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The Impact of Employee Attitudes on Job Satisfaction: A Comparative Study of University Professors in the Northwest Region of England

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Abstract

The purpose of this study is to provide greater understanding of the impact of attitudes on job satisfaction and to discuss issues related to the major practitioner gaps. The study seeks to present results from university professors studied from the Northwest Region of England. The purpose extends to reviewing significant theoretical and empirical contributions to the job satisfaction literature, emphasizing several current conceptual issues. The main finding indicates that good pay and opportunity for growth are great job satisfiers. The results also indicated perceived underpayment inequity resulting in negative emotional state.

The study focuses on three main objectives such as (1) the causes of job satisfaction, (2) the effect of negative attitudes on performance, and (3) how to influence positive attitude in employees. The objectives were examined in the context of various work related elements and their impact on the level of job satisfaction. Understanding of key elements such as pay, recognition, growth opportunities and job security can help HR practitioners and managers bridge the gap in knowledge between employee attitudes and job satisfaction. The study begins with a discussion of the definition of job satisfaction, noting several features of the definition that make job satisfaction an inherently complex social attitude. Furthermore, the study discusses the measurement of job satisfaction, bridging definitional conceptual issues and practical considerations. Several prominent theories of the antecedents of job satisfaction will be explored. Finally the study highlights some areas of research that particularly deserve future explorations.

Keywords – Job satisfaction, employee attitudes, Cognitive, Organizational Commitment, Job Characteristic Model (JCM), and Job Diagnostic Survey (JDI)

I. Introduction

The study conceptualizes job satisfaction, and in turn, seeks to help HR practitioners understand how to bridge the knowledge gap between employee attitudes and the consequences of job satisfaction on organizational effectiveness.The major practitioner knowledge gap which the study addresses is the causes of employee attitudes and job satisfaction.This is because the success of any organization relies on its workforce. As universities are the backbone in providing knowledge and contributing to the nation's economy, the efficient management of human resource and the maintenance of higher job satisfaction levels affect the growth and performance of an entire economy.In general, HR practitioners understand the importance of the work situation as a cause of employee attitudes, and it is an area HR can help influence through developing effective personnel management practices.

II. Review of Literature

There is confusion and debate among practitioners on the topic of employee attitudes and job satisfaction even at a time when employees are increasingly important for organizational success and competitiveness. The concept of job satisfaction has been defined in many ways. However, the most-used definition of job satisfaction in organizational research is that of Locke (1976) who defines job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences. Building on this conceptualization, Porter and Lawler (1968) state that job satisfaction is rapidly formed and is a transitory work attitude largely associated with specific and tangible aspects of the work environment.

In addition, many work satisfaction theories have tried to explain job satisfaction and its influence, such as: Maslow's (1943) Hierarchy of Needs, Hertzberg's (1968) Two-Factor (Motivator-Hygiene) Theory, Adam's (1965) Equity Theory, Porter and Lawler's (1968) modified version of Vroom's (1964) VIE Model, Locke's (1969) Discrepancy Theory, Hackman and Oldham's (1976) Job Characteristics Model, Locke's (1976) Range of Affect Theory, Bandura's (1977) Social Learning Theory, and Landy's (1978) Opponent Process Theory.

Building on this conceptualization, Hulin and Judge (2003) noted that job satisfaction includes multi-dimensional psychological responses to one's job, and that such responses have cognitive, emotional, and behavioural components. This tripartite conceptualization of job satisfaction fits well with typical conceptualizations of social attitudes (Eagley&. Chaiken, 2005).However, there are two apparent difficulties with this viewpoint. First, as noted by (Miceli, Jung, Near, Greenberger, 1991) social attitudes are generally weak predictors of specific behaviours, yet job attitudes are generally reliably and moderately strongly related to relevant job behaviours, Eagley and Chaiken, (2005). If job satisfaction is a social attitude, then how might we resolve this apparent inconsistency?

Although there is more to discuss when it comes to outcomes of job satisfaction, one possible reason for the apparent contradiction is that job attitudes may be more salient and accessible for workers than the social attitudes. For instance, cognitive and affective outcomes of job dissatisfaction are likely to permeate and influence an individual's thoughts from the moment the individual returns home from work, hence can spill over into non-work domains. Second, although most researchers include affect in their definitions of jobsatisfaction, such as measures of life satisfaction, instruments used to evaluate job satisfaction tend to assess cognitive more than affective aspects. This bias has led some to conclude that the missing affective component sufficiently impairs existing measures, Bernstein and Nash (2008).This factor will be further examined in the discussion of job satisfaction measurement.

There are several misleading notions that exist about job satisfaction. One such fallacy is that a happy employee is a productive employee (Syptak, Marsland, & Ulmer, 1999). Research has offered little support that a happy employee is productive and some research suggests that causality may flow in the opposite direction, from productivity to satisfaction (Bassett, 1994). Therefore, happy employees do not negatively affect productivity and can have a positive effect on society. Hence, it is still in the benefit of all parties to have happy and satisfied employees.

Another fallacy is that pay is the most important factor in job satisfaction. In reality, employees are more satisfied when they enjoy the environment in which they work (Berry, 1997). An individual can have a high paying job and not be satisfied because it is boring and lacks sufficient stimulation. In fact, a low paying job can be seen as satisfying if it is adequately challenging or stimulating. There are numerous factors that must be taken into consideration when determining how satisfied an employee is with his or her job, and it is not always easy to determine which factors are most important to each employee. Job satisfaction is very circumstantial and subjective for each employee and situation being assessed.

The Study

The main objective of the study is to compare the job satisfaction level of university professors in the Northwest Region of England and to ascertain whether their perceptions on compensation, growth opportunities, recognition, promotion and job security influence their job satisfaction. For this purpose, Hackman and Oldham's Job Characteristic Model (JCM) (Hackman & Oldham, 1976) has been applied, but with modified job facets as indicated above. The (JMC) model focuses on five job dimensions, skill variety, task identity, task significance, autonomy and feedback.

These psychological states then influence job satisfaction. Contextual factors, such as pay, growth, job security, co-workers and supervision further play an important role in bringing greater satisfaction and producing more and high quality work. These findings have been supported byJudge and Klinger, (2007). The focus on the JCM is primarily driven by two considerations. First, the JCM still remains the theoretical focal point in the current discussion of job satisfaction and work design and is still used as a powerful conceptual tool for job enrichment, DeVaro (2010).

Second, no study in UK has compared job satisfaction levels of professors within the context of Hackman and Oldham's model. The study took into consideration that universities studied differ with each other in terms of various human resources (HR) practices and policies, Sirgy, (2012). In addition, the literature shows that organizational contextual factors such as pay, growth opportunities, job security, among others, influence an employee's perception of job satisfaction, Stirling, (2008).

III.Methodology

Sample

The data were collected from 10 universities in the Northwest Region of England and these are leading universities. These universities were not selected at random, but were deliberately selected with a consideration for convenience to allow for the fundamental problem of access. The final selection was based on the permission granted by the universities to collect data. Convenience sampling is described by (Bryman and Cramer, 1990) as the most commonly used. In conclusion, it is judged that the sample is representative enough to enable generalizations to be made from the results.

Participants

The sample consisted of a total of 60professors. The professors were chosen because their many years of experience in working for high education institutions. Therefore, the sample was stratified into three groups 40–50 years (41%), with 39% between 25–40 years and 20% between 50–60 years. The average age was 42.7 years. The present study also used an open-ended questionnaire which complemented quantitative data. The responses offered a 'deeper' picture of personal experiences, especially on job satisfaction elements such as equality of compensation and job security. A crucial feature of this approach was its capacity to elicit explanations from the professors on every aspect of the elements that contribute job satisfaction. Furthermore, this allowed participants to respond to job satisfiers and dis-satisfiers beyond limited responses of the quantitative approach.

IV.Data Analysis

Data analysis consisted of examining the evidence given on the initial proposition of the five job facets for instance, pay, recognition, growth opportunities, promotion and job security. Explanation-building technique was applied and this allowed fundamental operation in the analysis of data and the significant factors that characterize them. A series of linkages were then constructed to link the five job facets to the explanations supplied by each professor. This is also akin to Yin's, (1994) explanation-building technique of which, the aim is to build a general explanation, based on analysis that fits each participant. At the end, a comprehensive final analysis was conducted using the constant comparative method (Strauss and Corbin, 1990). This dynamic process of data analysis and interpretation is known as grounded theory (Glaser and Strauss, 1987; Strauss and Corbin, 1990).

Measurement of Job Satisfaction

Most researchers recognize that job satisfaction is a global concept that is comprised of, or indicated by, various facets. The most typical categorization (Smith, Kendall &Hulin, 1969) considers five facets of job satisfaction, pay, promotions, co-workers, supervision, and the work itself. Locke (1976) adds a few other facets: recognition, working conditions, and company and management. Furthermore, it is common for researchers to separate job satisfaction into intrinsic and extrinsic elements whereby pay and promotions are considered extrinsic factors and co-workers, supervision, and the work itself are considered intrinsic factors. Clearly, when considering the facets of job satisfaction, it is a manifest variable in that overall job satisfaction is comprised of more specific satisfactions in different domains. Job satisfaction is also a latent variable in that it is likely that people's overall attitude toward their job or work causes specific satisfactions to be positively correlated.

With that caveat in mind, two further issues warrant discussion. First, the role of affect in job satisfaction and its implications on job satisfaction. Second, there is the practical issue of how to measure job satisfaction. Furthermore, affect is central to any definition of job satisfaction, or job attitudes more generally. However, this acknowledgment of the role of affect creates problems for researchers as noted by Hulin and Judge (2003) in the job satisfaction literature, and Coutts, and Gruman, (2005). In the subjective well-being literature, affective reactions are likely to be fleeting and episodic state variables rather than consistent chronic, trait-like variables. Measurement of affect should reflect its state-like, episodic nature. Otherwise we become enmeshed in a methodological stalemate (Baker, 2004) in which researchers attempt to study propositions of newly developed theories with methods and analyses appropriate only to the needs of an older generation of theoretical models.

Turning to practical issues in measuring job satisfaction, in the literature the two most extensively validated employee attitude survey measures are the Job Descriptive Index QDI; Smith et al., 1969) and the Minnesota Satisfaction Questionnaire(MSQ; Grant, Fried, and Juillerat, (2010).The JDI assesses satisfaction with five different job areas: pay, promotion, co-workers, supervision, and the work itself. This index is reliable and has an impressive array of validation evidence. The MSQ has the advantage of versatility-long and short forms areavailable, as well as faceted and overall measures. As for overall measures of job satisfaction, (Glisson and Durick, 1988) job satisfaction can also include chances of growth.

Two additional issues concerning the measurement of job satisfaction are worth consideration. First, some measures, such as the JDI, are faceted, whereas others are global. If a measure is facet-based, overall job satisfaction is typically defined as a sum of the facets. Weiss, and Cropanzano, (1996) found that individual questions about various aspects of the job did not correlate well with a global measure of overall job satisfaction. Based on these results, the author argued that faceted and global measures do not measure the same construct. In other words, the whole is not the same as the sum of the parts. Weiss, and Cropanzano concluded. The results of the present study argue against the common practice of using thesum of facet satisfaction as the measure of overall job satisfaction". (e.g., Judge, Thoresen, Bono, and Patton, 2001).

Job Characteristics Model

The job characteristics model (JCM) argues that jobs that contain intrinsically motivating characteristics will lead to higher levels of job satisfaction (Hackman& Oldham, 1976). Five core job characteristics define an intrinsically motivating job: (1) task identity that is the degree to which one can see one's work from beginning to end; (2) task significance-degree to which one's work is seen as important and significant; (3) skill variety-extent to which job allows one to do different tasks;(4) autonomy-degree to which one has control and discretion over how to conduct one’s job; and (5) feedback-degree to which the work itself provides feedback for how one is performing the job. According to the theory, jobs that are enriched to provide these core characteristics are likely to be more satisfying and motivating than jobs that do not provide these characteristics.

More specifically, it is proposed that the core job characteristics lead to three critical psychological states such as experienced meaningfulness of the work, responsibility for outcomes and knowledge of results, which, in turn, lead to outcomes such as job satisfaction.

There is both indirect and direct support for the validity of the model's basic proposition that core job characteristics lead to more satisfying work. In terms of indirect evidence, research studies across many years, organizations and types of jobs show that when employees are asked to evaluate different facets of their job, such as supervision, pay, promotion opportunities, co-workers, and so forth, the nature of the work itself generally emerges as the most important job facet Jones, (2006). In addition, of the major job satisfaction facets such pay, promotion opportunities, co-workers, supervision, the work itself facet is often strongly correlated with overall job satisfaction, as well as with important outcomes such as employee retention (e.g., Field, (2008); Harter, Schmidt, and Hayes, (2002).For instance, Field (1996) reported a true score correlation of .50between job characteristics and job satisfaction.

The Consequences of Job Dissatisfaction

Often, the focus is on Job Satisfaction, but what about those who become dissatisfied? Not only is satisfaction important in running a happy and productive work place, but also job dissatisfaction can cost the company Judge, and Kammeyer-Mueller, (2008).For example unhappy workers that call in sick and find ways to avoid working and this can cost an organization a lot of money. Therefore, companies should employ strategies and techniques to increase overall job satisfaction and revenue, Kazi, and Zadeh, (2011).Often some employees are disengaged with their work causing them not to perform at their best. In order for companies to increase productivity and efficiency, they must have employees who are working at their best, Aamodt, (2009).

According to the exit, voice, loyalty, and neglect framework (Farrell, 1983), employees' response to dissatisfaction with the workplace can take four forms, each of which differs from the others on two dimensions: active vs. passive and constructive vs. destructive. The four responses are:

1. Exit – refers to behaviour aimed at leaving the company, such as looking for a new job. Exit is destructive and active response.

2. Voice – refers to employ initiative to improve conditions at the organizations, for example, offering ideas on who to improve the business. Voice is an active and constructive response.

3. Loyalty – refers an employee's attitude of trust toward the organization. It can manifest itself as a passive, but optimistic hope for improvements to come about. Loyalty is a passive, but constructive.

4. Neglect: neglect occurs when an employee shows absenteeism, shows up late to work, and expends less effort at work. By performing inadequately at work, the employee is allowing conditions to deteriorate. Neglect is passive and destructive.

Farrell further explained that cognitive belief about work is not a fixed emotion; it can constantly be altered and influenced by current happenings in and out of the company which cause feelings change for better or worse. Job productivity as well as many other important aspects to a happy work environment has been proven to work better with more satisfied workers. Changes in the work structure can significantly improve to increase the satisfaction of employees.

Discussion

The results indicated that 53% of the professors studied find good pay and benefits to be one of the greatest satisfiers. Hence, some universities incorporate a differential pay structure that is performance-related pay and continue to reward professors through several mechanisms, such as lucrative benefits and holiday packages as a token of achievement. However 10% of the professors cited recognition as one of the main satisfiers. It was interesting to note that those who linked recognition to job satisfaction were in the age category of 50-60 years. This clearly demonstrates that older professors are motivated by recognition rather than money. These professors felt that their efforts and abilities were recognized, valued and aptly rewarded, (Miceli, Jung, Near, & Greenberger, 1991). Pay instrumentality, that is, a linkage between pay and performance, has been found to play an important role in bringing job satisfaction. It influences one's psychological state of being involved in meaningful work for which one is appropriately rewarded (Mueller, and Kim, 2008).In addition, performance-related pay allows opportunities for worker optimization and does not crowd out intrinsic motivation, thus increasing overall satisfaction, satisfaction with pay, and satisfaction with job security (Syptak, Marsland, and Ulmer, (1999).

However, some female professors stated that they are receiving less pay than their male counterparts. This perception created the state of perceived inequity. In his study, (Swift, 2007), discovered that the best predictor of job satisfaction is the belief that one is treated in a fair and equitable manner. According to the equity theory (Adams, 1965), people tend to compare their input/output ratio with that of others. These comparisons can result in underpayment inequity, overpayment inequity and equitable pay. In the present study, the results indicated that some women perceived a state of underpayment inequity. The repercussions of experiencing a negative emotional state can be quite detrimental. For instance, a study by (Spector, (1997) indicated that feelings of underpayment can lead to decreased performance and low productivity. In a study on job satisfaction conducted by (Carsten, and Spector, 1987), it is observed that compensation may not be the main motivator for employees, but remains one of the most fundamental and valued motivators.

Although salary holds an important place, its long-term impact is less significant compared to training and growth opportunities. Thus, 15% of professors expressed greater satisfaction with the growth factor of their jobs. The growth facet symbolized that these professors were experiencing and foreseeing excellent career advancement opportunities, (Herzberg's 1968) theory effectively delineates the reasons behind it. According to Herzberg's two-factor theory, there are motivational and hygiene factors present in one's job. Rewards and benefits are hygiene factors, so if they are not present, they will bring dissatisfaction, but their presence will not necessarily bring job satisfaction. When HR practices are well implemented and used as a growth and developmental tool that can lay out one's future career plans.

It has been shown that individuals who perceive promotion decisions as fair and just are likely to experience satisfaction with their jobs Tait, Padgett and Baldwin, (1989).In that regard, 12% of the professors studied highlighted that promotion played a pivotal role in achieving job satisfaction. They indicated that the pace of advancing is faster, when promotion is performance based and not only based on seniority. They expressed that they have autonomy and get ample opportunities to carry out meaningful and challenging tasks within their job. On the other hand, lack of autonomy, hierarchy in the organization and organizational politics are among the major dissatisfies, Staw and Ross (1985).

Furthermore, job security is the most prominent quality in any organization, but with the tight government funding, universities are stretched in their budgets and therefore, canlay off employees. As a result professors often feel insecure about their jobs. This is why in the present study, 10% of professors perceived job security as contributing to their job satisfaction. Job security is based on performance as well as the impact of changes in government policies, which in turn, affect universities. Despite good performance, employment can be terminated if current policies and financial situations are not conducive.

These factors cause anxiety and a feeling of uncertainty among professors and therefore, creating a sense of insecurity. One of the statements in the scale asked participants to rate how secure they see their future in the university; the responses indicated uncertain external factors as mostly contributing to the perceived job insecurity. However, the emerging trend of the private higher education universities in UK presents a range of potential opportunities and job security. These education institutions provide funding systems that give students a choice of private education, and this creates competition for expertise. These institutions offer professors lucrative job opportunities in terms of pay, perks and working environment to their employees. The universities offer attractive retirement schemes and large benefits packages. Therefore, attracting and retaining talent is another emerging concern for the public universities. The consequence of this is that some professors from public universities get attracted to joining private universities because of job security.

Implications and Suggestions

The study brings forth the fact that compensation, recognition, growth opportunities, promotion and job security play a significant role in influencing professors' perceptions of job satisfaction. By leveraging this fact, jobs can be enriched and can be made highly motivating and satisfying for professors. Furthermore, the present study attempts to enrich the existing knowledge base in the area of job satisfaction in the higher education sector, as there have been very few studies within the UK context that have studied professors' perceptions of job satisfaction.

The sector needs to increase professors' job security by introducing more permanent contracts. In addition, human resource practices must be effectively and fairly used to enrich one's job. HR practices can be potentially used to ensure equitable salary scales and disbursement of growth opportunities. Furthermore, these universities can introduce special schemes related to pension, retirement, and other related benefits to enhance the sense of job security.

Limitations of the Study

One of the limitations of the present study is that the data collection was restricted to only 10universities in England. It is suggested that in order to generalize the findings to the higher education section in UK, a comparative study should be expanded to include Wales, Scotland and Ireland. Another limitation of the study is its reliance on cross-sectional data (data collected at a given point of time) and self-report data. Future studies may address this aspect by conducting longitudinal studies. The literature indicates that individual characteristics also affect job satisfaction, while there were demographic differences based on age in the sample; these differences were not adequate to make conclusions with respect to demographic differences. Future studies could explore and compare job satisfaction on factors such as gender and ethnicity.

Future of Job Satisfaction Research

Based on the review of the job satisfaction literature, useful suggests for future direction on job satisfaction research is offered. First, as might be gathered from this review, and has been noted in the subjective well-being literature, more broadly there is no consensus on the roles of cognition and affecting job satisfaction research, Tasnim, (2006). Although the researcher has measured job satisfaction using five facets, this does not imply that this is "settled law"-there is more to be learned about how cognition and affect are intertwined in job satisfaction research. Rather than focusing on measurement properties, the preference is for future research to look at more substantive issues in cognitive processing and to focus on moods and emotions. For example, despite the considerable impact of affective events theory (Vroom, 1995), on job attitudes research, there is still limited understanding of how affective events are most salient to individuals, how individuals process this information, and what the cognitive, affective, and behavioural implications of these events might be. Another area for future research is the role of goals in job satisfaction, (Judge, Thoresen, Bono, and Patton, 2001).

As (Thomas, Bubholtz, and Winklespecht, 2004) noted in his review, the perspective of job satisfaction perspective is important in motivating employees. However, the role of goals in well-being is not perfectly clear. Some have argued that the explicit goal of happiness is likely to make the realization of this goal elusive, The Pennsylvania State University (2010). Research by (Bacharach, Bamberger and Conley 1991), suggests that goals, although improving performance, are likely to breed dissatisfaction because they involve holding oneself to a high standard. On the other hand, the self-concordance model suggests that the goals that are pursued for intrinsic reasons are more likely to bring happiness than those pursued for extrinsic reasons. There is support for this position in both the subjective well-being Arvey, Bouchard, Segal and Abraham, (1989) and job satisfaction (Bassett, 1994), literatures. Thus, more work on goals and job satisfaction is needed, conceptually and empirically.

Finally, increasingly the chasm between psychology and economics is being bridged. Some economists, for example, are using neuroscience to determine how brain activity is related to economic decision making Bright, (2008). According to (Greenhaus, Parasuraman, and Wormley, 1990) economic concepts can be applied to the study of well-being. Outside of work on how labour market conditions can affect the degree to which individuals will leave dissatisfying jobs (Hill, Hawkins, Ferris and Weitzman, 2001). However, little job satisfaction research has made use of economic concepts. There is an interesting blend of economic and psychological concepts, but, the researcher is not aware of any model with direct tests to link these concepts in whole or in part. Such tests would prove worthwhile.

V. Conclusion and Future Directions

In summary, job satisfaction constitutes cognitive, affective, and behavioural aspects of peoples' work and non-work lives. These features accentuate the importance of job satisfaction as a construct worthy of attention in organizations. The reciprocal nature of job attitudes and subjective well-being highlights the fact that a sound understanding of one domain is incomplete without due consideration of the other. The field of industrial/organizational psychology has a long, rich, and, at times, controversial history related to the study and understanding of employee attitudes and job satisfaction.

This research work is very specific to the job facet model studied and how this affects job satisfaction, while other publications can provide practical guidance on understanding, measuring, and improving employee attitudes (e.g., Jex, (2002); Judge and Church, (2000).One likely future direction of employee attitude research will be to better understand the inter-play between the person and the situation and the various internal and external factors that influence employee attitudes. In particular, a better understanding of the role of emotion, as well as broader environmental impacts, is needed and has been largely overlooked in past research. In addition, greater insights on the relationship between employee attitudes and equitable practices, particularly on pay, will assist HR professionals as they strive to improve job satisfaction and organizational commitment.

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Strategies for Effective E-Governance Management

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Abstract

The essence of e-Government is to be able to seamlessly integrate the disparate Information and Communication Technology initiatives of government agencies to provide integrated services to all the objects targeted like the citizens, businesses and even the Government itself. It is the unification of back-ends of agencies on the one hand and the front-end delivery channels on the other. The process of governance has been and is continuously impacted by the developments in various technologies. It brings down the cost, improves the process quality and makes a speedy reach to all the objects targeted. It considers social, economic and environmental aspects in the decision making of its policies. The extent to which the Government depends on internal IT assets plays a significant role in determining the E-Governance implementation. E-Governance provides many opportunities to improve the quality service to the citizen. An effective strategy will result in significant improvements in the E- Governance. The strategy should involve a good leadership and vision. This paper stretches its objectives for a conceptual framework to be implemented grouping the Governance with Information and Communication Technology which is the E-Governance and examines the relationship between an organization's technical environment and managerial perceptions of E-government's effectiveness. The main goal of this paper is to bring out the concerns related to management in E-Governance and application of the framework in them.

Keywords: Leadership, Value of Vision, E-Governance Management, Information and Communication Technology

I. Introduction

Modern administrative systems have become more and more information-based. This has profoundly altered the environment in which governments, citizens and other organizations operate. It has also impacted the way in which new systems are being designed. E-Governance is the outgrowth of the efforts made by the governments to improve relations with their citizens. With its ingrained transparency and openness, given the principles of Internet, E-Governance brings governments more closely to their citizens. Therefore, E-Governance has a larger social angle, as it ensures a more wide and representative democracy.

Governments have also embraced Information and Communication Technology (ICT) in the form of E-Governance for better service delivery and information dissemination to citizens (G-2-C) and for intra government transactions (G-2-G). With technological revolution, it is easier for the governments to maintain consistent and cordial relationship with citizens and other government departments. It is a strategic opportunity for the governments to harness Information Technology to provide service excellence by increasing the efficiency of service and information delivery to citizens; build and strengthen the links and cooperation between government; its citizens and stakeholders; realize operational and financial efficiencies; assist in community building and outreach; and build an environment which encourages innovation.

