.

It can be interpreted from the table 7 that 31.3 percent of the footwear shoppers given a neutral response for purchasing shoes based on celebrity endorsement. Only 3.3 percent of respondents said that they do not buy shoes on the basis of celebrity endorsement while 39.2 percent of the respondents said that celebrity endorsement for the shoes is an important factor considered by them while buying shoes. The t-value is found to be 65.746, which is significant and it can be said that there is a significant difference in the footwear shoppers' opinions towards the celebrity endorsement of shoes.

It can be interpreted from the table 7 that 37 percent of the footwear shoppers given a neutral response for purchasing shoes based on the variety. Only 0.5 percent of respondents said that they do not buy shoes on the basis of the variety while 42 percent of the respondents said that the variety in the shoes is an important factor considered by them while buying shoes. The t-value is found to be 87.855, which is significant and it can be said that there is a significant difference in the footwear shoppers' opinions towards the variety of shoes.

Overall, it can be said that every footwear shoppers behaves differently, some have opinions that design is important factor, some footwear shoppers said that price matters a lot over quality or design, some got influenced by celebrity endorsement or brand image while buying shoes, while some footwear shoppers buy shoes based on the durability. Thus, it can be said that consumer behaviour varies due to the different factors which are related to the product, or society, their culture and the demographic variables.

Researcher has also measured the difference in the consumer behaviour towards footwear shopping based on the gender difference.

Hypothesis: Behaviour of male and female towards the footwear shopping varies due to gender differences.

Table 8: Comparative study of consumer behaviour towards footwear on gender basis

S. No.	Particulars	Male		Female		F-value	p-value	Hypothesis
		Mean	S.D	Mean	S.D			
1	Design	3.38	1.20	3.34	1.23	0.168	0.682	Rejected
2	Comfort	3.60	1.09	3.58	1.12	0.058	0.809	Rejected
3	Price	3.97	0.79	3.95	0.81	0.057	0.812	Rejected
4	Fashionable	4.02	0.81	4.02	0.81	0.009	0.925	Rejected
5	Quality	2.16	1.36	2.21	1.33	0.232	0.630	Rejected
6	Material	2.51	0.79	2.61	0.87	2.445	0.118	Rejected
7	Brand	0.62	0.48	0.66	0.47	1.440	0.231	Accepted
8	Durability	0.44	0.49	0.34	0.47	6.745	0.010	Rejected
9	Celebrity endorsement	0.49	0.50	0.46	0.49	0.588	0.444	Accepted
10	Variety	0.43	0.49	0.51	0.50	4.981	0.026	Rejected

Interpretation: Table 8 shows the comparison of male and female towards the footwear. It can be interpreted from the table 8 that there is a significant difference in the behaviour of male and female footwear shoppers towards the factors namely; brand image, celebrity endorsement, while no significant difference has been found in the behaviour of male and female shoppers towards the various factors namely; design, comfort, price, variety, durability, quality, material and fashionability. Thus, overall it can be said that both the male and female shoppers have same behaviour towards the footwear shopping.

CONCLUSION

The study based on the opinions of the footwear shoppers towards the various factors which influences the consumer behaviour towards footwear. Majority of the respondents of the study were female shoppers, from an age group of 25 to 35 years, salaried and were earning between 25000 to 40000. Majority of footwear shoppers in Delhi NCR region are those who have around five to ten pairs of shoes, buy mostly non-branded shoes, on

occasions only, from a range of 1000 to 1500 rupees, and from both the retail shops and shopping malls. It was found from the study that both the male and female shoppers have same behaviour towards the footwear shopping. It was found that that every footwear shoppers behaves differently, some have opinions that design is important factor, some footwear shoppers said that price matters a lot over quality or design, some got influenced by celebrity endorsement or brand image while buying shoes, while some footwear shoppers buy shoes based on the durability. Thus, it can be said that consumer behaviour varies due to the different factors which are related to the product, or society, their culture and the demographic variables.

LIMITATIONS AND FUTURE SCOPE

Area for the survey was Delhi/NCR region it can be done for other states or regions in the country. The sample of 680 footwear shoppers has been taken which can be extended in future. Researcher has not measured the consumer behaviour towards the imported or domestic footwear. Thus, in future a study can be conducted on this. A cross nations study can be done for measuring consumer behaviour towards the footwear

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INDIAN MEDICAL TOURISM – A HEALTHCARE MARKET PLACE

Seema¹ and Dr. Vipul Jain²Research Scholar¹, Department of Management, Singhania University, Pacher Bari, JhunjhunuProfessor², Department of Management, Roorkee Engineering and Management Technology Institute, Shamli

ABSTRACT

What really puts the word “tourism” in medical tourism concept is that people often stay in the foreign country after the medical procedure. Medical tourism can be defined as “the process of travelling outside the country of residence for the purpose of receiving medical care.” As far as medical tourism in India is concerned, India is emerging as a prime destination for health and contributing a lot towards the socio-economical development of the society by enhancing employment opportunities and an increase in foreign exchange earnings and helping in uplifting the living standards of the host community by developing infrastructure and high quality education system. This paper is an effort to focus on the potential of medical tourism industry in India. This paper emphasis on finding the future prospects of this service. This paper also focuses on creating such infrastructure and policies which will help us to compete in the medical tourism with the developed countries.

Keywords: Medical Tourism, Marketing Mix, Heath Care, Medical Care, India.

INTRODUCTION

Medical tourism is a fast becoming a multi-million dollar industry in the country. A recent study by Woodside, and Martin (2008) had estimated that worldwide Medical Tourism is a USD 100 billion industry. Asia has ample opportunity to catch up and grow further in the years ahead going by this forecast. Many countries in our neighbourhood have suddenly woken up to this golden opportunity that has the potential to give the necessary economic boost following recession.

On April 23, 2014, Dubai Health Authority (DHA) rolled out its ambitious Medical Tourism Strategy with the objective of assisting Dubai to boost its economy by up to Dh.2.6 billion by 2020. Likewise, other countries like Philippines, Malaysia, Singapore and South Korea have put in place government-supported Medical Tourism programs to capitalize on this growth opportunity. The National Health Policy (2002) document had, even though belatedly, noticed these far reaching changes happening in Global healthcare arena and had mentioned that “secondary and tertiary facilities available in India are of good quality and cost-effective compared to international medical facilities.

This is true not only of facilities in the allopathic disciplines, but also of those belonging to the alternative systems of medicine, particularly Ayurveda”. Subsequently, a research report was published by Indian Institute of Tourism and Travel Management (IITTM) in 2015. According to this report, Africa and the Middle East are the main source markets for India's medical tourism industry. Other studies have shown that India's efforts to become a destination of choice for medical tourism has only fructified to some extent in its neighbourhood with patient inflows from developing countries like Pakistan, Bangladesh and Maldives (Neelakantan, 2007). However, the real challenge for India is to succeed in penetrating the highly lucrative USA and European markets.

MEDICAL TOURISM IN INDIA

India is a good location to receive medical treatments and considered a leader in promoting medical tourism. At an approximate growth of 38% each year, studies conducted by government and private sectors in India estimate that medical tourism could bring between \$3.5-4 billion US into India by 2017. Tourism is travelling for predominantly recreational or leisure purposes or the provision of services to support this leisure travel. The World Tourism Organization defines tourists as people who “travel to and stay in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited”. Globally, Tourism has become a popular global leisure activity. In 2016, there were over 1273 million international tourist arrivals.

Medical Tourism industry according to CII is expected to be worth US\$ 4.5 billion by the end of 2017. India has a potential to attract 1 million health tourists per annum which will contribute US\$ 5 billion to the economy. Patients from various countries are becoming medical tourists to India for low cost and health restorative alternative treatments. The Medical Tourists undergo health restorative treatments of a combination of Ayurveda, Yoga, acupuncture, herbal oil massage, nature therapies, and some ancient Indian healthcare methods –such as Vedic care, an alternate healthcare service. Cost Advantage is the attractive aspect of Indian modern medicine which is 10-15 times lower than anywhere in the world.

India ranks second for medical tourism in the world. Though it spends less than 1.2% of its GDP on medical services but makes extra efforts to provide extra care and services to the foreign tourist while dealing with them. Medical treatment in India is very cost effective as it charges 20% less than any other foreign country for providing health facilities. It has been seen in the recent past that patient from US, UK, and other foreign countries in a maximum number are coming to India for their treatment. Besides cheaper cost of the treatment other factors are also contributing towards an increase of international health tourist traffic in India. Today Indian clinical and paramedical talent is universally recognised and JCI accreditation to some hospitals of India has proven a boon to Indian medical system which is helping in gaining the faith of foreign patients in India's hospitals and professionals. In India they do not have to wait long and to pay extra money for their treatment.

Medical tourism in India has emerged as the fastest growing segment of tourism industry despite the global economic downturn. High cost of treatments in the developed countries, particularly the USA and UK, has been forcing patients from such regions to look for alternative and cost-effective destinations to get their treatments done. The Indian medical tourism industry is presently at a nascent stage, but has an enormous potential for future growth and development. The main reason for growing importance of medical tourism in India is the cost of medical treatment which is comparatively 40% less, than offered by any other developed countries. Whereas a cardiac patient has to pay US\$ 40,000 - 60,000 in the United States, US\$ 30,000 in Singapore, US\$ 12,000 - 15,000 in Thailand for his treatment, the same treatment can be availed in India in only US\$ 3,000 - 6,000. At London one is charged £350 for some tests which include blood tests, electro-cardiogram tests, chest X-Rays, lung tests and other tests while in India same tests cost only US\$ 84. A Magnetic Resonance Imaging (MRI) scan costs US\$ 60 at Escorts Hospital in Delhi, compared with roughly US\$ 700 in New York. Medical tourism is a growing sector in India. India's medical tourism sector is expected to experience an annual growth rate of 35% by 2020.

