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*Journal writing is a voyage to the interior.*

*Christina Baldwin*

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## **From the Editor's Desk**

It is a great pleasure to release volume 8, Issue 2 of International Journal on Global Business Management and Research. Unlike our previous issues, this issue also has brought highly productive and standard papers for the benefit of the readers.

Each of the papers discussed is significant in its own way. We are very thankful to our contributors and readers of our journal worldwide, without whose patronage this wonderful journey may be impossible. We welcome innovative contributions from corporate members, academicians, and researchers across the globe to contribute and benefit from our journal.

Thanks and Regards

**Dr.K.R.Sowmya**  
**Dr.Aiste Urboniene**

*The art of writing is the art of discovering what you believe*

- *Gustave Flaubert*

# THE MEDIATING ROLE OF JOB SATISFACTION BETWEEN ROLE STRESSOR AND ORGANIZATIONAL COMMITMENT

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## ***Abstract***

*Employee commitment to the company is important to realize the company's survival. One of the determinants of the high level of commitment is job satisfaction. This study aims to determine the role of job satisfaction in moderating the impact of role stressor (role conflict, role ambiguity, role overload) on organizational commitment. The sample of research is 100 employees of Marketing Department, Danapha, Danang. The sampling technique uses convenience sampling method. Data are collected using questionnaires and analyzed by path analysis. The results showed that, first, the role stressor influence job satisfaction. Second, the role of stressor influence organizational commitment. Third, job satisfaction influence organizational commitment. Fourth, the effect of role stressor on organizational commitment through job satisfaction, greater than the influence of role stressor on organizational commitment. The result of this study can be a reference for the company, that to increase employee commitment, the company must increase job satisfaction and reduce the role of stressor to employees. This can be done by assigning appropriate values and norms to employees, clarify goals and work procedures, as well as to provide workload according to the ability of employee, both qualitatively and quantitatively.*

***Keywords:*** role stressor, satisfaction, commitment

## **I. Introduction**

The commitment of members of the organization becomes an important thing for an organization to realize the survival of the company. Commitment shows the desire of employees to stay, work, fund devoted to the company. Mowday et al. (1982) states that organizational commitment is shown by the attitude of employee loyalty continuously to the organization for the success and welfare of the organization. One of the causes of the low commitment of employee organizations is job satisfaction. According to Simons (2005), job satisfaction is something that affects the

commitment of employee organizations. Gunz & Gunz(1994) stated that job satisfaction and organizational commitment have a positive correlation. An employee who has satisfaction with his work, means that the employee has enjoyed his work and feel that his job is a desirable job. A person who has high job satisfaction will show a positive attitude towards his job, while a dissatisfied person will show a negative attitude towards the work itself.

This study aims to determine: (1) the influence of role stressor (role of conflict, role of ambiguity, role of overload) on job satisfaction, (2) the

influence of role stressor (role of conflict, role of ambiguity, role of overload) on organization commitment, (3) the influence of job satisfaction on organizational commitment, and (4) which one is greater, i.e. direct influence (role stressor to organizational commitment) or indirect influence (role stressor on organizational commitment through job satisfaction).

## II. Literature Review

Armansyah (2002) argues that commitment is seen as something of a value orientation toward an organization that shows individuals highly thinking and prioritizing work and organization. Individuals will try to provide all the effort it has in order to help the organization achieve its goals. Allen & Meyer (1990) states that there are 3 (three) forms of organizational commitment, that are: Affective commitment, i.e. emotional attachment, identification and involvement in an organization. In this case the individual settled in an organization because of his own desires.

Continuous commitment, i.e. individual commitment based on consideration of what to sacrifice when leaving the organization. In this case the individual decided to settle on an organization because it considers it as a fulfillment of needs.

Normative commitment, i.e. individual beliefs about responsibility to the organization. Individuals remain in an organization because they feel obliged to be loyal to the organization. Lowe & Shaw (1968) stated that a subordinate who has a high commitment to his organization will think positively to favor his organization, because subordinates who have high commitment want the goals of the organization running in accordance with the planned. According to Mathis and Jackson (2001), organizational commitment gives particular emphasis to continuity. The commitment factor that suggests the decision to remain or leave the organization is ultimately reflected in the statistics of absenteeism and outsourced labor. Organizational commitment is influenced by

employee job satisfaction, the higher the employee job satisfaction, the greater the commitment of an employee to the organization. Armansyah (2002) also shows that organizational commitment is needed for organizational survival. One of the efforts to realize the organization's commitment is to provide appropriate financial rewards for its members. Individuals who are not satisfied with financial rewards have a tendency to leave the organization and find work for organizations that are better able to meet individual personal expectations.

Mathis and Jackson (2001) argue that job satisfaction is a positive emotional state of evaluating one's work experience. While Wexly & Yukl (1977) express job satisfaction as a person's feelings towards the job. Smith et al. (1969) revealed the existence of five dimensions of job satisfaction, namely: job, salary, promotion opportunities, supervise and colleagues.

Simons (2005), employee job satisfaction can be a predictor of organizational commitment. According to Mathis & Jackson (2001), organizational commitment gives particular emphasis to continuity. The commitment factor that suggests the decision to remain or leave the organization is ultimately reflected in the statistics of absenteeism and outsourced labor. Organizational commitment is influenced by employee job satisfaction, the higher the employee job satisfaction, the greater the commitment of an employee to the organization. Simons (2005), employee job satisfaction can be a predictor of organizational commitment. The results of Anisykurlillah et al (2003) showed that job satisfaction variable had no significant effect on organizational commitment variable. Organizational commitment tends to act as a good predictor of the willingness to move employment auditors who have a long working period.

Xiaohui's research (2007) concludes that organizational learning culture can be seen as an important factor for employee job satisfaction and organizational commitment. The results of



this study also revealed that job satisfaction is positively related to organizational commitment, here job satisfaction serves as a benchmark in determining the emotional response of employees which will have an impact on organizational commitment. The employee will be committed to his place of work when the job satisfaction expected by the employee can be fulfilled by the company.

Findings of Boles et al. (2007), illustrates that the aspects that show job satisfaction relate to affective commitment of employees. The job satisfaction aspect used in this research is promotion, salary, job, supervision of leadership, working group. Results of research conducted by Gunlu et al. (2010) concludes that there is a positive relationship between job satisfaction and organizational commitment. It can be said that when a person's job satisfaction increases, then at that time their organizational commitment will increase as well. Therefore, things that can create a person's job satisfaction should be very concerned, if it is not considered then the organization's commitment will be reduced. In a study conducted by Naderi (2012), found a significant positive correlation between job satisfaction with organizational commitment. The logical explanation that can be drawn from this research is organizational commitment is a function of job satisfaction. Various dimensions of job satisfaction, such as the satisfaction of salary, the satisfaction of co-workers, supervision of the leadership and the work itself is required by the workers to meet their basic needs. When their needs are met then their organizational commitment level will be high.

Empirical studies of role-stress influences on job satisfaction and organizational commitment have been made by Rahayu (2002), where the results show that Boundary Spanning Activities (BSA) are important antecedents affecting role pressures, while Perceived Environmental Uncertainty (PEU) and formalization are not a significant antecedent for both components of the role pressures. In addition, role stress is associated with a number of dysfunctional job outcomes. The results of research conducted by

Rahayu (2002) also concluded that role conflict is negatively related to job satisfaction.

Results of research conducted by Jackson & Schullr's (1985) show that role conflict and role ambiguity have negative tendencies with job satisfaction. This means that the higher the role of stressor the lower the job satisfaction of a person, and the lower the role of a person's stressor the higher the job satisfaction. The results of this study are not in line with the results of research conducted by Ardiansyah & Mas'ud (2004) which shows that there is no relationship between role overload and inter role conflict to job satisfaction. Research conducted by Mathiew & Zajac (1990) concluded that role ambiguity and role overload have a negative relationship with organizational commitment. If the company wants to increase its employees' organizational commitment then the company must minimize its employee role stressor. Role of conflict is related to work pressure and job satisfaction. While the unclear role is related to job satisfaction, performance and desire to move. Research conducted by Mathiew & Zajac (1990) concluded that role of ambiguity and role of overload have a negative relationship with organizational commitment. If the company wants to increase its employees' organizational commitment then the company must minimize its employee role stressor.

Cappozzoli (1995) argues that conflict will develop into a problem when people involved in conflict cannot effectively manage the conflict. If conflicts are effectively managed, they will become a constructive force for the organization. The existence of conflict will cause some consequences that will affect the organization. This opinion is in line with the results of research conducted by Suranta (1998) which shows that the influence of conflict cannot only lead to individual emotional consequences such as increasing the tension of employment relationship and decreasing job satisfaction, but also will affect one's organizational commitment.

The result of the research by Ardiansyah & Mas'ud (2004) shows that the role excess variable is significantly influenced by auditor's

education, while the conflict between roles is influenced by income and position interaction, work and age, and education. Other results indicate that the role and conflict between roles does not affect job satisfaction, but the excess role has a positive and significant impact on the conflict between roles. Desiana & Soetjipto (2006) stated that the role of conflict and role of vagueness negatively affect the job satisfaction, and job satisfaction have positive effect on organizational commitment. Katz & Khan (1978) states that the individual will experience conflict within himself if there are two or more pressures that occur simultaneously aimed at a person. Wolfe & Snoek (1962) argues that role stressor indicates the broad expectations of a series of roles of the organization's members facing three-dimensional situations, namely the unclear role (ambiguity), non-conformity of roles so that between roles are conflicting with each other (conflict) and the weight of work pressure (overload).

Rizzo et al. (1970) suggests that individuals faced with high levels of role of conflict and high role of ambiguity will experience anxiety, become more dissatisfied and perform work less effectively than other individuals. Khan et al. (1964) argues that the potential consequences of role of conflict and role of vagueness, i.e. the decrease of job satisfaction of an individual. Job satisfaction is a bridge for companies to achieve corporate objectives.

Organizational commitment is an expected role for the role that individuals perform.

Jackson & Schullr's (1985) states that role of conflict and role of ambiguity have a negative tendency with job satisfaction. This means that the higher the role of stressor the lower the job satisfaction of a person, and the lower the role of a person's stressor the higher one's job satisfaction. This is in accordance with the results of research Kahn et al. (1964) which indicates that role of conflict means that there is an inappropriate demand or inquiry on someone. This can be interpreted, there is a conflict between the demands of the organization with the values of a person or conflict because it

receives a series of assignments or difficult assignments. Rizzo et al. (1970) suggests that individuals who are faced with high levels of role of conflict and high level of role of ambiguity will experience anxiety, become more dissatisfied and perform work less effectively than others

Jackson & Schullr's (1985) states that role of ambiguity also has a negative tendency with job satisfaction. This means that the higher the role of ambiguity the lower the job satisfaction of a person, and the lower the role of someone's ambiguity the higher one's job satisfaction. While Kahn et al. (1964) argues that the stress arising from the ambiguity of the goal ultimately leads to job discontent, lack of self-confidence, sense of selflessness, decreased self-esteem, depression, low motivation to work, increased blood pressure and pulse rate, the tendency to leave work.

Ardiansyah & Mas'ud (2004), states that role of overload is generally a socially- formed variable because of a gender perspective. Excess workload is a stress generator. Munandar (2001) argues that the workload can be further distinguished to a quantitative overload of work, arising from the excessive tasks assigned to the workforce to be accomplished within a certain time, and the qualitative overload work, that is, if one feels unable to perform a task, or the task of not using the skills and/or potential of the workplace. According to Murtiasari & Ghazali (2006) the role advantages is inversely proportional to job satisfaction. Kahn et al. (1964) argues that role pressures arise because of two conditions often faced by employees, namely role of ambiguity and role of conflict. In addition to these two factors, Schick et al. (1990) also argues that employee role pressures are also caused by the heavy workload that leads to role of overload. While Beehr et al. (1976) found that role stressor consists of role of ambiguity, role of conflict, and role of overload.

The following hypotheses are proposed based on these relationships.

- H1 : Role conflict influence job satisfaction.  
 H2 : Role ambiguity influence job satisfaction.  
 H3: Role overload influence job satisfaction.  
 H4: Role stressor influence job satisfaction.  
 H5: Role conflict influence organizational commitment.  
 H6: Role ambiguity influence organizational commitment.  
 H7: Role overload influence organizational commitment.  
 H8: Role stressor influence organizational commitment.  
 H9: Job satisfaction influences organizational commitment.  
 H10: The effect of role stressor on organizational commitment through job satisfaction, greater than the influence of role stressor on organizational commitment

### III. Research methodology

The research was conducted at Danapha, located on 253 Dung Sy Thanh Khe, Thank Khe District, Danang city. The variables in this research are: (1) Independent Variable: role stressor (role of conflict, role of ambiguity, role of overload), (2) intervening variable: job satisfaction, and (3) dependent variable: organizational commitment. In this study, organizational commitment is defined as the relative strength of the individual in identifying his or her involvement into the organization. The indicators are loyalty, the desire to succeed with the organization and want to always be part of the organization. Job satisfaction is defined as a positive emotional state of evaluating one's work experience. The indicators are satisfaction in the job itself, salary, promotional opportunity, and recognition of the relationship between the supervisor and the workforce, and the opportunity to move forward. Role of conflict is defined as a conflict between the demands of the organization with the values of a person or conflict because it receives a series of difficult assignments or assignments, or conflicts caused by inappropriate job demands. Role of ambiguity is defined as a situation in which a job has a deficiency in predicting a

response to the other's behavior and clarity about expected behavioral requirements, or in other words, vagueness of organizational goals and work procedures.

Role of overload is defined as a condition in which an employee has too much work to do at a time or in other words quantitative and qualitative workload.

Types of the data used in this study are primary and secondary data. Data collection techniques use questionnaires, literature studies and interviews. In this study, the population is employees of Marketing Division of Danapha Danang city, amounting to 202 people, with a sample of 100 people with convenience sampling for sampling techniques. The data in this research are analyzed descriptively and inferences by using regression analysis and path analysis.

### IV Result and Discussion

Gender shows the physical condition of a person. In relation to work, gender often gives meaning to one's physical and mental strength. The respondents of this study were dominated by males with 88 people (88%). This is because the position as a marketing work outside or field, so reasonable when domiciled by men. Age reflects the physical and mental condition of a person, in relation to work, age may reflect the particular needs of a person and the maturity of the mindset. The respondents were dominated by employees aged 21-30 years i.e. 73 employees (73%). The level of education reflects the intellectual level of a person. This condition often also reflects the quality of work. In terms of education, respondents are dominated by respondents who have undergraduate education, namely as many as 44 people (44%). Employees who have a degree of undergraduate education are expected to have adequate work competence in the workplace.

**Table 1. Summary of Hypothesis Test Results**

No	Hypothesis	Description
1	Role conflict influence job satisfaction.	Supported
2	Role ambiguity influence job satisfaction.	Supported
3	Role overload influence job satisfaction	Supported
4	Role stressor influence job satisfaction.	Supported
5	Role conflict influence organizational commitment.	Supported
6	Role ambiguity influence organizational commitment.	Supported
7	Role overload influence organizational commitment.	Supported
8	Role stressor influence organizational commitment.	Supported
9	Job satisfaction influence organizational commitment	Supported
10	The effect of role stressor on organizational commitment through job satisfaction, greater than the influence of role stressor on organizational commitment.	Supported

Sources: Processed Primary Data, 2018

Role conflict influence job satisfaction. Kahn et al. (1964) argues that role of conflict means that there is an inappropriate demand or inquiry on a person. This can be interpreted, there is a conflict between the demands of the organization with the values of a person or conflict because it receives a series of assignments or difficult assignments. Role of Conflict arises because a worker has a conflict between the tasks that must be done with the responsibilities they have. The emergence of this role conflict will affect the job satisfaction. Employees will feel job satisfaction if there is no a lot of pressure and load in work. Job satisfaction will arise if what someone gets in accordance with what is expected. These results are in line with the results that have been obtained, the higher the role conflict the lower the employee job satisfaction.