New technologies demand new types of implementation models. In the conventional approach of e-governance, the project ownership lies with the public sector itself along with the responsibility for funding it and bearing the entire risk. E-Governance has several dimensions and that implementation of a comprehensive programme of e-government involves a multi-sectored approach. The successful use and adoption of E-Governance initiatives is largely dependent on the proposed or managed technical environment. Most prominent theories regarding the effectiveness of E-Governance place the technical environment in a prominent position as a determining factor in the E-Governance management. This paper mainly focuses on the strategies for effective E-Governance Management as a case study methodology.

II. Conceptual Framework

Electronic Governance is the application of technology by government to transform itself and its interactions with customers, in order to create impact on the society. According to Dawes (2008), E-Governance comprises the use of Information and Communication Technologies (ICTs) to support public services, government administration, democratic processes, and relationships among citizens, civil society, the private sector, and the state.

Dimensions and Elements of Electronic Governance

GOVERNMENT	TECHNOLOGY	INTERACTION	CUSTOMERS	SOCIETY
Mission	Equipment	Channels	Information needs	Demography
Role	Infrastructure	Channel Strategy	Service needs	Digital Inclusion
Value	Data	Interoperability	Producer roles	Institutional change
Operation	Social Media	Partnerships	Consumer roles	Social tension
Service	Services	Goals	Accessibility	Participation
Institution	Applications	Governance	Change	Globalization
Inspection		Transactions	Trust	Migration
Enforcement		Participation		Public value

E-Governance for sustainable development is the use of ICT to support public services, public administration, and the interaction between government and the public, while making possible public participation in government decision-making, promoting social equity and socioeconomic development, and protecting natural resources for future generations.

The agency charged with E-Governance implementation has to manage the below subjects that comprise the management of E-Governance and the models for the agencies or institutions.

Managing Policies: The systematic development of the E-Governance sector calls for the designing, promulgation, enforcement and review of number of policies such as ICT policy, E-Governance policy, Telecom policy, Security policy, Private Public Partnership policy and so on.

Managing People: E-Governance has to be implemented and used by the people within or outside the government. Managing these people is a complex task. People management involves awareness building, education, training, coordination, team building and so on.

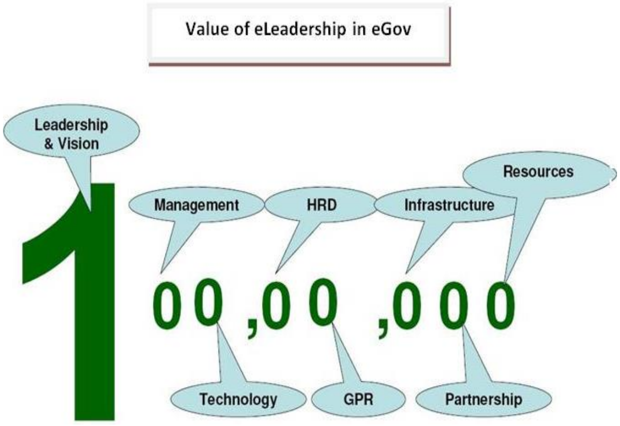
Managing Process Reform: Managing reform process is of pivotal significance to E-Governance implementation and involves service definition, Business Process Reengineering (BPR), legal process reform and delivery channel reform.

Managing Technology: Most of the conventional E-Governance projects were built pre dominantly around technology. The tasks involved in translation E-Governance vision into reality through technology are the design and development of architecture, prescription of standards, security and procurement.

Funding E-Governance projects: Projects of E-Governance can easily attract commercial funds for implementation. Mostly initial activities like developing vision and standards are funded by the Government.

Managing Partnerships: The concept of Public Private Partnership could provide the partnership in projects between various agencies. Expertise is required in designing suitable partnership models, crafting the contracts and steering partnerships.

Managing E-Governance therefore means managing a large portfolio of divergent responsibilities in a coherent manner. Illustration below depicts the necessity and high level dependency of E-Governance on Leadership. It reinforces the fact that only leadership and vision can give some value to other resources and in absence of leadership and/or management with/without vision then the other resources in the E-Governance initiatives will result to the zero value. Many experts point to the policy level leaders of E-Governance for the lack of leadership qualities and failure of E-Governance projects. Hence for effective E-Governance initiatives an effective management is needed as shown below:



In the illustration above, the relationships between domains are generally asymmetric in the sense that one domain helps fulfill the goals of another domain. This can be simply described as the leadership given for drafting and adopting the E-Governance policy, strategy and implementation for their organizations. It clearly indicates that the leadership and vision add an immense value to all other components of E-governance management.

III. Discussion

There are various models globally to implement the Electronic Governance in each sector. The above framework or model on e-leadership reveals that there are differing perspectives on the usefulness and credibility of the existent tools. Hence for a clear understanding the various competencies for e-leadership and the various known issues are discussed below. It is necessary to look at eight managerial competencies described below.

1. Capacity to visualize the destination of E-Governance and the results of E-Governance, opportunities for their organizations.

2. Capacity to build the E-Governance vision for their organizations.
3. Capacity to visualize the future organization and fill the gaps in that.
4. Define broad direction and E-Governance road map for the organization.
5. Capacity to make the top to bottom level managers as owners' of the E-Governance vision for E-Transformation.
6. Strategic thinking and strategic communications.
7. Capacity to direct the E-Governance project at policy level and manage the change.
8. Capacity to negotiate with E-Governance service providers for improving the E-Governance benefits.

Usually the political executive of the state brings in this leadership and vision. Lack of such leadership may lead to certain issues such as given below.

- The E-governance objectives may not be clear leading to ineffective planning.
- Integrity and inter operability among different agencies could not be contemplated.
- Only a visionary leadership can take bold decisions at right time. Inefficiency in this leads to delays, partial or complete failures and any kind of controversies.
- Private public partnership could be achieved only with a good leadership and vision.

Based on the above issues, to go higher up on the e-Governance management, some of the steps suggested in e-Governance are given below.

- Articulate e-Government vision and strategy
- Review the policy
- Prioritize the services
- Design the functional and technical architectures for each service
- Initiate each project with a pilot approach
- Implement change management programs across all agencies
- Public – Private Partnership could be adopted
- Publish policies on security and privacy
- Establish data centres with gateway

Obtaining e-leadership in governance requires a multi pronged effort which may be possible by a structured approach but it should overcome the issues stated above. The steps discussed above should overcome the above mentioned issues in e-Government management.

The findings also show that the E-Governance management related research pursues a clear multi-disciplinary approach. According to Kajikawa (2008), the challenge ahead is to explore if such research could become inter or trans-disciplinary. To this end, despite the maturity of many disciplines contributing to the E-Governance management related research, there is a clear need to strengthen theoretical foundations.

IV. Applicability

It is useful for any state embarking on a large E-Governance initiative to have an idea of where each of the components and sub-components would be relevant and what management structures would be best suited to deliver results at each level. The government structures of E-Governance have to be established at three levels viz. the Apex policy making level, Apex strategy formulation level and the Enterprise level; for effective policy making and strategy formulation.

E-Governance efforts are in the ultimate analysis need to be managed efficiently for producing the overall impact. Project Management Systems thus have a vital role in the E-Governance. They enable to keep track of the progress of multiple projects and the tasks and sub-tasks within each project and their inter dependencies. They also help draw the critical paths and allow allocation or reallocation of various resources to the projects or tasks. According to Bridges.org (2001), each tool has its own impact, benefits and limitations and therefore to be carefully selected in order to fulfill the required goals. In large implementation, the models may be lacking and hence every model should require redesigning in order to be a comprehensive assessment tool.

V. Conclusion

The success of e-government lies in applying the principles in a coherent and holistic way by infinite people across agencies, states consistently over a period. E-Government has already occupied a significant place in the global economy. The various agencies of United Nations Organization (UNO) and the World Bank provide huge support in e-government initiatives. As many arguments for Electronic Governance planning prove, Electronic Governance project implementation is a complex exercise and more research is needed to identify challenges, good practice and solutions for successful implementation. This implies the need for a certain amount of organizational change strategies with effective leadership addressing issues like creation of shared vision, motivation of stakeholders, dealing with resistance to changes, obtaining political support, planning intervention strategies, reallocation of responsibilities and so on. New technologies demand new types of implementation models. Hence there is always a way and necessity for betterment in this. In order to make progress in a new research area like Electronic Governance Management, there is a need to build a good understanding of the underlying concepts and to assess the state of this area and its immediate neighborhood. In order to fulfill this need, this paper presented a conceptual framework for managing Electronic Governance implementation. The framework identified relationship of subjects with their inter-relationship in managing Electronic Governance implementation. The main contribution of the paper is to build a good understanding of the nature and state of the E-Governance management related research domain, and to establish a foundation for further E-Governance related research.

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In Search of Employee Well-Being: A Revisit

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Abstract

A systematic review of literature on employee well being (EWB) was done to explore the answer to the following questions: 1) what is employee well-being (EWB)? 2) What are the possible antecedents of EWB? 3) How can we enhance the EWB in organizations? The previous reviews reflect that well-being is a commonly used term and it is of different types. The cited researches also dealt with various antecedents and consequences of EWB and also the ways to improve it through enterprise assistance programs and workers wellness programs. This paper intends to update and expand the previous research contributions on EWB.

Key words: Well-being, stress, employee engagement, burnout, organizational support, passion

I. Introduction

Human capital is one of the important constituents of any successful organization. To ensure this, it is necessary that human resource or employee to work effectively, and be healthy. The performance of employees is not just dependent on the competencies possessed by them, but also on the well-being of the employees. Employee's physical and mental health is affected by the number of work responsibilities. World Health Organization definition of health as "a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity" (Preamble to the Constitution of the World Health Organization (1948).

The well-being of employees is in the best interest of both communities and organizations. The work place is a significant part of the employee's life that affects his or her life and well-being of the community (Gallup). Organizations are showing significant amount of interest in employee well-being (EWB). For the successful management practice, employee well-being plays a central role. Likewise, burnout is a severe problem in today's society; it is related to various problems like increased absenteeism, physical and mental health problems (Leiter and Maslach, 1998). Researchers show that burnout is negatively associated with both the individuals and the organizations. Burnout leads to symptoms like somatic problems, low energy, reduced performance, turnover and reduced organizational commitment and has a major impact on the organizational effectiveness and profitability. If the employee works excessively hard, and works for long hours then, it affects his wellbeing. Sometimes, employees put extra efforts in their work to get the results, while doing so they generally neglect their role outside work, which creates imbalance in the life domain giving rise to quarrels and conflicts. Here, in this article our aim is to explore the concept of employee well-being.

The presence of well-being in the organization leads to various positive outcomes like employee job satisfaction, job commitment, productivity/ performance and leads to reduced turnover. The article has been divided into three parts. First part will tell us about the two types of well being i.e. subjective wellbeing and psychological well being, second part about the various factors affecting employee well-being and third part discusses about interventions for promoting the well being of employees at the workplace.

Types of Well Being

Earlier researches show that there are various kinds of well-being. However in this study the authors will be focusing on two kinds of well-being i.e. subjective well-being, and psychological well-being. The subjective well-being (SWB), (Diener et al. 1999) is related to employee's experiences at the workplace, while psychological well being (PWB), (Ryff, 1989) states the affect of job demand, job control and social support on the well being of employees at workplace.

Subjective Well Being (SWB)

SWB means the presence of positive experiences (McCullough et al., 2000) and the absence of negative experiences (Shahar and Priel, 2002). Another component of SWB is the presence of one's life satisfaction as a whole (Dienner et al., 1999). SWB has a positive relationship between performance and job satisfaction (Russell, 2008; Miles et al., 2002; Judge and Locke, 1993). Differences in subjective well being scores have been found across different cross cultural studies towards various factors like individualism-collectivism, human rights and wealth (Diener et al. 1999), hence we can say that importance of each factor varies from culture to culture and place to place.

Psychological Well Being (PWB)

Psychological Well-Being (PWB) is defined as "encompass a breadth of wellness that includes positive evaluations of one's life, a sense of continued growth and development as a person, the belief that the life is purposeful and meaningful, the possession of good relationships with other people, the capacity to manage one's life and the surrounding world effectively and a sense of self-determination" (Ryff, 1989, p.99, c.f. Kathryn M. Page, Dianne A. Vella Brodrick, 2008). PWB which is affected by job demands, job control, social support and it further influences the job satisfaction and health of the employees (Peter E.D. Love, Zahir Irani, Craig Standing, Marinos Themistocleous, 2006). The interaction of job demand and job control induces stress among workers (Fox et al. , 1993). Karasek and Theorell (1990) found that the support of co-workers and supervisors is an important factor to reduce stress in working environment. Job demands are defined as being overloaded with the work, having less time for the assigned task. By job control it meant, the workers ability to take decisions related to work environment (Ganster, 1989) and control in the workplace includes rest breaks, work flexibility, choosing holidays etc. While, social support is the understanding or the interaction between the coworkers and the management (Wiess, 1983; Thong and Yap, 2000). Social support is one of the buffering factors to the stress (Quick et al., 1990; Leong et al., 1996; Munro et al., 1998). From the previous researches it is found that there are two dominant approaches towards of psychological well being i.e. hedonic and eudaimonic approach. Hedonic approach defines well being in terms of happiness, pleasure, reduced stress, higher satisfaction (Diener, 1984; Payne & Morrison, 2002; Siu, 2002; Wright & Hobfoll, 2004), whereas, eudaimonic approach focuses on the pleasure as well as on meaningfulness (Ryan & Deci, 2001; Ryff, 1989).

Various Factors and Interventions affecting the Well-being of Employees

There are various factors which contribute towards the well-being of the employees. These factors play a significant role in increasing or decreasing the employee well being.

Organizational Support

With time an employee develops a sense of belongingness towards an organization (Aslege & Eisenberger, 2003; Eisenberger et al., 1986), and makes the organizational norms and values a part of the way they think and behave (Weiner, 1982). When employees interact with the organization, they develop certain kind of attitude towards the organization which influences their behavior. Organizational support is found to be one of the factors which have a strong impact on the commitment to the organization (Eisenberger et al., 2001). Previous researches have suggested that positive work experiences influence the psychological well-being of an individual (Ryff & Keyes, 1995;

Ryff & Singer, 2002). If the organization extends support to the employees, it means that organization is committed towards its employee; it values their contribution and cares about the employee's well-being. And this strengthens the employee's belief in the organization and makes them committed towards their work and organization. Eisenberger et al., (2001) posit that there is a reciprocal relationship between organization and employees. Through organizational support, employees feels themselves part of the organizations achievements and increases their trust in the organization thus, enhancing their feelings of competence and worth (Eisenberger et al., 2001, George & Brief, 1992). Organizational commitment is one of the important concepts in the study of organizational behavior (Meyer & Herscovitch, 2001). It has been described as "a psychological state that binds an individual to the organization (i.e. makes turnover less likely)" (Allen & Meyer, 1990, p. 14, c. f. Aggarwal-Gupta, Vohra N, 2010). Organizational support enhances the psychological well-being of employee's and encourages them towards the development of positive attitudes towards the organization (Ryff & Keynes, 1995; Ryff & Singer, 2002, Luthans &Church, 2002). Perceived organizational support (POS) is also found to be positively related to organizational commitment (e.g., Settoon, Bennett, & Liden, 1996). POS is defined as people's "global beliefs about the extent to which the organization cares about their well-being and values their contributions" (Eisenberger, Huntington, Hutchinson, & Sowa, 1986, p. 501, c.f. Fuller, J Bryan; Barnett, Tim; Hester, Kim; Relyea, Clint, 2003). In recent years, organizational support has come out as an important topic of discussion. Studies have found a positive relationship between perceived organizational support and commitment, job satisfaction, justice and organizational citizenship behavior (Eisenberger et al., 1997; Eisenberger & Rhoades, 2002; Shore & Tetrick, 1991). When the organization is supportive, then the employee rarely thinks of finding opportunities outside their present job. Organizational support is positively related to organizational citizenship behavior. As the employee receives support from the organization, he feels his responsibility to perform in a better way showing some discretionary effort in work in the form of organizational citizenship behavior. Thus, it was found that organizational support increases the commitment, satisfaction along with organizational citizenship behavior, it influences the job related attitude i.e. job satisfaction and reduces the turnover intentions of the employee.

Work-Family Culture

Work and family culture has an impact on the well-being of the employees for enabling them to balance their work and family life (Thompson et al., 1999). Trying to achieve balance demands between both the roles is a problem to both employer and the employees (Graham and Crossen, 1996; Hammonds, 1996). Work-family conflict is termed as inter-role conflict because pressures from either of the roles i.e. work or family can have important conflicting and stressed impact on either of the work and family domains (Greenhaus & Beutell, 1985). In large organizations, it is found that tightly structured jobs and inflexibility in the time schedule result in the work family conflict (Greenhaus and Parasuraman, 1986; Greenhaus et al., 1989). It is the organization's as well as the supervisor's responsibility to provide some freedom to the employee and offer flexibility in his job (Loscocco, 1997). Such initiatives can reduce the work-family conflict; employees are able to handle the work and home effectively and efficiently thereby, increasing the well-being of employees (Greenhaus et al., 1989). Autonomy can be one of the factors that allow employees' to structure their job in the way they want to craft it by providing flexibility in their work schedule, further reducing the work-family conflict (Greenhaus & Kopelman, 1981; Greenhaus and Parasuraman, 1986). Flexibility is one of the aspects which decrease the work-family conflict (Loscocco and Roschelle, 1991; Pleck et al., 1980; Quinn and Staines, 1978). Likewise, job involvement has also been found to influence work-family conflict as it refers to an extent to which an employee is involved in his work role. Sometimes, employee gets too much immersed into his job that most of his time is spent in work only, and he is unable to spend good time with his family. The increased amount of involvement in work also leads to loss in energy and time, he starts feeling pressurized (Frone et al., 1992; Greenhaus and Beutell, 1985; Parasuraman et al., 1996; Wiley, 1987). This excess loss of time and energy leaves the employee exhausted, thereby reducing his role in the family i.e. less time and energy in the family role. Working for long hours can lead to fatigue, irritation and stress, which interferes in the family life of a person (Parasuraman & Simmers, 2001).

There are three kinds of work-family conflicts, 1) time based conflict 2) stress based conflict 3) behavior based conflict (Greenhaus and Beutell, 1985). In time-based research, employee gives so much time to one role that they are unable to give time to the other role. In stress-based research, employee takes so much stress from one role such that he feels exhausted in the other role domain, while behavior-based conflict means the carrying certain behaviors which may be good in one role, but are not suitable for the other role.

(Greenhaus and Beutell 1985, p 77, c.f. Ballout, Hasan, 2008) defined work family conflict as "a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect." Previous researchers have found that there are few opposing views relating to work-family conflict are namely positive spillover, compensation, and segmentation. Positive spillover meant that experiences from one domain (like moods, attitudes etc.) are carried to the other domain making both the domains similar (Lieter and Durup, 1996; Kabanoff, 1980). Compensation, balances the work and non-work spheres of life. If the employee is unable to give much at home, but is provided with benefits like overtime pay, bonus, incentives etc, and then these things can act as buffering items (Lieter and Durup, 1996; Kabanoff, 1980); whereas, in segmentation, the roles are well-defined in work to non-work life domains (Lieter and Durup, 1996; Kabanoff, 1980). It is found that work-family conflict is negatively related to job, life and career satisfaction and is positively related to depression and somatic symptoms (Martins et al. , 2002; Stroh et al. , 1996; Tenbrunsel et al. , 1995; Thomas and Ganster, 1995; Frone et al. , 1992a, b; Rice et al. , 1992; Thomas and Ganster, 1995; Adams et al., 1996). As it is found that individuals play different role in family and work life domains, so it is the responsibility of the organization to manage this aspect of work and family properly.

Previous research has found that women's are more prone to work overload and work-family conflict than men (Gutek et al., 1991; Glass and Camarigg, 1992). Women plays an active role in family domain and she cannot even ignore her responsibilities at workplace, moving with both the responsibilities and trying to balance between the two roles leads to work-family conflict (Frone et al. , 1992a, b; Kim and Ling, 2001; Noor, 2004). It is also found that employees with parenthood are more prone to work interference in family life (WIF) and family interference in work life (FIW) (Ballout, Hassan, 2008). Employees with no children are less prone to WIF and FIW, because children demand time and energy for their proper care, and work also demand time and energy for the career success and growth, which further leads to work-family conflict (Holahan and Gilbert, 1979; Pleck et al., 1980; Higgins et al. , 1992). Commitment and productivity are found to be the major concerns of the organization. So, in order to increase the productivity of the organization, and to retain the talented employees, organizations need to develop an infrastructure by which employees are able to balance their work and family lives (Ballout, Hassan, 2008).

Workaholism

Workaholism is found to be one of the factors to be negatively related to the well-being of the employee. From the past researches, it is found that workaholism is related to unwell-being – bad health, low satisfaction and poor work performance (Shimazu, Akihito, Wilmar B. Schaufeli, Kazumi Kubota, and Norito Kawakami. 2012). The concept of workaholism was first introduced by Oates (1971) in his book titled, "Confessions of a workaholic". He stated it as – recalcitrant need to work which leads to negative consequences. Workaholism has been described into three types: dynamism, characteristic and operational (McMillan et al., 2001). By dynamic, it meant to avoid the responsibilities outside the workplace and to earn the praise at workplace (McMillan et al., 2001). By characteristic, it meant to work hard for long hours and beyond the expectations of the job requirement (Machlowitz, 1980). The validated measure of workaholism was developed by Spence and Robbins (1992), called workaholism battery or Workbat which consists of 25 questions to differentiate between workaholic and non-workaholic. Scott et al, in his studies done in 1997 found that there were three common features of workaholism. First, workaholics were found to be hard workers and they like to spend much of their time in work activities. Second, it was found that workaholics were compulsive in nature. They were found to be obsessed with work activities and most of the time they were found to think about work even when they were not at work. Third, and the last feature is that, the workaholics work beyond expectations to meet the organizational goals (Scott KS, Moore KS, Miceli MP, 1997). Schaufeli et al. (2008) described workaholism in two different dimensions, 1) behavioral dimension i.e. working very hard at work place 2) cognitive dimension i.e. working compulsively (Schaufeli, Taris, Van Rhenen, 2008). From the researches, it is found that workaholics work hard at the expense of other life roles and have a strong internal drive towards work (Ng, Sorensen, and Feldman, 2007). So, workaholism is found to have adverse effects on EWB. Continuous decrease in employee resources has negative effects like fatigue.

Well-being of the employee, therefore, is the responsibility of the employee himself as well as the company. Company should take interest in maintaining the EWB so that employee remains fit to take the challenges and responsibilities at the workplace. For employees proper training programs should be conducted which helps the employee improving his time management skills and problem solving skills (Van Wijhe, Schaufeli, Peeters (in press). Programs which inculcate assertiveness in the employees also prove to be helpful to the employees (Schabracq, 2005).

Employee Engagement

Gallup came up with the concept of employee engagement. Gallup found three kinds of employee-1) Engaged 2) Non-engaged 3) Highly disengaged. Engaged employees are performers, clear about their goals and are committed towards their work and organization. Non- engaged employees are neither high performer nor counted as bottom performers. Actively disengaged employees are the unhappy employees and dissatisfied with job. Gallup Research Centre also found a link between engagement and its impact on the organizational outcomes like turnover intentions, interpersonal relationship, productivity at workplace, safety, profitability. Schaufeli et al. (2002) defined employee engagement as a “positive, fulfilling, work-related state of mind that is characterized by vigor, dedication, and absorption.” Truss et al (2006) said its “passion for work.” ; while Macey and Schneider (2008) said that employee engagement keeps the employees enthusiastic and energetic about their job. Employee engagement invites active participation of both employees as well as employers (State of the service report 2012-13). Many organizations have now started to believe employee engagement as a competitive edge and have the ability to solve the organizational problems (M. Brad Shuck, Tonette S. Rocco, Carlos A. Albornoz , 2010).