OBJECTIVE OF THE STUDY

- ❖ To identify areas that medical tourism stakeholders in India must focus on to gain sustainable competitive advantage.

GROWTH OF GLOBAL MEDICAL TOURISM

Medical tourism is a niche area in the tourism sector where people travel beyond their borders to obtain medical, dental and surgical care while simultaneously being holidaymakers (Connell, 2009). The growth of medical tourism in the developing countries can be traced back to globalization, usage of internet technology and healthcare service being accorded the stature of market 'commodity' for foreign patients who want to shop for healthcare services beyond their country's borders. From the economical dimension, relatively cheaper medical cost in developing countries (Connell, 2009; Lin, 2010), reduced cost of air fare and exchange rates are identified as the chief factors that contribute to the growth of medical tourism industry in the developing countries (Chambers & McIntosh, 2010). Looking from the technical angle the factors that impelled Medical Tourism to developing countries were the availability of well trained physicians, especially educated from the West, improvement of technology, increased standards of medical facilities, personalized post operative care, hygiene, safe medical services compatible to western standards (Chambers & McIntosh, 2008 ; Connell, 2009) and less waiting hours (Lin, 2012). These factors became predominant market drivers for the emerging medical tourism industry as we see today.

ADVANTAGES FOR INDIA IN MEDICAL TOURISM

India has many distinct advantages which no other country in the world can easily replicate. Alongside the Most advanced allopathic treatment facilities, comparable to the best anywhere in the world, India is also the proud inheritor of a well established and time tested Indian System of medicine 'Ayurveda'. India has some of the best quality medical tourism destinations with one of the lowest costs for treatments. India's healthcare costs come to about 20 percent of what U.S. offers (Cooper, 2015). There are many leading hospitals which have been accredited by Joint Commission International (JCI). The National Accreditation Board for Hospitals (NABH) has also accredited many Hospitals in India. India also has world class healthcare providers like Apollo Hospitals, Manipal Hospitals, Fortis Healthcare, and Wockhardt Hospitals. The alternative healthcare services showcased to the world by India includes Ayurveda, Yoga, Panchakarma, and Siddha system of medicine, which are known to Indians since time immemorial. These alternative healthcare solutions have immense potential to contribute to global medical tourism sector. Today, it is not uncommon to find foreign patients coming to India solely to seek Ayurvedic treatment and not for allopathic treatment due to the popularity of Ayurveda abroad as a safe alternative. The case of Amala Ayurvedic Hospital & Research Center at Thrissur in Central Kerala, which is a Group hospital of the famous Amala Cancer Hospital and Research Centre established in 1978 as a non-profit charitable institution is a pointer in this regard. Amala Ayurvedic Hospital is

an accredited NABH, Green Leaf and Olive Leaf healthcare service provider where foreign patients from countries like Germany, Middle East, France, UK, Switzerland, USA, Canada, Italy, Sweden, Russia and Spain frequently visit for treatment as inpatients in the Ayurvedic system. This reputed Ayurvedic hospital has successfully leveraged the 8 Ps of Medical Tourism services marketing mix to carve out a unique position for itself on the global Medical Tourism map in Indian alternative medicines market (Javaid, 2015).

BARRIERS TO MEDICAL TOURISM IN INDIA

Even after having many inherent and comparative advantages, there are still several barriers to the growth of medical tourism in India. Non-portability of health insurance coverage and the non-recognition of Indian medical degrees abroad are two stultifying barriers to the growth of this industry. The other major obstacle in the growth and sustenance of medical tourism in India is harrowing experiences by the foreign visitor to India. This is chiefly due to cultural and linguistic differences, unscientific infrastructural designs in hospitals, accessibility issues, substandard accommodation and non-availability of skilled paramedics and other support manpower. The hygiene conditions of healthcare service providers are not up to the international standards in majority of cases. Harassment of foreign tourists as part of regulatory compliance by police and immigration officials is also hindering the growth of medical tourism in India. Absence of proper coordination among key medical tourism industry players like tourism departments, airline operators, hotels and hospitals is a real challenge for the medical tourism sector (Gupta, 2009). Shortage of manpower that has knowledge of foreign languages is another challenging area that creates impediment in relations with foreign patients.

FOREIGN TOURIST ARRIVALS FOR MEDICAL PURPOSES

In India seriousness dawned about the immense potentiality and economic advantages of medical tourism primarily after the McKinsey-CII (2002) study of this sector. However, even after a decade of this study, India still has a long way to go before becoming a destination of choice for global medical tourism. India has not been able to capitalize much on its known strengths like skilful and qualified doctors, no or little wait time, good nursing staff, and medical technology at par with world standards, low cost treatment, and so forth. This is abundantly clear from an analysis of available tourism data with the Ministry of Tourism in India. Indian Tourism Statistics (2016) released by the Ministry of Tourism showed that there was a positive growth of 5.8% in Foreign Tourist Arrivals (FTAs) to the country over the figures of the same period during the previous year. The total Foreign Tourist Arrivals (FTAs) to India were 6.58 million. The top two tourist generating countries for India during the year 2016 were USA with 15.81%, followed by UK at 11.98%. However, the disembarkation card of Foreign Tourists at Indian Airports indicated that out of the total FTAs who arrived in India during the year 2012 only 3.7 % visited this country for medical purposes. This abysmally small percentage of FTA for medical purpose definitely does not augur well with India's medical tourism dreams and ambitions. The largest number of FTAs to India for medical purposes came from developing countries in South Asia, Africa and West Asia. However, FTAs for healthcare purpose from developed countries like North America, Western Europe and Australasia were negligible. This clearly indicates that the American and European foreign patients do not prefer India as a destination for healthcare even when they are visiting India in large numbers for other purposes like business, professional, holiday, recreation and visiting friends or relatives. In order to achieve sustainable competitive advantage in medical tourism industry, India will have to look beyond developing countries in Asia and Africa and seek out fresh market share in developed countries or uncontested figurative 'Blue Ocean' countries if it wants to gain supremacy in global healthcare services by synergizing 'value' and 'innovation'. India must focus on making the competition irrelevant by enhancing value for buyers of healthcare services, thus reaching new and uncontested market space across the globe. Indian Medical Tourism Industry cannot hope to gain sustainable competitive advantage if the healthcare providers and Government agencies do not think strategically toward achieving value innovation by seeking to create blue oceans by simultaneously achieving cost leadership and differentiation (Coben , 2015).

BALANCING VALUE AND INNOVATION

Medical tourism was a niche market with very few players and less competition. But, now the scenario is fast changing and this sector is becoming crowded with many competing countries in Asia focusing on this sector.

New players like Dubai and Philippines have entered this lucrative sector in a big way and rolling out value added packages to Medical Tourists. India has low cost advantage which is acknowledges world over. However, to achieve sustainable competitive advantage India will have to strike the right balances between low cost value-added healthcare services and differentiation through healthcare innovation by adopting technology. Telemedicine, use of cloud computing in healthcare, single stay rooms, specialty treatment, implementing ranking system for hospitals, 5 star facilities, secretarial support for foreign patients who are elite workers, hospital based spas, tourism activities, etc. are some of the strategies applied by healthcare providers to provide

value innovation to the foreign patients. Alongside the value innovation the following important areas needs immediate attention if India needs to gain sustainable competitive advantage:

(1) Targeting Foreign Tourist Arrivals (FTA): Many foreign patients come from the neighbouring countries to India as it has highly advanced medical facilities which they lack in their home country. Moreover, the cultural assimilation is easier for neighbouring country patients in India. Another reason why these patients prefer India is because it is costlier to travel and get medical treatment in developed countries like USA or UK. As such, India need not focus too much on this segment of foreign patients from our neighbouring countries as they are naturally inclined to come to India due the advantages they receive. The real market for India's healthcare service lies in the developed and rich Western and European countries and is very challenging. India should purposively target and market to Foreign Tourists Arriving from USA, Europe, Germany, France, etc., through concerted healthcare marketing activities at airports and other locations where foreign tourists visit.

(2) Promotion at Airports: The Tourism Ministry and medical service providers should promote medical and wellness tourism at international airports targeting FTAs from developed countries. The main reason for suggesting this is that air travel is the most preferred mode of transport for FTAs. In 2016, as per the Indian Tourism statistics, a majority of 93.7% FTAs arrived by air. Arrivals through land routes comprised tourists mainly from Bangladesh and Pakistan. The 5 metro airports alone, i.e. Delhi, Mumbai, Chennai, Kolkata and Bangalore accounted for 75.4% of total FTAs in India in 2016. This pattern is unlikely to change much. Hence, promoting medical tourism in a big way at the point of landing inside India precisely targeting Western and European tourists will pay dividends in the long run to the Medical Tourism sector.