Role ambiguity influence job satisfaction. Ambiguity is a vagueness of the perceived role of employees, this is not always make employees feel unsatisfied with work. Employee positions with each other differ in response to this ambiguity role, so this variable does not affect the work satisfaction. Role of ambiguity can be interpreted as a situation where a job has deficiencies in the prediction

of a response to the behavior of others and clarity about the expected behavioral requirements. Some things that can lead to ambiguity of the role of unclear job goals/objectives, responsibilities and work procedures. The stress arising from the obscurity of the target ultimately leads to job dissatisfaction. In this research, role of ambiguity factor has negative but not significant effect on employee job satisfaction. The results of this study are still in line with the results of previous research conducted by Jackson & Schullr's (1985) stating that role of ambiguity has a negative tendency with job satisfaction. This means that the higher the role of stressor the lower the job satisfaction of a person, and the lower the role of a person's stressor the higher one's job satisfaction.

Role overload influence job satisfaction. Excessive workload can be a stress generator. Workload can be an excessive workload, i.e. the task given to the workforce to be completed within a certain time or workload because people feel unable to perform a task, or the task does not use the skills and/or potential of the workplace. Based on the explanation, it can be concluded that the advantages of roles inversely proportional to job satisfaction. This workload will have an impact on job satisfaction. The results of this study support the results of research conducted by Murtiasri & Ghozali (2006) which shows that the higher the role of overload the lower jobsatisfaction.

Role stressor influence job satisfaction. Roles are a representation of expectations for the behavioral fit that working team members should play. Leaders and team members have a role that must be run according to their respective functions. The hope of team members' behavior should be in accordance with the expectations of all parties involved in the work team, either directly or indirectly. Jobsatisfaction will arise if what someone gets in accordance with what is expected. Role stressors have a

negative relationship with job satisfaction. The higher the role of stressor the lower the job satisfaction of a person and vice versa if the lower the role of stressor the higher job satisfaction. Research conducted by Jackson & Schullr's (1985) states that role of conflict and role of ambiguity have a negative tendency with job satisfaction. This means that the higher the role of stressor the lower the job satisfaction of a person, and the lower the role of a person's stressor the higher one's job satisfaction.

Role stressor influence organizational commitment. Commitment is seen as something of a value orientation toward an organization that shows the individual is very concerned about and prioritizes work and organization. Individuals will try to provide all the effort they have in order to help the organization achieve its goals. In an organization there can be demands from the organization with a series of difficult assignments. This will trigger the emergence of conflicting roles within employees that will impact on the low commitment to the organization. Research conducted by Kahn et al. (1964) states that role pressures arise because of two conditions often faced by auditors, namely role of ambiguity and role of conflict. Sometimes an employee works on the request of two or more parties that do not coincide with each other. The existence of the difference between company values and acceptable value of employees is one of the shaping of organizational commitment of an employee. So also with the ambiguity of the role, the disgust of an employee's responsibility to his duty can also be one of the formers of organizational commitment. Commitment is seen as something of a value orientation toward an organization that shows the individual is very concerned about and prioritizes work and organization. Armansyah (2002) argues that an individual will strive to provide all the effort he has in order to help the

organization achieve its goals. Employees who have high role of overload has lower organizational commitment. Luthan (1995) argues that organizational commitment is: (1) a strong desire to become a member of a particular organization. (2) a desire towards a high level of expertise on behalf of the organization. (3) a certain belief in, and acceptance of the values and objectives of the organization. High desire and trust from employees will be appreciated by good work in the company. Of course low stress levels will make employees comfortable.

Commitment becomes a very important thing an employee must have, because a high commitment can make an employee have a passion in working, a desire to advance the company to achieve its goals, so that an employee will make every action taken to advance his company. The feeling of belonging and feeling that an employee is part of the organization where one works. Unlike if an employee has a low commitment to the company, the performance of an employee will decrease and can cause an employee to leave the company where the work (turn over) because they do not have a sense of ownership and attitude to advance the company. Jackson & Schullr's (1985) explains that role of ambiguity, role of conflict and role of overload are conceptualized as stressors that can impact a person's job satisfaction, so that the lower the role of stressor in an organization, the greater the job satisfaction. Low Role of Stressor will have an impact on the increasing work satisfaction and organizational commitment

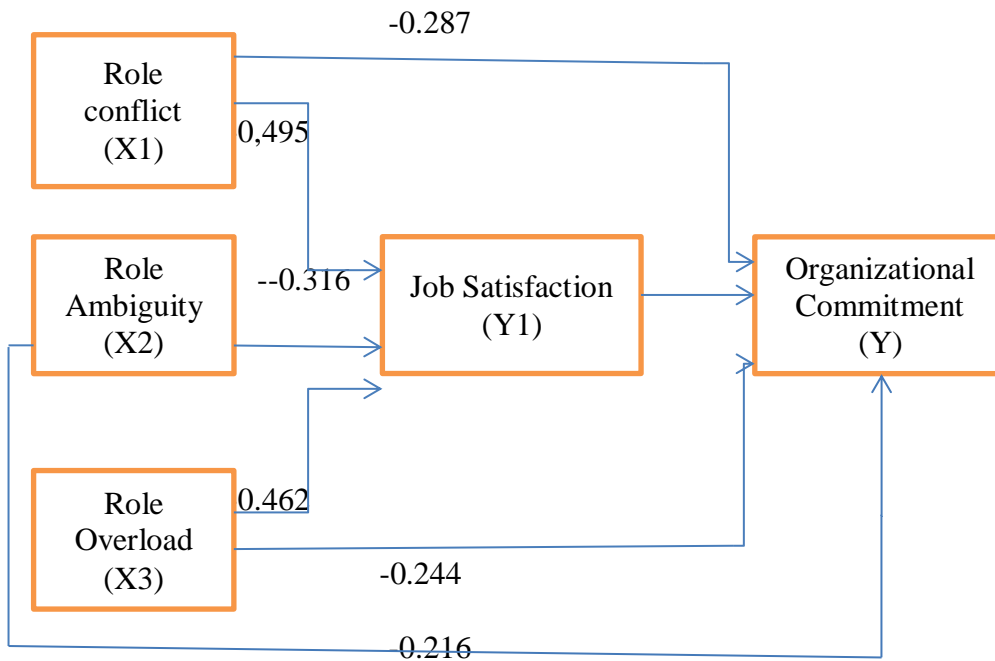
Job satisfaction influence organizational commitment. The results of this study support the results of research conducted by Xiaohui (2007), that organizational learning culture can be seen as an important factor for employee job satisfaction and organizational commitment. The results of this study also revealed that job satisfaction is positively related to

organizational commitment, here job satisfaction serves as a benchmark in determining the emotional response of employees which will have an impact on organizational commitment. The employee will be committed to his place of work when the job satisfaction expected by the employee can be fulfilled by the company. Work in accordance with the ability of the workers will make the worker satisfied working at work so as to generate employee commitment. Supervision of the leadership, the supervisor of excessive supervision will make employees feel uncomfortable to work, as well as the leader who is indifferent to his employees will make the employee feel not appreciated by the leadership. As a leader should be able to provide an example to its employees, if there is a violation of the rules the employees should be given sanctions and if there is an achievement, the leadership does not hesitate to praise and give awards to the employee, so that will emerge commitment among employees.

The results of this study are also in line with the results of research conducted by Gunlu et al. (2009), indicating that there is a positive relationship between job satisfaction and organizational commitment. It can be said that when a person's job satisfaction increases, then at that time their organizational commitment will increase as well. So that things that can create job satisfaction a person should be very concerned where if it is not considered then the organization's commitment will be reduced. The results of this study are also in line with the results of research conducted by Naderi (2011), which found a significant positive correlation between job satisfaction with organizational commitment. The logical explanation that can be drawn from this research is organizational commitment is a function of job satisfaction. Various dimensions of job satisfaction, such as the satisfaction of salary, the satisfaction of co-workers, supervision of the leadership and the work itself

is required by the workers to meet their basic needs. When their needs are met then their organizational commitment level will be high.

Figure 1 shows that the effect of role stressor on organizational commitment through job satisfaction, greater than the influence of role stressor on organizational commitment. This means that job satisfaction can mediate the influence between role of stressors with organizational commitment. Armansyah (2002) argues that employees who are part of the company in work will have a commitment in organizing. Organizational commitment in general can be interpreted as an employee engagement to the organization where the employee is working. Commitment is needed by the organization so that competent human resources in the organization can be maintained and well kept. An employee's organizational commitment will increase if the burden of conflict is small, accompanied by high job satisfaction, and vice versa. Jackson & Schullr's (1985) states that low role of stressor will have an impact on the increasing work satisfaction and organizational commitment.



**Figure 1.** Path Analysis Results

## V. Conclusion

Based on the analysis result, it can be concluded that first, the role stressor influence job satisfaction. Second, the role of stressor influence organizational commitment. Third, job satisfaction influence organizational commitment. Fourth, the effect of role stressor on organizational commitment through job satisfaction, greater than the influence of role stressor on organizational commitment. This study has limitations, first the data is based solely on the questionnaire field without being followed by in-depth interviews to obtain more complete data, and secondly, path analysis uses only very simple methods

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# AN EMPIRICAL STUDY OF PRESENTATION ACTIVATES WITH SPECIAL EMPHASIS ON ORGANIZED RETAIL SHOPPING MALL AT BENGALURU CITY

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## **ABSTRACT**

*This paper reports the results of a study designed to identify key presentation activates to the success of their organized retailing shopping malls, current study is descriptive in nature. The primary data would be collect from 275 sample responses belonging to varied group of customers of the shopping malls etc., in the Bangalore city. Present study consists and the questionnaire two parts. Part-I questionnaire measures the distribution of participants on the bases demographic characteristics and part-II questionnaire measures Presentation activates at shopping mall on a five point liker scale ranging from (1) strongly disagree to (5) “strongly agree” Sample was collected on the basis of non-probabilistic snowball sampling method. The population in this study comprise of customer who loves shopping malls at Bangalore.. This study is undertaken, Descriptive Statistics, t-test to identify the Presentation activates Correlation analysis and has been used to establish the relationship between presentations activates and Customer satisfaction. The hypothesis has been tested by using regression analysis.*

## **I.Mall scenario in India**

The retail sector in India is emerging as one of the largest sectors in the economy. The Indian retail industry has emerged as one of the most dynamic and fast-paced industries. India is expected to become the world's third-largest consumer economy, reaching US\$ 400 billion in consumption by 2025. Retail market in India is projected to grow from US\$ 672 billion in 2017 to US\$ 1.1 trillion in 2020. The modern retail market in India is expected to grow from US\$ 70.45 billion in 2016 to US\$ 111.25 billion in 2019. Malls are an upcoming trend in Retail market. The concept is based on constructing centrally air-conditioned malls and renting the floor space out to individual shops. Shoppers use the same parking

facilities and there is a combined brand pull of all outlets. Malls inspire fashion-based shopping, as distinct from the need-based shopping inspired by super-markets and discount stores. Malls seek to position themselves as destination shopping locations. The concept of Retail as entertainment came to India with the advent of malls. Mall fever has touched every facet of Indian society. Whatever is the income stratum of consumers, malls make no distinction in proffering most-revered national and global brands. In India, malls have transformed shopping from a need driven activity to a leisure time entertainment. The quality mall space which was just one million square feet in 2002 has accomplished new milestones of 40 million square feet and 60 million square feet in

2007 and 2008 respectively. There is a paradigm shift in the mall scenario, from just 3 malls in the year 2000; the country witnessed 220 malls in the year 2006. In India, out of the 12 million sq.ft of Indian shopping centre space planned for opening in 2012, only about 60 percent was expected to be complete because of the huge delay in mall projects in India's biggest cities. There is a stress even in the business model as it is getting a bit expensive. Real estate prices and construction costs are rising, but the retail business is not growing enough to absorb these costs. Retail rents are down by 30 to 40 percent as compared to the peak of 2008 (CRISIL). The Great Indian Mall Boom began innocuously enough in the early 2000s, with just three malls in existence in the entire country. The rest is, as they say, history, as Indian shoppers slowly but surely developed a penchant for shopping in clean, vibrant, climate-controlled and highly-enabled malls rather than in the usual 'kirana' shops and scattered individual stores. Despite many hiccups, including the recession of 2007-08 and the advent of ecommerce businesses, the numbers vouch safe that Indian malls are definitely here to stay. By 2017-end, there were more than 600 operational malls across the country. Interestingly, more than 30 new shopping malls covering nearly 14 million sq feet of area are expected to come up across top eight cities by 2020. Malls now spreading their wings to even Tier II and Tier III cities. With rising disposable incomes in the country, the idea of malls has caught on since they are convenient, organized, offer number of choices under one roof, and provide ample parking space. Thus, it doesn't come as a surprise that organized retailing in the country is projected to grow at the rate of 25-30 per cent per annum to touch \$75 billion by

2017. International property consultancy firm Cushman & Wakefield estimates that India will see close to 34 new malls by 2020 in the top eight (Ahmadabad, Bengaluru, Chennai, Delhi-NCR, Hyderabad, Kolkata, Mumbai and Pune) Indian cities.

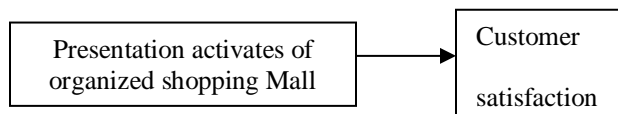
**1. Table: 1 Top 20 Biggest Malls in India**

1	Lulu International Shopping Mall, Kochi	2500,000 square feet
2	DLF Mall of India, Noida	2000,000 square feet
3	Elante Mall, Chandigarh	1150,000 square feet
4	Phoenix Mall, Chennai	1000,000 square feet.
5	Viviana Mall, Thane	10,00,000 square feet
6	Mantri Square, Bangalore	924,000 square feet
7	North Country Mall, Mohali (VR Punjab)	914,760 square feet
8	Z Square Shopping Mall, Kanpur	900,000 square feet
9	Lotus Mall, Mangalore	900,000 square feet
10	The Great India Place Shopping Mall, Noida	850,000 square feet
11	Select Citywalk, New Delhi	850,000 square feet
12	Phoenix Market City, Mumbai	800,000 square feet
13	Phoenix Mall, Pune	800,000 square feet
14	DB City Mall, Bhopal	800,000 square feet
15	Alpha One Shopping Mall (Ahmedabad One)	706,000 square feet
16	R-city Mall, Mumbai	657,000 square feet
17	High Street Phoenix, Mumbai	650,000 square feet
18	South City Mall, Kolkata	650,000 square feet
19	Inorbit Mall, Hyderabad	600,000 square feet
20	Inorbit Mall, Mumbai	545,000 square feet

### Objectives of the Study

- To examine the fundamental concepts behind on presentation activates towards organized shopping mall at Bengaluru city in India
- To measure the level of satisfaction / dissatisfaction of on presentation activates towards organized shopping mall at Bengaluru city in India.
- To identify the effectiveness of presentation activates of shopping mall and customer satisfaction

### Research Hypotheses



H0: There is no positive relationship between presentation activates of shopping mall and Customer Satisfaction.

H1: There is positive relationship between presentation activates of shopping mall and Customer Satisfaction.