Job Security

Job insecurity refers to employees perceptions and concerns about potential involuntary job loss (e.g., De Witte 1999; Greenhalgh and Rosenblatt 1984; Heaney et al. 1994; Van Vuuren 1990 c.f. Inmaculada Silla, Nele De Cuyper, Francisco J. Gracia, Jose´ M. Peiro´, Hans De Witte, 2009). Job security helps in determining the employee’s job performance, importance of employees for the organization, and the future growth and stability of the organization (Kunhert & Lahey, 1989). There is a relation between job security and employee well-being. Previous researches have proved that job insecurity is related to poor health and well-being of the employee (Ashford, Lee & Bobko, 1989; Burke & Nelson, 1998; Hartley, 1991; Hellgren, Sverke & Isaksson, 1999). It is found that sometimes employees are not certain about their job stability and this uncertainty is due to the various reasons like globalization, restructuring and downsizing of the organization, rise in temporary employment, trade imbalances, outsourcing, mergers etc (Cooper, 1986; Fletcher, 1988; Cascio, 1995; Gowing, Kraft & Campbell Quick, 1998). All these factors give rise to insecure work environment, which further induces stress in employees (Lazarus & Folkman, 1984). These days' employees no longer expect the jobs to be secure, permanent and reliable (Greenhalgh & Rosenblatt, 1984; Hartley, Jacobson, Klandermans & van Vuuren, 1991; Roskies & Louis- Guerin, 1990; Sverke & Hellgren, 2002). Therefore, organizations, along with managers should work towards the managing perception of job security at the workplace. It is the responsibility of the organization to answer the questions or clear the employees doubt related to their stability in the organization. In order to create a better and secure workplace, it is the responsibility of the manager to ensure that the effective communication takes place within the organization and timely feedback is given to the employees especially on the basis of their job performance (Kuhnert, Karl W, Palmer, Dale R, 1991)

Passion

The concept of passion has attracted lots of philosophers now-a-days. Vallerand et al. (2003) defined passion as a strong inclination toward a self-defining activity that one likes (or even loves), finds important, and in which one invests time and energy on a regular basis. Passion has been found as strong motivational force at work (Vallerand et al, 2007). Every individual wants to be happy in his life and searches for the factors which contribute towards his happiness and growth. People who are passionate are found to have higher levels of well-being (Vallerand, 2008). Passion for work is important because without passion organizational excellence can't be achieved (Boyatzis, Mckee, Goleman 2002). Webster 1995 gave different definitions of passion, one is, "any powerful or compelling emotion or feeling". Another is, "boundless enthusiasm". Smith (2001) defines it as "as love for ones work". It is found that people love to spend their time and energy towards their passionate goals (Frijda et al 1991). However, love for anything can have either good or bad results. So, in order to explore the concept of passion Vallerand (Valler et al 2008, 2010) came up with "Dualistic Model of Passion". He found two kinds of passion 1) Harmonious Passion 2) Obsessive passion. By harmonious passion, it meant a strong desire to engage oneself in a particular activity. Harmonious passion is found to be guided by autonomous internalization. The person is ready to engage himself in a particular activity which he finds important. The activity remains in his control, and in harmony with other aspects of his life. By obsessive passion it meant, to engage in activity which is not controlled by person or is uncontrollable. Gradually, activity starts to control the person. He develops the rigid persistence towards an activity; such rigid attitude reduces the occurrence of positive experiences (Hodgins and Knee, 2002). Passion for work contributes towards positive organizational outcomes. Passion for work is found to be psychological state characterized by intense positive emotions and full engagement with meaningful work activities (Petulla, Kimberly Hopkins, 2004).

Well-being Enhancement Programmes

From the year 2000 onwards, organizations have started working towards enhancing the well-being and reducing the stress. Some of these initiatives are:

Employee Assistance Program (EAP)

Employee Assistance Program (EAP) is one of the valuable benefits provided to the employees by the organization. Employees are provided with immediate assistance whenever needed through EAP when the organization realizes that its employees are suffering from stress that can adversely affect their health and well-being. A mentally and physically sound employee is a happy and effective employee, so it is found that Employee Assistance Program (EAP) is valuable to the organization as well as to the employees. EAP's can prove to be very beneficial to the employer and to the employees. EAP programs should be promoted within the organization because these programs are in everyone's interest. EAP's have positive impact on resolving the employee's problems and encourages learning among employees. Managers perceive EAP's as one of the tools to keep high levels of efficiency, quality and competitiveness. EAP's handles the issues of stress in the organization. As employee experience non-work related stress, it is carried by them in their work lives. This interference can affect the employee's performance and productivity at the workplace, which adversely affects the organizations working environment and its profitability. In such scenarios, EAP's prove to be very effective in employer and employees context. EAP's should be embedded in the organizational culture such that they become a part of organizational learning and problem solving skills. These days EAP's also offer child care and elder care services, legal help, financial assistance and this is introduced by 'managed health network'. Managed health Program is the first to offer Employee Assistance Program (EAP) services while helping to meet other "life management concerns which can interfere with employee productivity, performance and job satisfaction" (Nathanson, Joe; Horne, Hal, 1990). Balancing the work and the family life's for the employee well being is a challenge to the employer as well as the employees. EAP is one of the tools to meet this challenge.

Employee Wellness Programs

Various organizations are promoting the culture of health and well-being at the workplace. Healthier employees are productive employees and less expensive to retain (Migliaccio, Stephen, 2007). Organizations are working towards the enhancement of the employee in order to decrease the rising healthcare costs. The aim of the employer is to increase the presenteeism and the productivity of the worker as well as to decrease the absenteeism and disability claims among the workers (Migliaccio, Stephen, 2007). One of the best way towards the promotion of the wellness programs is by encouraging the employees participation in the health programs organized by the organization and this participation can be encouraged by the rewards based wellness programs. No doubt that healthy workforce is a productive workforce. From the previous researches, it is found that if the employee participation in wellness program is encouraged through incentives and benefits then there is drastic increase in the employee engagement levels in the wellness programs of the organization, ultimately providing the organization with healthier and effective workforce. Healthier lifestyles and reduced health coverage costs are the characteristics of the employee wellness programs. These incentives and benefits can be in the form of onetime cash payment, gift certificate etc. Earlier employees were not interested in the participation of such programs. Some employees took it as interference in their personal lives. They didn't find it comfortable enough to share their personal and medical information with the organization. So in order to increase the participation of employees, employers linked the employee's participation with incentives and benefits which further increased the employee participation levels in employee wellness programs.

Conclusion

Employee well-being is a very important requirement for the organizational excellence. It is related to performance/productivity, profitability, turnover intentions, job satisfaction, and commitment etc. The presence of well-being in the employee's encourages them to develop the positive attitude towards the organization. Organizational support is found to be one of the factors having impact on the well-being of the employee, and their job-related attitude. If the organization takes care of its employees then the employees also feels committed to the organization. Here, it is found that if there is an imbalance between work and family life, it is called work-family conflict. Work family conflict is characterized by quarrels and disputes in work and family life's which has an impact on the functioning of the employee at the workplace. It is the responsibility of the organization to take initiatives which can reduce the conflict and employees are able to maintain a healthy balanced life. Workaholism contributes towards the ill-being of an employee. From the past researches it is found that workaholism is related to unwell-being – bad health, low satisfaction and poor work performance. Well-being of the employee is the responsibility of the employee himself as well as the company. Company should take interest in maintaining the EWB so that employee remains fit to take the challenges and responsibilities at the workplace. Employee engagement is found to be related to wellbeing. It invites active participation of both employees as well as employers. Passion for work is found to be psychological state characterized by intense positive emotions and full engagement with meaningful work activities. Also, there is a relationship between job security and employee well being. If the employee is uncertain about the job then he is unable to concentrate in his job. Due to which his performance decreases and this hampers the growth of the organization. It is found that EAP is one of the benefits which can be provided by the organization to the employees when employees feel stressed out. EAP is a very important tool for both employees and employer. Organizations are promoting wellness programs within the organizations and employees are encouraged to participate in these programs with the aim of improving their well being. This study has tried to explore the concept of employee well being. The study can be helpful to the future research scholars for understanding the concept of employee well being and various ways by which it can be enhanced.

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Investment Pattern of Government Employees - An Empirical Study

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Abstract

Salaried people invest for future benefits. They allocate their savings in various aspects of investment avenues. Most of them will look after the safety of their investment rather than high returns. The study reveals that bank deposit still remains the most preferred investment avenues of the households. The results also highlight that certain factors like education level, age of investors, number of family members etc make significant impact while deciding on the avenues for investment. The present study is based on primary sources of data which are collected by distribution of a close ended questionnaire. The data has been analyzed using chi-square test. The research shows that majority of the respondents are saving money as Bank deposits for the safety of an unpredictable future. The main avenues of investment are Bank deposits and the main purpose of investment is for children education, marriage, and security after retirement.

Key words: Investment avenues, Preferred Investment, Investment, Government Employees.

I. Introduction

According to Rao (1980), “Saving constitutes the basis for capital formation, and capital formation constitutes a major determinant of economic growth”. In the developed countries, the income is generated at a higher rate which encourages people to have more savings which opines to more investment leading to more capital formation. But in a country like India, the income standard is almost uncertain and leads to more consumption rather than saving. In India, as in many developing countries, most households are poor and do not save. Here, there is a requirement of mobilization of rural saving for financial growth. Aggregate saving in any economy depends on a number of determinants. In the Indian economy, the household sector contributes a lion's share of the total saving which needs to be stepped up.

II. Review of Literature

Somasundaram (1998) has found that bank deposits and chit funds were the best known modes of savings among investors and the least known modes were Unit Trust of India (UTI) schemes and plantation schemes. Attitudes of investors were highly positive and showed their intention to save for better future.

Gavini and Athma (1999) A study on the perception of investors towards small saving schemes. During their research found that the post office schemes, Indira Vikaspatra (IVP), KVP and post office recurring deposit account were most popular in rural and urban areas. They concluded their study by saying that the reason behind investing in these schemes were tax saving.

Gnana Desigan.et.al (2006) in their article titled “Women investors perception towards investment. An empirical study was made an attempt to examine the investment pattern, investment preference, to study the problems and factors influencing while making investment and to measure the level of awareness about various aspects of investments. The sample size was 150 investors through convenient sampling method. Tool used for level of awareness about right of investors was chi-square test was applied. The result reveals that safety is the most important factor for making an investment. Liquidity, stability and regular income went to capital appreciation, tax benefits given me next order. The hypothesis of age, education and level of awareness are significantly associated.

Avinash Kumar Singh (2006) The study entitled "Investment Pattern of People" has been underta1ken with the objective, to analyze the investment pattern of people in Bangalore city. After analysis and interpretation of data it is concluded that in Bangalore investors are more aware about various investment avenues & the risk associated with that. All the age groups give more important to invest in equity & except people those who are above 50 give important to insurance, fixed deposits and tax saving benefits. Generally those investors who are invested in equity, are personally follow the stock market frequently i.e. in daily basis. In Bangalore, investors are more aware about various investment avenues and the risk associated with that.

Statement of the problem

Salaried people often fallaciously believe that they do not need any financial planning as their income and expenses are regular. The households presume that their savings automatically accumulate in the bank and do not require any intervention to maximize financial gains. In spite of various researches, in the areas of Savings and investment pattern of investors and individuals in various financial and physical investment avenues like bank deposits, real estate, and assets like gold and silver, it becomes all the more important to study and analyze by adopting advanced research in the preferences and level of investment towards various investment avenues available to the Government employees.

Objectives

- To examine the most preferred investment by Government employees.
- To analyze the level of investment invested by the Government employees in various investment options.
- To analyse the level of investment of different category of Government employees.
- To identify the profitable investment option opted by Government employees.

III. Research Methodology

a) Sample Size

The respondents of this study consists of the people employed in various fields like manufacturing, trading and service providing sectors and are referred to as salaried employees in our study. The study was conducted by selecting the salaried employees in the Coimbatore district, and classifying them into two categories based on the criterion of belonging to the Government sector.

b) Sampling

The questionnaire was the main tool for data collection. Many prior steps were taken to frame a structured questionnaire. Secondary data were collected from various journals, articles magazines, RBI annual report, etc. Convenient Sampling Technique was adopted to select the sample size which was ascertained to be 500.

c) Tools of Analysis

The collected data have been analyzed by making use of Friedman Rank Test and Chi-square test.

5. Salaried Investors:

The respondents of this study consist only the people those who are earning their money in the form of salary, popularly referred as salaried groups. It is observed that the salaried group will always differs in their investment pattern due to safety, security, regular income, retirement benefit and other unique features than the other occupation people like business man and professionals. So the respondents of this study are salaried employees belonging to the private sector. Here after the respondents are referred as Government employees.

6. Investment Options

There are a large number of investment avenues available today in India.. Some of them are marketable and liquid while others are non marketable. Some of them are also highly risky while others are almost risk less. The people have to choose Proper Avenue among them, depending upon specific need, risk preference, and return expected Investment avenues can broadly categories under the following heads.

a) Equity

Equity is one of the most risky areas. But, at the same time this is also a place where an investor can earn high rates of returns that will push up the returns of the entire portfolio. Investment in equities can be made directly by the purchase of shares from the market or it can be done through the mutual fund route, whereby the investor buys the mutual fund units and the fund in turn buys equity shares for its portfolio.

b) Financial Institution Bond

Debt is a route that most people will know and have the necessary experience. There is a wide range of debt instruments that are available from bank fixed deposits to company fixed deposits. Debt is simple as the investor ill earn at a fixed percentage of the investment, which will then be returned to the investor at the time of maturity or redemption of the investment.

c) Corporate Debenture

Corporate debentures are normally backed by the reputation and general creditworthiness of the issuing company. It is a type of debt instrument that is not covered by the security of physical assets or collateral. Debentures are a method of raising credit for the company and although the money thus raised as a part of the company's capital structure, it is not part of the share capital.

d) Company Fixed Deposit

Company fixed deposit is the deposit placed by investors with companies for a fixed term carrying a prescribed rate of interest. Company Fixed Deposits are primarily meant for conservative investors who don't wish to take the risk of vagaries of the stock market. The investor to take up a fixed deposit is similar to that before buying shares.

e) Bank Fixed Deposits

Fixed Deposits with Banks are also referred to as term deposits. Minimum investment period for bank Fixed Deposits is 30 days. Deposits in banks are very safe because of the regulations of RBI and the guarantee provided by the deposit insurance corporation. Loans can be raised against bank deposits.

f) Public Provident Fund (PPF)

Public Provident Fund is a long term savings instrument with a maturity of 15 years. A PPF account can be opened through a nationalized bank at anytime during the year and is open all through the year for depositing money. A withdrawal is permissible every year from the seventh financial year of the date of opening of the account.

g) Life Insurance Policies

Insurance companies offer many investment schemes to investors. These schemes promote saving and additionally provide insurance cover. L1C is the largest life insurance company in India. Insurance policies, while catering to the risk compensation to be faced in the future by investor, also have the advantage of earning a reasonable interest on their investment insurance premiums.

h) Post Office Savings

Post Office Monthly Income Scheme is a low risk saving instrument, which can be availed through any Post Office. The interest rate on deposits is slightly higher than banks. The interest is calculated half yearly and paid yearly.

i) Gold / Sliver

Investments in physical assets including buying gold, silver, precious metals and antiques. Jewelry, and diamonds, can last forever and have more "intrinsic value" than cars and houses. Land has "Intrinsic value" and so too do gold and diamonds. Diamonds as an investment involving buying and selling for profit. But the "fashion value" can be fickle, unless the piece is a rare collectable.

j) Real Estate

Investment in real estate is also made when the expected returns are very attractive. Real estate investment is often linked with the future development plans of the location. At present investment in real assets is booming. There are various investment source are available for investment which are directly or indirectly investing in to the area of real estate.

k) Mutual funds

Mutual funds lure investors with the promise of stock market-like returns in a lower risk and more novice-friendly environment. Mutual funds may offer opportunities to invest in large-cap companies (companies with high capital), or companies with less capital-mid-sized caps or small caps. These funds pool their members' investments in professionally managed portfolios of stocks, bonds, and other investments. Thus choosing mutual funds involves many of the same considerations as choosing stocks.

l) Preferred Stocks

Revenue from preferred stocks is also considered a form of fixed security income. Unlike bonds, stocks represent a portion of ownership in a company and provide dividends for the holders. The preferred stock holders are considered creditors and may be entitled to relief, whereas holders of common stock may have no such recourse.

IV.ANALYSIS AND INTERPRETATION

Table-1: Relationships between Demographic Factors and Level of Investment

Demographic Factors	Value	df	Sig Value	Sig or not Sig
Age	0.534	4	13.277	**Not Sig**
Gender	4.434	2	9.210	**Not Sig**
Marital Status	0.042	2	9.210	**Not Sig**
Number of family members	1.884	4	13.277	**Not Sig**
Educational Qualification	18.702	10	23.209	**Not Sig**
Monthly Income	17.003	4	13.277	**Sig**
Monthly Expenditure	16.757	4	13.277	**Sig**
Monthly Savings	182.731	4	13.277	**Sig**
Employment Sector	51.517	16	32.000	**Sig**

IV. INVESTMENT PATTERN OF GOVERNMENT EMPLOYEES

Totally 10 socio-economic factors are identified for the significance level with the preference on investment. From the listed Instrument Avenues, the significance of association of 10 socio-economic factors of Government employees is analyzed at 5% level by employing chi-square test.

Table 2 showing the Level of Investment of Government Employees

Socio-economic factor	Bank Deposit	Pvt Chit	Pro Fund	Pvt fin Deposit	Post off savgs	Monmkt Instrmt	ULIP	Foxex Tradg	Equi Shares	Mut Funds	Govt Bond	Debenture	Gold	Silver	Dia	Land	Buildg	LIC
Age	5.42	7.76	7.07	11.17*	5.87	3.97	4.23	2.66	2.71	2.83	1.41	1.07	9.11	1.07	1.97	6.93	16.75 **	11.74*
Gender	6.92*	1.48	2.10	1.66*	5.70	1.01	0.97	1.47	3.29	1.05	0.19	2.42	1.36	5.51	6.09*	9.07*	10.17 **	2.51
Marital Status	4.82	1.02	1.16	4.13	2.41	2.73	1.38	1.63	0.82	5.55	3.62	0.87	2.19	1.25	0.95	0.48	1.03	0.92
No of Family member	13.11*	2.33	3.29	7.67	8.32	4.30	3.37	2.99	12.36*	5.72	7.94	5.67	6.09	9.09	6.88	2.37	2.75	7.71
Nature of family	2.52	1.18	5.77	1.20	7.09*	0.79	3.83	1.72	4.81	5.45	1.88	2.76	4.79	0.78	0.88	2.16	0.25	4.68
Education Qualification	3.56	13.43	11.32	27.18**	19.01*	13.56	11.77	6.46	7.35	4.59	6.12	11.95	16.94	16.81	10.52	21.73*	11.77	5.43
Monthly Income	3.41	1.23	3.06	6.12	5.65	1.94	1.63	4.52	4.86	8.27	5.54	2.15	6.98	4.79	2.08	3.22	1.38	1.32
Monthly Expenditure	8.15	1.77	2.74	5.95	8.31	0.82	2.15	2.00	1.22	2.09	0.47	0.87	7.24	0.20	2.19	2.56	2.19	2.52
Monthly Savings	5.81	0.61	3.68	6.80	2.58	3.14	6.71	2.12	8.89	2.58	3.16	2.79	5.13	1.77	0.40	5.67	0.92	3.29
Employment Sector	23.94	17.38	34.51 **	28.99*	26.92*	24.94	21.46	4.26	14.28	15.59	26.26	22.29	26.06	24.06	21.42	32.18**	20.35	9.97

*Significant at 5% level; **Significant at 1% level

Findings and Recommendations:

The Table 1 shows that, Chi-Square test at 1% significance has been conducted using the data collected during the survey in order to verify the significant relationship between demographic factors and the level of investments. The results of the analysis elucidates that the variables like Monthly Income, Monthly Expenditure, Monthly Savings and Employment Sector are significantly associated with the level of investments. Whereas the variables like age, gender, Marital Status, Number of family members, Educational Qualification is not significantly associated with the level of investments. The study attempts to find out any significant association exists between demographic factors of employees and the level of investments made by them. The chi-square result reveals the following:

- Government employees within the age group of above 30 years and 50 years have high level of investment.
- Male employees have high level of investment.
- Government employees who are married have high level of investment.
- The employees having above 4 members as members of family have high level investment.
- The employees who have diploma qualification shows have high level of investment.
- High level of investment is found among the employees who have a monthly income of above Rs.50, 000.
- The employees who have monthly expenditure of up to Rs.15, 001 show have high level of investment.
- The employees having monthly savings of above Rs.15, 001 have high level of investment.
- High level of investment is found among the employees who are employed in postal department.

The Table 2 shows that, the level of investment in Bank deposit reveals high among female employees and above 4 as number of family members is significantly associated. As far as provident fund deposit is considered, above 50 years of age, employed in electricity board is found to be significantly associated at 5% level. In case of private financial deposit, the employees with above 50 years employed in telecommunication department reveals the significance of association. With reference to post office savings, the employees employed in banking sector and with school level education shows the significant association at 5% level. As far as equity stock is concerned, the employee with above 4 family members is significantly associated at 5% level. The level of investment in case of diamond in the male employees is significantly associated at 5% level. The level of investment in building of the male employees, above 50 years is significantly associated at 5% level. In case of LIC, the level of investment of employees above 50 years is significantly associated at 5% level.

i) Suggestions to Investors

- The investors who are in need of secured investment should invest in government securities and government bonds which are less risk securities and good way for salaried individuals to utilize their savings. There are no chances of default in these securities.
- It was found that the instruments of the capital market like equity shares, debentures, and mutual fund units have not influenced the employees. Hence, the policy should be to spread these and other financial instruments.
- It was analyzed that any of the educated employees seems to invest more. So steps should be taken to give investment education for illiterates.
- The employees should approach to the professional such as Tax Consultant, auditors to get dual benefits. They should avoid the listing of trials or not to take self decisions when they want to make investment into any avenue. It is better to consult with experts in that field.

ii) Financial Institution

- Company shall make the investors aware about all the latest Investment opportunities available, which are less risky.
- Investor those who invested in post office, fixed Deposit and insurance does not seems to invest in shares, mutual funds and bonds and other investment avenues.
- The main reason is that investors are not much aware about the latest investment avenues. So, company shall make the investors aware about it.

- The main factors affecting the choice of investment are found as better annual returns, less risk averse can project offering in different investment avenues.
- They have to provide customized advisory services to help investors to opt for the right investment choice that are specifically suited to their portfolio.
- The return on investment is required to give more attention in order to satisfy the desires of the investors.

V.Conclusion

The study also elucidates a general view of the Government employees' perception over various investment avenues. It reveals the very peculiar characteristic feature of Indian people on their choice of investment products. Normally, in any developing country, people invest more in financial assets rather than physical assets and in particular there will be more investment in shares and debentures. But in India, in the initial years after independence, people were mainly investing in physical assets than financial assets and now their choice is more or less equally distributed between physical and financial assets. The people may not be interested to take risk, if that is the reason for not preferring capital market then they could prefer only Bank deposit, post office saving which is risk free investment though it gives reasonable return. The study reveals that in most cases Government employees' across higher age categories found them to be safer with taking up the Bank deposits. A significant portion of employees' also shows keen preference towards provident fund and private chit so as to get short term gains. It is also observed that most of the female employees' show their eagerness towards the bank deposits so as to get tax benefits, life protection and average profitable investment avenues. This is perhaps the most striking features of the employees' and the most important factor that influences the investment decisions. Further, it is observed that the level of investment in equity shares also influences the investment decisions. Higher income group shows relatively high preference towards investment in share market, conversely lower and average income group shows keen preference towards insurance and banks as the most preferred investment avenues.

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Feasibility of Islamic Banking as an Alternative System: A Study at Aligarh

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Abstract

Islamic banking is an investment and financing concept which is expanding globally. People are becoming more aware of the Islamic banks. Islamic banking is different from conventional banking in most aspects, due to its close ties with religion. The religion; politics and history have influenced the implementation of the Islamic banking system in the countries where the system operates. Instead of being based on interest, Islamic banks offer various kinds of accounts and a range of financing alternatives all complying with the Islamic Law –Shari'a. To work according to Shari'a is crucial for the banks and their activities are controlled by a special Religious Supervisory Board. The implementation of the Islamic banking system varies to some extent between Islamic countries.

The main aim of this study is to find out the awareness level of the people of Aligarh, regarding the Islamic banking system and on that basis determining its feasibility. The opinion of the respondents has been taken through questionnaire. The findings of the study can be useful in implementing Islamic banking practices at Aligarh, U.P, India.

Keywords: Islamic banking, Shari'a, Finance, Regulatory organizations, International implementation.

I. **Introduction**:

Islamic Banking is a rather unknown concept in the World and at best only associated with a dislike to interest. The idea of Islamic Banking, however, contains much more than its prohibition of interest. Islamic Banking shows that ethic and finance can be connected to serve the society. The idea behind the banking system is to eradicate injustice in society. The obvious connection to the religion Islam might cause suspicion among the people perhaps more out of fear for the unknown. In the global society of today the Arab World and its Islamic banking system gets closer to us and needs to be dealt with.

When Islamic banking with its ethical values first appeared, it was treated as utopian dream by the financial circles in the world. The attitudes, however, are changing gradually and in the last few years the value neutral conventional banking has begun to trouble the conscience of an increasing number of people. There is a reluctance to hand over the funds to banks and financial institutions that invest in companies engaged in unethical and socially harmful activities. This paper aims at clarifying the issue of Islamic Banking and explains some of its connections to politics, history and religion. It also aims to describe the Islamic banking system and how it is implemented in some selected countries.

Islamic Law – Shari'a

As the Islamic 'nation' grew, a need for a more detailed legal system arose. The Islamic Law is called the Shari'a and is defined as the Divine Law – the Law of Allah. It is mainly based on the Koran, the Sunnah and the Hadith. Among those sources the Koran has a superior place. The Koran is considered to be divine and eternal since it is the true words of Allah. (Al-Omar et. al., 1996) The Sunnah contains the words and acts of the Prophet Muhammad and relates to the practice or ruling deduced from them. The Sunnah transmits and explains the Koran. The Hadith refer to a tradition or story of the Prophet. In short, the Sunnah is what was practiced and the Hadith are the record of what was practiced. Both the Sunnah and the Hadith refer back to the Koran. (Nomani et al., 1994).

Since the Shari'a is the Law given from Allah, it is divine and not to be questioned by human beings. According to Al-Omar, human reason has considerable sovereignty within the law, but it has no sovereignty over the law. What Allah has prohibited cannot be made unconditionally permissible. The Divine Legislator is not bound by the limits of theoretical reason. What the law declares must be accepted and never doubted, even when it passes or appears to contradict human reasoning. (Al-Omar et al., 1996).