(3) Inter-State Cooperation: India will have to promote Medical Tourism destinations to Foreign Tourists who arrive at various State/Union Territories (UTs). There is disconnect between the State Tourism Departments and lack of sharing of Tourist related information amongst them in India. There is great disparity in foreign tourist arrivals in India. Some States have a high percentage of FTAs, whereas others with great potential are left far behind. For example, as per Indian Tourism Statistics (2016) mainly the top 5 States/UTs in terms of FTAs were Maharashtra (5.1 million), Tamil Nadu (3.6 million), Delhi (2.3 million), Uttar Pradesh (2.0 million) and Rajasthan (1.5 million) with their respective shares being 24.7%, 17.2%, 11.3%, 9.6% and 7.0%. These 5 States/UTs accounted for about 69.8% of the total FTAs to the States/UTs in the country. In stark contrast, Kerala which is branded as God's Own Country with high brand recall and considered to be a top destination for general tourism, medical tourism and wellness tourism, curiously enough, had an individual FTA of only 3.83% share in national FTA, pushing it to the 8th position in all India ranking. A state like Kerala can benefit from interlinking promotional activities with the support of Tourism Department with the States/UTs which are hub for FTA. If the objective of Ministry of Tourism is to promote India as a quality Healthcare destination across the globe it will invariably have to enhance coordination and cooperation between State tourism departments. The Union Government has the potential to influence more inter-state tourism partnerships and cooperation so that FTAs can be diverted to States having potential to become medical and wellness tourism destination.

(4) Medical Tourism Marketing Mix: Medical tourism niche sector grew primarily because internet technology provided a supportive platform for foreign patients to gain access to healthcare information in other countries and explore their medical expertise, facilities and comparative costs. The internet is inextricably linked with the rise and growth of Medical tourism and is an important element in marketing strategy to gaining sustainable competitive advantage in global healthcare services. A professionally designed website (Portal) is indispensable. The web portal should be, apart from others, search engine optimized, user friendly, healthcare device integrated, quality rated, provide health information, integrated to payment gateway and should have international language translation facility. For the internet savvy foreigners, the website (portal) is normally the first landing spot, before buying the air ticket to international healthcare destination, for exploring and learning about the facilities and treatment of the healthcare service providers. Unfortunately, Medical Tourism service providers are still adopting the traditional 7 Ps of marketing mix strategy consisting of Product, Price, Place, Promotion, People, Process, and Physical Evidence to market their services to international patients (consumer) ignoring the internet's predominance in this sector. This is a serious mistake as there is a contextual difference in Medical Tourism services marketing and other services marketing. Therefore, the traditional Marketing mix was extended specifically in the case of Medical Tourism to include another important P, that is, Portal (Javaid, 2015). Accordingly, medical tourism services marketers should deliver value to the foreign patients (consumer) by packing their services in each of the 8 Ps of Medical Tourism services marketing mix: Product, Price, Place, Promotion, People, Process, Physical Evidence and Portal.

(5) Virtual Clinics: Technology has swiftly advanced to new frontiers. We are in the age of Cloud computing. Today, it is possible to have online remote consultation and monitoring for primary or secondary medical needs

using 'Virtual Clinic' design architecture in cyberspace. Such 'Virtual clinic' model integrated with virtual pharmacy and smart phone healthcare device connectivity for supporting home monitoring and fitness scenario can replace the brick-and-mortar models and save costs for the healthcare service providers, helping them avoid setting up costly branches or clinics abroad. Post-treatment healthcare services requiring real time physical interventions abroad can be extended through tie-ups with international healthcare providers.

(6) Turning Regulatory Procedures Into Hospitality Services: The medical visa, valid for one year, requires patients to register with the Foreigner Regional Registration Office within two weeks of their arrival, a process that is “insulting” and physically taxing for people suffering from serious health problems and not in line with the famous Indian ethos of 'atithi devo bhava' (guest is god). A program of institutionalizing visits by India immigration officials to hospitals for registration and other regulatory matters concerning foreign patients should replace existing insensitive practices in India. Such an arrangement will set an exemplary example for public-private partnership in medical tourism sector and transform regulatory procedures into a hospitality service promoting goodwill amongst international guests.

CONCLUSION

The new visa regime announced by the Central Government is expected to salvage the dwindling Foreign Tourist Arrival numbers and boost the Tourism industry in India. For instance, Thiruvananthapuram and Cochin international airports will soon have electronic travel authorization (e-visa) facilities. T-VoA (Tourist Visa on Arrival) now restricted to 15 countries is to be extended to another 143 countries. This can be seen as a great opportunity for medical tourism sector. Globalized medical services generate foreign revenue and are needed to drive economic growth in India. This calls for a strategic response to competitive global conditions by all stakeholders in the medical tourism sector. In order to gain bigger market share in medical tourism industry, healthcare centres should venture into uncontested territories in developed countries and carve out new market spaces for themselves while sustaining the right balance between value and innovation.

Managerial Implications to gain acceptance by international patients' as a destination of choice for Medical tourism the Indian practitioners and other stakeholders must be extremely cautious. Managers should realize the important role played by the internet in the growth of Medical tourism. The internet provides a channel for information, advertising and purchasing decisions made by international patients. To become a medical tourism destination of choice, the managers must improve their perspectives and indefatigably analyze their competitors' web portal and also seek out uncontested markets for development beyond developing countries. Managers must work towards value innovation for sustainable competitive advantage.

LIMITATIONS OF THE STUDY

The research work is based on secondary data published in various research journals, leading news papers, websites and government reports. The results need to be validated using empirical studies.

SCOPE FOR FURTHER RESEARCH

Medical tourism sector in India is growing and future research is needed to help hospitals provide suitable service patterns and medical products/services that meet the needs and expectations of international patients. The internet has aided in the growth of Medical Tourism in a big way and India is reaping the benefit of this. However, there is a great scarcity of empirical evidence on the role, use and impact of internet and web portals on the behaviour of international patients. Thus there is ample scope for future research on usage of websites, nature of information search, quality of information and influence of information on decision making by international healthcare consumers.

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PEOPLE MANAGEMENT SKILLS - AN ESSENTIAL SOFT SKILLS FOR SUCCEEDING IN THE WORKPLACE

Nancy Kumari¹ and Dr. Pallavi Kumari²Research Scholar¹ and Assistant Professor², ICAI University, Jharkhand

ABSTRACT

Soft skills are a combination of interpersonal people skills, social skills, and communication skills etc. These skills are required for the employees to effectively manage their environment; they work well with others, perform well, and achieve their goals. Managers select employees as per the skills required for the job to be done. At present corporate scenario the managers prefer hiring those people who not only have the skills required for the opened position, but those people whose talent is defined as how the job will be done. People Skills state how best one can interact and work with other employees. It helps to build an effective working relationship. The soft skills are unlike the hard skills where someone solves a mathematics problem in the same standard way others do. Soft skills are portable and valuable to any job or career. Soft skills are about the internal strength and interpersonal effectiveness. These skills are valuable as it is an ongoing process.

This paper has made an attempt to highlight that in every new job or position employees encounter a totally different situation and people where the employee needs to show up their soft skills to prove themselves as a better competent. This paper is a descriptive study of how important it is to develop the people skills in oneself and some of the basic rules of People Management.

Keywords: People Management, Soft Sills, People Sills, Social skills, Communication skills etc.

INTRODUCTION

People Strategy is not about how the employer makes strategies regarding the employees. It is about how the employer's are empowering the employees to develop their soft skills. Good people management is one of the most important and challenging skill required to survive in the workplace. Managers are required to get things done by the employees and hence they too have these soft skills which helps in managing the employees effectively. Effective people management requires the manager to use their wide range of interpersonal skills to make the employees work together. Leaders, managers and supervisors are expected to undertake their role in line with the organizational expectations and respect for others. Interpersonal skills are considered as the life skills as these skills help any individual to grow personally and professionally in their lives. Soft skills help the individuals to communicate and interact with others in their day to day life. Interpersonal skills not only mean how an individual communicates with others but also about the confidence and the ability to listen and understand others. Today, any organizations, whether they be educational, business, industrial, government, military, service, healthcare, etc. are made up of people i.e. women and men.

It is the people who formulate the strategies to help organizations in achieving their specific objectives. People constantly learn new and innovative ideas to transform their organizations. It is the people who make things happen in all organizations. No one can do anything of much value on their own. "People skills are, in short, the various attributes and competencies that allow one to play well with others," says David Parnell, a legal consultant, communication coach and author. When an organization succeeds in managing their employees, they find it easy to manage the performance of the company. If the employees are performing well the organization also performs well among the competitors. To achieve the targets the organization needs to invest in their most important asset which is their employees. Managing employees is crucial for success. People management is done only by the senior level management employees. An open, transparent and respectful communication between the manager and the employees are one of the important reasons for the organization to survive and thrive in a tough and competitive market. The good performance of the employees must be recognized and there should be ways for identifying where and how these performances can be improved without affecting the employer-employee relationship.

RELEVANCE OF THE TOPIC

People Skills are often referred to as a combination of technical competence, human skills and social skills that are required by managers to carry out the process of management. These are vital component of management and to ensure that every employee connect with each other at workplace. Connecting with people doesn't mean that one has to behave and act in a way that does not reflect the particular unique personality, it is about making a positive link between personal values and beliefs and the external world. By having an understanding of different people skills we can learn from our experiences and develop knowledge of the skills that will help us

to achieve our objectives. These skills that we need to deal with other employees are crucial in achieving success and their absence may prove disastrous.

LITERATURE REVIEW

To develop a thorough understanding of the conceptual constructs and empirical research for the present study, extensive review of literature was undertaken. This has not only helped in identification of the gaps in the existing body of knowledge but has also enabled to establish a relationship of the present study with what already exists. According to Covey (1989), it was stated that if timely and proper measures are taken by the organizations, some of the voluntary turnover in the Organization can be prevented. The reasons for employee turnover may vary from external environmental factors such as the economy that influence the business that in turn affects the employment levels to Organizational variables such as type of industry, occupational category, Organization size, payment, supervisory level, location, selection process, work environment, work assignments, benefits, promotions etc.