### II. Research Methodology

In order to accomplish the objective of the study to collect data for this research study, both primary and secondary sources were used Primary data collected through an empirical investigation, online survey was conducted, using a structure questionnaire. Secondary data collected through the researcher-reviewed articles related to research objective that appeared in the scholarly literature, key journals, reports, magazines and proceeding were systematically scanned for articles related to the research topic. Present study consists and the questionnaire two parts. The questionnaire measures on presentation activates at shopping mall on a five point

scale ranging from (i) strongly disagree to (5) “strongly agree”. The sampling technique followed by non-probability-snowball sampling. The data collected for pretest are through online survey, E-mail ids were gathered from various sources belonging to India. Questionnaire for the pretest was designed on web portal of quia.com. The population in this study comprise of customer who loves shopping malls at Bangalore. It is decided to choose in order to collect the data a through online survey structured questionnaire was farmed Questionnaires were distributed amongst the sample of 300 But received 275 customers respondents of shopping mall (Mantri square mall, the forum, Guruda mall, Bangalore central, **Phoenix Market City** ) at Bangalore city. The period of the study review of literature, design of questionnaire, and the actual data for the questionnaire are collected during September-December2018. The data was collected tying a survey and interpretation through to check the reliability of the data cronbach alpha test was applied in order to find out the most preferable Presentation activates at shopping malls view point Descriptive Statistics, factor analysis, t-test correlation and regression was applied. All the analysis was carried out by SPSS 24.0.

### III. Literature Review

J.Chithralega (2013) has described The present study mainly focuses on experiential shopping motivations which consist of comfort, convenience, idea shopping, diversion, enjoyment, ambience, and attractiveness. Consumers are visiting malls for various motivational factors. Various motivational factors are Aesthetic appreciation, diversion, Social relationship, Browsing, and Convenience. Research suggests that there is a direct link

between shopping motivations and overall mall experience value such as Hedonic benefits, Utilitarian benefits, epistemic benefit and Revisit intension. They are broad categories of atmospheric cues: external cues (e.g. architectural style, surrounding stores); general interior cues (e.g. flooring, lighting, color schemes, music, and aisle width, ceiling composition); layout and design cues (e.g. space design and allocation, grouping, traffic flow, racks and cases); point of purchase and decoration displays (e.g. signs, cards, wall decorations, price displays)

Shashikala R and Dr. Suresh A. M (2013) this paper attempts to explore the possibility of building consumer loyalty through effective use of service scape (physical environment) in a shopping mall to attract and retain serious buyers. Study revealed that seven service scape dimensions considered i.e., ambient factor, aesthetic factor, layout, variety, cleanliness, signs, symbols & artifacts, and social factor are all relevant in shopping mall context and capable of inducing significant variations in consumer loyalty. Ambient factors (lighting, scent, air quality, temperature, music, and noise), Spatial layout and functionality (the existence and arrangement of machinery, equipments, and furnishings) and Signs, symbols, and artifacts (signage, artwork and decorative items, POP displays) design of a store may translate in to more happier customers, longer stays, higher spending, and faster and efficient service, all of which may have considerable effect on organization's bottom line.

Ala'Eddin Mohammad Khalaf Ahmad (2012) the study discusses to make an original contribution to knowledge by investigating the impact of attractiveness

factors on shopper satisfaction and outcomes shopper loyalty and shopper positive WOM in the shopping malls industry in KSA. This research contributes to the services marketing discipline in finding out the role of the attractiveness factors namely (aesthetic, convenience and accessibility, product variety, entertainment, and service quality) in enhancing shopper satisfaction, loyalty, and positive WOM.

Dr. V. Sujatha (2015) in this research, the tenants of the mall revealed that they are satisfied towards the existing mall ambience, facilities provided and the support extended by the management team. In future, the satisfaction level is subject to change as the expectation of the tenant changes depending on the nature of problem encountered. So continuously monitoring the tenant satisfaction becomes inevitable. Building good tenant relation is based on the commitment on the part of property owners. Derek Ong Lai Teik, Gan Yi Hao, Iva Juniaty, Joseanne Wong LirnJhet, Ling Ai Rick and Subashini a/p Gullantheivello (2015) the research analysis Shopping has become an activity of leisure and most of the stress of it has been reduced with the introduction of online shopping in recent years.

Nevertheless, shopping mall operators are constantly improving their current operations to enhance customer experience. Besides, shopping malls are enclosed environment with controlled climate and on-site parking. The amount of time an individual spent in a mall as well as the frequency of an individual to engage in shopping are fundamental reasons for shopping mall operators to continue to elicit stimulation to enhance their positive consumer behaviour and increase their purchase intention probability. Besides the potential in high sales, holiday seasons are a

great opportunity for shopping mall operators to enhance their stimulations ambience.

#### ***IV. Data Analysis***

The study has found that out of 275 respondents, 171 (62.2 %) male and 104 (37.8 %) females respectively at shopping malls in Bangalore city. Hence it can be interpreted that men are more inclined than women in shopping malls.

The study has found out of 275 respondents, 86 (31.3 %) investors are in the age group of Below 26-45 years, 83 (30.2%) respondents are in the age group of 46-60 Years, 67 (24.4 %) respondents are in the age group of 17 -25 Years and 39 (14.2%) respondents are in the age group of above 60 Years. It is interpreted from the results that respondents in the age group of 26-45 Years and 46-60 Years are the groups interested to visit shopping malls.

It is observed from the study that among 275 respondents, 140 (50.9%) respondents are having post graduates education, 112 (40.7%) respondents are graduates and 23 (8.4 %) respondents are undergraduates. Hence it can be observed that respondents with post graduation and graduation studies are more visit shopping malls. Education level play more significant dominant to give preferences and exportations shopping malls at Bangalore in India.

Most of the respondents belong to the income groups, 87 (31.6 %) respondents have monthly income Up to Rs.20,001-30,000, 82 (37.89 %) respondents are having monthly income of Rs. 10,001-20,000, 31 (11.3 %) respondents are having monthly income of Above Rs.30,001-40,000. Hence it can be understood that monthly income group of above Rs 20,001-30,000 and followed by Rs 10,001 to 20,000 are the

through various decorations and atmosphere manipulation of the interior design and .

***{ INSERT TABLE 2 HERE }***

sample mostly represents the middle class income preferred to visits shopping malls.

From the study Employee 64 (23.3%), employer 64(23.3%), House wife 55 (20.0%), Student 50 (18.2%), Retired 19 (6.9%) and un-employed 23 (8.4%). Hence it can be understood that salaried employees, employer and students is making happy and joy shopping mall an attractive place for shopping.

***{ INSERT TABLE 3 HERE }***

The study found that out of 275 respondents 217(78.9%) like mall culture and 58 (21.1%) negligible like mall culture.

The results show the respondents are showing the interest 149 (54.2%) Frequent, customer can show to visit the shopping malls at weekends and 126 (45.8%) visit the shopping malls In Frequent. Customer showing the interest normal days to visit the shopping malls, customer are showing more interest on weekends.

From the research study results 89 (32.4 %) shop, 78 (28.4 %) to dine, 62 (22.5%) entertainment and 46 (16.7%) movies in the shopping malls. Results indicated most of the respondent understandably the preferences were in favor of shop.

The study identified the customer prefer to visit the shopping malls 87 ( 31.6 %) car, 70 (25.5%) city bus, 59 (21.5%) auto, 35(12.7%) two wheeler and 24( 8.7%) walking. Most respondents are showing to

visited shopping malls at car ,city bus and two wheeler.

Respondent rated the mode of payment cash in delivery 44(16.4%), debit card 45(16.0%), credit card 54 (19.6%) percent, Net banking 63(22.9%) and wallet 69 (25.1%)percent. Most of the respondent shows interest to making wallet and Net banking purchases.

*{ INSERT TABLE 4 HERE }*

The variables considered for measurement of turnover intentions on 5 point scale ranging from 1 to 5. The mean values of these 27 items varied from 3.34 to 4.06 and standard deviation values range from 1.006 to 1.173. Skewness values have a range of -0.029 to 0.012 and kurtosis values range from -0.05 to -0.101 is considered excellent for most psychometric purposes, but a value between +2.0 is also acceptable indicating the normality of the data. Normally distributed as they are perfectly skewed with values between 1 and -1 and presented in Table No.4. The data is ready for psychometric analysis it is proved to be significant.

### **Factor analysis**

*{ INSERT TABLE 5 HERE }*

Kaiser-Mayer-Olkin (KMO) measures of sampling adequacy and the resultant value was 0.760, which is greater than 0.5 showing that the sample is mediocre. This indicates that the factor analysis is appropriate for these data. The resultant value of Bartlett's test was ( $p < 0.001$ ); showing that it was significant. Factor analysis was done on 27 items the using principal components methods of extraction with a greater than or equal to zero all 27 items are 1.000 absolute and relative

magnitudes Eigen value are explained, are seven factors before rotation factor accounted for however after extraction it account for only 14.942 percentage of total variance (compared 14.942, 10.796, 7.335, 5.717, 5.557, 4.770, 4.483 and 4.090) This is a very good perfect extraction nine factor.

.Factor I (F1) shows there are six significant loading the variable namely The five variables (Vibrant & Cheerful décor & Ambience (Water Fountains, Trees, Flowers Artistic Layout, Good music playing etc) .951, Transportation facilities like escalators 0.945, Multiple entrances and (Exits) 0.943, Ample seating arrangements on all floors (Areas with couches, comfortable places to sit down & relax 0.727), It has Valet parking 0.569) This factor named as "Out structure". Factor II (F2) shows there are six significant loading the variable namely as "Operating Atmosphere" Air conditioning is better 0.722, Spacious & Structured Parking 0.703, Enhanced safety & security 0.701, ATM are available in ever floor 0.624, Adequate fire safety provisions 0.617 and CCTVs installed at all the strategic locations in our Mall 0.595. this factor is highest loading factor . The significant factors loading under Factor III (F<sub>3</sub>) significant loading the variable namely as "Environmental experience" Lighting and music 0.793, Display of windows and fixtures 0.682, Pleasant relaxing ambience 0.507, and Easy checkout system 0.502. Factor IV (F<sub>4</sub>) shows there are six significant loading the variable namely as "Interior Outlook" Attractive space for shopping 0.766, the navigations and signs boards arranged correctly and easy for customers to move around the store 0.651, and Malls are modern outlook and equipment 0.562. Factor V (F<sub>5</sub>) shows there are six significant loading the variable namely as "Design Plans" Store makes so it easy for customers to find what you Need

0.769, Stores looks clean and green 0.576. Factor VI (F6) shows there are six significant loading the variable namely as “cleanliness” High quality of centralized air conditioning 0.722, Arranging proper layaway plans 0.632. Factor VII (F7) shows there are six significant loading the variable namely as “decorations” Interior and exterior decorations are wonderful 0.854, Inside playing beautiful smell 0.581. The significant factors loading under Factor VIII (F8) The Digital picture clarity and the Sound system are better 0.681, Internet and Wi-Fi Connectivity 0.567 are factor named as “technical session”. The significant factors loading under Factor XI (F9) live shows programs 0.858 are factor named as “shows”. This is a very good extraction as it can economize on a number of factors (from twenty seven items, it has reduced to nine factors.

### T-test

*{INSERT TABLE 6 HERE}*

In this study t-test is carried out for this variable to compare the means of responses that influence presentation preference, the results of T-test are significant with T-statistic values shown in the Table: with degrees of freedom 274. The difference between two means was presented in the Table with 95% confidence level be said that the significant Value of all variables is less than 0.05 so, all the variables are statistically significant as shown in Table 4.11 presentation activates of shopping mall all the variables are statistically significant

### Reliability Statistics

The reliability of the study measures was assessed by computing Cronbach’s Alpha Coefficients, which is used to assess the

internal consistency or homogeneity among the variable measures (Sekaran, 1992).

Reliability of questionnaires can be verified from Cronbach Alpha presented for various statements in the questionnaires, which suggests higher degree of inter correlation among the test items (Cronbach, 1951).

Case Processing Summary			
		N	%
Cases	Valid	275	100.0
	Excluded <sup>a</sup>	0	.0
	Total	275	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.690	27

The overall presentation activates of shopping malls with the items 16 the reliability was 0.690 so the sampling is good, which indicated good reliability of the entire questionnaire it can be said that questionnaire was reliable for the work. According to different theory of reliability value above 0.6 is appropriate, low value below the 0.5 implies that reliability may not be appropriate. No items have been removed from the questionnaire.

### Correlation analysis

H0: There is no positive relationship between presentation activates of shopping malls and Customer Satisfaction.

H1: There is positive relationship between presentation activates of shopping mall and Customer Satisfaction.



## Correlations

		MP	CS
MP	Pearson Correlation	1	.146*
	Sig. (2-tailed)		.016
	N	275	275
CS	Pearson Correlation	.146*	1
	Sig. (2-tailed)	.016	
	N	275	275

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

The hypothesis related to the Pearson correlation (p) value for presentation

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.933	.385		7.61	.000
	PA	.255	.105	.146	2.43	.016

a. Dependent Variable: CS

activates and Customer satisfaction.

The results of customer promotional tools intention revealed an r-value of is 0.146 and the correlation is significant level is 0.01 ( $P < 0.01$ ). The table shows that the p-value is 0.000, which is less than 0.01. The table shows the correlation summary of the variables is indicating which shows the positive and strong relationship between the predictor variable (presentation activates) and dependent variable (customer satisfaction) in organized retail malls. Therefore presentation preference which includes which is more important to mall retailers. So, mall retailers can implement the customer promotional tools to make retain the customer in shopping malls.

Therefore  $H_0$  was not support. Therefore we reject the null hypothesis and concluding that there is no significant positive (0.146) relationship between presentation activates and customer satisfaction in shopping malls at bengaluru city.

## Regression

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.146 <sup>a</sup>	.021	.018	.63056

a. Predictors: (Constant), MP

Regression applied to test how for the presentation activates impact has on customer satisfaction. It is found that presentation activates overall has positive relation with customer satisfaction ( $R=0.146$ ). However base on the adjusted R Square value of 0.021 these element only contribute 2.1 % to dependent variable above table beta value of the each type of variable presentation preference give significant impact to customer satisfaction. In this study result that the ( $B=0.146$  sig  $< 0.01$ ) However, the result do not confirm the predicted positive effects of presentation activates ( $\beta=0.146$ ,  $P < 0.001$ ). The hypothesized relationships  $H_0$  is not support,  $H_1$  is support.

## V. Conclusion

The presentation activates is important variables in the success of the shopping mall. It can be understood presentation at malls and high variance in explaining towards services offered by mall retailers at shopping mall at Bangalore. The retailers should see in implementing the presentation activates of shopping mall to improve customer satisfaction for enhanced

satisfying to go for shopping to build a long-term relationship with services provided by mall retailer by customers. Shopping malls retailers should take in to consideration and understanding the customers close attrition related to presentation activates by shopping malls. Today “ customers is God “ presentation activates offered by mall retailers play a major role in meeting customers ‘expectations and perception make comfortable better shopping in malls.

#### **VI. Future research:**

The present study has covered all the fundamental aspect of presentation activates towards organized shopping mall; the survey was limited to only Bangalore city in the south India. The future study may conduct the all south regions of India to have a comparative view of presentation activate towards organized shopping mall. Present the data was collected only in 275 customers of shopping malls at Bangalore city. In Bangalore city plenty of malls located but all malls are not covered only 5 malls are taken in the study. Further studies taken big survey we have covered enter shopping malls in the Bangalore city. The same study of sale promotion activities can be undertaken over any other super markets, hypermarket, discount stores, and online shopping malls. Further case study analysis can be taken up by covering some specific shopping mall; it will help to validate the result on the basis of case studies. A comparative study of effectiveness of presentation activates on the non- organized and organized retailing sector towards their customer also arises as a further scope.