The Shari'a does not allow certain condition as interest (riba) and gambling or speculation (maysir). From a Shari'a point of view, business and investments made by Muslims must be conducted in a responsible and committed way.

Contracts and Business Relations

As mentioned before, Islamic finance is strongly based on the principles and rules of the Islamic Law – the Shari'a. The Shari'a contains rules about contracts, which are the main instrument in Islamic finance.

A branch of the Shari'a points out which contracts are permissible or valid, which ones to be used and which are not to be. It also gives instructions on how to form those contracts to avoid any form of confusion or disputes. The clear rules about contracts have made the contracts an optimal instrument in the Islamic finance. They have existed ever since the early days of Islamic finance, when there were no Islamic Financial Institutions.

At the beginning of Islam, businesses through partnerships were quite frequent. Business was based on 'credit instruments' and it was the good name that ruled the credit abilities. People with good reputation – normally through high social status – bought goods on credit and resold them later on. The business relations were as good as always based on already existing personal relations, but the social position of the business partners was also of great importance.

The risk sharing is very important within Islamic finance. The Shari'a manages this risk sharing by insisting on the use of well-defined contracts when financial transactions take place. The contracts are to be clear and well formulated to avoid all kinds of misunderstanding and confusion. It also fulfils its purpose to stabilize future happenings by connecting the unknown future to the known past. In this way the uncertainty is lowered and the desire to minimize the risk is met. (Al-Omar et. al., 1996). According to Al-Omar, there should in Islam not be a winner and a loser when doing business, but a partnership that will gain both parts.

The Islamic Banking System:

It is hard to pinpoint the start of Islamic banking. Although financial transactions had existed for a long time, there was, until the 14th century, no institution exclusively devoted to banking. As mentioned above, one explanation for the late development of Islamic financial institution could have been the powerful role of the existing contracts. Another interpretation of the reasons why Islamic banks did not develop in the Islamic world is that it had to do with the structure of economic life. For one thing, finance was never an autonomous activity; it was always a subset of commerce. Financial relationships were to a much greater extent embedded in personal and communal ties in the Islamic world compared to the European economies of the late middle Ages.

The Concept of Islamic Banking

The Islamic bank is a mix of commercial bank and investment bank. The banking operations must be compatible with Islamic norms. Furthermore they must be viable and profitable overall because the system must protect the depositors and give them an adequate rate of return. Islamic banks´ general objective is to develop the economy within and according to Islamic principles. The banks can therefore under no circumstances engage in the payment and receipt of interest, in alcoholic beverage trade, in the gambling industry or in the pork meat trade, or any other activities explicitly prohibited by the Shari´a. (Al-Omar et. al., 1996).

Islamic banks operate on the basis of profit and not on paying and receiving interest. The banks can earn profit from three areas: trading, leasing and by direct financing in Profit-and-Loss-Sharing contracts. Different instruments are devised to earn profit in any of these ways. The structure and conditions of these transactions must conform to the Shari´a and fulfill its desired objectives. This means that Islamic banks can extend loans only if interest or return is not earned on it. The only way to finance consumption activities, if at all, is through cost plus the capital, since there is no profit to be earned or shared. The banks advance money for commercially productive activities on the basis of profit-sharing principles.(Al-Omar et.al., 1996).

There are four principles of special importance for Islamic banking (Al-Omar et. *al., 1996)*

1. There must be some risk, whether funds are used in commercial or productive venture.

2. All funds should preferably finance socially productive activity:

3. Financial risk must lie solely with the lender of the capital and not with the manager or agent who works with the capital;

4. Interest is forbidden in that it is a predetermined, fixed sum owed to the lender irrespective of the outcome of the business venture in which the fund is used."

The Islamic banking system aims at developing new financial instruments to deal with the problems of the Muslim communities. This can be done by mobilizing internal resources into a banking system conforming to Islamic teaching and principles. The main objective is to make the financial system an efficient medium for intermediation between savings and investments. (Zineldin, 1990).The relationship between the bank and its clients is not the same for Islamic banks as for conventional banks. In the former it is one of direct trading or equity participation while in the latter it is that of lender/borrower. Islamic banks do not trade in debts as conventional banks do.

Aims of Islamic banks in general:

Prince Muhammed al-Faisal al-Sa´ud from Saudi-Arabia has said the following about the aims of the bank Dar al-Mal al-Islami/Faisal Group (DMI). The following list can be seen as rather representative of what Islamic banks state as their goals.

1) "To undertake all financial operations required by Muslims today in the framework of the principles and precepts of the Shari´a.

2) To implement its (DMI's) various activities through subsidiaries to be established in Islamic and other countries.

3) To invest, within an Islamic context, the funds of Muslims to generate licit profits.

4) To promote and consolidate co operations among Muslims."(Ray, 1995, p 16).

Ray suggests two additions to the list. The first is to promote economic and social development in Muslim countries. The social aspect has been implemented through the alms giving/zakat and creation of funds which Islamic banks employ (on a limited scale) in charitable works. On the whole, Islamic banks have achieved significant success in economic development by using participatory financing methods such as mudarabah, musharakah and (rarely) interest-free loans. The other aim is to mobilize the capital of the hundreds of millions of Muslim farmers, artisans, shop owners, and other relatively poor people who have never put their savings in banks. (Ray, 1995)

The norm for an Islamic bank is to assess the profitability of a project and back those projects which promise the highest rate of profit, are the safest and the most socially beneficial. The primary basis on which the projects for PLS funding are selected is their anticipated profitability rather than the credit-worthiness of the borrower. (Al-Omar et. al., 1996).

The profits made by the bank are shared in two steps. First the profit is shared between the bank and the business partner and then the bank's profit is shared between the bank and the holders of investment deposits. Let us say that the profit in the business venture is $ 20.000 and the profit-sharing ratio is 50 per cent each. The bank would then get $10.000 and the business partner $10.000 as a compensation for his successful work with the bank's capital. Clients with investment accounts are entitled to a share in the profits of the activities done by the bank. The profit-sharing ratio might be 40-60, that is 40 per cent of the profit goes to the bank and 60 per cent is given to depositors. This means that $ 4000 stays with the bank while $ 6000 is given to the depositors (Zineldin, 1990).

Different Categories of Islamic Banks:

There are five categories of operating Islamic banks (Al-Omar et al., 1996):

• The Islamic Development Bank.

• The banks which operate in countries where the whole banking system is overseen in some way by religious bodies (like in Pakistan)

• The banks which operate in Muslim countries and which co-exist with interest-based banks (for example in Jordan, Egypt, Malaysia)

• Islamic banks in non-Muslim countries whose monetary authorities do not recognize their Islamic character (like the Al-Baraka International Bank in London and the Islamic Bank in Durban, South Africa)

• Islamic banks which exist in non-Muslim countries whose monetary authorities do recognize their Islamic character (for instance the Faisal International Bank (FIB) based in Copenhagen, Denmark, registered under the Danish Banking Supervisory Board).

Activities of Islamic Banks:

Every bank must offer various accounts to attract different customers. Not all customers have the same needs and wishes. The range of customers varies from personal customer, business people, official customers, organizations and clubs to societies. (Zineldin, 1990).

Some conventional bank activities are not conducted in Islamic banking. Interest, in all forms, is rejected by the participants in modern Islamic banking. This includes bonds, bank deposits, and certificates of deposits and the discounting of commercial paper. Islamic banks can deal with commercial paper at it initial stage, or to collect/accept it at face value. The majority of Islamic banks forbid the purchase of stock in companies dealing with interest (including Western companies). Exceptions do exist; for instance banks as al-Baraka accept trading of stock in Western firms.

Currency futures cause diversity among the Islamic banks; some forbid them while others distinguish between two cases. The first case is where one currency is paid on a spot basis and the other delayed; this is forbidden. The second permitted case involves the future exchange of both currencies at the previously agreed rate. Future trading in commodities is forbidden for gold and silver, but not for other commodities. According to Ray currency options should be forbidden since it is necessary for currencies to change hands without delay. Ray further argues that commodities or shares options are acceptable in principle, but there is debate as to whether or not they can be traded to third party. Charges on issuing travelers cheques and transferring money are also permitted is some banks (Saeed, 1996).

Islamic Banking in Non-Muslim Countries:

The presence of Islamic Banking in non-Muslim countries is shortly presented.

Most of the Islamic banks are situated in Muslim countries. Islamic banking services are, however, offered in other countries as well. An increasing number of conventional banks have opened Islamic windows. These Islamic windows are not independent financial institutions. They are departments within the conventional banks and offer product that comply with Shari'a. Citibank has established an Islamic banking subsidiary. One example of a conventional bank with Islamic windows is Hong Kong and Shanghai Corporation (HSBC). Other examples are American Express Bank, American Bank, Chase Manhattan, Union Bank of Switzerland and BNP-Paribas. Other countries where Islamic services are offered through conventional bank's Islamic windows are China, the United Kingdom, Germany and Luxembourg.

Islamic Banking in India: An Overview

In a move that has the potential of dramatically altering banking, the government has asked the RBI (Reserve Bank of India) to explore ways to introduce Islamic banking in the country. Recently the finance ministry had sounded out the RBI on the subject of introducing Islamic banking in India. The Central bank has already formed a senior team to look into the matter. Some of the foreign banks operating in India already offer Islamic Banking products in West Asia and Europe. Interestingly, banking products like these not only exist in West Asian countries, but have also caught on in advanced markets like UK.

Islamic Banks Operation In India:

There are several Baitul Mals working in cities as well as in villages. Only 10 to15 Islamic Banks deposits of about Rs 75 crore are operating all over the country in various states. They are actually non-banking finance companies (NBFCS) which work on profits/loss basis. Islamic Banks by and large cater to the needs of local area except a few of them operating across districts or states. Their sources of funds are limited and as a result these banks have to operate on small Scale there by missing the economies of scale. Islamic banks in India provide housing loan on the basis of co-ownership, venture finance on mudarabah basis as well as on musharaka basis and consumer loans. Some banks finance transport also on the mark up basis via hire purchase. Education finance and skill development finance is also provided by the. Investments are made in government securities small savings schemes or units of mutual funds. Investment in shares of companies is also made by some Islamic banks. Hire purchase and lease finance are other sources of investment.

Regulations for Islamic Banking in India:

Islamic banks in India do not function under banking regulations. They are licensed under Non Banking Finance Companies Reserve Bank Directives 1997 RBI (Amendment) Act 1997 and Operates on profit and loss based on Islamic principles.

Islamic banking in India: Challenges and prospects

The rise of "interest" as a blood sapping social evil is alarming. To get rid of this menace and save the nation from the clutches of interest, suitable amendments should be made in the Banking Act. Indira Gandhi's slogan, "Garibi Hatao" is still relevant today as it was in the early seventies. Yet even today, horrendous disparities exist between different segments of the Indian society. The majority of the unorganized sector; workers, semi-skilled persons, small farmers are all non-bankable. .Access to finance by the poor and the vulnerable groups is a prerequisite for poverty reduction and social cohesion. Such "financial apartheid" is one of the main causes of exclusion of the majority of the population in terms of growth.

Government must provide the disadvantaged classes with the tools they need to improve their condition. The Indian banking sector has opened up considerably in the past decade or so and openness to interest-free banks is a logical next step. Islamic banking is one way to ameliorate the disadvantaged classes. The potential benefits of allowing Islamic banking include; decreased economic disparity between the haves and the have not's, better integration, and consequently accelerated economic growth. Government of India can leap a step closer towards the fulfillment of Indira Gandhi's much cherished dream of "Garibi Hatao" by reforming its banking sector and allowing the establishment of Islamic Banks.

Objectives of the study:

The objectives of the study is to

(A) To study the conceptual framework of Islamic Banking.

(B) To ascertain the awareness level of the respondents related to Islamic Banking.

(C) To see if there is any perceptual difference between Muslims and non-Muslims with respect to Islamic Banking.

II. Methodology

Purpose

The purpose of this study is to describe the Islamic banking system and how it is implemented in some selected countries. The present research is a study of Islamic banking in Aligarh (U.P) India. More particularly the study seeks to establish the level of awareness and perception that that people of Aligarh have towards Islamic Banking and for each part of the study, to see if Muslim responses are different from non –Muslim responses.

Hypothesis

H1: There is no difference of opinion among Muslims and non-Muslims regarding the utilization of service provided by Islamic banks.

H2: There is no difference among the Muslims and non Muslims on the issue that interest free loans are just and efficient.

H3: There is no difference among Muslims and non-Muslims on the issue that profit-loss sharing will be advantageous to borrowers as well as banks.

III. Results & Discussion

In order to arrive at the conclusion of the primary survey, the above mentioned hypotheses were put under T- test whose results are depicted in the table below:

Hypothesis	t	Sig. (2-tailed)	Remark
H01: There is no difference of opinion among Muslims and non-Muslims regarding the utilization of service provided by Islamic banks.	3.385	.001	Not accepted
H02: There is no difference among the Muslims and non Muslims on the issue that interest free loans are just and efficient.	4.166	.000	Not accepted
H03: There is no difference among Muslims and non-Muslims on the issue that profit-loss sharing will be advantageous to borrowers as well as banks.	-.041	.968	Accepted

The hypothesis No. 1 have not been accepted which shows that there is a significant different of opinion among Muslims and non-Muslim regarding the utilization of service provided by Islamic Banks. It also shows that Muslim are more inclined towards Islamic Banking services where as non Muslim need to be made more aware of it.

The hypothesis No. 2 has also not been accepted and there is a significant difference among the Muslim and non-Muslims on the issue that interest free loans are just and efficient. Here it is necessary to highlight that there is confusion among both Muslim and Non-Muslim respondent regarding the mechanism of interest free banking and its working. So the people need to be more educated in this regard.

Hypothesis No.3 has been accepted. It is clear that most of the respondent have agreed that the elimination of predetermined interest rates on loans for various purposes charged by commercial banks will be advantageous for the borrower and will be good for the society.

Thus from above analysis it is clear that as far as the acceptance of Islamic Banking System in India is concerned there are some hiccup's but the people are slowly and slowly becoming aware of the concept and their perception are also changing. Therefore, on the basis of this study if can be said that Islamic banking as a financial system might prevail in India sooner or later.

IV.Conclusion:

This study has established that, while a small proportion of Muslims have unawareness of the culture of Islamic Banking, non –Muslims have an almost complete lack of awareness. When reviewing responses in relation to attitude towards Islamic banking, there were many differences in attitudes as between Muslims and non-Muslims .For example Muslims were far more of the opinion that religious and profitability reasons motivate people to deposit monies with Islamic bank; many were of the opinion that an increase in the number of branches might lead to a greater use of Islamic financial services. Islamic banking movement, even if the Islamic bank at which they deposited their money made no profits in one year; more strongly agreed that the granting of interest free loans by Islamic banks helped the community in a just an efficient manner; were much more likely to deposit an unexpected sum with an Islamic bank and were of the opinion that borrowers benefit by being granted loans that are not charged a pre-determined rate of interest.

Managerial Implications:

A pure profit-and-loss-sharing system has some specific qualities but demands a lot of the Islamic banks. The bank cannot know in advance its absolute income from its activities. In order to receive information the Islamic bank has to study and evaluate entrepreneurial proposals and their economic viability. This is a task that requires highly qualified personnel. Business operations financed by them must be supervised and audited with great care. In this respect, Islamic banks need to have or engage more staff expertise than conventional banks. The bank must also protect itself from manipulation of the profits, which are to be shared.

Islamic banks will always have disadvantages compared to conventional banks concerning its financial instruments. If Islamic banks develop new instruments, conventional banks can easily adopt them if judged profitable. Islamic banks cannot to the same extent adopt all the instruments available to conventional banks, since the Shari´a must be followed. (Al-Omar et. al., 1996)

The banks have to provide their depositors with a higher rate of return than the rate paid in interest in comparable financial institutions since the Islamic bank's depositors assume a greater degree of risk. The Islamic banks can face real problems here. They have to look for investment opportunities in all sectors of the economy, not only in the ones that promise to yield a quick and high return but also investment projects that give a long-term social return. Projects in infra-structure are socially beneficial but these yield a low or negative rate of return. (Zineldin, 1990).

There have been discussions whether or not Islamic banks could operate successfully in non-Muslim countries. One opinion is that Islamic banks will have no success in countries that do not have laws like the

Shari'a that forbid interest. Another opinion declares that the high sense of ethic and finance that is connected to Islamic banks could very well apply to non-Muslims as well. The reasons behind would simply be of financial and moral nature. According to Archer, the future of the Islamic financial sector depends on its capacity to innovate – to improve the competition concerning the range of products and services and the ability to manage the risks more efficiently.

In order to compete with the traditional conventional bank it is important for the Shari'a scholars to produce Shari'a-compliant financial instruments that meet the market needs of today. One of the most important needs is to harmonize the rich variations of the Shari'a rulings through an acceptance of Shari'a standard issued currently by AAOIFI. By doing so, the scholars would be focusing on the implementation of the standard, instead of producing individual and diverse solutions to Shari'a issues. There is also a need for firms active in financial markets to have a high quality of corporate governance, which in turn depends on ethical standards being observed.

The importance of Islamic finance becomes visual through the number of major multinational banks that offer Islamic financing facilities services. Banks like Deutsche Bank, Citibank and Arab Banking Corporation all offer Islamic-financing products and this makes Islamic finance better known to the global financial community. This competition has given the dedicated Islamic banks fewer resources and more limited global reach, which have led to a series of mergers and that will probably continue in the future.

The loyal customer base of Islamic banks together with its "track record of providing profitable financial products", the Islamic banks should be rather well positioned to survive the present downturn in global markets, and take advantage of the upturn when it arrives. In increasingly global financial markets, Islamic banking can increase its credibility by introducing common reporting standard like the standards developed by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).

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Behavioral Impact of Customer Satisfaction and Customer Retention in Textile Industry.

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Abstract

With high level of competition, higher customer turnover, improved technology leads to more customer expectations in today competitive world. As far as retail industry is concerned due to global developments and lifestyle changes, the retail sector business models and strategies changed now. Retaining the customer by providing an unique and holistic assessment of the benefits and challenges by experiential innovation is vital for success. The beyond level of customer satisfaction leads to customer delight. It is very difficult to fulfill the customer expectations. Hence every organization wants to delight the customer in order to retain them. Thus customer retention is directly influenced by customer satisfaction. This paper aims to explore behavioral consequences of customer satisfaction in retail industry with reference to garments outlet. It examines the impact of customer satisfaction on customers' behavioral responses. Five behavioral variables (quality, product criterion, product performance, price and promotions) were examined to retain the customer.

Keywords: Customer satisfaction, Consumer behavior and Customer Delight

I. Introduction

India's apparel market is in the throes of change. Rapid growth and rising urbanization have spawned a new class of consumers with more money to spend, and a growing passion for fashion. In India's high-growth, fast-changing retail clothing market, we see significant new growth opportunities for foreign and domestic players.

Due to high level of modern technology has paved for incorporating a variety of intelligent materials in clothing substrates. Current day innovations create significant demand and scope on creative capability in the clothing industry, leading to functional clothing. These functional garments exhibit a marked difference in its performance & aesthetic appeal which has a massive impact on today's fashion trends. Such advanced technology incorporated fabrics/garments not only satisfies the basic customer but also creates customers for innovative and functional fashion apparels. Satisfaction is a phenomenon expressing that the performance and benefits of the products exceed the expectations of the customers.

The main aim of this research is to determine the relations and the factors influencing the CS in textile industry and to obtain and offer alternative solutions for assuring CS. In this respect, quality, product criterion, product performance, price and promotions were considered as the factors to be studied. As a first step the fundamental concepts of the study were explained before the field and analysis processes of this research were studied. SPSS statistical package program was utilized for the statistical analysis of the survey.

Dissatisfaction of the customer causes one of the biggest problems for the companies. Owing to the fact that the customer dissatisfaction affects the relationship between the customer and the company in a negative way and the word of mouth can be used as a tool for the expression of dissatisfaction to the colleagues and the people close by the dissatisfied customer, it will be inevitable that the company is influenced by this situation negatively. Because of this, CS for the textile industry involves great importance and relevance as CS for the other industries involves. The companies in the textile industry, as being aware of this situation, must give relevant importance to CS and consider it when they are creating their marketing strategies.

Content of customer satisfaction

Every company's greatest assets are its customers, because without customers there is no company. If the customers were thought as if they were assets, then they could provide financial assurance for the company's future. Many researchers claim that the cost of having incoming customers varies between one-fifth and one-tenth of cost of keeping existing customers. Since the existing customers make word of mouth and as this word of mouth cost no money, then not only free word of mouth results in zero cost but also this results in increase of the company efficiency. According to Dawkins and Reich held, the companies must develop their strategies for keeping the existing customers, because keeping existing customers means high level of profitability (Ahmad & Buttle, 2001). According to Hunt, satisfaction is not only getting pleasure by the consumption experience, but it is also satisfying customers' hope of the consumption experience. Because satisfaction is one of the fundamental subjects of marketing concepts, it generates a relation between purchase and consumption processes and post-purchase phenomenon. If the positive application of this relation is obtained, it results in not only satisfying the customers' demands but also the profitability of the company (Hicks, 2005). Before becoming a measurable component of the marketing concept, satisfaction was known as only a philosophical statement for a long time. Anderson, Cardozo, Olshavsky, Miller and Pfaff were the early researchers who tried to find the methods of measurability of CS. As a result of these researches, fundamentals of theoretical testing and empirical research based on CS were obtained (Hicks, 2005). Satisfaction with store personnel, with special store sales, with products and services purchased at the store, with store environment and also with value price relationships offered by the store are the factors influencing CS in the order of importance which were mentioned in Westbrook's research (Westbrook, 1981). During the consumption experience, the total of affecting factors creates satisfaction or dissatisfaction of feelings of the customers about the store (Warrington, 2002). Bearden et al. explain that satisfaction of the customers is very important for the marketers, since repetitive sales, customer loyalty and positive word of mouth can be achieved only by satisfaction. In addition to this, satisfaction is an important phenomenon for individual consumer (Didier, 2003). The product and service quality (SQ) causing CS are crucial for the producers, since the experience of purchasing the offered product influences the behavior of the customer as repeated buying and brand loyalty (Dubrovski, 2001).

Significance of Customer Satisfaction in the textile industry: Customers' perceived importance of store attributes in shopping centers and in apparel retail setting can be associated with shopping orientations. Furthermore, in some studies store attributes and shopping orientations were discovered to be the significant predictors of apparel store patronage behaviors. The patronage criterion in purchasing apparel products is related with merchandising, price, service, location and advertisement (Ma & Niehm, 2006). The most significant factors that have both negative and positive effects on CS in the textile industry are fashion, fit of the garment, and retail environment (Otieno et. al., 2005). Size availability, pricing, colors, style selection and fit are found to be the most influential points that dissatisfy the large size groups (Kind & Hathcote, 2000). In the study of Shim and Bickle it was found that when the ready-to-wear garments are purchased from home shopping catalogs, older women usually get dissatisfied with the fit of these garments. Moreover, according to the study of Choudhary and Beale, fit and sizing are mainly the most dissatisfying factors for large size women.

II. Methodology

Participants and Settings: Participants of the study are customers of various retail shops. The sample size selected for this research purpose constituted of 500 customers though structured questionnaire in the natural environment. Only 480 usable responses were received and the response rate was 67%. In this research, we used non-probability sampling by using its category of convenience sampling. The reason behind selecting convenience sampling was that because in this, the most easily accessible customers were chosen as subjects of research and it was the quickest, convenient and less expensive technique used.

Data Collection: Data was collected from the respondents through self-administered questionnaire with minimal interface in non-contrived work settings by considering individuals as unit of analysis. Data was collected by selecting age group (0-25, 26-30, 31-35, 36-40, 41-45 & above) and gender (male, female) as nominal scale.

Conceptual framework

The factors that influence the buying behaviour of cloth shoppers are grouped into five: Product Criterion (4 factors-Cloth style, Colour, Design and Material, Wide choice and Fabric Varieties), Product Performances (6 factors- Look and fashionable, Size & Comfort in fitting, Easy Fabric Care, Fabric Durability, Cloth Safety and Ease of maintenance), Price (4 factors- Price Range, Economic Pricing, Discounts and Facilities of Using Credit Cards), Promotions (3 factors- Trust in Advertisement / Commercials, Concern towards Social Values and Seasonal offers), Quality of product (3 factors- Fabric Construction & Workmanship, Fabric Quality and Colour fastness) and Quality of retailer services (7 factors- Reputation of Retailer, Brand Stock – In, Convenience in Shopping, Retail Store Image, Location of Shop , Salesmanship & Courtesy and Ambiences & Parking Facilities) in total of 27 variables are analyzed in this category.

III. Literature review

According to economic theory, resources are scarce (Salvatore, 1992). Most managers are faced with this classic economic theory scenario in their decision making on resource allocation. Customer satisfaction implementation is one such area of business, which requires the allocation of resources. It requires personnel and financial resources to implement customer satisfaction programs. It is therefore necessary to have good arguments with which to convince decision makers of the importance and benefits of measuring and improving customer satisfaction. This literature review is an exploration of the research and literature that has been published and which explores customer satisfaction. It explores literature that discuses the benefits of satisfying customers and other relevant factors that are related to customer satisfaction.

The TQM movement later gave rise to customer satisfaction measurement. Marketing theorists focus on the psychology of satisfaction. They are concerned with how satisfaction is formed, and the nature of its impact on future purchase behaviour (Vavra, 1997). TQM, on the other hand was more interested in the practical use of satisfaction information to design and manufacture.