Organizations are aware of the fact that if they want to be in the competition, they need to have that kind of people who can bring in more and more innovative ideas of developing new products and services. So as to have a long term relationship with the customers the organizations need to retain the employees who have served those customers. Attrition is becoming a big issue on the other hand. According to Rao, due to many personal and professional reasons the employees of the organizations are leaving the firms in a very short duration. At times the period is so short that the organization finds it difficult to find a new employee in that short period of time. The time and other resources spent on hiring the previous employee and the new employee is so much that the organization is at a great loss in many aspects. The overall cost added in the whole process is so much that the organization cannot afford this total cost many times in different departments of the organization.

METHODOLOGY

The nature of the data for the above study is based on secondary data completely. To collect secondary data, the data employed in the study consist a of comprehensive review of internet, articles, books, magazines and newspapers has been undertaken to know the importance and relevance of people skills and the study undertaken in this field so far.

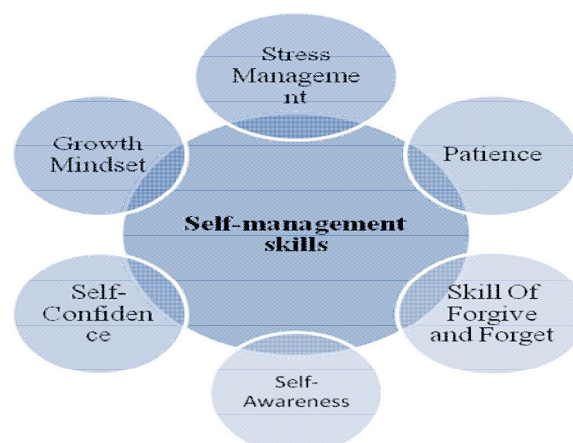
OBJECTIVES

The study was undertaken with the following objectives:

- To appreciate the importance of Self-Management and working with differences.
- To conceptualize and understand the importance of people skills for the organization's success
- To understand the People skills required to sustain in a competitive environment

SELF-MANAGEMENT SKILLS

People Skill encompasses a range of interpersonal and intrapersonal communication competencies in the workplace. In relation to business and organizational human relations, the emphasis is on social-emotional awareness, self-presentation, management, getting along with others, negotiation, conflict resolution, and decision-making skills and abilities. Such interpersonal skills might include empathy, understanding personalities and ability to work together as part of a group or team. Some of the interpersonal skills include forms of self-communication and understanding personal emotions, goals and motivations. Self-Management Skills address how we perceive ourselves and others, manage our personal habits and emotions and react to adverse situations.



PEOPLE SKILLS REQUIRED TO SUSTAIN IN IN A COMPETITIVE ENVIRONMENT

People Skills states how to interact and work with others so as to build meaningful work relationships, influence others perception of work. Following are some important skills that need to be noted:

1. **Communication Skills** – Being able to actively listen to others and articulate ideas in writing and verbally to any audience. This also includes language skills if the spoken language at work is your second language.
2. **Teamwork Skills** – Being able to work effectively with anyone with different skill sets, personalities, work styles, or motivation level to achieve a better team result.
3. **Interpersonal Relationship Skills** – Effective at building trust, finding common ground, having emotional empathy, and ultimately building good relationships with people at work.
4. **Meeting Management Skills** – Leading a meeting to efficiently and effectively reach productive results. At least 50% of meetings today are a waste of time.
5. **Management Skills** – Creating and motivating a high performing team with people of varied skills, personalities, motivations, and work styles.
6. **Leadership Skills** – Defining and communicating vision and ideas that inspires others to follow with commitment and dedication.
7. **Mentoring or coaching Skills** – Providing constructive wisdom, guidance, and/or feedback that can help others further their career development.
8. **Skills in dealing with difficult personalities** – Being able to still achieve the work result needed while working with someone whom we find difficult.
9. **Skills in dealing with difficult/unexpected situations** – Being able to stay calm and still are effective when faced with an unexpected or difficult situation.
11. **Influence / persuasion skills** – Being able to influence perspectives or decision making.
12. **Networking skills** – Being able to be interesting and interested in business conversations that motivate people to want to be in our network. The bigger and stronger the network, the more easily we can get things done (e.g., find a job, get advice, find business partners, find customers, etc)

SUGGESTIONS AND FINDINGS

Based on the above studies and analysis followings are the different skills required at the workplace and ways to improve on different skill sets are:

1. **Don't complain** - People tend to react negatively to toxic talk. Instead, offer potential solutions when you identify problems or, say nothing at all.
2. **Smile** – Practice smiling and watch how others respond.
3. **Listen closely and actively** - Make an effort to listen to everything that's been said to us. Be patient and briefly summarize concerns, points, or ramblings before sharing any opinion.
4. **Praise others** - Acknowledge when people are working hard, doing a great job, and contributing. Express that who they are and what they do has genuine value.
5. **Show gratitude** - Make a habit of expressing gratitude to the people around.
6. **Talk about others' interests** - People love to talk about their interests, so give them the opportunity to do so.
7. **Remember names** –Always try to remember people's name as it will make them feel special and memorable.
8. **Make a sacrifice** - Words are powerful, but more treasured than words are a sincere sacrifice of time for others.

CONCLUSION

Interpersonal skills are critical at work, in the home, at church, and around the neighborhood. Having good people skills means maximizing effective and productive human interaction to everyone's benefit. This article has helped me to find various certain and uncertain facts about people skills. Through my study, I have come across several different skills which are required in the workplace and how one can improve or work on their skill sets. When employees know how to conduct themselves with a person's sensitivity, their career outlook is

much more enhanced. Having the ability to relate to others and their position or viewpoint is crucial in business. People want to connect on a human level in the office, so the more one demonstrates these abilities, the faster his/her career will advance. By developing these skills, one will reduce bad behavior in the office, and will have a positive approach and will be contagious. Employees at all levels want to be around enthusiastic people and high energy. Thus People Skills act like an important ingredient that adds a lot of fragrance and flavor, not only to our personality but also helps in career advancement.

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ROLE OF ERGONOMICS IN KITCHEN MANAGEMENT

Ashok Kumar¹ and Deborah Rose Shylla Passah²Research Scholar¹ and Lecturer², Department of Tourism & Hotel Management, North Eastern Hill University, Shillong**ABSTRACT**

The science that plans and designs tasks to fit workers is known as Ergonomics. Ergonomics deals with human characteristics, expectations, and behaviours in the design of the tasks, people use in their work and everyday lives. Workstations, work areas, tools, machines, and appliances are often designed without considering the people such as improper work surface heights, awkward working postures, and tools poorly designed for the intended task. Such problems are termed Risk Factors of ergonomics because they can cause any injury (acute or chronic). According to Occupational Health and Safety Agency for Healthcare(OHSAH) and WCB's Occupational Health and Safety regulation which defines Musculoskeletal Injury (MSI) as "an injury or disorder of the an injury or disorder of the muscles tendons, ligaments, joints, nerves, blood vessels or related soft tissue including a sprain, strain and inflammation, that may be caused or aggravated by work." Work-related MSIs can make normal routine work uncomfortable and even painful which can lead to stress or dissatisfaction at work, reduced productivity, the inability to perform some or all work duties, and even difficulty with activities at home. Kitchen work generally involves pushing, pulling, lifting and carrying material. Many of the daily activities – such as lifting, reaching, or repeating the same movements – may strain our bodies and lead to injuries. Ergonomics prevent these types of injuries by fitting the job to the person using proper equipment and work practices. The high number of sprains and strains (musculoskeletal injuries — MSIs) in the hospitality industry concerns employers, workers. Employers must provide equipment and establish safe work practices to reduce the risks of sprains and strains. Ergonomics means that the kitchen has been designed in such a way so as to maximize functionality and ease of use. This research paper focuses on the awareness about ergonomics, MSI's and challenges in implementing ergonomics in the hotel industry.

Keywords: Ergonomics, Risk factors, Musculoskeletal Injury(MSI), Hospitality Industry.

I INTRODUCTION

The science that plans and designs tasks to fit workers is known as **Ergonomics**. Ergonomics deals with human characteristics, expectations and behaviours in the design of the tasks, people use in their work and everyday lives. Workstations, work areas, tools, machines, and appliances are often designed without considering the factors such as improper work surface heights, awkward working postures, and tools poorly designed for intended task. Such problems are termed **Risk Factors** of ergonomics because they can cause any injury (acute or chronic). According to **OHSAH (Occupational Health and Safety Agency for Healthcare) and WCB's Occupational Health and Safety regulation, Musculoskeletal Injury (MSI)** may be defined as "an injury or disorder of the muscles tendons, ligaments, joints, nerves, blood vessels or related soft tissue including a sprain, strain and inflammation, that may be caused or aggravated by work." Work-related MSI's can make normal routine work uncomfortable and even painful. This can lead to stress or dissatisfaction at work, reduces productivity, the inability to perform some or all work duties, and even difficulty with activities at home. Kitchen work generally involves pushing, pulling, lifting and carrying materials. These activities may be repetitive or require forceful exertions or awkward postures, and may result in –

- Acute injuries- which occurred immediately as a result of a single traumatic event. Example- slipping on wet floor and twisting your ankle etc.
- Chronic injuries- that occur over time as a result of repeated trauma or overuse of body part. Example- back pain resulting from repetitive lifting and carrying heavy dish racks etc.