**Table 2:Demographic factors**

Particulars	Frequency	Percent
<b>Gander</b>		
Male	171	62.2
Female	104	37.8
<b>Age</b>		
17-25	67	24.4
26-45	86	31.3
46-60	83	30.2
above-60	39	14.2
<b>Education</b>		
under graduates	23	8.4
graduates	112	40.7
post graduates	140	50.9
<b>Monthly Income</b>	26	9.5
Less than - 10000		
10001 - 20000	82	29.8
20001 - 30000	87	31.6
30001- 40000	31	11.3
40001 - 50000	26	9.5
More than- 60000	23	8.4
<b>occupation</b>		
Employee	64	23.3
Employer	64	23.3
House wife	55	20.0
Student	50	18.2
Retired	19	6.9
Un-employed	23	8.4
<b>Total</b>	<b>275</b>	<b>100</b>

**Table 3: Parameters on Mall Culture**

Parameters	No of Responses	Percentage
<b>Mall culture</b>		
Yes	217	78.9
No	58	21.1
<b>Visit the shopping malls</b>		
Frequent	126	45.8
In Frequent	149	54.2
<b>Liking in shopping Malls</b>		
Shop	89	32.4
Dine	78	28.4
Entertainment	62	22.5
Movies	46	16.7
<b>I prefer to visit the Malls</b>		
Walking	24	8.7
two Wheeler	35	12.7
Auto	59	21.5
Car	87	31.6
city bus	70	25.5
<b>Mode of payment</b>		
cash on delivery	45	16.4
debit card	44	16.0
credit card	54	19.6
Netbanking	63	22.9
Wallet	69	25.1
<b>Total</b>	<b>275</b>	<b>100</b>

**Table 4 Descriptive Statistics**

Presentation activates organized shopping mall	N	Mean Statistic	Std. Deviation Statistic	Skewness		Kurtosis	
				Statistic	Std. Err	Statistic	Std. Err
Malls are modern outlook and equipment	275	3.57	1.093	-.395	.147	-.391	.293
Store makes so it easy for customers to find what you Need	275	3.59	1.089	-.264	.147	-.527	.293
Interior and exterior decorations are wonderful	275	3.34	1.049	-.215	.147	-.526	.293
The navigations and signs boards arranged correctly and easy for customers to move around the store	275	3.95	1.209	-.982	.147	.099	.293
Attractive space for shopping	275	3.78	1.116	-.647	.147	-.323	.293
Pleasant relaxing ambiance	275	3.67	1.019	-.351	.147	-.640	.293
Stores looks clean and green	275	4.06	1.057	-.816	.147	-.326	.293
Easy checkout system	275	3.64	1.025	-.537	.147	-.005	.293
Lighting and music	275	3.47	1.061	-.029	.147	-.872	.293
Display of windows and fixtures	275	3.63	1.004	.012	.147	-.779	.293
Arranging proper layaway plans	275	3.68	1.083	-.680	.147	-.010	.293
High quality of centralized air conditioning	275	3.38	1.157	-.315	.147	-.722	.293
It has Valet parking	275	3.49	1.092	-.503	.147	-.299	.293
The Digital picture clarity and the Sound system are better	275	3.67	1.006	-.287	.147	-.715	.293
Vibrant & Cheerful décor & Ambience (Water Fountains, Trees, Flowers Artistic Layout, Good music playing etc)	275	3.71	1.122	-.601	.147	-.327	.293
Transportation facilities like escalators, elevators etc are easily located	275	3.70	1.120	-.554	.147	-.408	.293
Multiple entrances and egresses (Exits)	275	3.71	1.140	-.594	.147	-.418	.293
Ample seating arrangements on all floors (Areas with couches, comfortable places to sit down & relax)	275	3.71	1.173	-.748	.147	-.183	.293
Internet and Wi-Fi Connectivity	275	3.77	1.071	-.698	.147	.101	.293
Spacious & Structured Parking	275	3.80	1.130	-.684	.147	-.286	.293
ATM are available in ever floor	275	3.75	1.127	-.671	.147	-.263	.293
Adequate fire safety provisions	275	3.50	1.118	-.580	.147	-.268	.293
Air conditioning is better	275	3.59	1.140	-.550	.147	-.409	.293
Enhanced safety & security	275	3.79	1.060	-.867	.147	.375	.293
CCTVs installed at all the strategic locations in our Mall	275	3.70	1.053	-.420	.147	-.574	.293
live shows programs	275	3.39	1.024	-.180	.147	-.348	.293
Inside playing beautiful smell	275	3.80	1.053	-.706	.147	-.045	.293
Valid N (listwise)	275						

Sources: SPSS.21 /STATISTICS=STDDEV MEAN SKEWNESS SESKEW KURTOSIS

**Table: 5 Factor analysis**

<b>KMO and Bartlett's Test</b>		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.760
Bartlett's Test of Sphericity	Approx. Chi-Square	2.913E3
	Df	351
	Sig.	.000

	F1 Out structure	F2 Operating atmosphere :	F3 Environment al Experience	F4 Interior Out look	F5 Design plans	F6 Cleanlines s	F7 Decorati ons	F8 technical session	F9 shows
Vibrant & Cheerful décor & Ambience (Water Fountains, Trees, Flowers Artistic Layout, Good music playing etc)	.951								
Transportation facilities like escalators, elevators etc are easily located	.945								
Multiple entrances and (Exits)	.943								
Ample seating arrangements on all floors (Areas with couches, comfortable places to sit down & relax)	.727								
It has Valet parking	.569								
Air conditioning is better		.722							
Spacious & Structured Parking		.703							
Enhanced safety & security		.701							
ATM are available in ever floor		.624							
Adequate fire safety provisions		.617							
CCTVs installed at all the strategic locations in our Mall		.595							
Lighting and music			.793						
Display of windows and fixtures			.682						
Pleasant relaxing ambience			.507						
Easy checkout system			.502						
Attractive space for shopping				.766					

The navigations and signs boards arranged correctly and easy for customers to move around the store				.651					
Malls are modern outlook and equipment				.562					
Store makes so it easy for customers to find what you Need					-.769				
Stores looks clean and green					.576				
High quality of centralized air conditioning						.722			
Arranging proper layaway plans						.632			
Interior and exterior decorations are wonderful							.854		
Inside playing beautiful smell							.581		
The Digital picture clarity and the Sound system are better								-.681	
Internet and Wi-Fi Connectivity								.567	
live shows programs									.858
<b>Eigen Value</b>	<b>4.034</b>	<b>2.915</b>	<b>1.980</b>	<b>1.544</b>	<b>1.500</b>	<b>1.288</b>	<b>1.255</b>	<b>1.211</b>	<b>1.104</b>
<b>% of variance</b>	<b>14.942</b>	<b>10.796</b>	<b>7.335</b>	<b>5.717</b>	<b>5.557</b>	<b>4.770</b>	<b>4.649</b>	<b>4.483</b>	<b>4.090</b>
<b>Cumulative Variance</b>	<b>14.942</b>	<b>25.738</b>	<b>33.073</b>	<b>38.790</b>	<b>44.347</b>	<b>49.117</b>	<b>53.766</b>	<b>58.250</b>	<b>62.340</b>

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization

**Table : 6 One-Sample Test**

Parameters	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Malls are modern outlook and equipment	54.243	274	.000	3.575	3.44	3.70
Store makes so it easy for customers to find what you Need	54.616	274	.000	3.585	3.46	3.71
Interior and exterior decorations are wonderful	52.768	274	.000	3.338	3.21	3.46
The navigations and signs boards arranged correctly and easy for customers to move around the store	54.139	274	.000	3.945	3.80	4.09
Attractive space for shopping	56.124	274	.000	3.778	3.65	3.91
Pleasant relaxing ambiance	59.766	274	.000	3.673	3.55	3.79
Stores looks clean and green	63.744	274	.000	4.062	3.94	4.19

Easy checkout system	58.855	274	.000	3.636	3.51	3.76
Lighting and music	54.217	274	.000	3.469	3.34	3.60
Display of windows and fixtures	59.945	274	.000	3.629	3.51	3.75
Arranging proper layaway plans	56.395	274	.000	3.684	3.56	3.81
High quality of centralized air conditioning	48.463	274	.000	3.382	3.24	3.52
It has Valet parking	53.068	274	.000	3.495	3.36	3.62
The Digital picture clarity and the Sound system are better	60.430	274	.000	3.665	3.55	3.78
Vibrant & Cheerful décor & Ambience (Water Fountains, Trees, Flowers Artistic Layout, Good music playing etc)	54.750	274	.000	3.705	3.57	3.84
Transportation facilities like escalators, elevators etc are easily located	54.823	274	.000	3.702	3.57	3.83
Multiple entrances and egresses (Exits)	53.991	274	.000	3.713	3.58	3.85
Ample seating arrangements on all floors (Areas with couches, comfortable places to sit down & relax)	52.376	274	.000	3.705	3.57	3.84
Internet and Wi-Fi Connectivity	58.362	274	.000	3.771	3.64	3.90
Spacious & Structured Parking	55.756	274	.000	3.800	3.67	3.93
ATM are available in ever floor	55.099	274	.000	3.745	3.61	3.88
Adequate fire safety provisions	51.921	274	.000	3.502	3.37	3.63
Air conditioning is better	52.240	274	.000	3.593	3.46	3.73
Enhanced safety & security	59.288	274	.000	3.789	3.66	3.91
CCTVs installed at all the strategic locations in our Mall	58.323	274	.000	3.702	3.58	3.83
live shows programs	54.879	274	.000	3.389	3.27	3.51
Inside playing beautiful smell	59.826	274	.000	3.800	3.67	3.93

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***RELATIONSHIP AMONG VANITY, NARCISSISM, MATERIALISM & COMPULSIVE BUYING – A SEM ANALYSIS***

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***Abstract:***

*The present study explores how vanity and narcissism traits of individual lead to compulsive buying by checking out the mediating role of materialism. For the purpose of the study data were collected from 198 respondents residing in Tamilnadu and Pondicherry by adopting non-probability convenience sampling method. Structural equation modeling (SEM) was applied to outline the relationship among vanity, narcissism, materialism and compulsive buying. Results show that both vanity and narcissism traits have an effect on materialism which finally leads to compulsive buying.*

***Keywords:*** *Vanity, Narcissism, Materialism, Compulsive buying, SEM Analysis*

***I. Introduction:***

Time magazine (June 16, 1958) predicted that in the next 50 years, American beauty Industry will grow by 14-fold, to about \$56 billion and India, by comparison, could cross the \$50 billion mark in less than half the time taken by the US. Consulting firm McKinsey believes that by 2025, Indian spending on personal care products, expressed as a percentage of their total income, will be on par with any consumer worldwide. U.K. firm Ipsos MORI's recent survey shows that people in the developing countries are more likely to measure their success by the material stuff they own than those in the developed world. All these highlight the fact that

vanity and materialism are growing not only in India but around the globe and the result is consumerist culture. Hence the research proposes to check out how vanity and narcissism traits of individual lead to compulsive buying by tracing the mediating role of materialism in order to provide vital cues to marketers, social activist and educators.

***II. Literature Review:***

Vanity is a human trait, and social pressure effects vanity (Durvasula et al., 2001). Netemeyer et al. (1995) divide vanity into four constructs: physical concern, physical view, achievement concern and achievement view. Netemeyer et al. (1995)

observed a strong relationship among physical, achievement vanity and possession-defined success. Physical appearance is found to be positively related to materialism (Chang, 1999). Reserchers (O'Guinn and Faber, 1989; Faber and O'Guinn, 1992 & Mick, 1996) also found vanity generates the intention to purchase products. Wang (2004) found that physical vanity affects compulsive buying and Tu (2002) substantiated it by attributing Taiwan adolescents tendency of buying fashion clothing with show off culture. The term vanity and narcissism are often used interchangeably in literature (S.Freud, 1935 & Kernberg, 1998). There is some overlap in description of the two disturbances, narcissism typically refers to disorder listed in the DSM-IV (American Psychiatric Association, 1994). According to DSM-IV vanity is one of the criteria required for a diagnosis of narcissist personality disorder. Narcissists routinely overestimate their abilities and inflate their accomplishments; often appearing boastful and pretentious. In other words, narcissists tend to be vain; a vain individual may not necessarily be classified as a narcissistic personality (Morey & Jones, 1998). Both narcissist and vain individual share a common problem with self esteem regulation (Kernberg, 1995). Bergman, J. Z., et. al. (2013) found that narcissism was significantly related to materialism. Studies highlight the growing phenomenon of compulsive buying in U.S (Roberts and Martinez, 1997; Roberts, 1998), U.K.

(Dittmar et al., 2007) and (O'Guinn and Faber, 1989) demonstrated that attainment of interpersonal and self-esteem goals as a reason for compulsive buying. O'Guinn and Faber (1989) describe compulsive buying as "chronic, repetitive purchasing that becomes a primary response to negative events or feelings". Dittmar, 2005 asserted that compulsive buying is "growing, dysfunctional consumer behavior with harmful psychological and financial consequences. McElroy et. al, (1994) found distress and impairment are the possible consequences of irresistible buying.

#### ***Empirical gap:***

The review of literature shows that not many studies analysed the relationship among vanity materialism and compulsive buying. This study emerges as an important incremental addition to the literature by exploring the influence of vanity and narcissism traits of individual on compulsive buying by checking out the mediating role of materialism.

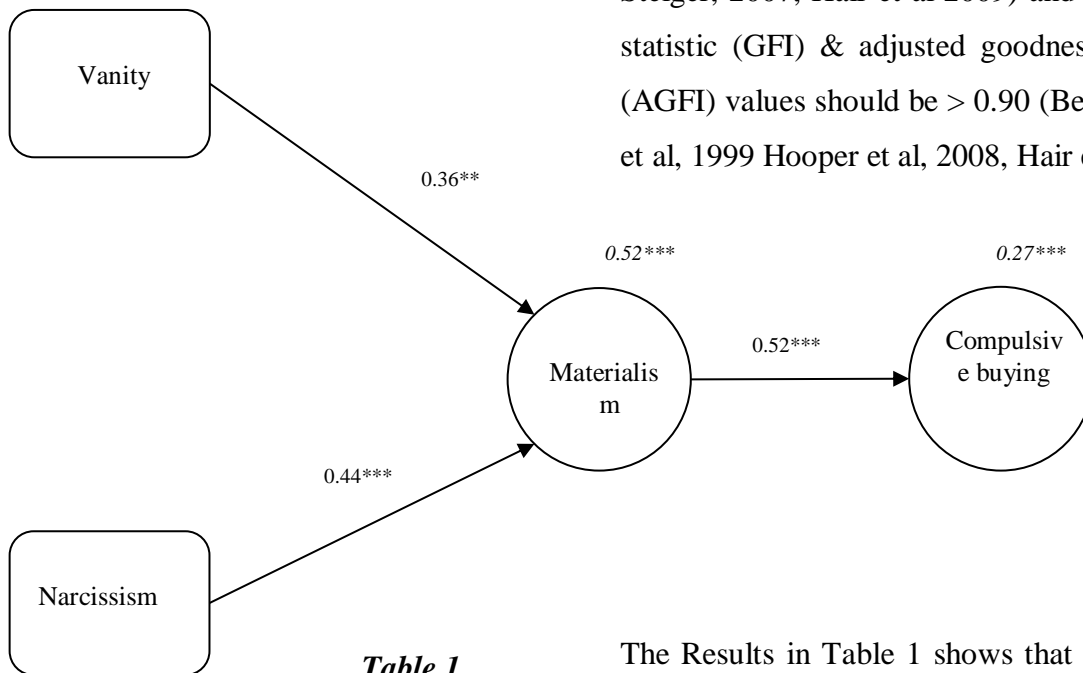
#### ***III. Methodology:***

A structured questionnaire was the instrument used for data collection. The First part measures vanity (Netemeyer et al., 1995 & Thiagarajan, S. & Shanthi, P., 2012) and narcissism (Morey & Jones, 1998) traits of respondents, second part quantifies materialism, third part assesses compulsive buying (D'Astous & Fortier, 1988) and the last part devoted to collect the demographic profile of the respondents. Vanity, Narcissism, Materialism and

Compulsive buying scales were subjected to Cronbach alpha reliability test and the values are 0.891, 0.923, 0.853 & 0.791 respectively which confirm the internal consistency of the scales. Data were collected from 220 respondents residing in Tamilnadu and Pondicherry by adopting non-probability convenience sampling method out of which only 198 responses found complete and useful for the study. Structural equation modeling (SEM) was applied to sketch out the relationship among vanity, narcissism, materialism and compulsive buying.