One of the first marketing academics to investigate customer satisfaction was Richard N. Cardozo (1965). John Howard and Jagdish Sheth (1969) laid important foundations for the process model of satisfaction in their model of consumer behaviour.

According to Fornell (1996), "The modem economy is based on production and consumption of increasingly differentiated goods and services." The measurement of economic output can no longer be confined to the measurement of quantity, but should include quality as well. There are some other aspects of the economy, which have changed too. Examples of these are that the service sector and information technology have come to play a bigger role. Intangible knowledge, systems, customer relations etc. thus play a more important role. The measurement of the new economy should also be adjusted to match these changes (Anderson, 2000).

Customers do not look for goods or service; they look for solutions that serve their own value-generating process. How to produce a useful product, solution or to say value-in-use product or service? This refers to the quality of service, normally customers 'expectation and satisfaction are perceived as the norm. ―Service quality is thus perceived and determined by the customer on the basis of co-production, delivery, and consumption experiences‖ (Edvardsson, 2005).

Customer satisfaction is a measure of how supplied products and services of a company meets or exceeds customer expectations. In other words, degree to which offered products and services meet or surpass the customer expectations is termed as customer satisfaction (Blanchard & Galloway, 1994). Now more companies are struggling, not just for achieving customer satisfaction but for also making customers delight because companies believe customer loyalty can be increased through extra value. Furthermore, Akbar and Parvez (2009) defined customer satisfaction as a reaction which result from a method of assessing what has been received against what was expected, including needs and wants related with the purchase and purchase decision itself. Customer satisfaction points towards the emotion of disappointment/happiness a customer feels once he or she evaluates the certain product perceived effects with the effects he or she expects (Juan & Yan, 2007).

Another research by Rasmey and Sohi (1997) contend that customer satisfaction and customer loyalty are correlated. Some other researchers showed that customer satisfaction play vital role in enhancing and maintaining long-term relationship among companies and their customers, customer satisfaction is reveled to be the improved predictor of customer loyalty (Haq & Amin, 2009). Kuuisk (2007) suggested that there is a direct connection among loyalty and satisfaction, satisfied customer happens to loyal and dissatisfied customer switches to another vendor. Customer satisfaction can act as a connection between customer participation and loyalty. According to Luarn and Lin (2003) found that brands which make its consumers happy/satisfied/demonstrative get rapid larger attitudinal commitment and behavioral (purchase) loyalty. Likewise, author emphasizes that customer satisfaction mediate consumer learning from past experience and enlightens main post purchase behaviors, which include word of mouth, complaining, product usage and repurchase intention and suggested that repurchase intention and post purchase complaint are significantly influenced by web customer satisfaction.

Customer's preference of choosing one brand over other one for an exacting need is described as customer loyalty (Chirico & Presti, 2008). Loyalty not only describes the behavioral dimensions of repetitive customers but also the behavior of provider (Pirc, 2008). Loyalty of customers is investigated with customer satisfaction (Ponirin, Scott, & Heidt, 2009), trust (Rosemary & Sohi, 1997), corporate image (Islam, 2008) and with corporate reputation (Tsai & Yang 2010; Nguyen & Leblanc 2001; Shamma & Hassan 2009. In the study of Walsh and Beatty (2007), they further provide evidence for the importance of the reputation of firms to get customer loyalty and financial benefits as well. Corporate devotion is significantly affected via the reputation of the firm within the corporate sector (Souiden, Kassim & Hong, 2006). Bartikowski and Walsh (2011) prove that the favorable corporate reputation has positive and direct influence on its customers in return increasing their loyalty towards firm.

IV. Results and Discussion

Demographic factors

Clothing and apparel fashion changes rapidly from time to time. Thus, the consumer demand varies according to their demographic, geographic and social cues. Thus, in this section the researcher has elaborately discussed the demographic profile of the retail garments buying customers' in Chennai city.

Demographic factors like gender, age, monthly income, living place, marital status, professional situation all make an individual to choose a certain retail chain or branded store, in comparison to the others. Similarly the financial capacity of a person influences his purchasing behaviour i.e., higher the earning higher will be his/her spending power on garments & clothing. Table: 4.1 to 4.11 provide a brief profile on the demographic status of the clothing /apparel retail chain store customers' surveyed in Chennai city.

Table: 1 Gender of the respondents

Sl. No	Gender	No of the Respondents	Percentage
1.	Male	264	55.00
2.	Female	216	45.00
	Total	480	100

Source: Primary Data

The above table indicates that, majority i.e., 55 per cent of customers' surveyed are male and the rests of 45 per cent of respondents' are female. It has been concluded that majority i.e., 55 per cent of customers' are male.

Table: 2 Age of the respondents

Sl. No	Age	No of the Respondents	Percentage
1.	Less 25 years	72	15.00
2.	26 – 30 years	105	21.90
3.	31 – 35 years	97	20.20
4.	36 – 40 years	73	15.20
5.	41 – 45 years	75	15.60
6.	Above 45 years	58	12.10
	Total	480	100

Source: Primary Data

From the above table it has been observed that, 21.90 per cent of retail garments customers' are aged between 26 – 30 years. Followed by, 20.20 per cent of respondents' belong to the age group of 31 – 35 years and 15.60 per cent of sample subjects are under the age category of 41 – 45 years. Similarly, 15.20 per cent of respondents' are aged between 36 – 40 years and 15 per cent of customers' are aged below 25 years. Further, the rests of 12.10 per cent of respondents' are aged above 45 years. Thus, it has been concluded that 21.90 per cent of retail garments customers' are aged between 26 – 30.

It has been observed from the data analysis that, majority of customers have opined that they pay more attention towards fabric varieties at the time of purchase; it has been ranked in first place with on an average score of 2.74. Followed by it has been observed that shoppers in Chennai give more preferences to the cloth style, varieties and colour, design and at its association with the cloth materials. These variables are duly ranked in the second, third and fourth positions by the sample participants with the mean score of 2.57, 2.38 and 2.27, respectively.

From the data analysis it has been found that, majority of customers' opined that they prefer to buy fabrics which could be maintained easily, it has been ranked in first place with mean score of 3.97. Consequently, respondents' give importance to the cloth safety, fabric care, fabric durability, look & style and comfort of the cloth material. These variables are ranked in second, third, fourth, fifth and sixth places by the customers' with mean score of 3.74, 3.53, 3.42, 3.18 and 3.08, respectively.

Further it has been inferred that, most of the customers' have said that they expect credit card facilities in the shops while purchasing, it has been ranked in first place with an average score of 3.08. Followed by, clothing shoppers seek for discount offers, economic i.e., cost effective, comfortable price range and at its association with the cloth materials. These variables are ranked in second, third and fourth places with mean score of 2.46, 2.24 and 2.19, correspondingly.

The above data analysis indicates that, majority of the sample subjects have said that they buy clothing during seasonal offers; it has been ranked in first place with mean score of 2.35. Subsequently, consumers' concern towards social values and advertisement/commercials also influence their purchase behaviour. These variables are placed in second and third rank with mean score of 1.82 and 1.81, respectively.

It has been observed from the data analysis that, majority of customers have said that they take serious concern about colour fastness of the material at the time of purchase; it has been ranked in first position with an average score of 2.32. Followed by, it has been inferred that respondents' give importance to fabric quality and fabric construction & workmanship of the garments sold at retail chain. These variables are ranked in second and third positions with an average score of 1.85 and 1.81, accordingly.

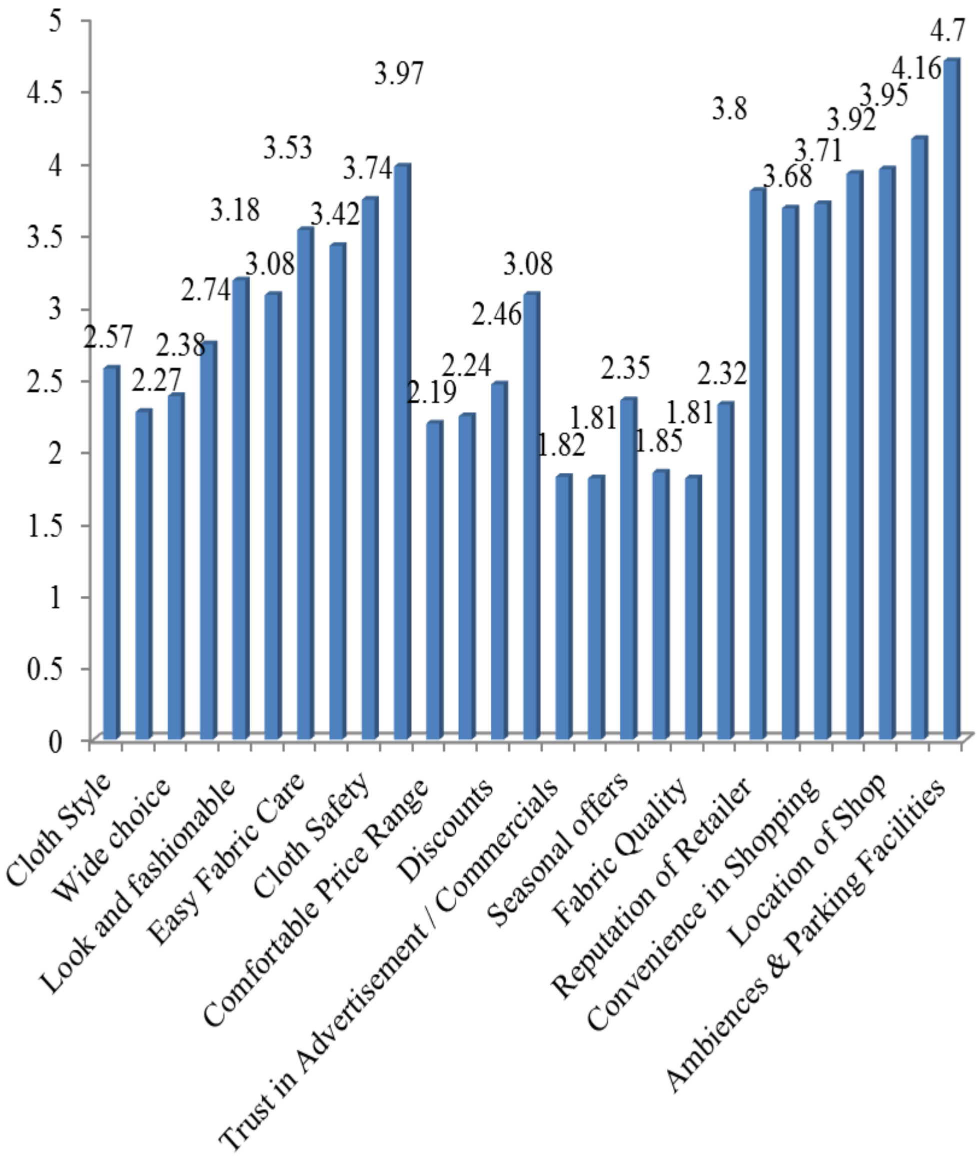
Similarly, the data analysis indicates that, most of the customers' have expressed importance to their shopping experiences like: good ambiences & parking facilities in the showroom while shopping, ranked in first place with an average score of 4.70. Salesmanship & courtesy, location of shop, reputation of retail stores, reputation of retailer, conveniences in shopping, brands and at its association with the retail chain garments. These variables are ranked in second, third, fourth, fifth, sixth and seventh places with mean score of 4.16, 3.95, 3.92, 3.80, 3.71 and 3.68, respectively.

Thus, from the elaborate data discussion it has found that, cloth shoppers give more preferences to the fabric varieties, easiness of its maintenance, credit cards facilities, seasonal offers, colorfastness and good ambiences & parking facilities at the time of purchasing in garments retail chain and these variables acquire first position in their own criterion.

Consumer decision on buying fashion apparel is also governed by the price sensitivity factor to a large extent. In this situation, retailers have the opportunity to use store brands in the process of 'branding' the store formula. The store brands for fashion apparel in a large number of markets have been favored by a set of factors that include actions by manufacturers and distributors on price and differentiation, market competition at both a manufacturer and a retailer level, and the economic-financial results of the latter for the product categories in which they work with the store brands. With the cultural change in buying apparel from low price brands to designer brands in emerging markets has been institutionalized in a family environment. This it became necessary for a researcher to analyze the spending habits of clothing customers. The following table discusses on this specific issue.

4.2 Factor Analysis:

FACTORS THAT INFLUENCES CUSTOMERS' BUYING BEHAVIOUR



Factor analysis technique has been applied to find the underlying dimension (factors) of factor influencing buying behaviour among the sample consumers' that exists among the 27 variables, with that of store's preferences factor.

Table 3 KMO AND BARTLETT'S TEST

Preferable factor that influenced buying behaviour and Store selection

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.815
Bartlett's Test of Sphericity Approx. Chi-Square	9380.608
DF	15
Sig	.000

Level of Significance: 5 per cent

In the present study, Kaiser-Meyer-Oklin (KMO) Measure of Sampling Adequacy (MSA) and Bartlett's test of Sphericity were applied to verify the adequacy or appropriateness of data for factor analysis. In this study, the value of KMO for overall matrix was found to be excellent (0.815) i.e., it is above 0.500 and Bartlett's test of Sphericity was highly significant at five percent with Chi-Square value at 9380.608, df 15. The results thus indicated that the sample taken was appropriate to proceed with a factor analysis procedure. Besides the Bartlett's Test of Sphericity and the KMO Measure of sampling Adequacy, Communality values of all variables were also observed.

Table 4

CUMULATIVE PREFERABLE FACTOR THAT INFLUENCED BUYING BEHAVIOUR AND STORE SELECTION

Variables	Initial	Extraction
Product Criterion		
Cloth Style	1.000	.923
Colour, Design and Material	1.000	.916
Wide choice	1.000	.917
Fabric Varieties	1.000	.872
Product Performances		
Look and fashionable	1.000	.818
Size & Comfort in fitting	1.000	.820

Easy Fabric Care	1.000	.868
Fabric Durability	1.000	.872
Cloth Safety	1.000	.873
Ease of maintenance	1.000	.920
Price		
Comfortable Price Range	1.000	.912
Economic Pricing	1.000	.813
Discounts	1.000	.855
Facilities of Using Credit Cards	1.000	.852
Promotions		
Trust in Advertisement / Commercials	1.000	.943
Concern towards Social Values	1.000	.951
Seasonal offers	1.000	.940
Quality (Product)		
Fabric Construction & Workmanship	1.000	.807
Fabric Quality	1.000	.900
Colorfastness	1.000	.846
Quality (Retailer Services)		
Reputation of Retailer	1.000	.862
Brand Stock – In	1.000	.803
Convenience in Shopping	1.000	.927
Retail Store Image	1.000	.777
Location of Shop	1.000	.982
Salesmanship & Courtesy	1.000	.840
Ambiences & Parking Facilities	1.000	.917

In order to provide a more parsimonious interpretation of the results, 27-item scale was then Factor analyzed using the Principal Component method with Varimax rotation. Factor loadings are used to measure correlation between variables and the factors. A loading close to 1 indicates strong correlation between a variable and the factor. While a loading closer to zero indicates weak correlation. Un rooted solutions of factor loading are not suitable for interpretation purpose since the variables generally tend to load on multiple factors, refer the following table.The significance of relationship between the variables is depicted in Table: 5.

TABLE: 5

ROTATED COMPONENT MATRIX PREFERABLE FACTOR THAT INFLUENCED BUYING BEHAVIOUR AND STORE SELECTION

Factors	Shops in Chennai							
	Shop 1	Shop 2	Shop 3	Shop 4	Shop 5	Shop 6	Shop 7	Shop 8
Product Criterion								
X_1- Cloth Style	.563	-	-	.658	-	-	-	-
X_2- Colour, Design and Material	-	.571	-	.614	-	-	-	-
X_3- Wide choice	.862	-	-	-	-	-	-	-
X_4- Fabric Varieties	-	-	-	.905	-	-	-	-
Product Performances								
X_5- Look and fashionable	-	-	.806	-	-	-	-	-
X_6- Size & Comfort in fitting	-	-	-	-	-	-.546	-	-
X_7- Easy Fabric Care	-	.825	-	-	-	-	-	-
X_8- Fabric Durability	-	-	-	-	-	.920	-	-
X_9- Cloth Safety	-	-	-	-	.844	-	-	-
X_{10}- Ease of maintenance	-	.783	-	-	-	-	-	-
Price								
X_{11}- Comfortable Price Range	-	-	.744	-	-	.523	-	-
X_{12}- Economic Pricing	-	-	-	.773	-	-	-	-

X_{13}- Discounts	-	-	-	.618	-	-	-	-
X_{14}- Facilities of Using Credit Cards	.636	-	-	-	-	-	-	-
Promotions								
X_{15}- Trust in Advertisement / Commercials	-	-	-	-	-	-	.936	-
X_{16}- Concern towards Social Values	-	.712	-	-	-	-	.516	-
X_{17}- Seasonal offers	-	.836	-	-	-	-	-	-
Quality (Product)								
X_{18}- Fabric Construction & Workmanship	-	-	.715	-	-	-	-	-
X_{19}- Fabric Quality	-	-	.629	-	.518	-	-	-
X_{20}- Colorfastness	-	-	-	-	.822	-	-	-
Quality (Retailer Services)								
X_{21}- Reputation of Retailer	.555	-	-	-	-	-	.539	-
X_{22}- Brand Stock – In	.518	-	-	-	-	.541	-	-
X_{23}- Convenience in Shopping	.645	-	-	-	-	-	-	-

Level of Significance: 5 per cent

The 27 apparel buying behaviour attitudes are factor analyzed to produce eight factors. Only those factors were retained which have an Eigen value more than 1 since they are considered significant. An Eigen value represents the amount of variance associated with the factor. Eight factors extracted together account for 87.871 percent of the total variance (information contained in the original 27 variables). This is pretty good, because we are able to economize on the number of variables (from 27 researcher have reduced them to eight underlying factors), while the data lost only about 12.129 percent of the information content (87.871 percent is retained by the eight factors extracted out of the 27 original variables). Since the idea of factor analysis is to identify the factors that meaningfully summarize the sets of closely related variables, the rotation phase of the factor analysis attempts to transfer initial matrix into one that is easier to interpret. Varimax rotation method is used to extract meaningful factors.

Eight factors were identified as being maximum percentage variance accounted. The variable X_1, X_3, X_{14}, X_{21}, X_{22}, X_{23}, X_{26} and X_{27} is grouped as factor I and it accounts for 17.126 per cent of the total variance. The variable X_2, X_7, X_{10}, X_{16}, and X_{17} constitute the factor II and it accounts for 15.274 per cent of the total variance. The variable X_5, X_{11}, X_{18} and X_{19} is grouped as factor III and it accounts for 11.441 per cent of the total variance. The variable X_1, X_2, X_4, X_{12} and X_{13} is grouped as factor IV and it accounts for 11.433 per cent of the total variance. The variable X_9, X_{19}, X_{20} and X_{24} is grouped as factor V and it accounts for 10.655 per cent of the total variance. The variable X_6, X_8, X_{11} and X_{22} is grouped as factor VI and it accounts for 9.362 per cent of the total variance. The variable X_{15}, X_{16}, and X_{21} is grouped as factor VII and it accounts for 7.546 per cent of the total variance. The variable X_{25} is grouped as factor VIII and it accounts for 5.033 per cent of the total variance.

5. Practical and Managerial Implications*:* The role customer satisfaction, trust and reputation of firm have been increasing simultaneously in order to attract and retain customers, it is incredibly necessary for the executives and brand managers to understand the customers' needs and making them satisfied as much as possible by working on mentioned independent variables in the retail sector, as a result of this customers will remain stick with the organization on long term basis as an important part of the organization. If it is done systematically with managerial insights, then they can retain their customers and it will be win-win situation for organization and customers as well.

6. Future Research: This study is done without any moderating or mediating variable that can alter the relationship. Future research should attempt to replicate this study in any other context. Future research can also include other important moderating or mediating variables that contribute to the well-being and growth of firms by retaining more customers or by enhancing customer retention.

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Branch Automation as a Driver of Customer Satisfaction-A study With Reference to Public Sector Banks

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Abstract:

Indian Banking Industry today is in the midst of a technological revolution. Nearly, all the nationalized banks in India are going for branch automation with the introduction of IT (information technology) in Banks. The application of IT in Banks has reduced the scope of traditional or conventional banking practices. Nowadays, banks have moved to a centralized environment, which shows the impact of technology on banks. Banks are using new tools and techniques to find out their customers need, offer them tailor made products and services and ultimately affects the customer satisfaction level. This paper gives an insight 'how branch automation with the help of IT tools has affected the customer satisfaction levels in public sector banks in rural parts of Odisha. It is found from the study that branch automation for the nationalized banks has affected the level of customer satisfaction in a strong and positive manner.

Key words: Technology, Banking, IT, Automation, Customer satisfaction

I. Introduction:

Technological development, particularly in the area of telecommunication and information technology, is revolutionizing the banking industry of India. With the development of technology, customer satisfaction is becoming an area of prime importance for banks to survive in a competitive environment.

At the time of manual transactions, an account holder had to wait for hours at the bank counters for getting a draft or for withdrawing his own money. Now, for banking transactions customers are no longer prepared to wait for information or services. They want their banking information and services at their fingertips by their chosen delivery channel. For this, banks are now putting their effort to provide a wide variety of delivery channels like ATM, Phone Banking, Internet Banking, Mobile Banking etc. All these initiatives are aimed at providing better and more efficient customer service by offering multiple options to the customers. IT Act of 1999 further accelerated the technology adoption in the Indian Banking System. Technology is rapidly changing the way personal financial services are designed and delivered to the customer. Hence, banks have found themselves at the forefront of technology adoption and began to look at automation as a mean to replace some traditional branch functions. All these bring about a radical change in the quality of products and services thereby improving the competitiveness and customer satisfaction.

Although branch automation provides us with easy access to banking services, it has introduced new business challenges. Unfortunately, the biggest sector in the Indian banking i.e. public sector banks is facing number of challenges regarding the use of automated-delivery channels. Much research is undertaken with regard to automation of public sector commercial banks in urban areas, but this type of study is limited in rural areas. Hence this present study is undertaken to identify the problems and prospects associated with branch automation in rural parts of Odisha. This study is focused from customers' perspective and to make certain suggestion for efficient customer service which will lead to increased customer satisfaction.

II. Review of literature:

The technological development in the banking sector began with the use of Advanced Ledger Posting Machines (ALPM) in the 1980s and nowadays banks are using core banking solution (CBS) for providing better services to their customers. Over the years several studies have been conducted both at the industry and academic level to examine the impact of IT on banking productivity and profitability.

Dr. Rangarajan committee had drawn up in 1983-84 the first blue print for computerization and mechanization in banking industry and looked into modalities of drawing up a phased plan for mechanization for the banking industry covering period 1985-89. The committee in its report in 1984 recommended introduction of computerization and mechanization at branch, regional office / zonal office and head office levels of banks.

Vavra (1997) has done considerable work in the measurement of Customer Satisfaction. Starting from the development of a model of Customer Satisfaction, a comprehensive work has been done on finding out the key issues on measurement of satisfaction, designing of questionnaire, the logistics of satisfaction, data collection and basic tools of CSM Analysis.

Ashish K. Sen (2001) points out that new Private Sector Banks (NPSBs) have done significant technological up-gradation, thus getting ahead in competition primarily in customer service, a concept that was almost forgotten by the giant Public Sector Banking System, which enjoyed monopoly in the banking industry of the country.

G.V. Chalam (2002) has studied the growth and trend of IT application in banking sector and made an assessment of its impact on banks' performance. He took into consideration the perception of customers on the quality and expectation from such IT-enabled services and the views of employees on such environment. Chalam inferred from his study that as a qualitative improvement in the customer service, internal housekeeping due to computerization of the bank was truly reflected in quantitative terms of increase in deposits, advances and financial performance of the bank branch. His analysis of these items of pre- and post-computerization periods also shows that the growth percentage was more attractive during the post- computerization period. He also concluded that a majority of the customers were satisfied with the improved service being offered by the computerized bank branch as well as the staff who are working in the branch. Further, the staff members are also quite happy to attend their work in the new work environment.

A very interesting study has been carried out by **V. Mehta (2003)** on the impact of IT on banks with productivity reference to J&K Bank Ltd. Both qualitative and quantitative evaluation of Computer Based Information System (CBIS) was done to adjudge the efficacy of the new system. The study showed that the overall response towards the change was rather encouraging.

III. Research Methodology:

The research design adopted for the study is analytical in nature. Primary data were collected from 220 individual customers of different public sector banks operating in by administering a structured questionnaire using random sampling techniques. A five point Likert scale is used to elicit responses to the questionnaire. The questionnaire is pretested and revised through back translation process for minor change in the sequence and wordings. The data collected for the study has been processed and analyzed through computer software - Statistical Package for Social Sciences (SPSS)20 version. Suitable mathematical and statistical tools like averages, percentages, independent sample t-test, F-test and ANOVA are used to analyze and interpret the data.

Objectives and Hypotheses formulated:

The specific objectives of the study are:

- To identify the most important factors influencing customer's perception regarding Automation of banking transaction.
- To study the influence of age and education of customers on the adoption of automated transaction.