According to WorkSafeBC, we work in many ways such as lifting, reaching, or repeating the same movements which may strain our bodies and lead to injuries. Ergonomics prevents these types of injuries by fitting the job to the person using proper equipment and work practices. This results in the safest way to work and prevents workplace injuries. The high number of sprains and strains (musculoskeletal injuries — MSIs) in the hospitality industry concerns employers, and workers. Employers must provide equipment and establish safe work practices to reduce the risks of sprains and strains (MSI). Employers must raise awareness and also instruct workers in these safe work practices. Workers must follow employers' instructions to protect themselves. Ergonomics means that the kitchen has been designed in a way as to maximize functionality and ease of use. An ergonomically designed kitchen will focus on optimizing the time and energy of the user by reducing the time

wasted in moving from work station to work station, getting things out of cupboards and finding suitable storage.

According to **Chris Adams** who is an ergonomics expert and industrial designer, The Rational Workspace Layout is a data driven approach to laying out a workspace or work site. The Rational Workspace Layout is developed out of the early principles of Scientific Management (the forerunner of modern ergonomics) and has had a profound effect on the way workspaces are designed. The principles behind the Rational Workspace Layout were first formalized by **Ernest J. McCormick** in the early 70's. They were later incorporated into the work of **Stephan Pheasant**, whose book **Body Space: Anthropometry, Ergonomics and the Design of Work**, is one of the cornerstones of the modern Ergonomics and Anthropometry.

There are four basic principles that govern the Rational Workspace Layout. They are:

- Importance Principle - the most important items should be the most accessible.
- Frequency-of-use Principles - the most frequently used items should be the most accessible.
- Functions Principle - items with similar functions should be grouped together.
- Sequence-of-use Principle - items that are commonly used in sequence should be laid out in the same sequence.

II REVIEW OF LITERATURE

According to **IEC (International Ergonomics Association)**, **Human factors and ergonomics (commonly referred to as HF&E)**, also known as comfort design, functional design, and systems, is the practice of designing products, systems, or processes to take proper account of the interaction between them and the people who use them. The field has seen contributions from numerous disciplines, such as psychology, engineering, biomechanics, industrial design, physiology, and anthropometry. In essence, it is the study of designing equipment, devices and processes that fit the human body and its cognitive abilities. The two terms "human factors" and "ergonomics" are essentially synonymous. The International Ergonomics Association defines ergonomics or human factors as follows: Ergonomics (or human factors) is the scientific discipline concerned with the understanding of interactions among humans and other elements of a system, and the profession that applies theory, principles, data and methods to design in order to optimize human well-being and overall system performance. HF&E is employed to fulfil the goals of occupational health and safety and productivity. It is relevant in the design of such things as safe furniture and easy-to-use interfaces to machines and equipments. Proper ergonomic design is necessary to prevent repetitive strain injuries and other musculoskeletal disorders, which can develop over time and can lead to long-term disability. Human factors and ergonomics are concerned with the "fit" between the user, equipment and their environments. It takes account of the user's capabilities and limitations in seeking to ensure that tasks, functions, information and the environment suit each user. Anthropometry tells us how big people are, body mechanics tells us how people move. Human performance uses that and tells us what the body is capable of and how efficient it is at it. First, what is the body actually capable of? How much can it lift? How far can you jump? Can you read the markings at that distance? How much heat can the skin tolerate before blistering and burning? What positions impact strength? Does the posture need to be counter balanced? Does the posture allow for good blood circulation? How long can a person maintain the position? We know how the body moves but what motions can cause injury? Does the injury occur with one or a few movements or is it a repetitive stress injury? Does the motion induce fatigue and strain? As you can imagine human performance is a vast environment with many areas of specialization the skill and training level of the subject plays a major role in their performance capability. Worthy advantages of ergonomics in kitchen or in any dept. of any industry are:

- Better comfort
- Improve communication
- Reduce skill level
- Save time
- Reduce fatigue
- Increase accuracy
- Increase efficiency
- Lessen chances of injury
- Lower cost

III STATEMENT OF THE PROBLEM

Worker’s productivity which has increased over the last century is mainly due to advancement in education and ergonomics. Increased market share for new products are mainly a result of good user experiences which owe a lot to ergonomics. Reductions in skill levels to perform a task are mainly due to improved usability. This research focuses on how the five star hotels in the sampled area are practicing ergonomics in their kitchen in training and development.

IV OBJECTIVES OF THE STUDY

- i) To study the level of awareness about ergonomics among the employees.
- ii) To analyse the different risk factors involved during training.

V RESEARCH METHODOLOGY

This paper is based on qualitative research techniques where an exploratory research approach has been applied. Some primary data source has been used through a questionnaire which was developed and distributed among the 3rd year students of the Institute of Hotel Management, Shillong who have done their IT (Industrial Training) or VT (Vocational Training) in the 5-star hotels. Secondary data has been collected from reputed journals of tourism research, books, and travel magazines. The result will tell us how much percentage of hotels were practicing ergonomics in their kitchen to increase efficiency of kitchen and decrease any human hazards.

VI FINDINGS AND SUGGESTIONS

Total Responses- 46

Primary Data were collected from the Hotels such as – Oberoi Kolkata; Trident, Gurgaon; Leela Ambience, Gurgaon; The Park, New Delhi; The Gateway Hotel, Agra; Shangri la, New Delhi; JW Marriott, Delhi; The Oberoi Udaivilas; Udaipur; Taj Palace, New Delhi; Taj Mahal; New Delhi, The Oberoi Cecil, Shimla; ITC Maurya, New Delhi; Taj Vedanta, Guwahati; ITC Sheraton; Hyatt Regency; Radisson Blu, New Delhi.

Table-1: Level of awareness about ergonomics among employees

S.No	Level of Awareness regarding ergonomics	Yes	No
1.	Are you aware about Ergonomics	95%	05%
2.	Uses of ergonomics in Kitchen Mgt.	95%	05%

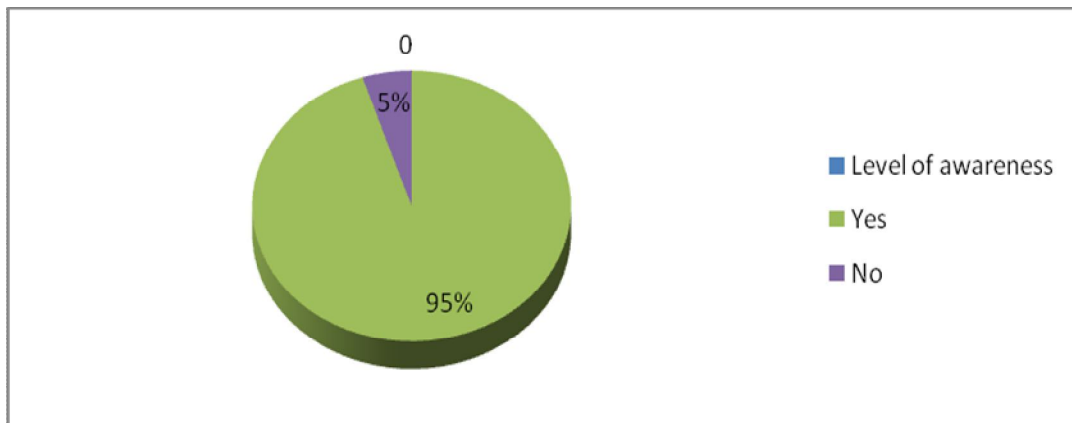


Figure- 1: Pie Chart showing the awareness about ergonomics among employees.

Some of the reasons about awareness and workers saying that it is useful in kitchen are:

- Kitchen is one of the busiest departments in the hotel. Applying the principle of ergonomics will lead to proper functioning of kitchen as well as very desirable to the workers.
- It'll help to complete work timely and efficiently involving lower cost
- Helps in doing tasks much easier. it increases the efficiency and effectiveness of the employees.
- Due to long working hours and lifting heavy stuff from one floor to another without trolley is difficult. So ergonomics is necessary so that there is less injury caused.
- To avoid accidents in kitchen.
- If workers are given proper environment and set up where it is convenient and comfortable to work, their efficiency will improve and hence work will be done sooner and more accurately

- It proves to be a boon for the working environment in the long run.
- Yes. Because the stations and equipment used in the kitchen and the environment in the kitchen should be user friendly and hygienic at the same time to increase the efficiency of the employees.
- It provides a module or framework on how to formulate work plan.

Table-2: Types of pains and Injuries caused during Training period.

S.No	Types of Pains & Injuries	Response (%)
1.	Cuts and slits	14(30.43%)
2.	Muscle Pain	10(21.73%)
3.	Joint Pain	06(13.04%)
4.	All the above	16(34.78%)

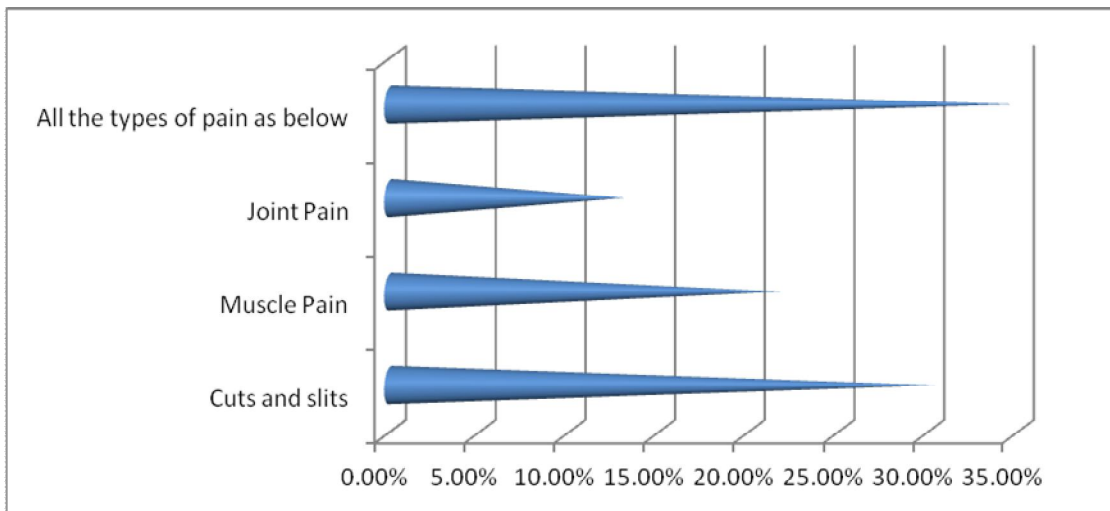


Figure - 2: Cone chart showing types of pains and Injuries caused during Training period