**IV Findings & Conclusions:**

**Figure 1 SEM Model Diagram  
Relationship among Vanity Narcissism  
Materialism & Compulsive buying**



**Table 1  
Model Fit**

Chi	Df	Sig	RMSEA	SRMR	GFI	AGFI	CFI	NFI	AIG	CAIC
4.314	2	0.116	0.085	0.040	0.987	.935	0.991	0.983	20.314*	53.015*

**\* Default model and Lowest of the three models**

Absolute fit indices and Relative (Comparative) fit indices are commonly used to assess the model fit in SEM studies. The absolute fit indices are: Insignificant  $\chi^2$  (p-value > 0.05) value indicates good fit (Barrett, 2007, Hair et al, 2009), Root mean square error of approximation (RMSEA) < 0.10 is acceptable fit and < 0.05 is good fit (MacCallum et al, 1996, Hu & Bentler, 1999, Steiger, 2007, Hair et al 2009) and Goodness-of-fit statistic (GFI) & adjusted goodness-of-fit statistic (AGFI) values should be > 0.90 (Bentler, 1990, Fan et al, 1999 Hooper et al, 2008, Hair et al, 2009).

The Results in Table 1 shows that the significance value of the  $\chi^2$  is 0.116, RMSEA is 0.085, GFI & AGFI are 0.987 & 0.935 indicate that the model exactly fits the data.

The Comparative fit indices are Normed Fit Index (NFI) & Comparative Fit Index (CFI) values should be  $> 0.90$  (Bentler, 1990, Fan et al, 1999 Hooper et al, 2008, Hair et al, 2009) and the values for the model are 0.983 & 0.991 respectively from this it can be concluded that the model fits the data very well. Standardised Root mean square residual (SRMR) value should be  $< 0.05$  (Byrne, 1998; Diamantopoulos and Siguaw, 2000) and the value for the model is 0.040 which also states that the model tested fits the data very well. Akaike Information Criterion (AIC) and the Consistent Version of AIC (CAIC) should be least for the model tested (Akaike, 1974, Diamantopoulos and Siguaw, 2000) and it is so in the case. From all the Goodness of fit indices, it can be clearly concluded that the model fits the data very well so one can proceed with interpretation of Hypotheses testing.

**Table 2**

**Results of Hypotheses testing**

Hypotheses	Relationship	Co-efficient	Results
H <sub>1</sub> : Narcissism → Materialism	Positive	0.44***	Accepted
H <sub>2</sub> : Vanity → Materialism	Positive	0.36**	Accepted
H <sub>3</sub> : Materialism → Compulsive buying	Positive	0.52***	Accepted

(Results \*\*\* signifies  $p < 0.001$  and \*\* signifies  $p < 0.005$ .)

This study attempted to figure out how vanity and narcissism traits of individual lead to compulsive buying by checking out the mediating role of

materialism. The results from Table 2 confirmed that narcissism and vanity lead to materialism which finally leads to compulsive buying. People with high narcissism and vanity traits will likely to be materialistic and thus might increase the propensity for compulsive buying. It is interesting that the magnitude of the effect is also increasing as it passes on from one variable to other that is narcissism influences materialism with the coefficient of 0.44, vanity influences materialism with the coefficient of 0.36 and materialism finally influences compulsive buying with the coefficient of 0.52.

**Conclusions:**

The study explored the possible relationship among vanity, narcissism, materialism and compulsive buying and the results indicate that narcissism as well as vanity leads to materialism which then leads to compulsive buying. Marketers can derive several cues as appealing to one's vanity and narcissism will likely result in irresistible purchases. The findings of the study also throw important lead to social activists and educators that it's high time they should warn and educate people about the negative consequences of materialism and compulsive buying both at individual and society level.

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## **IMPACT OF OCCUPATIONAL STRESS ON TURNOVER INTENTION OF WOMEN BANKERS: AN EMPIRICAL RESEARCH ON GALLE DISTRICT PRIVATE SECTOR BANKS IN SRI LANKA**

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### **ABSTRACT**

*The study seeks to explore the impact of occupational stress on turnover intention of women bankers in Galle district private banks in Sri Lanka. There is an empirical knowledge gap in Sri Lankan context on the impact of occupational stress on turnover intention of women bankers. Main objective of this research is to identify the impact of occupational stress on turnover intention of women bankers in Galle district private banks in Sri Lanka. The data were collected from a convenient sample of 100 women bankers from 05 selected private banks which referred to the collection of information from the employees who were conveniently available to provide it. Data are collected from a structured questionnaire which consisted of 07 questions regarding demographic variables and 17 questions regarding occupational stress and 10 questions regarding turnover intention with 05 point likert scale. Data were analyzed using univariate analysis, correlation analysis and simple regression analysis with the SPSS (version 22.0). According to the findings of the study, there was positive association between workload, working condition, salary, social image and supervisory support with the employee turnover among the women bankers in selected private sector banks. Therefore the conclusion of the study was that there is an impact of occupational stress on turnover intention of women bankers. The management has to develop appropriate strategies to reduce occupational stress so as to minimize turnover intention.*

*Keywords: Occupational Stress, Workload, Working Condition, Salary, Social Image, Supervisory Support, Turnover Intention*

### **I. INTRODUCTION**

Over a period of time women accomplished remarkable progress in every walk of life and made a remarkable mark in the respective fields. Statistics proved that the labour force participation of women has increased over 27% since 1978 (Source: Department of Census & Statistics 2010). White, Cox and Cooper (1992) stated four reasons for the increase in participation rate of women in paid employment. First, technological changes enable employers to replace highly skilled male workers with cheaper, semi-skilled female employees. Second, because they are marrying and having fewer children later, women are freeing themselves from lifelong domestic

work. Third, women are seeking work-related self-identities as opposed to marriage-related identities. Finally, economic factors are becoming increasingly important.

To survive in this dynamic business environment, organizations have to strive for their success through securing competitive edge over its rivals. Barney & Wright (1997) stated that the firm's people are its most important asset. As the success of the finance industry is depend on their employees, their main driving factor is their employees. Therefore, employee retention is a must to obtain organizational expected success.

The ongoing, endless organizational changes turn the way the things are done and it

creates a strain on organization and individuals as well (Vakola & Nikolaou 2005). Because of these changes the stress to be risen (Sharma & Devi 2011) and the issue of occupational stress has been widely discussed (Mimura & Griffiths 2003) in this era.

Since the stressors adversely affect physical health and the psychological wellbeing (Watson & Pennebaker 1989) of human beings through emotional, cognitive, behavioural and physiological mechanisms (Levi 1990), the occupational stress is somewhat serious phenomenon (McGowan, Gardner, & Fletcher 2006) which has to be focussed on. Thus, the scholars defined the occupational stress as a feeling or a condition a person experienced when that person perceives that demands exceed the personal and social resources the individual is able to mobilize (Whitt & Wilson 2007). Modern literature identifies stress as a personal experience caused by pressure or demands on an individual, impacts upon individual's ability to cope with his/her perception of ability. Occupational stress occurs due to the mismatch between the demands of the job and the resources or capabilities of the individual employee to meet those demands. Many types of events and tensions may generate occupational stress (Pearlin 1999) such as psychosocial work environment, job strain (Kivimaki et al 2002) and social structures and processors (Levi 1990) and most of stressors are intellectual, emotional and perceptual (Healey and Picard 2005).

Apart from the physical and mental health issues as a result of occupational stress, the occupational stress construct positive outcomes (McGowan, Gardner & Fletcher 2006) as well as variety of negative outcomes (McGowan, Gardner & Fletcher 2006) such as job related tension, lower performance, lower job satisfaction, lower

organizational commitment, and high quitting intention. Thus, a clear relationship can be identified between these out comes (Podsakoff & LePine 2007) and a casual pattern of relationship prevails in between occupational stress, job satisfaction, job commitment and turnover intention where as higher occupational stress leads to lower satisfaction, lower satisfaction leads to lower commitment and finally lower commitment leads to greater turnover intention (Elangovan 2001). Ultimately higher occupational stress leads to greater intention to quit.

Although there are arguments to the contrary, high level of turnover adversely affect to business performance (Liyanage & Galhena 2012) and it is a major problem the Asian countries are facing (Khatri, Budhwar & Fern 1999). As a result of occupational stress, lower job satisfaction, lower commitment and turnover intention may occur and the productivity and the general operations of a firm are also affected. Due to these costs, creating a stress-free work life within an organization is critical to sustain the competitive advantages (Sharma & Devi 2011). Thus, it is important to identifying the causes of occupational stress and make effort to reduce those stressors in order to get an effective and efficient use from human resource (Sharma & Devi 2011) and to make them retain with the organization.

When it comes to Sri Lanka recently many females were interested in banking career. But in the profession it has problems that are related with female labor participation. Some of those problems are limited career opportunities, sexual harassment, role overload, role conflicts, gender stereotyping and stress relating with work balancing. In modern society, there are arising problems relating to the dual career couples should refer only to couples in which both partners are involved in an upward mobile



professional path. When considering the married women bankers career, actually there is a conflict between balancing of the paid work and unpaid family commitment.

There is research gap to identifying the impact of occupational stress on the turnover intention of women bankers, and how occupational stresses are affecting to the retention. In nature most of the human beings are motivated to go upward in their life. In modern society both men and women are willing to move up in their career to achieve more benefits, recognition, more challenges, prestige and responsibilities.

Over the years researchers have done some tremendous researches and empirical studies on the subject of occupational stress. Majority of them were concerned to find out the impact of occupational stress on every employee. When revealing the prevailing literature researcher has found some empirical studies based on occupational stress on several service sectors but very little researchers were undertaken considering the women in banking sector. Banking sector is one of the major service sectors where the quality of the service is highly depends on the employees of the bank. Recently there is an increase in women entering in to the banking sector. Therefore there is a high need to discuss work life balance of women bankers. Also most of the researches mentioned below as the examples shows that they do not correlate occupational stress of women or occupational stress of women with turnover intention. Many researches were done to find the impact occupational stress on the job satisfaction, motivation etc. e.g. Blau & Boal 1987; Liyanage & Galhena 2012; McGowan, Gardner & Fletcher 2006.

Further, most of the researches have been studied and written on occupational stress, but very little has been written in Asian context focusing on the applicable

challenges that women paid labour force go through. Several researchers have concerned themselves with occupational stress and the aftermath on turnover intention in European and African context show varying outcomes. e.g.: Houkes, Janssen, Jonge & Bakker 2003; Levi 1990. Therefore empirical studies have been carried out on the occupational stress considering the European countries. But very less has been carried out in relation to the Asian context.

Hence, this research primarily addressed to identifying the impact of occupational stressors like workload, working condition, salary, social image and supervisory support on the turnover intention of the women bankers who worked in Galle district private sector banks in Sri Lanka.

## **II. PROBLEM BACKGROUND AND PROBLEM OF THE STUDY**

When it comes to Sri Lanka recently many females were interested in banking career. But in the profession it has problems that are related with female labor participation. Some of those problems are limited career opportunities, sexual harassment, role overload, role conflicts, gender stereotyping and stress relating with work balancing. In modern society, there are arising problems relating to the dual career couples should refer only to couples in which both partners are involved in an upward mobile professional path. When considering the married women bankers career, actually there is a conflict between balancing of the paid work and unpaid family commitment.

Thus, employee retention is a must to obtain the organizational expected success. Main driving factor for success in banking industry is their employees. As a employee intensive industry, banking is facing the problem of voluntary turnover of women bankers.

Houkes et al (2003) suggested that, pertaining to work related factors,

particularly conditions of employment (e.g. salary, career opportunities) are important causes of turnover intention. When employees consider their career opportunities within the organization as limited or absent (unmet career expectations), they leave the organization in order to cope with the frustrations.

Blau et al (1987) found that, in particular, lack of satisfaction with salary was associated with turnover intention. Bawa et al (2005) mentioned that perceptions of Human Resource (HR) practices such as job security and compensation level are important determinants of employee turnover. Differences in allowances and facilities among banking have resulted in the continual movement of labour to enterprises where working conditions are better.

Blau et al (1987) found that in the case of voluntary turnover, many researchers hold the position that employees leave their jobs when their needs are not being satisfied by their present job and an alternative job becomes available. Unemployment rates influence the perceived availability of alternatives and hence the expected utility of job searches activities.

Dheerasinghe (2009) stressed that most of the female workers leave the industry after marriage while a considerable number of trained workers leave the industry for foreign employment. Khatri et al (1999) mentioned that voluntary turnover is a major problem for companies in many Asian countries such as Hong Kong, South Korea, Malaysia, Singapore, and Taiwan and Sri Lanka. This research paved the way for understanding that one of the main determinant for employees to leave the organization is due to their job stress. Therefore the problem of the study is, what is the impact of occupational stress on turnover intention of the women bankers. The study is helpful in identifying the main

stressors of the women bankers' job and also the turnover intentions of them.

Furthermore researcher has identified following specific research questions from the research problem.

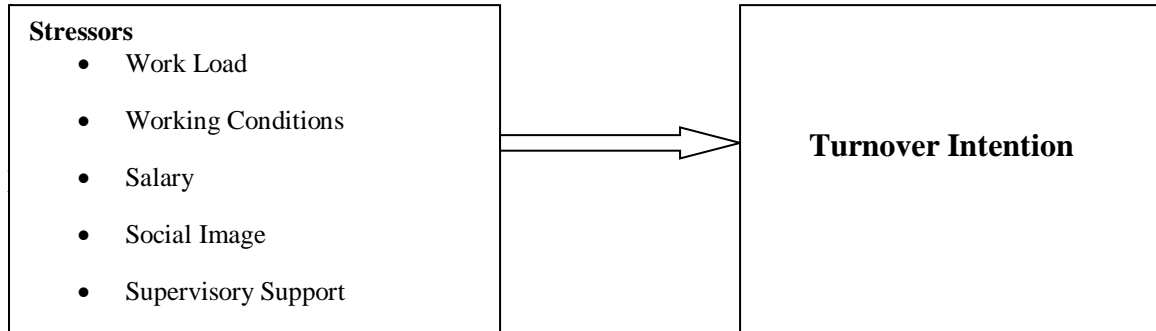
What are the main stressors of women bankers?

What are the turnover intentions of women bankers?

How the occupational stress effect on turnover intention of women bankers?

### **III. RESEARCH FRAMEWORK**

According to the available literature on this area it can be identify several factors affecting to the occupational stress of women bankers. This study considers independent variable as occupational stress consisting of five dimensions as; work load, working conditions, salary, social image and supervisory support and dependent variable considers as turnover intention. In Sri Lankan banking sector the women bankers play a major role. But unfortunately there is a high turnover rate in this industry due to the occupational stress of women bankers. This study is conducted to investigate the impact of the occupational stress on turnover of women bankers in private sector banks in Sri Lanka. As a descriptive study, the conceptual framework developed by the researcher is shown in Figure 1



Based on the above Conceptual Framework researcher has developed following hypothesis to be tested. The occupational stress constructs positive as well as negative outcomes (McGowan, Gardner and Fletcher 2006)[41]. The turnover intention is the outcome studied in this study and the prevailing literature emphasized a positive relationship among occupational stress and the turnover intention where as higher occupational stress leads to greater intention to quit (Elangovan 2001)[42].

#### *Hypothesis 1*

*(H1): Occupational stress is positively associated with turnover intension*

*(H2): Occupational stress is negatively associated with turnover intension*

Several studies have highlighted the deleterious consequences of high workloads or work overload. For instance, a recent study established that work overload and time constraints were significant contributors to work stress among community nurses (Wilkes et al 1989). A study of work stress among professionals found that teachers and nurses were most likely to experience work overload and that this factor, concomitant with other interruptions to work, has the potential to result in unbearable work demands (Chan et al 2000).

#### *Hypothesis 2*

*(H3): Work Load is positively associated with Occupational stress*

*(H4): Work Load is negatively associated with Occupational stress*

Poor working conditions also related with the occupational stress (Joshi 2002) and poor working conditions are negatively correlated with the occupational stress (Kyriacou and Sutcliffe 1978).