In order to achieve these objectives, the following hypotheses were formulated:

H_0: There is significant mean difference among the respondents in terms of gender, age and educational qualification

H_a: There is no significant mean difference among the respondents in terms of gender, age and educational qualification

IV. Data Analysis and Interpretation:

***Analysis* 1:** Independent Sample t-test to determine Difference in customers perception regarding Branch automation on gender basis -

Table 1: Independent Sample t-test to determine Difference in customers perception regarding Branch automation on gender basis				
Levene' s test for equality of variance				
Sl. No.	**Variables**	**F**	**Sig.**	**Sig. (2 tailed)**
1	Computerization increases the transaction speed	.522	.471	.238
2	Computerization reduces the waiting time at bank	.027	.870	.385
3	Computerized transactions are secured transactions	1.104	.296	.085
4	Computerized transactions increase service efficiency	16.607	.001	.064
5	Computerized transactions are problematic	.338	.562	.892
6	It requires assistance from the bankers	.061	.848	.906
7	Automated transaction reduces the level of confidence in operation	6.133	.015	.190
8	It reduces the scope for personal advice on banking transactions	1.104	.296	.057
9	Bankers should re-skill themselves in the technical aspects of banking operation	6.678	.011	.779
10	It provides 24x7, anywhere, anytime services to the customers	.307	.580	.576
Note : statistically significant at $p < 0.05$				

Source: *Field work*

The significant value of the *t-test* in independent sample *t–test* table is 0.05. as the significant value of the statistics is greater than 0.05, it can be assumed that the groups have equal variances. The column labeled sig. (2 tailed) indicates the probability from *t*-distribution. All the values under this column are greater than 0.05. Thus the findings reveal that there is no significant mean difference between the male and female respondents regarding their satisfaction in terms of branch automation.

Efforts are now made to find out if any significant difference exists between the customers of different age groups. To do so, the customers were divided into two age groups i.e., the first group having the customers within age 40 and the second group consisting of the customers those who are above 40. Again the independent sample *t-test* is conducted to draw the inference.

Analysis 2: Independent Sample t-test to determine Difference in customers' perception regarding Branch automation on Age group basis -

Table-2: Independent Sample t-test to determine Difference in customers' perception regarding Branch automation on Age group basis				
Levene' s test for equality of variance				
Sl. No.	**Variables**	**F**	**Sig.**	**Sig. (2 tailed)**
1	Computerization increases the transaction speed	.780	.379	.288
2	Computerization reduces the waiting time at bank	.060	.807	.498
3	Computerized transactions are secured transactions	3.096	.081	.617
4	Computerized transactions increase service efficiency	.926	.338	.216
5	Computerized transactions are problematic	2.568	.112	.667
6	It requires assistance from the bankers	.081	.777	.682
7	Automated transaction reduces the level of confidence in operation	.629	.429	.760
8	It reduces the scope for personal advice on banking transactions	3.096	.081	.617
9	Bankers should re-skill themselves in the technical aspects of banking operation	.012	.912	.646
10	It provides 24x7, anywhere, anytime services to the customers	2.147	.146	.770
Note: Statistically significant at p<0.05				

Source: *Field work*

The significant value of the *t-test* in independent sample *t–test* table is 0.05. As the significant value of the statistics is greater than 0.05, it can be assumed that the groups have equal variances. The column labeled sig. (2 tailed) indicates the probability from t-distribution. All the values under this column are greater than 0.05. Thus the findings reveal that there is no significant mean difference between the below age 40 and the customers above age 40 regarding their satisfaction in terms of branch automation.

In order to test whether any difference exists in the perception of customers in terms of their educational qualification the *F- test* is conducted and the results are presented in Table-3.

Analysis 3: One Way ANOVA Test on Various to determine the Difference in customers' perception regarding Branch automation on Educational Qualification basis

Table-3: One Way ANOVA Test on Various to determine the Difference in customers perception regarding Branch automation on Educational Qualification basis			
Sl. No.	**Variables**	**F**	**Sig.**
1	Computerization increases the transaction speed	.388	.761
2	Computerization reduces the waiting time at bank	3.460	.018*
3	Computerized transactions are secured transactions	3.096	.011*
4	Computerized transactions increase service efficiency	.926	.338
5	Computerized transactions are problematic	.890	.134
6	It requires assistance from the bankers	.391	.759
7	Automated transaction reduces the level of confidence in operation	2.824	.039*
8	It reduces the scope for personal advice on banking transactions	.922	.332
9	Bankers should re-skill themselves in the technical aspects of banking operation	.012	.912
10	It provides 24x7, anywhere, anytime services to the customers	.750	.424
Note: Statistically significant at p<0.05			

Source: *Field work*

The significant value of the *F-test* in the table below is 0.05. The findings revealed that in terms of educational qualification there is no significant difference in terms of seven variables namely speeds of transaction, service efficiency, and scope for personal advice, re defining the technical skills of bankers, flexibility of working hours, problematic operation and in terms of assistance in operation. But there is a significant difference in terms of reduction in waiting time, security and level of confidence in operation.

Suggestions:

The following suggestions may be considered by the nationalized banks in order to take a leadership position under the present competitive environment: In order to generate a competitive advantage, banks should make more application of Information Technology & Telecommunication systems, they should also make their branches fully computerized and IT-enabled, which must be user-friendly.
They should also develop a wide network of ATM facilities. It will be necessary to re-skill the staff members of the banks, not only in the technical aspects of banking operation but also for developing the soft skills.

V. Conclusion:

From the statistical analysis it is observed that there is no significant difference between perception of customers regarding branch automation in terms of gender, age and educational qualification. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. It is also found that branch automation process for the public sector banks has affected the level of customer perception in a strong and positive manner. This added convenience to the customer and lowers the transaction cost to the bank-a win-win proposition for the bank and its customers. Branch automation is a much talked issue for the last few years in India and currently gaining patronization for the country. However, it is in a growing stage in Odisha but gradual process for implementing automation for banking transaction have been incorporated by the public sector banks in Odisha. Again it is essential for the banks to constantly review their strategy, system, policies and process with the use of modern technology as to fulfill the needs of the customers and establishing a bond with the customers which can make the public sector banks to reach in a leading position.

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Influence of Working Environment and Workload on Occupational Stress among Staff in the Financial Services Industry

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ABSTRACT

Occupational stress is one of the major problems for staff in the financial services industries, because of the modernization of the industry led to various changes in the working environment thereby challenging the abilities of employees to cope up with it. This study examined the research problem of identify the level of influence of working environment and workload on occupational stress among staff in the financial services industry. Furthermore conceptual model has been developed to link work load, working environment and occupational stress. Quantitative methodology has been applied for this research and questionnaires were used to collect data. The study was based on primary data and secondary data. 100 staff that comprised of executives and non-executives has been selected from six systemically important banks for this study. The respondents were chosen using stratified random sampling method. Percentage analysis, mean and standard deviation have been used for the analysis. Findings have shown that influence of working environment on the occupational stress is moderate in the banks while the influence of the workload on occupational stress marked a higher level. This study indicated that working environment and workload has a significant influence on occupational stress of the employees of the banks. These findings would be useful to banking sector to adopt new coping strategies for maintaining good physical and mental condition of the employees of the banks.

Key Words: Occupational stress, Work load, working environment

I. Introduction

Over the past few decades stress is emerging as an increasing problem in organization. Stress is a universal human experience and is inevitable in the modern dynamic day-to-day life. Stress can root from any place – home or work place, public or private place. Both pleasant and unpleasant experiences can have stressful components. It is a vigorous state in which a person is confronted with an opportunity, demand, or resources related to what the individual wishes and for which the outcome is perceived to be both vague and vital. Stress has been defined in different ways over the years. It is a condition in which any human is confronted with an opportunity or demand related to what they desire and for which the outcome is perceived to be both uncertain and important. There are of studies and surveys have been conducted by the researchers throughout the world for suggesting improved techniques to manage stress.

Stress has a positive effect on employees of any organization but up to a certain extent to which an employee can cope up with it, mostly it exceeds the bearable limits and has a negative result on employees. The interpretation of what is stressful, the relation to sources of stress and the reaction to stress will be different for each individual. Every human being is stressed at one time or another. Occupation could be a major area of stress creating circumstances. People are constantly pressured to accomplish more and more in less and less time. Stress occurs when people are faced with events that they perceive as endangering their physical and psychological well-being.

The stress can be classified into three categories. The first one is Natures (prefix 'neu' meaning neutral), where the stress response is necessary for the day-to-day adaptability of man to his environment. The second category is Distress (prefix 'dis' implying bad or negative feelings) where the stress response is unfavorable and potentially disease producing. The third category is referred to as Eustress (prefix 'eu' implying good or healthy feeling) where the stress response is favorable.

The problems due to high level of stress experienced by individuals can be exhibited physically, psychologically and behaviorally. The consequences of stress are high in organizations when the loss due to absenteeism, turnover, disability, insurance costs, work place accidents, violence, worker's compensation and law suits are considered. The prevalence of stress is not good for organization for its survival and development. Especially it is not good for organization such as financial institutions where lump sum money is involved in day to day activities (Vivek and Janakiraman, 2013).

Occupational stress has become one of the global issues in the current working environment (Vivek and Janakiraman, 2013). Occupational stress has become almost globalized and has the tendency to affect all profession and workers irrespective of their categories (Ahmad and Ahmad, 1992). As cited by Vivek and Janakiraman, 2013 "though it cannot be confined to any specific occupation, the data such as longitudinal national statistics from studies different occupation groups showed that financial sector employees are more prone to stress|" (Paola and Merlline,2001).

Occupational stress is one of the major problems for staff in the financial services industries, because of the modernization of the industry led to various changes in the working environment thereby challenging the abilities of employees to cope up with it. As a result the employees working in the financial industry particularly employees working in the banks are more prone to stress (Vivek and Janakiraman, 2013). Therefore, it is necessary to study the level of stress among the employees in the banks to avoid unfavorable consequences to the organization and to the financial industry as well.

The economic performance of a country mainly depends on its financial system as rightly said that they are the back-bone of an economy (Vivek and Janakiraman, 2013). Over the last decade, the finance sector underwent some major changes in terms of system, structure, facilities, management techniques operational environment, regulatory system, and etc. led to severe concern such as excessive work demands, increased time pressure, role conflict, and extended working hours.

As a result of the end of thirty years of war, in the country especially in the North and Eastern Province many business sectors have began to move and expanded their business operations in larger scale to these provinces. Financial institutions large in numbers have entered into all types of financial service activities made more competition to the banks. In order to compete in the current environment, banks targeted to make huge profits for their survival. This led to increased working hours, meeting high business targets, etc. Moreover, banking business in the recent times has transformed tremendously due to various factors such as technological innovation in terms of communication and information processing, increase in multi dimensional operations ultimately results in change in the stress level employees in the bank every time.

Therefore a research study necessitated to ascertain the level of stress among the employees and the important factors influencing on occupational stress among those employees.

II. Literature Review

Stress is a state, which is accompanied by physical, psychological or social complaints or dysfunctions and which results from individuals feeling unable to bridge a gap with the requirements or expectations placed on them (2004 EU social partners' agreement). Many definitions of stress exist depending on research disciplines and countries. Although there may not be an accepted universal definition of stress, there is broad consensus that it involves an imbalance between perceived demands and the resources to cope with them. McGrath (1970) pointed out that stress is a substantial imbalance between environmental demand and the response capability of the focal organism. Lazarus and Folkman (1980) expressed that stress will generate among human beings where a particular relationship between a person and the environment, that is appraised by the person as taxing or exceeding his/her resources and endangering his/her wellbeing. As cited by Vivek and Janakiraman 2013.(Robbins and Sanghi 2006), stress usually results from a lack of fit between a person and his environment when he/she cannot cope up with the encountered demands.

Dayo Akintayo (2012) found that working environment is significantly related to workers‘morale and also working environment is significantly correlated with perceived workers ‘productivity. Dr. K. Chandrasekar (2011) found that environmental factors are conducive to work and he also found that factors that affect attitude of employees to work are- interpersonal relationships control over environment, shift, emotional factors, job assignment, overtime duty, extended work. Workplace stress is the harmful physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources, or needs of the worker. These conditions may lead to poor work performance or even injury. Job stress is also associated with various biological reactions that may lead ultimately to compromised health, such as cardiovascular disease. Stress is a prevalent and costly problem in today's workplace. About one-third of workers report high levels of stress. One-quarter of employees view their jobs as the number one stressor in their lives. Three-quarters of employees believe the worker has more on-the-job stress than a generation ago. Evidence also suggests that stress is the major cause of turnover in organizations.

Self-reported work-related stress, depression or anxiety account for an estimated 12.8 million reported lost working days per year in Britain (HSE).According to J. Kalsbeek, the experience of workload is determined by the task load and the interaction of the Following factors: task demands, expended effort, and level of performance. Work-related stress has been associated with a number of other ill-health outcomes, such as cardiovascular disease (for example, Kivimäki et al, 2002), musculoskeletal disorders, particularly back problems (for example, Hoogendoorn et al, 2000), and neck–shoulder–arm–wrist–hand problems (so-called repetitive strain injuries, RSI); see for example, Ariëns et al, 2001), as well as absence from work (Houtman et al, 1999).

The problems associated with work-related stress surpass financial considerations. The human costs in individual suffering and organizational morale cannot be reduced to quantitative terms. The stress of overwork has been associated with psychological problems such as depression, anxiety, and burnout; physiological health problems, such as hypertension and heart attacks; and organizational problems, including workplace violence and accidents (J. C. Quick, Quick, Nelson, & Hurrell, 1997). Workplace stress may also result in behavioral problems, such as increased alcohol consumption and smoking (Dollard & Winefield, 2002).

Nwadiani (2006) pointed out that heavy workload, infrequent rest breaks, long working hours and shift works, hectic and routine tasks that have little inherent meaning, do not utilize workers' skills, and provide little sense of control and thereby have a major impact on perceived stressors and resultant stress.Johnson,S. (2005) expressed that role demand could be stressful when they are excessive (work over load).Janina (1986) identified stress and coping as a dynamic process consisting of four major components out of which the level of stress experienced psycho physiologically is an important one.Giulio (1995) found that workload which includes long work hours, emerged as one of the major stress factors.Sandhu et al., (1998) found that work culture has an impact on the stress and strain experienced by the employees and also influences the coping strategy followed by them.

L.S. Kang and R.S. Sandhu (2011) in their article said that Stress is an individual's state of mind in an encounter of a demanding situation or any constraint in the organization which s/he feels harmful or threatening for her/himself. Stress emerges from various energy seeping conditions in the working environment. According to Pratibha Garg (2010) Job or occupational stress is mismatch between the individual capabilities and organizational demands. Employees often experience stress because of work overload, an expected work pace, difficult work schedules, role conflict, uncertainty regarding job security, poor interpersonal relationships and unpleasant working conditions. This stress manifests in conflict, depression, headaches, hypertension, alcoholism and other conditions. The organizations do not only lose money by paying medical bills but there is a loss of productivity. R Neelamegam and S Asrafi

(2010) in their article said that Stress is a general term applied to the pressures felt in life. Stress at work is almost inevitable in many jobs. It has become a major buzzword and a legitimate concern of the time. According to N Kathirvel (2009) Stress is the reaction that people take due to excessive pressure or other types of demand placed on them. It arises when they worry that they cannot cope. Stress is a demand made upon the adaptive capacities of the mind and body. Kulkarni (2006) in an article Burnout said that rapid change of the modern working life is associated with increasing demands of learning new skills, need to adopt to new types of work, pressure of higher productivity and quality of work, time pressure and hectic jobs are increasing stress among the workforce.

Banking, like other services, has become one of the highly competitive sectors in Sri Lanka. The banking organizations, since the beginning of this decade, have been facing greater challenges in terms of technological revolution, service diversification and global banking. This will lead to arising of stress among employees. The researcher chose this topic as a study because human resources are the most vital resource of every organization. The HR of organizations particularly banks should be at ease while working. Any kind of stress/ pressure directly affects their performance as well as performance of the organization. As the competition is increasing day by day, employee stress is also increasing. Every employee wants the luxurious life, high income, promotion etc. So there will be lots of burden on them to achieve work related targets. This will increase the stress among the employees.

Every organization has strong competition with each other hence wants greater productivity with proper utilization of resource, high sale and high profit. The purpose behind the study is to find out the key factors responsible for creating the level of stress. In addition to this the researcher also wants to study the cause of stress and propose remedies to control stress among employees. It is revealed from the literature that occupational stress is one of the major factors affecting the mental and physical health of employees and their contribution and performance towards the organization.

There is a general opinion that stress is a negative and a disturbing nature of employees towards achieving the objective. Style (1974) defines stress as the non-specific response of the body to demands placed on it. According to Ugoji and Isele (2009) stress usually occurs when an individual's physical and emotional ability do not match their performance demand.

As cited by Vivek and Janakiraman, 2013 "positive pressure is proved to be one of the most important factors in improving the productivity of the organization" (Spielberger, 1980). Seaward (2005) express that if the same pressure becomes excessive, it may lead to distress which will negatively affect the attitudes and behavior of employees in the workplace.

Most potential stressors for staff in the financial services need to be identified. The reason is that the staff in the financial services is the backbone of the financial industry. Apart from this, financial industry is one of the fastest growing industries contributing towards the economic development of the country. In order to make the industry develop and flourish further, proper care and attention must be given to the employees of the industry. It will help the employees to perform better by maintaining a conducive working environment and good physical and mental health.

It is clear from the reviews that the staff in the financial services is experiencing varying degrees of stress due to several factors. Three variables are identified to play a major role in influencing stress among staff in the financial services. These variables are to be studied in relation to stress as not much work has been in done in exploring the influence of these variables on occupational stress especially among staff in the financial services. These are taken as independent variables of this study. The independent variables are working environment and workload.

Some demographic variables are also included in the study in order to identify the influence of these variables in the stress level of staff in the financial services. It includes age, marital status, education, experience, and designation.

III. METHODOLOGY

OBJECTIVES

To understand the level of stress among staff in the financial services

To analyze the influence of workload on the stress of staff in the financial services.

To study the influence on the stress level of staff in the financial services due working environment in which they work

Sample design

The study design is used to find out the influence of work related factors on the occupational stress of employees in the banks. According to the central Bank of Sri Lanka as at and December 2013, the banking sector comprised 24 licensed commercial banks and 9 licensed specialized banks. Even though a large number of licensed banks exist in the country, the stability of the financial system is primarily dependent on the performance and financial strength of six largest LCBs, consisting of the two state banks and the four largest domestic private commercial banks. These six banks, which are generally, referred to as the Systemically Important Banks (SIBs). This research is limited to these six SIBs in Batticaloa district. Thus 6 LCBs were considered as the population.

The executive and non executive employees were involved in the study population and the data were collected from these six SIBs through structured questionnaire and interviews. The study was based on primary data and secondary data. The primary data were obtained through questionnaires along with follow up interviews with the sample of 100 respondents from the Banks. The objective of the personal interview is to make sure the accuracy of the information given in the questionnaire and to obtain information on the items not filled in the questionnaire by the sample of respondents.

The secondary data were collected from the published books, literature related to this study, and research articles to identify the importance of the influence of the variables selected. The respondents were chosen using stratified random sampling method based on the working experience from the relevant population.

Table 5-1 Sample Banks	Staff grade	Population	Sample size
Bank of Ceylon	Executive	18	4
	Non Executive	120	28
People's Bank	Executive	20	5
	Non Executive	120	28
Sampath Bank	Executive	15	3
	Non Executive	25	6
Hatton National Bank	Executive	15	3
	Non Executive	25	6
Seylan Bank	Executive	15	3
	Non Executive	28	7
Commercial Bank	Executive	9	2
	Non Executive	20	5
Total		430	100

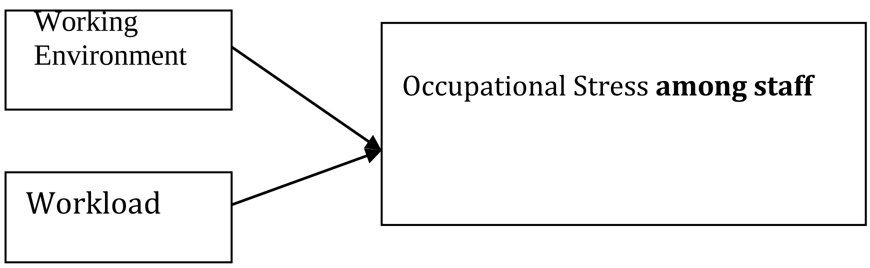
5.2 Tools used for analysis

The data collected will be analyzed using various statistical tools to meet the objectives of the study. The tools used were percentage analysis, mean, and standard deviation.

SIGNIFICANCE

Stress is a part of everyday life in the modern developing society. No profession or job is exempt from stress. But long term exposure to stress leads to negative consequences on the individual and organizational side. Therefore, it is important to study the impact of stress of staff in the financial services as the industry in an important contributor to the economic development of the country.

CONCEPTUALIZATION



(Developed for research purpose)

IV.RESULTS AND DISCUSSION

The personal information includes age, marital status, education, experience, and designation.

Personal information

Age

The age distribution pattern of the sample of respondents was categorized into three age classes. Among the sample selected, 33% of employees were found to be falling under age group 20-35 years, 52% of employees fall under age group 36-45 years, and 17% of employees representing the age group above 46 years.

Table 8.1 Age group

Age group	Frequency	%
20 - 30 years	33	33
31 – 45 years	52	52
Above 46 years	17	17
Total	100	100

(Survey data)

Marital Status

The marital status of the sample of respondents represents 27% of employees were found to be unmarried and 73% of employees were married.

Table 8. 2 Marital Status

Marital Status	Frequency	%
Unmarried	27	27
Married	73	73
Total	100	100

(Survey data)

Educational Qualification

The education qualification of the sample of employee indicated that 46% of employees are with G.C.E.A/L or Equivalent Qualification and 28% and 26% of employees with diploma and degree respectively.

Educational Qualification

Table 8.3 Educational Qualification

Educational Qualification	Frequency	%
G.C.E.A/L or Equivalent	46	46
Diploma or Equivalent	28	28
Degree or Equivalent	26	26
Total	100	100

(Survey data)

8.1.4 Working Experience

The working experience of the employees shows that 30% of employees are having less than 10 years of experience 52% of employees representing 11-20 years of experience, and 18% of employees are with more than 21 years of experience.

Table 8. 4 Working Experience

Working Experience	Frequency	%
Less than 10 years	30	30
11 – 20 years	52	52
More than 21 years	18	18
Total	100	100

(Survey data)

8.1.5 Position

The position in the bank shows that 72% of the samples of respondents were occupying as Non Executive and 28% of the sample of respondents were occupying as Executive.

Table 8. 5 Position

Position	Frequency	%
Non Executive	80	80
Executive	20	20
Total	100	100.

(Survey data)

a. Research Information

Table 8.2.1 Occupational Stress

Variable	Mean	SD	Low (%)	Moderate (%)	High (%)

Working Environment	2.90	0.85	32	55	13
Work load	3.92	0.69	00	27	73
Total	3.41	0.77	16	41	43

(Survey data)

8.2.1 Working Environment

The results revealed that the working environment were moderate with the mean value of 2.9 with the standard deviation of 0.85 and 55 % were suffering from this stress.

8.2.2 Workload

About 73 % of the employees complained from workload with an overall mean value of 3.92 with the standard deviation of 0.69; thus making workload a high degree of stress.

8.2.3 Occupational Stress

The table 8.2.1 showed that the average mean value of the working environment and workload 3.41 and the standard deviation 0.77indicating a moderate level of influence on occupational stress.

V. Conclusions, Implications, and Recommendations

The purpose of this study was to find out the influence of working environment and workload on occupational stress of the employees of the banks in the Batticaloa district. the present study clearly found that there is a significant relationship between working environment, workload and occupational stress. The information obtained from the respondents indicate that the influence of working environment on the occupational stress is moderate in the Banks in the Batticaloa District while the influence of the workload on occupational stress marked a higher level.

The overall findings and the average mean value of 3.41 and standard deviation of 0.77 showed a moderate level of stress. It is similar to the studies conducted in other countries and in other sectors (Sharply 1996). It was expressed by the employees that the working environment is at an acceptable level if the work is confined within the organization. But they also expressed that as the competition is very high and intense during the recent past they have been requested to achieve targets for which they have to visit outside the organization.

The experienced opinion of the employees expressed that it is important to satisfy the customers with utmost good faith and therefore, they have to work long hours as the Banking operations are online.

Implications

The study was conducted only in banking sector and only working environment and workload were taken into account in one district, if we want to generalize the results of this study it should be replicated to other districts and sectors including other relevant variables.

Recommendations

Management support helps in reducing or increases stress in employees, (Stumper & Johlke, 2003) apparent organizational assistance, management support work as a cushion which acts positively in decreasing work related stress in employees. In this study the employees do their job regularly but due to workloads and time constraints their job performances reduces. The working hours of the Banks are mostly from 9. am to 5 p.m. but practically there is no time limit so the employees have to work for longer hours as compared to other jobs hitch is also a reason of concern.

The study indicated that working environment and workload has a significant influence on occupational stress of the employees of the banks in the Batticaloa district. Therefore, banking sector should adopt new coping strategies for maintaining good physical and mental condition which will improve performance level of the employees and the productivity level of the banks. The following remedial actions could reduce the stress level of the bank employees in the Batticaloa district and enhance the performance of the banks.