Table-3: Employees Uniform in Hotels

S.No.	Types of Employees Uniform	Response(%)
1.	Very Tight	10(21.73%)
2.	Very Loose	04(8.69%)
3.	Fit and breathable cloth	28(60.86%)
4.	Fit but not breathable cloth	04(21.73%)

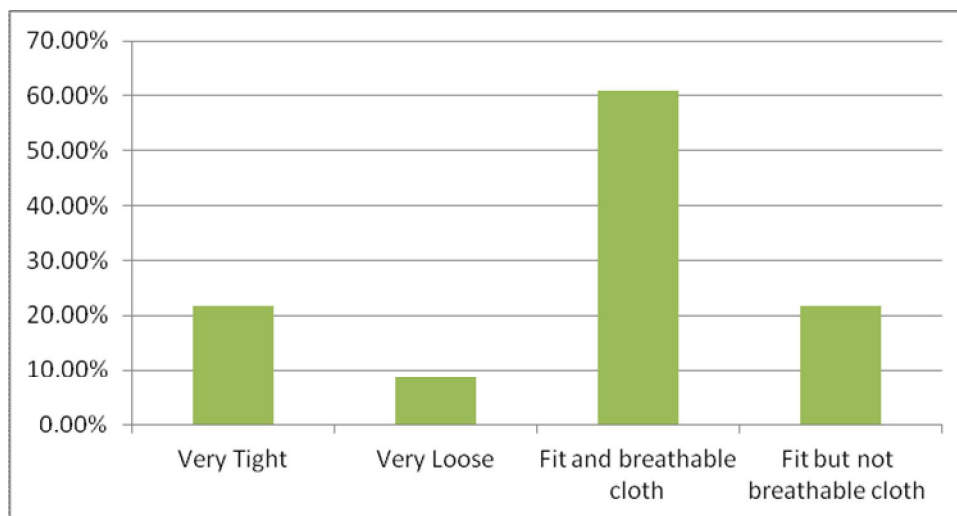


Figure - 3: Bar chart showing Uniforms condition in hotels

From 46 respondents and their hotels 28.6% applied principles of ergonomics by changing Uniforms, Shoes, Tools and by maintenance of their machinery and equipments. 57.6% trainees wear oxford shoes in kitchen while working in kitchen whereas rest were using kitchen safety shoes. For 87.9% trainees the equipments

installed in their working areas were user friendly but only 71.2% have appropriate working space in their kitchen stations. This means that for 16.7% trainees equipments were not user friendly due to insufficient working space at their work stations. 86.4% hotels were having annual maintenance for their equipments (walk-in, ovens, salamanders etc.) and pick up devices (trolleys and carts etc.).

VII CONCLUSION

According to the reasons given by trainees for necessity of ergonomics in kitchen and findings shows that 95% trainees think that ergonomics is useful in kitchen and we can say that without ergonomics a kitchen and its personnel cannot work efficiently and safely until the principles of ergonomics are applied in kitchen, its equipments and its personnel.

The findings also suggests us that according to 45.5% trainees their kitchen is using principles of ergonomics whereas for 55.5% trainees their kitchens are still not working on the principles of ergonomics in kitchen whether there is problem with their posture, uniform, working space or tools and equipments.

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A STUDY OF TRADITIONAL AND ULIP POLICIES IN INSURANCE SECTOR

Dr. D. Madan MohanProfessor, Indur P.G.College of Business Management, Achanpally, Nizamabad, Telangana

ABSTRACT

Unit Linked Insurance Plan (ULIP) is one single solution for insurance as well as for investment. It is considered to be a hybrid instrument comprising the features of a life insurance policy and a mutual fund. A unit linked insurance plan (ULIP) is a type of life insurance where the cash value of a policy varies. The cash value depends on the current net asset value (NAV) of the underlying investment assets. It allows protection and flexibility in investment, which are not present in other types of life insurance such as whole life policies. ULIP came into picture around 1960s and became very popular in the world due to its lucrative features. There is a greater flexibility in terms of premium payments which means a premium holiday is possible. The policy holder can also invest surplus money by way of top ups which will increase his investment in the fund and thereby provide a push to returns as well. The higher of the sum assured or fund value is paid at the maturity or in case of death. ULIP policies provide the advantages of life protection, disability, critical illness, death due to accident, additional features, investment and savings, capital gains, mortality charges, flexibility, adjustable life cover, investment options, transparency, liquidity, tax planning. The main objective of the study is to examine the marketing of ULIP policies and the growth in the Unit Linked Insurance Plans over traditional policies

Keywords: ULIP, NAV, Financial risk, IRDA, Annuity & Group Funds, Staggering growth.

INTRODUCTION

It is well-recognized that the insurance industry is fundamental to the wellbeing of our societies. Developed economies could not have emerged without risk sharing. Without insurance, society's capacity to mitigate risk would be limited and the protection of assets from catastrophic loss would be impaired. The industry's ability to innovate and to deliver insurance at competitive prices is crucial for all stakeholders. In 1971 the Unit Trust of India offered the first ULIP policy in which a small part of premium was utilized for providing life cover and balance was invested in units. With new developments in the insurance policy, finally the plans which provided the dual benefit of „sum assured“ plus the „fund value“, in the event of an unforeseen occurrence became popular. The Unit Linked Insurance Plans involves risks of investors' money because the investments are channelized in capital market and that is why the return is not guaranteed. As we are aware that insurance is a way to manage risk whereas ULIP are not risk free investments, so a dilemma arises whether to avoid risk or to accept risk. In this perspective, the study compares the Traditional policies with Ulip policies catered by the Life Insurance Companies in India in this era of globalization.

The insurance is primarily classified based on the compensation to be paid to a person for an anticipated loss to his life, business or an asset. Insurance is broadly classified into Life Insurance and General Insurance Life Insurance is considered to be an important part of an individual's investment portfolio, not necessarily to accumulate wealth, but to feel financially secure. The life insurance keeps the family of life insurance holder secured. The 21st century beginning made a grand welcome to the private sector in India. Within a period of 10 years, the entire scenario has changed tremendously with the entry of many companies. To overcome the competition between them, the life insurance companies started to offer the new policies; among those the Unit Linked Insurance Plan has changed entire performance of life insurance policies in a limited period. The introduction of ULIP has made the investors in the involvement of security and investment in one policy .

Life insurance (or **life assurance**, especially in the Commonwealth of Nations) is a contract between an insurance policy holder and an insurer or assurer, where the insurer promises to pay a designated beneficiary a sum of money (the benefit) in exchange for a premium, upon the death of an insured person (often the policy holder). Depending on the contract, other events such as terminal illness or critical illness can also trigger payment. The policy holder typically pays a premium, either regularly or as one lump sum. Other expenses, such as funeral expenses, can also be included in the benefits.

Life insurance is insurance on human beings. Though Human life cannot be valued, a monetary sum could be determined which is based on loss of income in future years. Hence in life insurance, the Sum Assured (or the amount guaranteed to be paid in the event of a loss) is by way of a 'benefit' in the case of life insurance. Life insurance products provide a definite amount of money to the dependants of the insured in case the life insured dies during his active income earning period or becomes disabled on account of an accident causing

reduction/complete loss in his income earnings. An individual can also protect his old age when he ceases to earn and has no other means of income – by purchasing an annuity product. There are a number of life insurance products which offer protection and also coupled with Savings.

- A term insurance product provides a fixed amount of money on death during the period of Contract.
- A whole life insurance product provides a fixed amount of money on death.
- An Endowment Assurance product provides a fixed amount of money either on death during the period of contract or at the expiry of contract if life assured is alive.
- A money back assurance product provides not only fixed amount which are payable on specified dates during the period of contract, but also the full amount of money assured On death during the period of contract.
- An annuity product provides a series of monthly payments on stipulated dates provided that the life assured is alive on the stipulated dates.
- A linked product provides not only a fixed amount of money on death but also sums of money which are linked with the underlying value of assets on the desired dates.

Life policies are legal contracts and the terms of the contract describe the limitations of the insured events. Specific exclusions are often written into the contract to limit the liability of the insurer; common examples are claims relating to suicide, fraud, war, riot, and civil commotion. Life-based contracts tend to fall into two major categories:

- Protection policies – designed to provide a benefit, typically a lump sum payment, in the event of a specified occurrence. A common form—more common in years past—of a protection policy design is term insurance.
- Investment policies – the main objective of these policies is to facilitate the growth of capital by regular or single premiums. Common forms (in the U.S.) are whole life, universal life, and variable life policies.

REVIEW OF LITERATURE

Samajpati (2012) enhanced the performance evaluation of ULIPs is carried out through Risk-Return Analysis, Treynor's Ratio, Sharpe's Ratio and Jensen's Measures. The schemes selected for study were ICICI Life Stage RP-Maxi miser (Growth) Fund, Bajaj Allianz New Family Gain-Equity Index Fund II and ING High Life Plus-Growth Fund. The results of performance measures suggested that all the three ULIPs schemes have outperformed the market. Among the three schemes ING Vysya ULIP was best performer.