#### *Hypothesis 3*

*(H5): Working Conditions are negatively associated with Occupational stress*

*(H6): Working Conditions are positively associated with Occupational stress*

Many researchers found out that while working hours have been specified by labour regulations, there are numerous instances where women bankers are required to work longer hours or 07 days a week or 24/7 hours continuously for 4 days a week to achieve targets and however for the additional hours of input, most often the workers are not entitled to extra payment (Joshi 2002) other than overtime. Thus salary is considered as the third determinant of occupational stress.

#### *Hypothesis 4*

*(H7): Salary is negatively associated with Occupational stress*

*(H8): Salary is positively associated with Occupational stress*

Another cause of occupational stress is social image (Kauppinen 2008).

*Hypothesis 5*

*(H9): Social Image is negatively associated with Occupational stress*

*(H10): Social Image is positively associated with Occupational stress*

High supervisory support mitigates the occupational stress and a variable which moderate the stress. Finally, conflicts within and between groups due to inequitable or inadequate supervisor support leads to be stressed the employees (Greenhouse et al 2000).

*Hypothesis 6*

*(H11): Supervisory Support is negatively associated with Occupational stress*

*(H12): Supervisory Support is positively associated with Occupational stress*

#### **IV.METHOD AND MEASURES**

The objective of the study was to examine impact of the impact of occupational stress on turnover intension of women bankers in private sector banks in Sri Lanka. Five variables which are considered under occupational stress are work load, working conditions, salary, social image and supervisory support. The objective is to identify the relationship between these independent variable and dependent variables. Therefore the type of the investigation of this study was correlational rather than casual study.

This study is analytical in nature rather than exploratory or descriptive. Also the research is based on deductive reasoning. It is because the aim of the research study is to test the relationship between independent and dependent variables rather than building theories. As many of the researches done in this field were based on quantitative approach, (For example: Is Occupational Stress a Good Predictor of Turnover

Intention? Evidence From a Leading Garment Manufacturer in Sri Lanka, Liyanage, Madhumini, and Galhena 2014, Determinants of Turnover Intention of Sewing Machine Operators: Case from leading Apparel Company, Liyanage and Galhena same approach was selected to do this research study because it may increase the validity of the findings. Both primary and secondary data will be used for the study and a sample of 100 women bankers were drawn from a population of 250 women bankers from 05 private sector banks in Galle district are selected for the study. In order to achieve the objective of the study both primary and secondary data collection methods were selected. In this context as a primary data collection methods "Questionnaire" and "Interviews" such as face to face interviews were conducted. Using a questionnaire it makes easy to gather information that could not be gathered using interviews. The interviews were conducted mainly to collect background information that would be needed to develop questionnaire.

As secondary data collection methods, data based that have been developed by the organization and record keeping files are used.

Data presentation was conducted by primarily relevant pie chart and table figures including, Percentage analysis method, Central tendency methods and relevant statistical measures. Also data were analyzed using SPSS package to find out the correlations. To test the hypothesis of the study researcher had used correlation analysis and regression analysis.

#### **V.ANALYSIS AND RESULTS**

Univariate analysis was used to investigate the responses for occupational stress with its dimensions and employee turnover intention. The results of the bivariate analysis are given in Table 1.

Table 1: Descriptive Statistics of Occupational stress with its dimensions and employee turnover intention.

	occupational stress	work load	working conditions	salary	social image	supervisory support	turnover intention
Mean	2.1241	2.1083	2.0417	2.0833	2.2444	2.1467	2.1774
Std. Error of Mean	.02115	.03214	.02613	.03614	.04293	.02919	.02767
Median	2.0833	2.0000	2.0000	2.0000	2.0000	2.0000	2.0500
Mode	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Std. Deviation	.34749	.52809	.42938	.59388	.70544	.47959	.45460
Variance	.121	.279	.184	.353	.498	.230	.207
Skewness	.242	.469	.178	.881	.546	.201	.725
Std. Error of Skewness	.148	.148	.148	.148	.148	.148	.148
Kurtosis	-.614	.616	-.028	2.446	.020	-.132	1.034
Std. Error of Kurtosis	.295	.295	.295	.295	.295	.295	.295
Range	1.33	2.50	1.75	3.00	3.00	2.00	2.30
Minimum	1.44	1.00	1.25	1.00	1.00	1.20	1.20
Maximum	2.78	3.50	3.00	4.00	4.00	3.20	3.50
Sum	573.50	569.25	551.25	562.50	606.00	579.60	587.90

The impact of occupational stress on turnover intention of women bankers was measure using five point Likert scales. In the five point likert scale the points are allocated according to the positive and negative questions. Hence the average mean value is 3.00  $((1+2+3+4+5)/5)$ . If the mean value is greater than 3.00 then occupational stress dimensions has a strong impact on occupational stress, and occupational stress has significant impact on turnover intention. Mean values of Work load, Working conditions, Salary, Social Image, Supervisory Support are, 2.1083,2.0417, 2.0833, 2.2444 and 2.1467 ,shows that it has a relatively less significant impact on Occupational stress . The mean values of Occupational Stress and Turnover Intention are 2.1241 and 2.1774 shows that occupational stress has a relatively less impact on turnover intention of sewing machine operators.

Table 2: Impact of occupational stress on turnover intention of women bankers.

Variables	Pearson (r)	Sig. (2-tailed)
Occupational Stress	0.596	0.000
Work Load	0.780	0.000
Working Conditions	0.675	0.000
Salary	0.720	0.000
Social Image	0.419	0.000
Supervisory Support	0.711	0.000

According to the results of Pearson's Product Movement correlation (Table 2) analysis between occupational stress and turnover intention of sewing machine operators, correlation coefficients is 0.596, which is significant at 1% ( $p=0.000$ ). Therefore, according to the result of the test, the hypothesis one is accepted and hypothesis two is rejected. Hence the data support the hypothesis that Occupational stress is positively associated with Occupational stress.

According to the results of Pearson's Product Movement correlation analysis between Workload and the occupational stress, the correlation coefficients is 0.780, which is significant at 1% ( $p=0.000$ ). Therefore, according to the result of the test, the hypothesis three is accepted and the hypothesis four is rejected. Hence the data support the hypothesis that workload is positively associated with the occupational stress.

According to the results of Pearson's Product Movement correlation analysis between Working Conditions and the occupational stress, the correlation coefficients is 0.675, which is significant at 1% ( $p=0.000$ ). Therefore, according to the result of the test, the hypothesis six is accepted and the hypothesis five is rejected. Hence the data support the hypothesis that working conditions is positively associated with the occupational stress.

According to the results of Pearson's Product Movement correlation analysis between Salary and the occupational stress, the correlation coefficients is 0.720, which is significant at 1% ( $p=0.000$ ). Therefore, according to the result of the test, the hypothesis eight is accepted and the hypothesis seven is rejected. Hence the data support the hypothesis that salary is positively associated with the occupational stress.

According to the results of Pearson's Product Movement correlation analysis between Social Image and the occupational stress, the correlation coefficients is 0.419, which is significant at 1% ( $p=0.000$ ). Therefore, according to the result of the test, the hypothesis ten is accepted and the hypothesis nine is rejected. Hence the data support the hypothesis that social image is positively associated with the occupational stress.

According to the results of Pearson's Product Movement correlation analysis between supervisory support and the occupational stress, the correlation coefficients is 0.711, which is significant at 1% ( $p=0.000$ ). Therefore, according to the result of the test, the hypothesis twelve is accepted and the hypothesis eleven is rejected. Hence the data support the hypothesis that supervisory support is positively associated with the occupational stress.

No	Hypothesis	Value	Remarks
H1	Occupational stress is positively associated with turnover intension	$r = 0.596$ , $sig = .000$	Accepted
H3	Work Load is positively associated with Occupational stress	$r = 0.780$ , $sig = .000$	Accepted
H6	Working Conditions are positively associated with Occupational stress	$r = 0.675$ , $sig = 0.000$	Accepted
H8	Salary is positively associated with Occupational stress	$r = 0.720$ , $sig = 0.000$	Accepted
H10	Social Image is positively associated with Occupational stress	$r = 0.419$ , $sig = 0.000$	Accepted
H12	Supervisory Support is positively associated with Occupational stress	$r = 0.711$ , $sig = 0.000$	Accepted

Table 4: Summary of Hypothesis Testing

According to research objectives the bivariate analysis includes the simple regression analysis, which was used to investigate any impact between independent variable (Occupational Stress) and dependent variable (Employee Turnover Intention).

Regression analysis was done to identify the impact of occupational stress on employee turnover intention. Value of adjusted R square is 0.596, depicting that employee turnover intention explained by 59.6% through variation in Occupational stress.

## VI. CONCLUSION

According to the findings of this study it is found that occupational stresses are positively associated with the occupational stress. The research findings of McGowan, Gardner, and Fletcher (2006) and Elangovan (2001), supported to confirm the finding of this study. The finding of positive impact of Workload on Occupational stress is established by the study conducted by Wilkes et al. (1998) and Chan, Lai, Ko & Boey (2000). The third hypothesis of the study; Working conditions are positively associate with occupational stress was validated through the studies done by Joshi (2002), Greenhouse et al (2000) and Kyriacou and Sutcliffe (1978). The fourth hypothesis, is validated by the finding done by Joshi, 2002 .The findings of positive impact of social image on occupational stress is validated by the findings of Kauppinen (2008). Finally this study found out that there is a positive impact of supervisory support on occupational stress of women bakers was corroborated by Greenhouse et al. (2000).

## VII RECOMMENDATION

Some of the recommendations for the findings are, in the banking profession there is union and they should implement strategies that are more valuable for the occupational stress. As the union decisions are affected to its members, if the union is implementing strategies that are benefited to reduce occupational stress and increase employee retention, hence the members will be more satisfied. Having flexible work schedules, friendly organization culture with supportive coworkers are a must for employee retention. Also due to heavy work and lack of management support women bankers cannot focus on their career development and retention. This should also be addressed properly by the management and should provide their maximum support

when possible. Implementing training programs to improve the self-confidence will also be beneficial. There is a huge barrier for further education due to huge work responsibilities, if the banks itself can facilitate required resources then the women bankers can also move upward in their career. Management can implement counseling sessions and workshops for the spouses with the intention of getting proper support by giving proper knowledge about the banking career to the spouses which will finally result in the increase in social image and spousal support for the development of women banker's career. Management and supervisors should provide their maximum support and favorable working conditions for women bankers as much as possible.

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## A LITERATURE REVIEW ON PRODUCTION AND MARKETING ON THE PRODUCTS OF POULTRY IN TAMILNADU

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**Abstract**—The recent decades have come across several constraints in poultry farming progress. This made a need to examine the ways to develop poultry production and growth. The poultry products have the high demand for production mechanism leading to import the improved products of poultry. The advanced technology has transformed the structure and part of the poultry industry in south districts. In the short period, the poultry products are very efficient to pursuit the increasing supply of hatching eggs, eating eggs, day old chicks, meat bird, meat, and frozen meat based on the items such as Turkey, Japanese Quail, and Aseel. These poultry products are to be researched presently in the state of Tamilnadu. The population will increase rapidly which has to be created with hypothesis. This paper presents the surveys and focuses on various items referred above in Tamilnadu. The research analysis gives the reviews related to the production and performance of those products in Tamilnadu districts. This poultry sector has been achieving production goal in a very pleasing way, which helps to improve the portrait about this emerging sector. The major purpose of this study helps to analyze the review of poultry marketing series in Tamilnadu. The goal of this analysis enables to analyze the review of poultry marketing systems in structure, conduct and performance when the production and marketing support services can be extended, input supply, credit and marketing purpose. The production and marketing opportunities and constraints in poultry products are duly formulated and addressed.

**Keywords**— poultry product, marketing system structure, production and performance, Tamilnadu

### I INTRODUCTION

In real time environment, Poultry is the fastest increasing partitions of agriculture industry in world. The poultry farming process consists of various processes of increasing the domesticated birds such as Chickens, Aseel, Quail, Ducks etc. These are to be increased for the purpose of the farming meat or eggs for food. In real time environment, poultry is largely concentrated on the chickens. There are various segments of poultry industry in the world. These segments are interlinked with many items which are owned by the similar or same company. Basically, the poultry process means learning of the principles and practices involved with the production and the distribution of the poultry products. It deals with the breeding, nutrition, management, housing, disease control and marketing. The meat form

poultry is the increasing edible food of world meat demand in India.

The poultry sector grows by way of increasing incomes and an elaborating secondary class. Nevertheless, these two are combined with the emergence of the poultry producer integration. Such a combination can decrease the consumer costs lowering development and sales packaging costs. In a production integration involves the increase of market transition from initiated by the poultry products such as birds to the chilled and frozen things. There are various currently, many modernized integrated poultry processing plants are there yield the products of chicken and cut parts of chicken. However, the livestock marketing encounters lot of practical issues related to the environment protection. In addition, hazardous effects also have place in this industry. Handling of the dead animals, preservation of these animal things, segregation of animal wastes, prevention of

congestion etc. are the major issues to be focused and taken care of.

The transportation and logistics expenditures put together serve the farmers with less profit from the marketing. Beyond all these issues, the marketing standards stipulated by the governments create hardships for the farmers. They feel difficult to meet these stringent standards strictly in providing people with poultry meat. The classification of poultry meat is defined in terms of several factors such as quality, weight, packaging and labeling, water content, and storage. The major hitch in this regard is the multi-faceted conditions related to different species and types of poultry or egg production.

## II. LITERATURE SURVEY

[Rick [2002][1]] examined the strategies to manage expensive feed on farm. This study reported that in order to assess the broiler performance, the yields in form of marketing ought to be used rather than performance or costs. Hence, the author came out with an alternative approach, i.e. measuring the profits in terms of margin over total costs. Further, the study demonstrated that the production quantity, i.e. the number of broiler cycles per year, depended upon the duration of grow-out period and down time. It was found that annual extra crop could be possible with a 38-day cycle length with a 11 day clean out. This shows that the calculation of unit profitability by adopting the formula  $[(\text{Income from bird} - \text{All costs}) / \text{m}^2] / \text{cycle length}$  is an alternative to commonly used profitability (per kg body weight). The author could demonstrate the validity of application of this concept in measuring broiler performance. The paper has come out with an illustration to the effect of changes in broilers on-farm performance and the producer strategies. The author recommended the continuance of the profitable business in times of falling feed price ratio.

## MARKETING CHANNELS OF POULTRY AND POULTRY PRODUCTS

According to this study, feed costs occupy a major share of total cost of production of eggs followed by cost of chicks and labor. [Goutard & Magalhaes, [2006][2]] have identified the major marketing channels of poultry and poultry products. The study evinced the presence of middlemen in the marketing channels, making a gap between the consumers and the marketers. Such an intrusion of middlemen resulted with an average trader handling between 40 to 100 chickens per week while the middleman managing 2000 eggs per month. Moreover, the estimated the average number of birds sold at local markets ranges from 30 to 400 per day.

[Mehta and Nambiar [2007][3]] viewed that farmers do not face any risk out of fluctuations in the market selling prices. They found that the poultry farmers are able to fetch an average or fixed income from their marketing. It is true that there are large scale of research and case studies on commercial aspects of poultry farming. Yet, as of now, there has been negligible account on the studies related to the marketing strategies aided by the technological advancement.

[Sarfraz Ahmad et al., [2008][4]] based their study on primary data gathered from 60 poultry farms around the regions of Mirpur district, Azad Jammu & Kashmir (AJK). The classified the farms into small farms, medium farms and large farms. The yardstick for this categorization is the farm with 2000 birds comes under small, while the one with 2001-4000 birds comes under medium, and the one with 4001-6000 comes under the large farm. The research analysis exhibited the fact that the poultry sector proves to be a major share of income generation. However, much in contrary, a large scale closure of commercial poultry farms took place.