1. Management support should be extended to employees at a reasonable level.
2. Avenues to be made for the employees to participate in the decision making.
3. Measures should be taken to redesign jobs, as it is taxing the skills and capabilities of the employees.
4. Steps should be taken to introduce cross functional and inter departmental work assignments to reduce work load, work imbalance, and work related stress among the employees.
5. Arrangements should be made to keep the operational equipments in proper working conditions, and on time arrangements should also be made to avoid interruption in operation by employees.

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Psycho-analysis of Mobile applications usage among Generation Z Teens

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Abstract:

Generation Z simply denotes the 'Digital Natives' which are bombarded with digital technologies and are considered to be tech-savvy. They bring into focus, a lot of m-apps and internet-surfing. It is very important for the developers of technologies to understand psychology and demographics of the teens in terms of the kind of usage of m-apps so that they can target them well for both the present and future generations.

The present study examines the psychological and demographic factors and the correlations among these factors in order to interpret and develop psychological and demographic profile of the Generation Z teens on the basis of app usage. Psychological factors which are considered for this study are leisure boredom, sensation taking, self-esteem, shyness, loneliness and so on. On the other hand gender, age of teen, urbanity, parent education, internet usage, parent occupation, number of members in a family, pocket money, stream in intermediate, are considered under demographic profile. For this purpose a well constructed schedule is used for college-going teens (age 16-19). Random sample of size 172 were collected in which 145 were found eligible. To develop the relationships among the demographic and psychological factors, central tendency is used. In order to reduce psychological factors, factor analysis is used. The study revealed that some of the applications are common for all the psychological factors and some of the apps are particularly related to specific psychographic factor.

Key Words: Z Generation, m-App, Teen Psychology.

I. Introduction

The teens which are born after 1995 are considered to be GenZ teens but they are not considered as a new species, as in varied ways they are alike of previous generations but due to major impact of technology on their behavior make them dissimilar from preceding generations . They are characterized as confident, high self-esteem, awareness towards latest trends, tech savvy, early adaptors of technology , bright, globally connected, acceptance towards diverse populations and have a concerned about environmentally safe products. Almost all the time they are engaged in information sharing through various open platforms. When talk about gadgets and tools they are content creators and producers with latest apps and digital tools. They prefer media that they can interact with. Mobile devices are the main source for consuming media and more preference are given to those websites; apps or social media which provides them multiple features i.e. comments, rating, text, posting pictures and videos etc. On the other hand they are not considered as brand loyal and bring their gaming lifestyle with them into adulthood. Emotionally attached to their digital habits make them to stay online even longer. They also have a different way of purchasing goods and services because they like to consider various online platforms like face book etc as an important source for browsing and researching the services and product.

The Gens teens cannot be ignored by the marketers as they have a major impact on the economy. They are very active and prefer sharing their thoughts, feelings and emotions online through various websites in the forms of likes or comments, which can affect the image of the company. They consider that they can do anything as they are capable of using many digital tools.

So, it is very important for the marketer as well as for the manufacturers of technology to know the preferences towards the m-apps based on the demographics like gender, pocket money they receive from their family, number of members working in a family etc as well as the effect of psychographics like their emotions, leisure and boredom, sensation taking, loneliness on the selection of m- apps.

On the other hand in today's world mobile phone are not limited to a particular class or specific age group, instead they are very common in all classes and in almost every age group as there is wide availability of low cost smart phones, various finance schemes etc and in India there are approximately 243 million adolescents aged between 10-19 years constituting the largest population of adolescent. That again emphasize on the worth of studying Gens teens from the point of increasing market share and profits in terms of mobile applications.

II. Review of Literature

Serrano, Nicolas et al. (2013) stated in their article Mobile Web Apps, that there is a necessity of mobile web apps both in terms of commercial and technical fields.

Research Gap: The article was focused on the importance and the need of the mobile apps so, teens and there behaviour towards mobile apps can be studied.

La Ferle, Carrie, Edwards, Steven M. (2009) has assessed the patterns of media and its shift from traditional channels towards internet and mobile phones. They have also considered the various mobile activities like text messaging, talking, on phone advertisements etc and their implications

Research Gap: They have emphasized on the shifting of the channels and various activities performed on mobile phones, so the study of apps can be done.

Crutsinger et al. (2010) thrown light on the teens interaction styles with reference to demographic and lifestyle characteristics. They have also investigated the attitudes of teens towards marketing practices on the basis of assertive and aggressive styles. The study specifies that a marketer can develop effective strategies that can appeal to demanding consumer or teens.

Research gap: The demographic and lifestyle will be used for analyzing the teens with respect to m apps.

Lin et al. (2013) describe that teens are highly connected in 21st century. The main usage of mobile internet is basically for task-based activities, information seeking and communication activities, and recreational activities. The common purpose for using mobile phones are recreation and entertainment purposes, especially playing games and listening to music.

Research Gap: The various reasons for using mobile phones and purpose for using internet on mobile phones are clearly stated by them but it also leaves the scope for the further research that is the profile of the teens on the basis of various usages of internet as well as mobile.

La Ferle et al. (2009) assessed the actual online and mobile phone activities of teens. They have also assessed the media patterns from traditional channels to internet. They have also discussed the implications for advertisers and various activities talking, text messaging, receiving advertisements etc on mobile phones.

Research gap: many activities are discussed providing a scope for analyzing the apps for those activities and the profile of the users or teens.

According to the article published by WWD: Women's Wear Daily (2010) they have present the list of favorite apps on iPhone which includes Guitar hero, angry birds and The Sims 3.

Gap: Though the article has covered the apps which are popular among teens of iPhone but there is also a scope for further research, which will state the reason or the psychology for using the particular apps.

Chai-Lee Goi and Poh-Yen Ng (2011) explore the perception of young consumers towards mobile applications in Malaysia. The mobile applications which influence the on M-Commerce on the positive aspect are emergency, communication, content delivery and transaction, entertainment and on the other facet location factor has minimum impact.

Research Gap: The research is conducted in Malaysia and taken into consideration the youth; which means the age is not restricted to teens only. Secondly there is scope for adding various other mobile applications which are left uncovered.

Bellman et al. (2011) explore the importance of mobile phone applications and stated that apps have an impact on shifting purchase intention and these results suggest that understanding how to maximize the impact of mobile phone apps will be a key topic for future research. It is evident from literature that mobile phone apps are the area for future research.

Objective:

The key objective of this research paper is to examine:

- The psychological factors affecting the selection of mobile applications.
- To identify the M-apps which are specifically choose due to particular psychographic factors
- The demographic factors influencing in choosing the mobile applications.
- To spot out the particular M-apps affected by a particular demographic factor.

III. Research methodology

Target population for present study was college-going teens (16-19) of reputed private universities of Dehradun region. The study uses primary data collected through questionnaire in a well constructed schedule. Out of 172 respondents only 145 respondents were found complete and eligible for the study. SPSS 17 package is used for analysis, and Factor analysis and Central tendency is used for data interpretation and analysis of the data.

IV. **Data Analysis and Interpretation**

	Component						
	1	2	3	4	5	6	7
Social Networking	.374	-.362	.479	.106	.215	-.213	.225
Blogs	.308	.504	.255	.089	.199	.325	.289
Email	.668	.004	.150	-.037	-.087	.119	.390
Vedio Download	.508	-.218	.179	.359	-.083	.028	-.278
Music Download	.471	-.474	.279	.166	.116	.161	-.011
Search	.476	-.505	.336	.028	.057	.086	-.174
Instant Messg	.595	-.240	.225	-.135	-.127	.352	-.153
Classified/ Auctions	.247	.272	.174	-.139	-.286	.534	-.303
Global News & Current events	.646	.207	-.184	-.218	-.214	.021	.023
GPS	.416	.393	.335	-.460	-.099	-.301	.042
Check into places	.446	-.007	.394	-.310	-.309	-.306	-.108
Send feedback to companies	.320	.410	.309	.305	.145	.045	.056
Scan Barcodes	.407	.536	.187	.219	.184	-.045	-.115
Mobile Payments	.585	.315	.117	.103	.050	-.349	-.205
Shopping	.591	-.029	-.107	.221	-.125	-.396	.120
Banking & Finance	.512	.391	-.128	.277	-.234	.010	.223
Dinning & restaurant	.667	.045	-.067	.042	-.316	.026	.216
Maps	.646	-.048	-.173	-.364	-.191	.059	.047
M Novels & E books	.529	.186	-.395	.185	-.295	.054	-.040
Mobile TV	.618	-.106	-.251	.145	.118	-.315	-.230
Business Apps, office suite	.499	.008	-.224	-.112	.373	.007	-.022
Training & Learning Apps	.456	.192	-.113	-.273	.509	.106	.048
Health Related Apps	.528	.057	-.251	-.432	.366	.016	.046
Games	.379	-.571	-.161	-.054	-.038	-.024	.013
Weather	.669	-.174	-.024	-.095	.233	.042	-.201
Sports	.608	-.006	-.315	.116	-.010	.078	-.271
Travel	.553	-.065	-.215	.373	.152	.155	.148
Communication	.278	-.593	-.088	-.058	-.110	.038	.390
Table 1: Extraction Method: Principal Component Analysis.							
a. 7 components extracted.							

Component	Factors	New name
I	E-mail, Video Download, Instant messaging, Global News and current events, Check in to places, Mobile payments, Shopping, Banking and finance, Dining and restaurant, Maps, M-novel (a novel intended to be read on cell phones)/ e-books, Mobile TV, Business related apps (Office suit), Health related apps, Weather, Sports and Travel	Common factors I
II	Blogs, Music Download, search, Send feedback to companies, Scan barcodes, Games and Communication	Common factors II
III	Social networking	Social networking
IV	GPS	GPS
V	Training and learning related apps	Training and learning related apps
VI	Classifieds/ Auctions	Classifieds/ Auctions

Table 2: Leisure and Boredom

Table 2 depicts the six components on the basis of leisure and boredom in which the first component includes various factors and the new name given to them are common factors I as the apps are from varied categories, in second component there are seven m-apps but not too much related to each other so, the name given to them is common factors two, in the third, fourth, fifth and sixth components the important components are social networking, GPS, training and learning related apps and classified/auctions.

Component Matrix[a]								
	Component							
	1	2	3	4	5	6	7	8
Social Networks	.480	-.194	.142	.107	-.363	-.145	-.367	-.002
Blogs	.347	.126	.017	-.255	.050	.483	.376	-.116
Email	.699	-.140	-.125	-.047	-.022	.115	.145	-.049
Vedio Download	.484	-.433	.093	.258	-.104	.428	.072	.099
Music Download	.511	-.489	.185	.257	.044	.192	.032	-.025
Search	.420	-.268	.420	.086	.046	-.427	.212	-.056
Instant Messg	.445	-.151	.346	.111	.077	-.325	.205	.157
Classified/ Auctions	.332	.270	.408	-.271	.200	-.061	.095	.446
Global News & Current events	.525	.349	.318	-.116	.144	-.035	.100	.247
GPS	.397	.391	.430	-.203	.176	.229	-.265	.034
Check into places	.489	.006	.439	-.378	.123	.207	-.143	-.160
Send feedback to companies	.346	.570	-.108	.284	-.145	-.002	-.097	-.102
Scan Barcodes	.479	.431	.181	.193	-.218	.183	-.239	-.267
Mobile Payments	.607	.279	-.033	.279	-.281	-.019	-.112	-.049
Shopping	.617	.064	-.029	.074	-.415	.026	.174	.221
Banking & Finance	.488	.349	-.170	-.021	-.353	-.042	.309	-.185
Dinning & restur	.518	.148	-.303	-.045	.138	-.078	.401	-.071
Maps	.583	.130	-.090	-.080	.074	-.505	-.081	-.149
M Novels & E books	.439	.188	-.469	-.182	.089	-.235	-.097	.225
Mobile TV	.395	-.246	-.058	.394	-.225	-.041	-.077	.465
Business Apps, office suite	.450	.198	.019	.350	.286	-.107	.142	-.387
Training & Learning Apps	.366	-.005	-.209	.419	.576	.265	-.034	.138
Health Related Apps	.353	.128	-.264	.231	.652	-.039	-.217	.028
Games	.428	-.616	-.084	.107	.104	-.023	-.043	-.144
Weather	.579	-.223	-.076	-.272	-.023	-.014	-.444	-.114
Sports	.509	-.114	-.368	-.494	.050	-.024	-.091	.136
Travel	.508	-.064	-.431	-.266	-.176	.217	-.017	.128
Communication	.422	-.508	.027	-.357	.066	-.106	.070	-.295

a. Table 3: Extraction Method: Principal Component Analysis. a. 8 components extracted.

Table 4: Loneliness

Component	Factors	New name
I	Social networks, E-mail, Video Download, Music Download, search, , Instant messaging, Global News and current events, Check in to places, Scan barcodes , mobile payments, Shopping, Banking and finance, Dining and restaurant, Maps, Mobile TV, Business related apps (Office suit),Weather, Sports and Travel	Common factors I
II	Send feedback to companies, Games and Communication	Common factors II
III	Search, Classifieds/ Auctions, GPS, M-novel (a novel intended to be read on cell phones)/ e-books	Common factors III
V	Training and learning related apps, Health related apps	Common factors IV
VI	Blogs	Blogs

Table 4 depicts the five components on the basis of loneliness in which the first component includes various factors and the new name given to them are common factors I as the apps are from varied categories, in second component there are three m-apps but not too much related to each other so, the name given to them is common factors II, in the third, fifth and sixth components the important components are Search, Classifieds/ Auctions, GPS, M-novel (a novel intended to be read on cell phones)/ e-books, Training and learning related apps, health related apps and Blogs.

	Table 5: Extraction Method: Principal Component Analysis.							
	1	2	3	4	5	6	7	8
Social Networks	.562	-.157	.079	-.070	.008	.507	-.302	-.093
Blogs	.227	.436	.174	-.026	.031	.572	-.279	-.338
Email	.639	-.175	.089	.182	.021	-.050	-.232	-.200
Video Download	.645	-.295	.040	.058	-.169	-.006	.148	-.371
Music Download	.526	-.470	.185	.173	-.281	-.023	.175	-.163
Search	.468	-.352	.378	.185	-.281	-.120	.120	.091
Instant Messaging	.574	-.179	.291	.135	.173	.063	.096	.133
Classified/ Auctions	.334	.236	.465	-.116	.478	-.094	.285	.014
Global News & Current events	.471	.281	.414	.048	.048	.016	.221	-.179
GPS	.394	.385	.476	.196	.170	-.066	-.065	-.066
Check into places	.554	-.101	.257	-.020	.093	-.048	-.347	.223
Send feedback to companies	.381	.452	.137	.020	-.356	-.017	-.125	.348
Scan Barcodes	.458	.430	-.128	.012	-.418	-.167	-.014	-.143
Mobile Payments	.723	.209	.002	.032	-.259	-.226	-.155	.117
Shopping	.564	.027	-.205	-.120	.057	-.290	-.222	-.219
Banking & Finance	.568	.381	.023	-.200	-.308	-.038	.104	.084
Dinning & restaurant	.492	.310	-.162	-.437	.126	-.156	.126	.047
Maps	.545	-.053	-.007	.034	.362	-.244	-.193	.245
M Novels & E books	.579	.181	-.193	-.330	.246	.096	.140	-.086
Mobile TV	.620	-.066	-.187	-.030	.105	-.241	.207	-.357
Business Apps, office suite	.438	.192	-.244	.503	.000	.154	.344	.170
Training & Learning Apps	.454	.260	-.497	.438	.195	-.087	-.035	.034
Health Related Apps	.535	.062	-.371	.424	.191	.107	-.172	-.002
Games	.557	-.517	-.224	-.170	.070	-.049	-.069	-.065
Weather	.504	-.198	-.089	.099	.008	.401	.283	.291
Sports	.594	-.074	-.180	-.343	.031	.257	.214	.144
Travel	.586	-.055	-.214	-.285	-.222	.178	-.007	.105
Communication	.557	-.382	.115	-.168	.057	-.095	-.182	.246

Table 6: Self-Esteem

Component	Factors	New name
I	Social networks, E-mail, Video Download, Music Download, search, Instant messaging, Global News and current events, Check in to places, Scan barcodes, Mobile payments, Shopping, Banking and finance, Dining and restaurant, Maps, M-novel (a novel intended to be read on cell phones)/ e-books, Mobile TV, Health related apps, Weather, Sports, Travel , Games and Communication	Common factors I
II	Send feedback to companies	Send feedback to companies
III	GPS, Training and learning related apps	GPS, Training and learning related apps
IV	Business related apps (Office suit)	Business related apps (Office suit)
V	Classifieds/ Auctions	Classifieds/ Auctions
VI	Blogs	Blogs

Table 6 depicts the six components on the basis of loneliness in which the first component includes various factors and the new name given to them are common factors I as the apps are from varied categories, in second component there is one m-app that is send feedback to companies, in third component there are two factors that are GPS and training & learning related apps, in fourth component there is one app category that is Business related apps (office suit). In fifth component there is classifieds/auctions and in sixth category there is blogs.

Component Matrix[a]

	Component								
	1	2	3	4	5	6	7	8	9
Social Networks	.594	-.302	.132	.396	-.159	.046	.018	.041	.163
Blogs	.178	.387	.069	.504	.061	-.283	.301	-.093	.419
Email	.622	-.098	.045	.345	.175	-.070	.196	.034	.195
Vedio Download	.295	.052	.265	.584	-.082	.196	.067	-.163	-.458
Music Download	.525	-.445	.109	.217	-.233	.035	-.029	-.040	.054
Search	.557	-.385	.279	.015	-.168	.151	.117	-.031	-.047
Instant Messg	.587	-.180	.283	-.136	-.248	.137	.168	.202	.063
Classified/ Auctions	.322	.096	.538	-.072	.475	.159	.077	-.114	-.286
Global News & Current events	.409	.231	.303	-.010	.401	.157	-.233	-.298	.088
GPS	.320	.320	.450	-.205	-.067	.281	-.126	-.369	.194
Check into places	.494	-.147	.493	-.388	-.089	-.079	.110	.188	.216
Send feedback to companies	.257	.594	.052	.173	-.108	.352	-.012	.396	.058
Scan Barcodes	.505	.519	.013	.112	-.253	-.336	-.070	-.012	-.264
Mobile Payments	.638	.359	-.004	-.035	-.307	-.041	-.151	.053	.092
Shopping	.601	.193	-.061	-.104	-.134	-.024	-.496	.050	.002
Banking & Finance	.454	.536	.159	.001	.024	-.360	-.014	.315	-.199
Dinning & restur	.574	-.041	.044	-.243	.262	.015	.004	.284	.120
Maps	.703	-.153	.085	-.271	-.052	-.287	.139	-.148	-.136
M Novels & E books	.428	.105	-.371	.067	.194	.503	-.167	.250	.179
Mobile TV	.625	.050	-.246	-.090	-.014	-.119	-.342	-.302	.030
Business Apps, office suite	.564	.136	-.257	-.264	.168	.029	.495	.123	-.120
Training & Learning Apps	.592	.222	-.394	-.171	-.104	.268	.287	-.271	-.111
Health Related Apps	.533	.018	-.426	-.052	-.183	.243	.237	-.190	-.089
Games	.503	-.449	-.116	.009	-.323	-.007	-.192	.036	-.038
Weather	.648	-.200	-.130	-.098	.192	-.298	.013	-.081	.032
Sports	.574	-.008	-.321	.131	.279	-.163	-.011	-.188	.262
Travel	.564	-.091	-.277	.109	.265	-.027	-.138	.179	-.253
Communication	.400	-.500	.005	.178	.337	-.011	-.191	.190	-.149

Table 7: Extraction Method: Principal Component Analysis.

Table 8 Sensation

Component	Factors	New name
I	Social networks, E-mail, , Music Download, search, Instant messaging, Global News and current events, Check in to places, Mobile payments, Shopping, Dining and restaurant, Maps, Mobile TV, Health related apps, Weather, Sports, Travel , Games , Business related apps (Office suit), , Training and learning related apps	Common factors I
II	Send feedback to companies, Banking and finance, Communication and Scan barcodes	Common factors II
III	GPS and Classifieds/ Auctions	GPS and Classifieds/ Auctions
IV	Video Download	Video Download
VI	M-novel (a novel intended to be read on cell phones)/ e-books	M-novel (a novel intended to be read on cell phones)/ e-books
IX	Blogs	Blogs

Table 8: Sensation

Table 8 depicts the six components on the basis of sensation in which the first component includes various factors and the new name given to them are common factors I as the apps are from varied categories, again in second component there are many m-apps so the new name given is common factors II, in the third component there is two m-apps that is GPS and classifieds/auctions, in fourth component there is one factor that is video download, and in the further components m-novel and blogs are important and individual factors.

Component Matrix[a]									
	Component								
	1	2	3	4	5	6	7	8	9
Social Networks	.338	.090	.528	.136	.293	-.293	.249	.118	-.105
Blogs	.278	.455	.337	.183	.259	-.150	.355	-.054	.194
Email	.498	-.048	.597	.096	-.011	-.047	.117	.064	-.349
Vedio Download	.325	-.129	.394	.109	-.111	.516	.299	-.210	.045
Music Download	.433	-.381	.323	-.220	-.167	-.390	-.072	.085	-.169
Search	.138	-.009	.506	.040	-.198	.196	-.067	.436	.200
Instant Messg	.334	.231	.245	-.139	-.466	-.159	-.044	.036	.017
Classified/ Auctions	.342	.396	.000	.293	.394	.102	-.282	-.016	-.367
Global News & Current events	.514	.393	-.228	.094	-.191	.207	-.176	-.064	-.337
GPS	.468	.459	.119	.168	.001	.223	-.234	-.283	.126
Check into places	.526	.296	.096	.251	-.344	.326	-.200	.061	.171
Send feedback to companies	.514	.276	.013	.028	.001	-.320	.058	-.279	.361
Scan Barcodes	.592	.186	-.108	-.477	.120	-.158	.036	.127	.071
Mobile Payments	.573	.144	-.227	-.274	-.257	-.038	.009	-.030	.161
Shopping	.595	.092	-.242	-.015	-.338	-.225	.022	-.072	-.303
Banking & Finance	.427	.164	-.116	.289	.249	-.467	-.167	-.080	.067
Dinning & restur	.544	.050	-.328	.258	.213	.057	.102	.300	.113
Maps	.610	-.158	-.234	.154	.070	-.099	-.072	.504	.073
M Novels & E books	.483	-.064	-.393	.175	.187	.079	.475	-.002	.092
Mobile TV	.457	-.029	-.212	-.092	-.120	.243	.539	.009	-.329
Business Apps, office suite	.568	.234	-.038	-.426	-.262	.003	.001	.115	.050
Training & Learning Apps	.530	-.025	.045	-.518	.464	.186	-.119	-.056	-.026
Health Related Apps	.446	-.165	.133	-.444	.463	.302	-.178	-.157	.009
Games	.585	-.385	-.180	.047	.042	.190	-.032	.189	.122
Weather	.616	-.503	.152	.024	.082	-.008	-.260	-.017	.057
Sports	.497	-.470	.034	.094	-.151	-.040	.072	-.395	.253
Travel	.499	-.458	-.115	.188	-.093	-.179	-.055	-.315	-.194
Communication	.322	-.327	.007	.502	-.032	.112	-.167	.053	.029
Table 9: Extraction Method: Principal Component Analysis.									
a. 9 components extracted.									

Component	Factors	New name
I	Music Download , Global News and current events, GPS, Check in to places, Send feedback to companies, Scan barcodes , Mobile payments, Shopping, Dining and restaurant, Maps, M-novel (a novel intended to be read on cell phones)/ e-books, Mobile TV , Business related apps (Office suit), , Training and learning related apps, Games ,Weather, Sports and Travel	Common factor I
II	Blogs and Classifieds/ Auctions	Information search
III	Social networks, E-mail and search	Belongingness
IV	Communication	Communication
V	Search and Health related apps	Common factor II
VI	Video Download and Banking and Finance	Common factor III

Table 10: Shyness

Table 10 depicts the six components on the basis of shyness in which the first component includes various factors and the new name given to them are common factors I as the apps are from varied categories, in the second component there are only two factors i.e. Blogs and Classifieds/ Auctions and the new name given to them is information search, the third component has two factors Social networks, E-mail and search and the new name given to them is belongingness, the third component has three factors that is social networks E-mail and search and the name given to them is communication, the fifth component has only two factors and the name given to them is common factor II and the sixth component has two factors that is Video Download and Banking and Finance and they are not related to each other, so the name given to them is common factor III.

Table 11: Demographic factors

S.no	Demographic variables			Total	Percentage
1	Age	16 years 17 years 18 & 19	14 75 56	145	9.7 51.7 38.6
2	Gender	Male Female	75 70	145	51.7 48.3
3	Gross Income	Below 3 lakh 3-6 lakh 6 lakh and above	41 46 58	145	28.3 31.7 40.0
4	Father education	High School Intermediate Graduation Post Graduation Doctoral degree	19 22 55 48 01	145	13.1 15.2 37.9 33.1 0.7
5	Mother education	High School Intermediate Graduation Post Graduation Doctoral degree	21 29 56 37 02	145	14.5 20.0 38.6 25.5 1.4
6	Urbanity	Urban area Sub-Urban area Rural area	97 22 26	145	66.9 15.2 17.9
7	No of earners	1 2 3 4	79 40 15 11	145	54.5 27.6 10.3 7.6

Table 11 depicts the demographic factors of the respondents. In age category 9.7% respondents are of 16years, 51.7% is of 17 years and 38.6% is of 18 to 19 years. 51.7% respondents are male and 48.3% respondents are female. In family gross income category 28.3% respondents belongs to the category of below 3 lakh, 31.7% belongs to 3-6 lakh category and 40% respondents belongs to 6 lakh and above category.