James J. Schiro (2015) The insurance industry must deal proactively with all external forces – changes in natural, economic, social and political environments, shifting stakeholder expectations and wide-reaching technological innovations – so that it can continue to assume and expand its role in the economy. Regulation can make a major contribution towards meeting this goal, but it can also be an obstacle – hasty and ill-conceived regulatory responses to external forces represent second-order risks in and of themselves. Legislators and regulators must avoid ad hoc, damage-control regulation that is made up on the spur of the moment and both must be wary of the consequences of regulation through litigation. With respect to insurance, regulation must be specifically geared towards the business it regulates, that is, insurance, not banking or other financial services. Moreover, regulation must be reflective of globally integrating markets and the needs of global players, and regulators must keep alert to regulatory spillovers from one jurisdiction into others. Finally, to reflect the dynamics of markets, regulation should be principles-based as opposed to rules-based.

Stefan Englander and Joachim Kolschbach (2016) felt that especially in life insurance, but also in the case of some traditionally styled mutual companies, risks (as well as chances) remaining after use of the pool approach (especially risks of long-term changes of circumstances which cumulatively affect all risks in the pool) are re-transferred to policyholders by a refund of premiums not required. Such performance-linked features have a significant role in insurance business. In many jurisdictions, insurance contracts grant insurers a significant discretion in determining policyholders' benefits, especially in the case of surrender or participation benefits, while in others, any contractual benefit is subject to strict contractual provisions. The complexity of the benefit trigger, the insured event, often means that there is a significant lapse of time between occurrence of the insured event and the actual settlement of the claim. The knowledge of the specific situation of the individual contract, lost after outset of the contract, is after the coverage period regained step by step during the settlement process. Insurers might have some influence with regard to the speed of the settlement process, reducing liquidity risks. Traditionally, the relationship between policyholders and insurers is significantly

shaped by a reciprocal trust, where policyholders' economic existence often relies on the claims payment ability of the insurer in the long run, while insurers depend on the honesty of policyholders, and a long-term relationship, to underpin the pool.

OBJECTIVES OF THE STUDY

- ❖ To know about the ULIPs introduction in the life insurance sector in India.
- ❖ To study the growth of ULIPs over Traditional Policies in the selected life insurance companies.
- ❖ To study the risk factors involved in the ULIPs over Traditional Policies.

EVOLUTION OF UNIT LINKED INSURANCE PLANS

Unit Linked Insurance Policies or ULIPs as they are commonly called are more innovative forms of life insurance that also offer returns on the investments. Every ULIP provides cover against death. In addition, this unit linked insurance plans also serve as great means of long-term savings, structured to give maximum benefit. In simple words, investment in ULIPs is great combination of protection and investment. The evolution of ULIP in India. ULIP came into play in 1960 and is popular in many countries in the world today. In 1971 the unit trust of India offered the unit linked insurance plan. Out of insurance premium a small part of contribution was utilized for providing life cover and balance invested in units. Unit linked guidelines notified by IRDA on 21st December, 2005 in India. The main intent of the guidelines was to ensure that they lead to greater transparency and understanding of these products among the insured, especially since the investment risk is borne by the policyholder. ULIP is a market linked investment where the premium paid is invested in funds. Different options are available, like 100% equity, balanced, debt, liquid etc. and according to the fund selected, the risks and returns vary. The costs are upfront and are transparent, the investment made is known to the investor (as he is the one who decides where his money should be invested).

There is a greater flexibility in terms of premium payments which means a premium holiday is possible. The policy holder can also invest surplus money by way of top ups which will increase his investment in the fund and thereby provide a push to returns as well. The higher of the sum assured or fund value is paid at the maturity or in case of death. ULIP policies provide the advantages of life protection, disability, critical illness, death due to accident, additional features, investment and savings, capital gains, mortality charges, flexibility, adjustable life cover, investment options, transparency, liquidity, tax planning.

COMPARATIVE STUDY OF TRADITIONAL POLICIES AND UNIT LINKED INSURANCE PLANS:

Based on the utility and market investment of policies, the life insurance policies are broadly categorized into 2 types. They include:

1. Traditional Policies
2. ULIP Policies (Modern Policies)

Life insurance companies are developed over a period. For the research study, the traditional policies considered are the existing life insurance plans in which the premium value spent by the policy holders are not used in the market as investment and not units are allotted and NAV values are hence not considered for the traditional policies. The traditional policies consist of following types.

They are:

1. Whole life Plans
2. Term Insurance Plans
3. Endowment Plans
4. Protection Plans
5. Child Plans
6. Health Plans
7. Pension Plans

2. ULIP PLANS: Unit Linked Insurance Plans are the modern type of life insurance policies which offer the market value in addition to the life insurance. In these plans, the investment risks are borne by the policyholder. Some companies offer the traditional policy with ULIP mixture. Most of the private life insurance companies are presently offering some of the traditional policies with a mixture of ULIP plan.

COMPANY WISE COMPARATIVE ANALYSIS OF POLICES OF TRADITIONAL AND UNIT LINKED INSURANCE PLANS

The following table presents the company wise comparison of polices of traditional and unit linked insurance plans of select life insurance companies.

S.No.	NAME OF THE COMPANY	TRADITIONAL POLICIES	UNIT LINKED INSURANCE PLANS	TOTAL
1.	Life Insurance Corporation of India Limited	39	5	44
2.	HDFC Prudential Life Insurance Company Limited	13	9	22
3.	SBI Life Insurance Company Limited	20	9	29
4.	BIRLA SUN Life Insurance Company Limited	11	9	20

Source: Field Data

Life insurance marketing is one of the most strenuous jobs for those who are involved in the insurance marketing. It is because of the ever lasting conflict between the insurance companies which want to profit the most and the insured person who wants to get as much compensation as possible from the insurance company. Commissions for the life insurance companies are very high and they seldom make profits out of the policies. Also the insurance policy needs to be transparent so that the potential customer understands it totally and should not feel that they have been treated unfairly by the insurance company. In India, together with LIC, 22 life insurance companies are operating in India. The present life insurance companies are facing the seivour competition between each of them. And also, the competition reaching to tough for the life insurance companies as most of the companies offer similar types of premiums and facilities.

BASIC DIFFERENCE BETWEEN ULIP POLICIES OVER TRADITIONAL POLICIES

	ULIPs	Traditional Plans
Structure	These are market-linked products that combine life insurance and investment. Returns solely depend on the market performance	A mix of insurance and investments. The returns are more predictable and linked to prevailing fixed returns
Investment	You can choose from debt to equity and everything in between, depending on the choice on offer	Predominantly debt-oriented investments with little to choose from
Flexibility	You can switch across funds (free for a few times a year). Premium and Sum Assured can be decided by the investor	Pooled investments, no choice of funds. Premium to Sum Assured ratios are fixed
Transparency	You can track your investment portfolio and receive a daily NAV of your investments	Your premium is pooled into a common fund which is usually not disclosed to you

BASIC CHARGES IN ULIPS

1) **Premium Allocation Charge:** This is a percentage of the premium appropriated towards charges before allocating the units. This percentage is generally higher in the first few years varying greatly from company to company.

2) **Mortality Charges:** These are the charges to insured against life cover which depends on no of factors such as age, amount of coverage, state of health etc. As these charges depend upon the age primarily, these charges could be around 1.3 for a 30 year old guy & can extend to 6.4 for a 50 years old guy per Rs. 1000 of the sum assured.

3) **Fund Management Charges:** These charges are deducted for managing the funds before arriving at the Net Asset Value (NAV). The fee is charged as a percentage of funds under management by the fund managers. These are ranging from 0.5-2% per annum.

4) **Policy/Administration Charges:** These are the charges for administration of the plan which could be flat throughout the policy term or vary at a pre-determined rate. These are a monthly fixed amount which varies every year with inflation or as a percentage of sum assured.

5) **Surrender Charges:** These charges are deducted for premature partial or full encashment of units.

6) **Fund Switching Charges:** The charges when you wish to switch ULIP options like from Equity to debt. Generally a limited number of switches are allowed without any charge.

CONCLUSION

The ULIP products are more risky as compared to the traditional policies. There has been a growth in ULIP in a limited period of time. The private life insurance companies are showing higher growth in ULIP policies as compared to traditional policies. In 2016 however the scenario is bit different in certain cases, which might be a warning for the growth in ULIP policies in near future. In ULIP policies the investment risk is borne by the investor and not the insurer. At the same time the investor also has the advantage of selecting the appropriate fund depending on their risk appetite. The investor has an advantage of investing and insuring the fund at a time in ULIP Policies.

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USES AND GRATIFICATIONS OF SOCIAL NETWORKING SITES AMONG UNIVERSITY STUDENTS IN SOUTH INDIA: AN EMPIRICAL ANALYSIS

Ancy Mathew¹, Prof. B. P. Mahesh Chandra Guru², K. N. Mahadevaswamy³ and P. Gowtham Devanoor⁴
Research Scholar^{1,4} & Professor², University of Mysore, Manasagangotri, Mysore
Assistant Professor³, Kuvempu University, Karnataka

ABSTRACT

The social media have become all pervasive, interactive and participatory communication sources and resources in modern times. The social media application has become a new way of life in all modern organizations including the educational institutions. The present investigation was carried out in South India to evaluate the uses and gratifications of social media among the university students. Scientific survey research methodology was adopted for the purpose of gathering primary data. The present investigation was carried out on the theoretical foundation offered by Ess with respect to social media ethics. The study reveals that social media have enabled the university students to pursue higher education on the basis of social network development and timely interaction with the teachers, researchers and fellow students. The study further indicates that social media were satisfactory means for socialization and academic advancement. The study recommends that the higher educational institutions should explore new avenues and opportunities for judicious and creative use of social media for educational development.