The reason cited for the closure was lesser profits and hefty losses. The handicap faced by the poultry

farmers has been the devoid of financial support from the government through banks. It was found that more than 83% of the small farms and the corresponding farmers depended non-institutional sources for their financial needs. Another hiccup they faced has been price fluctuation due to seasonal changes leading to inconsistent input and output. The ironical element is that the poultry farmers tend to be the major stakeholders of the poultry market. However, they do not have any role in price fixation in the markets. Under normal conditions, the estimated input output ratio of poultry production is 1:1.12. But there are no promising returns to the investors when the per rupee factor is applied. The worst sufferers are the small farmers who heavily seek profitable reaps through their marketing. They feel deprived of the due benefit from the market.

### **ECONOMIC COST & PROFIT ASSESSMENT OF POULTRY**

[Taru et al., [2010][5]] analyzed the economic patterns existed in broiler production in Meme Division of Cameroon. The key objective of this research analysis was determination of the resource efficiency utility in broiler production. As a part of the research activity, primary data related to 116 sample broiler farmers were collected. The data collection was carried out by using a multi-stage random sampling method and the data were analyzed using regression model. The authors took our the marginal analysis of input, from which they derived the inefficiency among the farmers with regard to their production practices. This was indicated by the ratio of marginal value product (MVP) and marginal factor cost (MFC). According to the ratio, there had been an over utilization of chicks, feed and labor.

In addition, chief factors which attributed to the issues to the farmers were low prices in the market, high cost involved in feeding the broiler chickens of, veterinary services, transportation, lack of financial credit and extension services.

[Varinder Pal Singh et al., [2010][6]] involved in analyzing the cost of and profit returns from different sizes of broiler farms in the Punjab state. This examination was conducted during the period from March 2008 to February 2009. The authors gathered the primary data from 140 broiler farmers belonging to three districts, viz. Ludhiana, Hoshiarpur and Muktsar. According to the findings of this study, there had been highest total fixed investment for each bird categorized under small farms. The findings mentioned that the investment pattern was followed by medium and large farms in the given order.

The same had been the case with total cost for meat production per bird, wherein small farms stood first, followed by medium and large farms. However, with regard to net returns per bird on variable costs, large farms secured the highest returns. This was accorded to the fact of existence of economics of scale in these farms. The increase ratio of the meat-feed price and benefit-cost has been in proportion with the increase in sizes of broiler farms. The output ratio implied the proper utilization of inputs on large farms. In addition, the investment in broiler farming proved to be promising in all sizes of farming. This was attributed to the net present value, internal rate of return and the ratio between cost and benefit. Yet, the affected case was found with the small broiler farmers, who faced disproportionate loss over their investment costs.

### **PERIODICITY IN MEAT CONSUMPTION**

The survey revealed the poultry meat consumption habit among the respondents. According to the survey, 60.2% of respondents chose to avail meat on Sundays while 38% of them preferred a holiday. The remaining part of the respondents had no fixed pattern with regard to meat consumption. However, among the respondents, 81.8% of them liked to enjoy poultry meat during any festive occasions. Again, the meat consumption pattern in a year had a unique fact that 62.8% of the respondents had the habit of having meat all through the year. The

remaining 37.2% had the practice of having meat during specific seasons. Yet, there has been a preference within this 37.2% of which 24.7% preferred winter, 8.3% preferred rainy season and 4.1% chose summer for their meat consumption pattern. Beyond these segment, an 47.2% of the respondents chose to avail meat weekly once without having no constraints on seasons. This finding strikes a similarity with the ones gathered by [De Silva *et al.* [2010][7]]. The segment accounting 15.5% expressed their choice that they did not have the practice of weekly consumption irrespective of seasons. On seasonal choices, 37.2% had the practice of consuming meat once a week, of which 11.4% chose a specific season. The rest 25.8% had the habit of meat consumption for two seasons at the rate of weekly once. The meat consumption pattern during the seasons stood at 77.4%, 73.8% and 53.6% during the summer, the rainy and the winter season respectively.

## **SOCIO ECONOMIC CONDITIONS OF POULTRY**

[Saidur Rahman *et al.* [2012][8]] attempted to analyze the domesticated method of poultry farming.

They examined the socio-economic situations prevailing among the poultry farm family. In addition, they intended to locate the major issues and difficulties faced by the household poultry farmers. The paper enables assessment of changes occurring in financial, physical and social assets. With regard to socio-economic characteristics of the domestic poultry farmers, 87% of the farmers were in the age group of 25 – 45 years. In all, the broiler farming had the people whose average age had been 32 years. Further, their educational level too had been below secondary standard. These farmers, being household, engaged in poultry farming by treating it as a subsidiary occupation.

## **PRODUCTION AND MARKETING OF POULTRY EGGS**

[Chandrakumarmangalam *et al.*, [2012][9]] came out with an analysis on the decade old prospects of value-added products and the corresponding revenue accrued globally. The global concept of agriculture comprises of forestry, animal husbandry, and farming at a greater circumference. Agriculture is a behind the scene pushing factor for the rural development. When there is a development and growth in rural sector, there could be an equal improvement in the lifestyle of the weaker people. Further, there can be sure dedication and involvement from the farmers for upgrading economy and society. Rural development promises and provides assured livelihood to those millions of rural population. The most beneficiaries in this connection are those landless and small farmers. Ever since civilized life, agriculture has been the backbone and foundation for the raw materials needed for industrial sector. On health grounds, poultry and egg enhance hygienic and healthy food. Hence, there is an integration of rural development and industrial growth by way of poultry marketing.

Agriculture flourishes from the contributions made by poultry farms. Indian poultry sector possesses a great potential for global market. Poultry products such as table eggs, day-old chicks, poultry breeding stock, processed chicken meat products, vaccines, medicines have wide penetration at world markets. These products promise ever rising potential in the poultry marketing both within the country and abroad.

## **MOTIVATING FACTORS OF POULTRY**

[Sridharan *et al.*, [2013][10]] Traditionally, for over the centuries India has been an agrarian nation, having a solid economy. However, due to the intrusion of foreign nations, India faced huge loss in this sector. Another major blow to the Indian economy came in the wake of monsoon failure or severe rains. The worst form of loss comes in the

guise of financial crisis. Agrarians are forced to avail money from the money lenders. These farmers knock the doors of these money lenders when rains fail or when they do not get due profit for their investment and labor. In most cases, the farmers have to lose their farms and lands when they are not able to settle the money lenders. They not only lose their lands but also become bonded labors to those money lenders for a paltry salary. It is at this critical and crucial state that the poultry marketing comes to the fore. This sector gives a lifting hand to such farmers to get rid of their loss and continue to live a decent life. Indian Poultry Industry is a promising venture and an encouraging enterprise. Being a backyard venture, poultry farming yields leaping profits to the farmers thereby making it a highly potential and dynamic industry. The analysis of the poultry sector for the last three decades evinces a consistent growth and overall development. It can be observed that there have been significant transitions in the said industry during each decade.

Egg production dominated the decade of the 1970s while the broiler production emerged as a potential source during the 1980s. The 1990s witnessed advancements in poultry farming, particularly automated technology and technological feed production. The recent decades have been witnessing the rapid growth of value added products aided by consistent global reception.

### **POULTRY GROWTH RATE IN TAMILNADU [Vetrivel et al [2013][11]]**

The paper deals with the growth rate of poultry in the South India, comprising the states of Tamilnadu, Kerala, Karnataka and Andhra Pradesh. The growth rate of these states for the first period, the second period and the period put together. Of the states considered for the survey, there has been a growth rate of 3.14%, 2.79% and 2.96% for the three periods respectively for the state of Tamilnadu. Andhra Pradesh followed with the respective growth rate of 2.97%, 2.92% and 2.84% for the three periods. The corresponding growth rate for these three periods in Karnataka has been 2.88, 2.83 and 2.84%/year. As for Kerala, the

growth rate has been 2.86, 2.82, 2.83%/year, respectively.

### **MARKETING OF POULTRY MEAT AND EGG**

[Das, P. K., et al., [2014][12]] is came out with a state of poultry meat and egg market prevailing among various kinds of people. The survey was placed among 760 rural agrarians aided by a pre-structured response schedule. This schedule was charted based on the education level of the respondents ( $P \leq 0.01$ ). The schedule survey included the occupation and social status of the respondents. The majority of the respondents expressed their liking for tasty meat and egg products. Thus, they had the habit of consuming large quantity of broiler meat and egg from the layer chicken.

This was possible due to the easy availability of these products and that too at an affordable low cost. However, despite the low cost, the products faced a major hitch in the form of scarcity in availability. Though there had been insistence of meat consumption on seasonal basis, there had been an average daily consumption of 11-14 kg. Quite interestingly, this had been higher when compared to the national average.

As a result, the scarcity exercised its influence on people to go for meat consumption to weekly once basis. Since they possessed little knowledge about the poultry egg products, such respondents had the habit of consuming meat products in other forms according to their taste preference. The authors concluded that despite all known and unforeseen hitches, poultry meat and egg contributed a lion's share in the meat production market.

### **PROSPECTS OF POULTRY PRODUCTS MARKETING**

[Thyagarajan Desikan et al [2014][13]]

This paper came out with a new dimension on the decline of poultry marketing. The authors found that the scarcity of poultry meat processing led to the reduced demand for processed food. Hence,

quality poultry meat could not be provided in the market. Till then, the growth rate of broiler industry and layer industry had been at 8% and 12% respectively. Further growth of these industries depended on the plans to revamp the production quality of meat products, by-products on one side. Similarly, attention on improving the quality was needed on egg and egg by-products. In addition, diversification of the industry to other forms and sectors likely to have contributed to the sustainability and profitability of the industry. Such a move necessitated the implementation of need based technologies. Meat products such as emulsion, sausage, restructured, cured, enrobed, retort-packed, heritage products and value- addition to edible by-products were identified under this venture. Efforts were also taken to preserve and promote other products like pickled egg, salted chicken egg, albumin rings, egg roll, egg crepe and egg powder. These products were taken care under post-harvest technology. It is true that the poultry meat industry has been receiving due care for its growth.

In addition, thanks to the advancement of technologies globally, this industry too has got numerous strategies and technologies to refine its processing. This venture could enable the defining of the industry to the next level. By exploiting such technologies, there is a greater possibility to process value-added meat products, egg products and by-products. The scarcity in food processing and storage related to this industry has been a major hindrance to the consistent growth. Thus, the industry is not able to mete the diversification process easily being left with little infrastructure. In general, the success of marketing expansion lies on certain key factors. They are (i) relevant back up for the policies framed (ii) provision of infrastructures and necessary facilities, and facilitating the consumers with quality and hygienic products. The debacle in the growth of poultry marketing occurs due to monopolized marketing and less benefit to the consumers. All these factors lead to draw a conclusion that the systemized poultry marketing depends on (i) well-organized marketing network (ii) establishment of necessary infrastructures, and

(iii) quality control compliance right from production up to consumption.

## **MARKETING OF LAYER POULTRY EGGS**

**[Mathialagan et al., [2015][14]]**

Poultry farming has a strong and potential role in defining the prosperity of livestock entrepreneurship. This industry contributes a greater impact on the promotion of rural economy for a country.

Backed by proper attention, this industry derives mammoth economic returns annually. Yet, the possibility of increasing the profit margin to the poultry farmers is more. This is possible when relevant technological modes are employed replacing the conventional modes in processing and storage. Such a move will result with acclaimed commercial success for poultry industry.

To be more specific, such a move is focused on thrusting technological advancements in the marketing of poultry products. When the real case is analyzed, the poultry farmers are prone to face two major issues such as fluctuations in the price of eggs and commercializing the pullet eggs. These two categories are in need of technological support for better marketing.

The poultry farmers expressed their difficulties experienced with low rate during off season, non-profitable investment on spent hen and intentional pressures from the middlemen in marketing the spent hen. As there is an increasing demand for eggs and birds annually, the industry is sure to receive high benefits. These two products dominate the poultry market with their higher prices on par the production costs.

**[Malarvizhi [2015][15]]**

India has been a major hub for poultry farming as there has been a huge transformation of this industry. It has changed from a supplementary income source and a nutritious element to a major and busy community activity on commercial benefit basis. The income generated from this industry has been attributed to various food habits and spending capacity of people. Due to the advancement of civilization and influence of western culture, the food habit has changed among people. Also, there

has been a rise of income among consumers leading to affordability.

There has been a great demand for these products in the export market. These factors are sure to take the poultry industry to the subsequent levels of rising income. Having analyzed all these phenomena and features, this study is aimed at examining the socio-economic environments of the poultry farmers. As such, other crucial issues such as investment pattern, cost involved and due returns are also considered for discussion.

### **STRATEGIC ANALYSIS OF THE POULTRY INDUSTRY STRENGTHS**

[Amirthalingam et al., [2017][16]]

Tamilnadu is one of the states involved in serious promotion of poultry farming in India. The state government has devised plans to support and encourage small and medium poultry farmers. As a result, the government has installed a scheme to form poultry clusters in seven backward and non-poultry areas of the state. The government has allocated a fund of Rs22.35 crore in this regard. Tamilnadu has been receiving a considerable amount of products from animal husbandry. This enables the growth of rural economy for the state in addition to providing occupational facilities to small and medium farmers. Many landless agrarians and labors are benefitted from this scheme. For such landless farmers and labors, livestock proves to be a blessing in disguise, in addition to family occupation.

Tamilnadu state is geographically unique in receiving the rainfalls, labor management and resources. As such, the northern regions of the state are the major segment in promoting poultry farming at a large scale. In particular, Namakkal district happens to be the prospective land for egg-hatching and Palladam region happens to be the major hub for broilers. In addition, other regions of the state too have potential for this industry, according to the government sources.

Fresh chilled chicken is available in various forms such as de-boned, cut-ups, instant cooking, ready to serve. These forms evoke utilization of freezing to a greater extent thereby creating potentiality. As various forms of this food are served to the

consumers, there is a higher possibility for end-products and subsequent reduced prices. Breeder and commercial stock are subject to rationalized approach. However, there is a threat to poultry industry due to the penetration of retail giants and branded players into the market. A major relief to such threats could be the outreach of financial institutions. This will protect the poultry industry from decline at the same time will enable its growth by way of increased production. When production level increases there is a possibility to reach more customers by way of installing more commercial outlets. By this monopolized marketing could be removed simultaneously easing the pressure on the existing outlets. Eggs and poultry products will increase their market when they are sold under brand image. The brand will rest in the minds of consumers and gradually lead to word of mouth leading to new consumers.

### **QUALITY ASPECTS OF POULTRY EGG AND MEAT**

[Ajanth et al [2017][17]] focus on the quality of the egg products. They stress on the essentiality of egg and meat production on quality basis. Equal importance is given to the often changing eating habits among the consumers. The variety borne consumers are conscious of the quality for the money they spent for such food products. Eggs deem to offer lot of nutritious effects for consumers. Hence, it is high time that the egg products are marketed with quality and hygiene. Poultry farmers are to be aware of the quality maintenance among egg and by products including meat. Further, poultry farmers must be able to meet the demands of the consumers with regard to changing food habits. White composition in egg is allied to vitamins found in the water soluble. The fat content from the yolk with acid composition is defined by acid profile. Similar is the case with carotenoids concentration. These constituents are easy to adjust by way feed concentration. Another chief constituent is Vitelline membrane whose strength is in alliance with Vitamin E concentration. This is unique during hot weather condition. Any favorable environment of meat and egg



consumption is based on the optimized management of birds. Husbandry conditions, feeding management, catching, transport, unloading, stunning, processing are some of the phenomena involved in this regard.