Table 12: Median Demographic Factors of Respondents:

Age	18
Gender	Male
Gross Income	3-6 lakh
Father education	Graduate
Mother education	Graduate
Urbanity	Urban
No of earners	1

Findings

On the basis of the factor analysis done on the 28 m-apps category and 5 psychographic factors, the findings for the particular category are as stated below.

Leisure and Boredom: The most important dimensions resulting from the analysis are:

- Social networking
- GPS
- Classified and auctions
- Training and learning apps

Loneliness: The most important dimensions resulting from the analysis are:

- Blogs
- Training and learning related apps, Health related apps
- Search, Classifieds/ Auctions, GPS, M-novel (a novel intended to be read on cell phones)/ e-books

Self-esteem: The most important dimensions resulting from the analysis are:

- Send feedback to companies
- Business related apps (Office suit)
- Classified and auctions
- Blogs

Sensation: The most important dimensions resulting from the analysis are:

- Blogs
- M-novel (a novel intended to be read on cell phones)/ e-books
- Video Download

Shyness: The most important dimensions resulting from the analysis are:

- Communication
- Video Download and Banking and Finance

Conclusion

On the basis of our findings the m-apps which are mostly used by the teens that falls under the category of boredom and leisure are social networking, GPS, classifieds & auctions and training and learning apps. Similarly the m-apps that fall under the category of loneliness are blogs, training & learning related apps, Health related apps, Search, Classifieds/ Auctions, GPS and M-novel (a novel intended to be read on cell phones)/ e-books. Other psychological attributes viz., (iii) Self-esteem, incorporates the following apps Send feedback to companies, Business related apps (Office suit), Classified and auctions, Blogs. (iv) Sensation includes Blogs, M-novel (a novel intended to be read on cell phones)/ e-books, Video Download and (v) Shyness Communication Video Download and Banking and Finance.

In an attempt to identify the behavioral traits we have worked out the aforementioned categories of apps on the basis of factor analysis. These apps represent maximum variability under respective dimensions and on the basis of our samples we have inferred that a software engineer needs to consider these psychological factors for developing different m-apps

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Need for HRD practices in arts and science colleges with reference to Coimbatore city: a key for educational excellence

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Abstract

A well-educated, well-trained population could propel a nation towards rapid economic growth. The aim of education is to create well-trained, competent and progressive individuals who can perform all kinds of tasks take on a lot of responsibilities. Higher education is the stage of education that takes place at the post-secondary level, and is provided most meaningfully by colleges and universities. With the increase in the number of Arts & Science Colleges and affiliated institutions the awareness and urge for higher education is increasing day after day and thus are the expectations of the people increasing manifold. People want better quality, more benefits in terms meeting their requirements in order to come out and earn their livelihood. The Arts and Science College faculty are therefore required to be provided adequate facilities and opportunities in order to deliver effectively their duties and responsibilities. The study has concentrated on the general climate, HRD facilitators and HRD mechanisms in Arts and Science Colleges.

Key Words: HRD Climate, mechanism, Facilitators.

I. Introduction

The ultimate aim of higher education is the development of human resources required for the development of the nation, and the institutions engaged in promoting higher education are required to shoulder this responsibility. This function in higher education institutions is performed by the faculty engaged in teaching-learning delivery system. Higher education systems, policies and institutions are being transformed by globalization, which is “the widening, deepening and speeding up of worldwide interconnectedness”. It requires reinvention of the existing systems, policies and institutions to fit the changing environment. Effective performance of higher education institutions depends largely upon the proper development of its human resources- teachers- engaged in teaching- learning activity. Research studies show that it is development of human resources that contributes for organizational success irrespective of their size, nature of ownership and control.

A well-educated and well-trained population could propel a nation towards rapid economic growth. The aim of education is to create well-trained, competent and progressive individuals who can perform all kinds of tasks take on a lot of responsibilities. Higher education is the stage of education that takes place at the post-secondary level, and is provided most meaningfully by colleges and universities. An educational institution introduces its students to discussions and debates that prevail in various disciplines and fields of knowledge. The objective of an educational institution is not only to create and disseminate knowledge but also to develop human resources that will accelerate the socio-economic development of the nation. This is possible only when the faculties working in colleges are motivated and empowered. To achieve this objective, colleges and universities must restructure and redesign their HRD practices and processes.

“Human Resource” means the “manpower or labour which organization possesses” or the people who are ready, willing and able to contribute to organizational goals”. Human resource is one of the most valuable and unique asset of an educational institution. Today educational institutions are facing great challenges in the form of globalization, changes in the scale of operations, technological whirl and continuous competition. In order to survive this challenging environment, educational institutions need quality human resources having the energies, skills, talent and knowledge. Human resources are the vital resources of an organization. They play a vital role in every activity of the educational institution. The success of an organization, whether government, public, private or educational institution, depends to a large extent on its efficiency and effectiveness. It is the human resources which differentiate one organization from another. The educational institutions need to develop human resources through a well-established and designed human resource development (HRD) system.

Statement of the problem

With the increase in the number of Arts & Science Colleges and affiliated institutions the awareness and urge for higher education is increasing day after day and thus are the expectations of the people increasing manifold. People want better quality, more benefits in terms meeting their requirements in order to come out and earn their livelihood. The Arts and Science College faculty are therefore required to be provided adequate facilities and opportunities in order to deliver effectively their duties and responsibilities. The college management and administration mainly focus on profit-motive of the college but it fails to focus on the needs of the faculty who work for the college. An effective management must focus on all the aspects of the faculty and their working condition. Due to lack of concentration of management towards the faculty requirements and needs, it results in lack of staff participation towards the management. Therefore it affects the whole environment. So in order to know the need for HRD practices among the faculty in Arts and Science College with reference to Coimbatore city, the study has concentrated on the general climate, HRD facilitators and HRD mechanisms in Arts and Science Colleges.

Objectives of the study

- To analyze the perception of college faculty towards different dimensions of the HRD climate in arts & science colleges.
- To measure the satisfaction level of staffs of arts and science colleges towards existing HRD practices.
- To compare HRD climate existing in different arts and science colleges.

II. Research Methodology

The data has been collected from faculty working in Arts and Science Colleges in Coimbatore city through questionnaire. The size of the sample for the study is 150. The researcher used both primary and secondary data, to accomplish the objective of the study. The theoretical aspect of the study is collected from various sources which include books, journals, websites and other related projects. The researcher has adopted convenience sampling. Tools have been used for the analysis are Simple percentage analysis, ANOVA, T-test and Correlation.

III. Review of literature

E. Abraham (1985), in his study found that HRD climate is a powerful intervening variable in translating HRD practices into profit. The study was made on three major universities in India. The sample size is 400. The researcher says that the HRD practices have low importance and it is in moderate level. The management must concentrate more on HRD practices. The management must fulfill the needs of the employees and the employees must also cooperate with the management to reach their goal. HRD tends to make a person fully equipped with skills, maturity and competence, self-awareness, adjusted to environment and confident. The result shows that there is a need for HRD practices in universities and colleges. The faculty must be rewarded for the work done by them. More efforts must be made to redesign the existing appraisal system. Team work must be encouraged, so that the work pressure will be reduced.

Rodrigues, Lewlyn I.R (2004), in their study found that the HRD practices followed in engineering colleges are highly satisfactory when compared to arts & science colleges. In the engineering colleges, they concentrate more on HRD practices. But in arts & science colleges, they failed to concentrate on HRD practices. Here the OCTAPACE culture is compared with both the colleges. The lecturers are found to be more satisfied with the existing trust level in the colleges. But in case of autonomy, the lecturers are highly dissatisfied because they are not given freedom to act independently, as they are not encouraged to try out new creative ideas with responsibilities. Therefore, the result shows that the lecturers and other faculty must be given freedom to experiment their ideas without having to wait for the higher authorities.

Khurram Shahzad, Sajid Bashir and Muhammad I. Ramay (2006), in their research have studied the impact of 3 HR practices of namely: rewards promotion and performance appraisal system on perceived performance of University teachers in Pakistan. The teachers are found to be dissatisfied with the existing reward system. In the process of satisfying themselves, it leads to depressions, stresses and frustration among the employees. This affects the staff performance and effectiveness at one time or the other in the university. To overcome this factor, the efficient and effective reward system needs to be designed by the management for motivating people to work effectively. The study also says that the promotion is given based on the experience of the teachers. The management must show more interest towards staff development.

Gupta, Anju & Sharma (2008), made an attempt to study about the HRD climate and its need among the employees in universities. The study found that the general HRD climate in the universities appear to be at an average level. The most important factor contributing to this seems to be a general indifference on the part of the employees on their own development.

The study found that the management and the employees do not have a mutual understanding between them. The management does not show any interest on the development of the staffs. The management does not motivate the employees.

There is no proper coordination between the employees. The management must encourage the employees to work as a team. Team work leads to the success of any organization. The management must arrange for guest lectures, video conferencing and workshops. So that the universities will have a good interaction and the teachers would have a good exposure. The teachers must be given proper opportunities to express new talents and innovative ideas

David & Dennis (2010), in their study observed that the higher education has achieved a dramatic change than it has been in decades. The job of the universities and their employees is becoming challenging and dynamic for achieving the objectives. This calls for reviewing the policies and procedures related to the HRD in universities and creating conductive working environment so that the university employees can work effectively. It is the responsibility of the management to promote the development of superior HRD climate for higher education in the universities.

IV.Analysis & Discussion

Table 1.Personal profile of the respondents

Personal Profile	Frequency	No. of the respondents	Per cent (%)
Age	<30 yrs	44	29
	31-40 yrs	67	45
	41-50 yrs	36	24
	Above 50 yrs	3	2
Gender	**Male**	**49**	**33**
	Female	**101**	**67**
Marital status	**Unmarried**	**28**	**19**
	Married	**122**	**81**
Qualification	**PG**	**25**	**17**
	PG&M.Phil	**104**	**69**
	PhD	**21**	**14**
	Total	**150**	**100**

It is observed from the table 1that; maximum numbers of respondents (45 per cent) are in the age group of 31-40 years. 67 per cent of the respondents are female, 81 per cent of the respondents are married and 69 per cent are qualified with PG and M.Phil.

Table 2.Institution Profile of the Respondents

Institution Profile	Frequency	No. of the respondents	Per cent (%)
Institution	Government college	10	7
	Government -Aided	52	34
	Self-Finance	88	59
Designation	Lecturer	15	10
	Assistant professor	106	70
	Associate professor	25	17
	Professor & HOD	4	3
Experience	<5 years	43	28
	5-10 years	67	45
	11-15 years	26	17
	16-20 years	14	9
Total		**150**	**100**

The table 2 clearly depicts that 59 per cent of the respondents are working in Self-Financing colleges, 70 per cent of the respondents are working as assistant professors and 45 per cent of the respondents have 5-10 years of experience.

Elements of HRD climate

The elements of HRD climate can be grouped into three broad categories:

- ✓ General Climate,
- ✓ OCTAPACE Culture and
- ✓ HRD Mechanism.

A. General Climate

General Climate has various factors and the table 3 indicates the satisfaction level of the respondents. It is also observed from the table 3 that, 22 per cent of the respondents agree to the statement that they discuss their personal problems with their HODs. In trust, 48 per cent of the respondents disagree that the staffs do not trust each other in this college. 33 per cent of the respondents neither agree nor disagree that the faculty in the college may or may not have fixed mental impressions about each other and 43 per cent of the respondents disagree that the faculty are not encouraged to experiment new methods and creative ideas.

In confrontation, 31 per cent of the respondents neither agree nor disagree that the faculty sometimes speak out the problems openly and sometimes keep accusing each other behind the back and 42 per cent of the respondents disagree that the faculty are not helpful to each other in their institution. In Proactively, 32 per cent of the staffs strongly agree that the staffs are encouraged to do things on their own without having to wait for the instructions from their superiors and in experimentation, 43 per cent of the respondents disagree with the statement that the staffs who returned from training programme are not given chance to try out what they have learnt.

HRD Mechanisms

The HRD mechanisms are divided into nine parameters which includes performance appraisal system, potential appraisal, career planning, rewards, feedback, counseling, training & development, employee welfare and job rotation.

TABLE 3. Factors indicating the satisfaction level of the respondents.

Factors	**Statements**		**SA**	**A**	**N**	**DA**	**SDA**	**Total**
Top Management	The college administration goes out of its way to make sure that its staffs enjoy their work.	No.	9	25	29	39	48	150
		%	6	17	19	26	32	100
	The college administration believes that the human resources are extremely important and they have to be treated more humanely	No.	11	22	47	53	17	150
		%	7	15	31	35	11	100
	The college administration is willing to invest a considerable part of their time and other sources to ensure the development of the staffs.	No.	11	43	37	33	26	150
		%	7	29	25	22	17	100
	The college administration is willing to invest a considerable part of their time and other sources to ensure the development of the staffs.	No.	6	40	46	46	12	150
		%	4	26	31	31	8	100
Line Management	Staffs lacking confidence in doing their jobs are helped to acquire competence rather than being left unattended.	No.	6	16	21	68	39	150
		%	4	11	14	45	26	100
	HOD's in the college believe that staff behaviour can be changed and the people can be developed at any stage of their life.	No.	15	28	59	33	15	150
		%	10	19	39	22	10	100
	Staffs in the colleges are helpful to each other.	No.	4	27	42	59	18	150
		%	3	18	28	39	12	100
	Seniors guide their juniors and prepare them for future responsibilities/roles that they are likely to take up.	No.	15	22	25	55	33	150
		%	10	15	17	36	22	100
Boss-subordinate Relationship	Development of subordinates is seen as an important part of their job by the authorities here.	No.	31	45	35	18	21	150
		%	21	30	23	12	14	100
	Seniors officials/HODs in the colleges take active interest in their juniors and help them learn their job.	No.	6	21	48	55	20	150
		%	4	14	32	37	13	100
	When any Staff makes a mistake, the HOD treats him/her with understanding and helps them to learn from such mistakes rather than punishing him/her or discouraging him/her.	No.	6	18	19	81	26	150
		%	4	12	13	54	17	100
	Staffs are not afraid to express their feelings with their superiors.	No.	12	44	53	26	15	150
		%	8	29	35	17	10	100
	Staffs are not afraid to express their feelings with their subordinates.	No.	7	26	46	46	25	150
		%	5	17	31	31	16	100
	Delegation of authority to encourage juniors to develop handling higher responsibilities is quite common in this college.	No.	19	27	25	61	18	150
		%	13	18	16	41	12	100
Personnel Policies	The personnel policies in this college facilitate staff development.	No.	28	39	34	26	23	150
		%	19	26	23	17	15	100

Factors	Statements		SA	A	N	D	SDA	Total
Openness	Staffs are not afraid to discuss or express their feelings with their superiors.	No.	5	28	58	32	27	150
		%	3	19	39	21	18	100
	Staffs in the college are very informal and do not hesitate to discuss personal problems with their HODs.	No.	26	33	26	26	26	150
		%	17	22	19	15	17	100
	When seniors delegate authority to their juniors, the juniors use it as an opportunity for development.	No.	4	13	25	55	53	150
		%	3	8	17	36	35	100
Authenticity	Staffs in the college do not have any fixed mental impressions about each other.	No.	15	42	50	22	21	150
		%	10	28	33	15	14	100
Autonomy	Staffs are encouraged to experiment new methods and try out creative ideas.	No.	5	26	30	65	24	150
		%	3	17	20	43	16	100
	Delegation of authority to encourage juniors to develop handling higher responsibilities is quite common in this college.	No.	6	20	32	63	29	150
		%	4	13	21	42	19	100
Confrontation	When problem arise, people discuss these problems openly and try to solve them rather keep accusing each other behind the back.	No.	25	29	47	31	18	150
		%	17	19	31	21	12	100
Collaboration	Staffs in the college are helpful to each other.	No.	6	12	37	63	32	150
		%	4	8	25	42	21	100
	Team spirit is of high order in this college.	No.	3	7	29	52	59	150
		%	2	5	19	35	39	100
Proactivism	The Psychological climate in the college is very conductive for the staff interested in developing themselves by acquiring new knowledge and skills.	No.	7	25	44	42	32	150
		%	5	17	29	28	21	100
	Staffs are encouraged to take initiative and do things on their own without having to wait for instructions from their superiors.	No.	48	35	31	23	13	150
		%	32	23	21	15	9	100
Experimentation	Staffs are encouraged to experiment new methods and try out creative ideas.	No.	5	20	41	60	24	150
		%	3	13	27	40	16	100
	Staffs returning from training programme are given opportunities to try out what they have learnt.	No.	10	21	33	65	21	150
		%	7	14	22	43	14	100

Factors	Statements		SA	A	N	D	SDA	Total
Performance Appraisal System	Performance appraisal reports in this college are based on objective assessment and on adequate information and not on favoritism.	No.	24	40	20	29	37	150
		%	16	26	13	19	25	100
Potential Appraisal	The college administration makes effort to identify and utilize the potential of the staffs.	No.	2	16	66	53	13	150
		%	1	11	44	35	9	100
	When staffs does good work, the HOD takes special care to appreciate it.	No.	7	15	39	61	28	150
		%	5	10	26	41	18	100
	Promotion decisions are based on the suitability of ‘the promote’ rather than on favouritism.	No.	31	47	19	21	32	150
		%	21	31	12	14	21	100
Career Planning	The college future plans are made known to the HODs to help them develop their juniors and prepare them for future	No.	9	12	53	65	11	150
		%	6	8	35	43	7	100
Rewards	There are mechanisms in this college to reward any good work done or any contribution made by staffs.	No.	15	29	39	27	40	150
		%	10	19	26	18	27	100
Feedback	Weaknesses of the staffs are communicated to them in a non-threatening way.	No.	4	50	27	11	8	150
		%	3	33	18	7	5	100
	When behaviour feedback is given to the staffs, they take it seriously and use it for development.	No.	3	10	8	45	84	150
		%	2	7	5	30	56	100
Counseling	When any staff makes a mistake, the HOD treats him/her with understanding and helps them learn from such mistakes rather than punishing him/her.	No.	3	15	19	80	30	150
		%	2	10	13	53	22	100
	Staffs in the college take pains to find out their strengths and weaknesses from their HODs and their colleagues.	No.	1	5	18	42	84	150
		%	1	3	12	28	56	100
Training & Development	When staffs are sponsored for training, they take it seriously and try to learn from the programme they attend.	No.	4	7	25	72	42	150
		%	3	5	16	48	28	100
	Staffs returning from the training programmes are given opportunities to try out what they have learnt.	No.	9	14	41	63	23	150
		%	6	10	27	42	16	100
	Staffs are sponsored for training programmes on the basis of their genuine training needs.	No.	2	24	51	56	17	150
		%	1	16	34	38	11	100
Employee Welfare	The college ensures staffs welfare to such an extent that the staffs can save a lot of their mental energy for work purposes.	No.	5	20	56	43	26	150
		%	3	13	38	29	17	100
Job Rotation	Job rotation in this college facilitates staff development.	No.	10	25	34	50	31	150
		%	7	17	22	33	21	100

ANOVA FOR HRD CLIMATE

ANOVA has been applied to find whether there is any significant difference between the personal factors (age, qualification, types of institution, designation, and experience) and HRD climate in Arts and Science College.

Table4. Test to identify the influence of demographic factors on HRD Climate in Arts and Science College.

HRD CLIMATE	df	Sig.
General Climate	5.251	0.002
HRD Facilitators	1.733	0.163
HRD Mechanism	3.647	0.014

While comparing age with HRD climate, the ANOVA reveals that there is a significant difference between the general climate and age, HRD mechanisms and age. Hence, the hypothesis is rejected. But there is no significance difference between the HRD facilitators and age group of the respondents. Hence, the hypothesis is accepted.

Correlation

Correlation has been applied to find the degree of relationship between scores and variables. The correlation has also applied to find whether there is appositive or negative relationship between the variables.

Correlations

		General climate	HRD Facilities(OCTAPACE culture)	HRD facilitiesin arts&science
General climate	Pearson Correlation	1	.824**	.833**
	Sig. (2-tailed)	.	.000	.000
	N	150	150	150
HRD Facilities(OCTAPACE culture)	Pearson Correlation	.824**	1	.810**
	Sig. (2-tailed)	.000	.	.000
	N	150	150	150
HRD facilitiesin arts&science	Pearson Correlation	.833**	.810**	1
	Sig. (2-tailed)	.000	.000	.
	N	150	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

Correlation was applied to find the degree of relationship between the different HRD climates namely general climate, HRD facilitators and HRD mechanisms. The correlation is found to be positive and significant at 1% level of significance. Therefore, there is a strong and positive relationship between the general climate, HRD facilitators, HRD mechanisms in arts and science colleges.

Suggestions

- The top management and administration must be readily available to the faculty for any kind of assistance. It is necessary that the faculty should utilize the opportunities and need to work as a team.
- The HODs should hold interactive sessions with their subordinates quite often so that it enhances communication between different groups of faculty.
- The institution must take necessary steps to find out the potential of the staffs and they must give chance to the faculty to try out new creative ideas.
- The institution must give reward for any good work done by the faculty.

V.Conclusion

The researcher concludes that the there is a need for the HRD practices followed in arts and science colleges. The current HRD practices followed are found to be moderate. The arts and science colleges need to work in close coordination to ensure development of superior HRD climate. It is the responsibility of arts and science colleges to create infrastructure and promote development of superior HRD climate, college faculty needs to put them in the continuous learning process and cooperate with the administration to put the superior HRD climate in place.

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Career Succession

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…… Gone are the days when one has to hold on to a position or organization for 20 years. It is time when rolling stone gathers no moss no more holds good esp. when one is looking at a Career Management, if not in some but is true for most jobs and roles.

Time to Learn, Unlearn, Learn and Move on

Yes! It's a time to learn, unlearn, learn and move on. All of you must be wondering why am propagating so much on this, well that's the truth as many of you know. As a HR Professional when I used to select or reject a Candidate Job Hopping and the stint in the organization was one of the major reason which I always stressed upon apart from other criteria. But today it's no more; at least the importance that is attached to this has definitely lessened though minimum stint in a role as per accepted industry standards is followed.

Follow the Norms but Carve a Path for Yourself

My suggestion to all future aspirants will be to follow the norms but carve your path. It all depends on ones learning cycle and how quickly and how much you are able to contribute to organization you work for. ''As long as you are able to Prove the Future employer that you have remained in last organization for one year but have been able to give the organization a return which is 10 times of the salary that they paid you in a year is worth the jump to the next one within or outside.'' This leads me to a very interesting topic which is so much required in our day to day affairs is Negotiation. Now while doing the above it is in a way you are proving through negotiation that why you are still the best, why you should get hired for the job given your background, strengths and duration in earlier role(s).

Follow your Instincts, Consult Career Coaches

Do Role-play with your friends and your contacts. Practice asking for a slightly higher salary with a partner who doesn't give in easily. Practice asking for a role change. Do it over and over taking different situations. There are professional Consultants who take MOCK Interviews and give Feedbacks, There are HR Consultants who also Coach people on Interviews and guide people on Interview cues and how to conduct oneself professionally and take through ones background. Sometimes people don't know how to position themselves in an interview and before interviewers even if they have strength not able to sell. Seek help of such consultants above for guidance. Now let's go to the Offer stage. What do you do when you get an offer? What makes you happy about the offer? What displeases you? How would you like to see it changed? Either its is the Compensation, or Leave benefit or Vacation time or Bonus or the Work life Balance or it can be any aspect of the Stack or outside it about the job like How is your Job seen within the Company and its goals, does it have a strong alignment? How is your immediate supervisor? What is his work style? Can you adjust! Get some data and views on same, now a day all have a social profile, get there and search.

Having said all this you must not forget to follow your instincts. Undoubtedly need of the hour is to remain professional weigh your Options and each aspect of the job, think about the future potential of the position, company, and the industry. In fact Industry should be one of the first criteria and stage of the job search process. The moment you feel that what is being offered is on a lower side of industry average turn down the Offer. Consult a professional, who you can trust, take help of Career Consultants or a Career Coach. It’s well worth your effort to ensure you move ahead wisely and appropriately. Evaluate from all aspects of the job.

Succession of Jobs within an Organization

I want to reinforce on the fact that Career is always succession of jobs which is true always. Even if one stays in same organization job changes within the organization in the form of different roles, regions or verticals. Your role gets enhanced or enriched or being rotated. The skills that you develop may help you to change from our department or other, one area of expertise to other. Always remember, your own organization has plethora of opportunities and holds the key to that step you may want to take as part of your career. I have seen it all by myself and with many of colleagues who have done it so well and have carved a place for themselves. There is this gentleman I know who in every one and half to two years makes it a point to move within the organization and am sure he does a good research, networks, builds on his knowledge and skill repository for next role even though at a 30-40% level and chooses the next role which is aligned to his strengths.

So for this it is your onus to know your organization well. It helps knowing your Organizations Operations, subsidiaries, departments, different work areas, roles in departments, Organizations clients, its vendors, and organization’s pain areas. Knowledge of all these opens the gate for you; for you never know that when there is a role you will be seen as a best fit for same. Compete with yourself – to know more, more every time in every situation.

Disclaimer: The above are purely writers own views based on research and is in no way to hurt anyone's sentiments or otherwise.