PREAMBLE

The social media have become all pervasive, interactive and participatory communication sources and resources in modern times. The technological factors (increased broadband availability, the improvement of software tools and the development of more powerful computers and mobile devices), social factors (rapid uptake of social media by younger age groups), economic factors (increasing affordability of computers and software and growing commercial interest in the social media sites) and political factors (increasing political mobilization and several political changes) have boosted the social media revolution. The social media application has become a new way of life in all modern organizations including the educational institutions. The specialists have explored new avenues for better social media application in higher educational institutions. The social networking sites range from general-purpose tools for the generic community of interest to highly specialized tools for the support of learning in higher educational environment. The present study evaluated the uses and gratifications of social networking sites among university students in South India.

REVIEW OF LITERATURE

The higher educational institutions have also encouraged greater utilization of social networking sites for educational communication. Adequate studies are not conducted in India on the access, uses and gratifications of social networking sites among the stakeholders of higher education. Prominent studies concerning the present topic of investigation include – Reffay and Chanier (2002:12), Yang and Tang (2003:18), Igarashi, et. al. (2005:05), Knight (2006:07), Liccardi et. al. (2007:10), So and Brush (2008:14), Ess (2009:04), Ellison et.al. (2009:03), Krischner and Karpinski (2010:08), Collin et. al. (2011:01), Khan (2012:06), Tess (2013:16), Kuppuswamy and Narayan (2014:09), Rashid (2015:11), Willard (2016:17), Donelan (2016:02), Sinha (2017:13) and Stanley (2017:15). The review of literature clearly indicates that access to social networking sites, use patterns of social networking sites, practical uses of social networking sites and gratifications of social networking sites with reference to students and other stakeholders of higher education in India are not examined by the past researchers adequately.

SIGNIFICANCE OF THE STUDY

The social networking sites are widely used in educational institutions in India and abroad. A majority of the students in India make use of social networking sites for various purposes including enhancement of knowledge. Studies have revealed that interactions between students were most often primarily between existing friends rather than new connections and users were most often observing content rather than producing it. Similar to our knowledge about the types of social networking sites used, knowledge about the extent of use within educational institutions is quite limited. The impact of social networking sites is not comprehensively understood by the various stakeholders of higher educational development in modern times. Adequate scientific investigations are required to contribute new knowledge about the uses and gratifications of social networking sites with special reference to South Indian students who are pursuing higher education.

OBJECTIVES OF THE STUDY

The present investigation was carried out on the basis of following specific objectives. They include:

1. To assess the access to social networking sites to the university students in South India.
2. To evaluate the uses of social networking sites' among university students in South India.
3. To study the gratifications of social networking sites' among university students in South India.

CONCEPTUAL FRAMEWORK

Ess (2009) examined the issues and concerns of social media ethics with reference to education and laid a foundation for meaningful application of social media in the field of higher education. The scholar suggested that social networking sites should be used judiciously as the learners and teachers should be encouraged to reflect on how to deal with challenges connected to social networking sites in education. The present investigation was carried out on the theoretical foundation offered by Ess with respect to social media ethics.

RESEARCH DESIGN

The major objective of the present study was to examine the uses and gratifications of social networking sites among university students in South India who are pursuing higher education. The access to social networking sites, use pattern of social networking sites, practical uses of social networking sites and gratifications of social networking sites were systematically evaluated from the point of view of higher education management. The present study was planned and conducted in three stages. In the first stage, a pilot study was conducted in order to examine the feasibility and appropriateness of the tools and procedures of the study. In the second stage, questionnaire was developed and perfected in order to collect authentic primary data from the university students in South India. In the third stage, appropriate scientific statistical analysis procedures were followed to ensure systematic data analysis and interpretation. Overall, the present study approached the problem through a systematic survey method which fits into the context of the investigation. Primary data were gathered from about 436 students who are pursuing higher education in humanities, science, management, engineering and medical courses. Incidental sampling, stratified sampling and purposive sampling techniques were followed in selecting the respondents.

FINDINGS OF THE STUDY

USES OF SOCIAL MEDIA

- Social media were used to develop social network (74.31%).
- Social media were used to interact with teachers, researchers and fellow students (71.10%).
- Social media were used to obtain articles, videos and other study materials (59.17%).
- Social media were used to share ideas and experience with academicians and learners (73.85%).
- Social media were used to meet new people in the academic and social environments (68.81%).
- Social media were used to consult the specialists and seniors in times of need (65.14%).
- Social media were used to monitor academic trends and developments and gain deeper insights (63.30%).
- Social media were used to remain academically and socially active and efficient (**76.15%**).
- Social media were used to ensure better learning from others, reflection, story sharing and facilitating connections among people (66.97%).
- Social media were used to consolidate personal learning in an informal learning network (62.84%).
- Social media were used to incorporate better academic ideas into personality development (62.39%).
- Social media were used to create a community of learners following learning events (54.13%).
- Social media were used to manage class discussions out of class and obtain additional information (55.05%).
- Social media were used to put all the student assignments and other events on the calendar (55.96%).
- Social media were used to organize academic schedules among teachers and students (64.68%).
- Social media were used to construct academic knowledge through reading and participating in the blog sphere (55.05%).
- Social media were used to share daily information on resources and tools for academic progress (60.09%).
- Social media were used to access to leaders in the field and potential for professional development (51.38%).

GRATIFICATIONS OF THE SOCIAL MEDIA

- Social media were satisfactory learning platforms (81.65%).
- Social media were satisfactory means for socialization (73.39%).
- Social media were satisfactory tools of effective academic networking and interaction (74.77%).
- Social media were satisfactory instruments of intervention for research endeavors (65.14%).
- Social media were satisfactory platforms for personality development opportunities (70.18%).
- Social media were satisfactory sources of integration of the curriculum and mainstream of academic life (64.22%).
- Social media were satisfactory sources of tracking of all the intellectual resources (67.43%).
- Social media were satisfactory resources of self-directed learning for the young generation of learners (66.06%).

TESTING OF HYPOTHESES

H1. The university students in South India have not gained adequate benefits from the social networking sites.

The data which are presented in the thesis clearly reveal that the social media were useful to the university students of South India. Hence, the above hypothesis stands proved according to the data analysis.

H2. The university students in South India have not derived any satisfaction from the services of social networking sites.

The data which are presented in the thesis clearly reveal that the social media services were satisfactory to the university students of South India. Hence, the above hypothesis stands proved according to the data analysis.

IMPLICATIONS OF THE STUDY

- The stakeholders of education should develop necessary man power and infrastructural facilities to promote absolute digital literacy from primary to university levels.
- The higher educational institutions are required to prepare grounds for the optimum use of social media for participatory, inclusive and integrated educational development.
- The higher educational institutions should explore new avenues and opportunities for judicious and creative use of social media for educational development.
- The higher educational institutions should motivate the learners to use social media as complimentary tools of learning.
- The higher educational institutions should harness the potentials of social media for educational progress.
- The higher educational institutions should use social media for better social networking and social capital development.
- The higher educational institutions should create a balance between social media association and academic activities.
- The higher educational institutions should guide the students to ensure judicious use of social media and prevent negative addiction of social media.
- The higher educational institutions should promote the new generation of social media content producers to add real-world knowledge to their learning and the course in general.
- The higher educational institutions should enable the students to gain mastery over social media application and achieve success in their academic pursuits.
- The higher educational institutions should ensure the meaningful inclusion of social media in the higher-level academic courses.
- The higher educational institutions should encourage the teachers to design and incorporate social media activities into their course syllabi.
- The higher educational institutions should use new social media class room approaches that extend and enhance teacher-student interactions.

- The higher educational institutions should enable the visiting faculties and other resource persons to participate in the sharing of knowledge by using social media.
- The higher educational institutions should develop social media ethics in order to promote better culture of learning and social networking.

SUGGESTIONS FOR FUTURE RESEARCH

The present investigation was carried out to examine the access, uses and gratifications of social media with reference to the university students of South India. The study has revealed certain interesting and relevant findings academically. But, during the course of the study, it is understood that there are many areas which could be considered for scientific evaluation by the future generation of researchers. The educational utility and relevance of social media sites and their contents could be subjected to systematic content analysis in future. The role of social media in communication skill development, personality development, social mobility, social network development, social capital development, political mobilization, social transformation, political transformation, crisis management, disaster management, leadership development, entrepreneurship development, sustainable development, corporate communication, business management and other processes could also be subjected to scientific evaluation in future.

CONCLUSION

The social media have grown commendably in the new millennium as the effective participatory communication and development sources and resources. The social media have become effective means which have initiated critical bonds with the stakeholders of development in all spheres of human life. The social media play an important role in everyday life for academicians, researchers and students in the modern educational institutions. The social media have also become creative and useful source of higher education. The use of social media, multiplicity of social media, relevance of social media and competitiveness of the market are bound to increase in future. The social media have become active facilitators of higher education in the present times. They have also ensured better social mobility and connectivity in the world. The students have incorporated social media in their daily lives. The social media have brought about integrated learning regardless of space and time. The universities, research centers, development institutions, publication houses and other higher educational institutions should make necessary arrangements for the optimum utilization of social media. The social media have also emerged as complementary sources of knowledge, experience and expertise for the students, researchers and teachers. The stakeholders of higher education should also examine the positive and negative impact of social media on the students and ensure meaningful checks and balances for optimum and responsible use of social media for higher educational development in India.

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