### **POULTRY MANUFACTURERS IN TAMILNADU**

**[Rajendran et al [2018][18]]**

The areas known for large scale poultry farming in Tamilnadu are

Namakkal, Palladam, Coimbatore, Karur, and Erode. It can be noted that poultry farming is suited for other regions of the state too since, the industry does not have any constraints regarding climate or land. In essence, the poultry farming has large scope in coming years along with sure growth and improvement. Due to the advancement of technology, several equipments have found place under machination of this industry. This move will definitely increase the production, which will, in turn, increase the economy of the poultry industry. The state of Tamilnadu has the potential of producing 3 crores of eggs a day. However, this is less than the demand rate offered by the consumers. At global level, India ranks fourth in terms of producing eggs. It ranks fifth in terms of producing poultry meat. 42 eggs is the annual average procurement rate of an individual, which is insufficient under health analysis. Therefore, the supply of egg must be in direct proportion to the demanded intake of an individual. Also, the production rate should meet the ever increasing population rate.

As there has been an entry of technology into every field of human life, poultry industry is no exception. The provision of technology to this industry has changed it from traditional back-yard avocation to the resounding techno-oriented agro industry. It is true that the industry is able to achieve lot of changes thanks to advanced technologies, there are certain strategies which pose challenges. If more production is to be achieved, then efforts must be exerted to bring in lot of rural agrarians into the field of poultry farming. This will create lot of opportunities and generate family

income. Poultry farming will involve providing good health, commercial profit, raise in the living standards of rural farmers and the country's export potential.

### **III CONCLUSION**

This paper aimed at analyzing various issues including bird farming and poultry farming. Cases related to Turkey, Japanese quail, and Aseel and features of egg hatching, food habits among consumers, growing chick farms, meat bird and marketing of frozen bird meat in the state of Tamilnadu have been keenly analyzed.

The research paper exhibits the survey results which show the production and performance rates of these products. The major findings are attached to the southern districts of Tamilnadu. This paper also dealt with the marketing environments prevailing in various parts of the state. The performance achievement of poultry industry is the chief goal, which will definitely contribute to the country's economy. From the survey, it was found that the performance pattern of poultry industry varies from region to region in the state. This paper proposes an in-depth analysis of the factors which govern the prospects of meat and bird selling in addition to poultry farming. The paper has listed down the issues which pose challenges to the growth of this industry. Thus, the following measures are recommended to protect and promote the industry further. Moreover, with the overall support – technology, government, financial institutions, and consumers – poultry industry will emerge as a potential industry.

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# AN EMPIRICAL ANALYSIS ON PROMOTIONAL STRATEGIES OF PACKED SAVOURIES WITH REFERENCE TO RETAILER'S BRANDS

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## ABSTRACT

*The paper focus on the effectiveness of promotional strategies adopted by private label food brands. It aims at identifying the essential factors to gain competitive edge in promotional techniques. The media for advertising is determined by the retailers for the promotion of packed retail savouries. The data is collected through structured questionnaire, from different types of retailers. Further analysis is done to obtain the outcome on implementation of a effective promotional strategy by private label packed retail services, suggestion are made based on the findings of the study.*

***Keywords:*** Packed Retail Savouries, Private Label Brands, Promotional Strategies

## I. INTRODUCTION

Brands can be broadly classified not two different categories, they are: manufacturer brands and private label brands. Private label brands also called as own brands or store brands or retailer's brand or dealer's brand. Private label brands origin can be traced over hundred years. The market for private label has expanded enormously in last decade and has huge impact on retail market. Private label brands are much cheaper when compare to manufacturer brands. Private label brands mainly focus on low cost strategy and retailer's promotional strategies. Gone are the days were

private labels are known only for low price, now it is also well known for premium quality and thus makes private label brands as favourable brand like branded manufacturer products. In order to compete with manufacturer's brand, people's attitude towards aspects of private label should be studied. To reap the benefits of raising popularity, the effectiveness of promotional strategies should be analysed to frame the best of best promotional techniques.

## II. LITERATURE REVIEW

**Ramesh Kumar, Rajeev Ravi and Jeevish Jain (2012)**, this study aims at investigating the impact

of Point of Purchase (POP) materials on kirana shop purchases and the purchases of consumables from supermarkets. The author concluded that Point of Purchase (POP) materials are used both by kirana shops and by organized supermarket retail outlets. The author expressed that POP material has large impact on the purchase of FMCG purchases.

**Shelja Jose Kuruvilla (2014)** in his article titled “Malls vs. Kiranas- Challenges and Strategicoptions” he attempted to understand patterns & reasons for switching shopping habits, an attempt is also made to suggest options available to develop and strengthen competencies to enable them to survive.

### **PROBLEM STATEMENT**

The urban segment contributes to 40% of overall revenue generated by FMCG sector in India and has market size of US \$ 29.4 billion per year approximately. Semi-urban and rural segments are also expanding at a rapid speed and thus FMCG accounts for 50 per cent of total rural spending. The Indian Retail market is estimated to reach 1.1 trillion US dollars in the year 2020. Direct selling in India is predicted to touch 2.5 billion US dollars by 2021, if supportive environment is provided through regulations. The Indian government has allowed 100% Foreign Direct Investment (FDI) in food processing in single brand retail. This would not only boost FMCG sector but also has positive welcoming effect on generating employment in supply chain and logistics industry. According to

Renub Research analysis Indian snacks market will reach more than One billion at the end of 2024. To achieve this mark, Indian snacks market should grow at double digit CAGR till 2024. The growth of Indian snacks market is influenced by lifestyle, increase in disposable income, growth in middle class population, availability of snacks in many location in small packages, low price etc. Private label packed food products are comparatively less priced than organized sector brands. The snacks market comprises of extruded snacks, chips, namkeem etc. In terms of market value share Namkeem has the highest market share. Thus it depicts the importance of packed food savouries industry and need for retaining consumers through effective promotional strategies.

### **OBJECTIVES AND SCOPE OF THE STUDY**

- To evaluate the factors affecting the competitiveness of packed retail food products
- To assess the importance of factors in promotion.

This research study helps in exploring the promotional strategy of retailers which sell savouries and namkeens. To be precise promotion, advertising, major decision areas, media planning and promotional strategies in retailing will be covered in scope of the study. The result of this research would help the company to have a better understanding about the

promotional strategies towards packed food retail products.

### III. RESEARCH METHODOLOGY

Descriptive research design was adopted for the study and data collected from primary and various secondary sources. The primary data collected through structured questionnaire and secondary data from journals, magazine, websites etc. Sample size selected for the study was 150 and the samples identified by through convenience sampling method. The tools used for analysis are Chi-square and Weighted average method.

### IV. RESULTS AND INTERPRETATIONS

**Table 1: Type of Shop, Source of Awareness and Favourite Product**

Shop Type	Frequency	Awareness	Frequency	Favourite Product	Frequency
Kirana Shop	28	Peer groups	130	Savouries	81
Provisional Store	66	Media	17	Bakery	9
Supermarket	56	Exhibition	3	Sweets	60

From the table 1, it is inferred that 44% of the respondents prefer provisional store for packed food, 86.67% respondents get awareness about packed food from peer groups and for 54% of the respondents savouries are favourite product.

**Table 2: Awareness level and Competition level towards packed savouries, Competitive Parameters, ATL and BTL advertisements**

	Nil	Low	Moderate	High
Awareness Level	7	105	31	7
Competition Level	2	8	60	67
Competitive Edge	Brand	Quality	Price	Taste
	75	24	1	50
Above the Line Advertisements	Hoarding	Brand Gate	Television	Celebrity
	40	13	67	30
Below the Line Advertisements	Vehicle	Magazines	Television	Exhibitions
	61	16	62	11

From the table 2, it is found that brand plays a vital role in gaining competitive edge and 44.67 and 41% of the respondent prefers TV in Above the Line Advertisements (ATL) and Vehicle and TV for Below the line Advertisements.

**Table 3: Weighted Average Ranking of Factors based on importance of promotional budget for the store**

Factors	Rank 1	Rank 2	Rank 3	Rank 4	Mean Score	Mean Rank
Age of the store	78	39	44	96	25.70	4
Location	284	128	60	3	47.50	1
Supplier Support	28	162	132	23	34.50	3
Store Type	220	114	60	27	42.10	2

From the above table 3, from weighted average ranking, it is found that location occupies first position in factors influencing promotional budget, followed by store type, supplier support and age of the store.

**Table 4: Weighted Average Ranking of Promotional Techniques based on Effectiveness**

Technique	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Mean Score	Mean Rank
Poster	220	104	105	44	23	33.07	2
Dangler	80	140	51	66	49	25.73	4
Sticker	35	72	117	78	47	23.37	5
Banner	255	140	96	50	7	36.53	1
Offers /Discounts	145	128	84	68	27	30.13	3

From the table 4, it is inferred that promotion through banner is most effective, followed by poster, offers/discounts, dangler and sticker in second, third, fourth and fifth position respectively.

**Table 5: Weighted Average Ranking of Factors that comes to mind about packed retail savouries**

Parameter	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Mean Score	Mean Rank
Quality	270	124	165	10	5	38.27	2
Price	10	80	39	138	46	20.87	4
Taste	275	220	99	14	-	40.53	1
Brand	175	156	128	46	7	34.13	3
Service	20	20	9	92	92	15.53	5

From the table 5, it is found that taste is the factor comes to mind of most of the respondents when they think about packed retail savouries, it is followed by quality, brand, price and service in the same order.

**Table 6: Level of agreement towards various parameters in promotional strategy of Private Label Foods**

Parameters	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Retailer's Strategy	2	19	88	33	8
Advertisement Necessity	6	11	23	100	10
Brand Value	20	9	94	18	9
Setting up Stalls	3	22	61	57	7
Posters	2	3	32	100	13
Company Strategy	2	5	10	92	41
Packaging & Labelling	1	3	14	95	37
Distribution Channel	3	21	86	30	10
Savoury Promotion	3	30	80	28	9
Premium Savoury	2	23	49	67	9

The above table depicts the respondent's level of agreement towards parameters like namely, strategy of retailers, advertisement necessity, brand value, setting up stalls, posters, manufacturer strategies, packaging and labelling, distribution channel, savoury promotion and premium savoury.

### **To test the association between type of store and brand value of product**

H0: There is no association between type of store and brand value of sweet and savories

H1: There is an association between type of store and brand value of sweet and savories.

**Table 7: Association between type of store and brand value of product**

	Value	Df	Asym.Sig.
Pearson Chi Square	28.766	12	0.004
Valid Cases	150		

Since the table value is less than 0.05, H0 is rejected and H1 is accepted. Therefore, there is an association between type of store and brand value of sweet and savouries.

**To test the association between type of store and Stalls as effective promotion strategy**

H0: There is no association between type of store and Stalls as effective promotion strategy

H1: There is an association between type of store and Stalls as effective promotion strategy

**Table 8: Association between type of store and Stalls as promotion strategy**

	Value	Df	Asym.Sig.
Pearson Chi Square	44.480	12	0.000
Valid Cases	150		

Since the table value is less than 0.05, H0 is rejected and H1 is accepted. Therefore, there is an association between type of store and stalls as effective promotion strategy.

**To test the association between type of store and promotion started at distribution channel**

H0: There is no association between type of store and promotion started at distribution channel

H1: There is an association between type of store and promotion started at distribution channel

**Table 9: Association between type of store and promotion started at distribution channel**

	Value	Df	Asym.Sig.
Pearson Chi Square	44.480	12	0.000
Valid Cases	150		

Since the table value is less than 0.05, H0 is rejected and H1 is accepted. Therefore, there is an association between type of store and promotion started at distribution channel.

**V.SUGGESTIONS**

- To increase sales, packed retail savouries should be available in all the hyper markets with effective offers or discounts.
- Advertising can be done to promote the retail products, as the existing competitors haven't advertised their products much.
- Savories and sweets are the most favourite products of private label brands, they can focus on bakery on its expansion and effectiveness.
- The awareness towards A2B's packed retail savories is less, so much light can be focused on it.

- According to the survey, Banner and offer/discounts are effective promotional techniques and they can focus on this.

## Vi.CONCLUSION

The study focused on the promotional strategies of retailers and their perception on promotion by the private brands. Retailers would have gained much more knowledge about the packed savouries during the survey. There is a significant difference between store type and channel, store type and stalls and store type and brand value. Through this study few suggestions were given, availability of retail products in every hypermarkets, focus on bakery, advertising of retail packed products, implementation of innovative marketing strategy, proper usage of effective promotional technique and retailer's perception on the ATL/BTL advertising media. It helps in strategy up gradations and further implementation of strategies for new product launch, which is been crucial in the management. Thus, this study proposes major findings and suggestions for betterment of the retail promotional strategy.

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## THE CHALLENGES FACING THE LIBYAN CUSTOMS AND ITS IMPACT ON THE LIBYAN ECONOMY

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### **Abstract**

*Oil-exporting economies (i.e. Libya) are heavily influenced by oil revenues, which are subject to exogenous world price instability. Libyan Customs is an important sector of the state. However, because of security circumstances, Libyan customs faces some difficulties. The main intention of this study is to analyse the challenges facing Libyan customs and its Impact on Libyan economy in general and on the budget in particular. Descriptive research design was adopted. The information was used in this study was collected from literature, books, Central Bank of Libya (CBL) reports and others. The results showed that the difficulty of customs work in Libya is mainly related to the location of Libya. Its extension and its borders made it vulnerable to a number of different smuggling streams. Libyan budget experienced deficit and it is strongly related to weakness in customs sector. It may be suggested that the government should develop the human resources and training in the customs sector, reform customs law, facilitate customs procedures, and raise the level of fiscal revenue and the effectiveness of combating smuggling and commercial fraud.*

**Keywords-** *Libyan economy, customs, borders, budge*

### **I. INTRODUCTION**

Government institutions in countries in transition are still poorly functioning and fragile in terms of the design and implementation of State policies. This has affected the economies of these countries <sup>[1]</sup>.

The customs play an important role in protecting country's borders against the transfer of prohibited and harmful substances and control of transit of goods and individuals. Also Customs duties are one of the economic tools used by the state to stimulate the national economy and finance projects to protect the national product from foreign competition and to reducing inflation rates, thus customs policies directly or indirectly affect the lives of citizens. Therefore, the relationship between development and customs duties is close.

Libya is one of the largest oil-producing countries in North Africa. However, before 1960, Libya was typically a traditional agricultural society where little or no change had taken place for many years. Libyan economy is facing several problems, including the political and military conflicts experienced by the country since 2011.

The developments in the world in various economic fields, legal legislation, technological development, the development of international trade, the international capital flow, the role of multinational corporations, economic blocs have put customs departments, in a great challenge which requires a real change in customs work methods.

Libyan Customs is an important sector of the state. It should be a key pillar in the Libyan economy, especially through its vital role in combating economic crime and in the

protection and control of foreign trade. The security which fights against fraud, smuggling and international trade is important (mobilization, money laundering, Transnational), environmental protection and national heritage.

However, because of security circumstances, Libyan customs faces difficulties. Libya should deal with many and varied challenges both internally and externally. Hence, the aim of this study is to clarify the role of customs on the Libyan and its impact on its economy. The difficulty of customs work in Libya is mainly related to the location of Libya. The vastness of the region, its extension and its borders made it vulnerable to a number of different smuggling streams, as it is difficult to cover these borders in practice, especially now.

### 1. CUSTOMS BORDER

Libya has a distinct geographic location. Libya is an important bridge between Africa and Europe. It has an area of 1,760,000 square kilometers. Libya considered Africa's fourth largest country and ranks 17<sup>th</sup> in the world in size. The nation borders six countries are shown in fig. 1.



Fig. 1. Libya's location and its border

According to the Libyan Customs Law, the customs border means the Libyan coast and the border between Libya and the neighbouring countries, including the air class over that coast and the border, as well

as any floating bridge or any vessel in any scheduled port being used for the carriage of goods or persons from or to a ship or anchor in a port in which the goods delivered or exported to or from another ship are transported directly <sup>[2]</sup>.

The length of the Libyan borders is shown in Table 1<sup>[3]</sup>.

**Table 1: Libyan Area and its Customs Border**

The total area	1.760.000 km <sup>2</sup>
Regional waters	12 nautical mile
Mediterranean coastlin	1955 km
The length of the land border bar	4383 km
Algeria	982 km
Niger	354 km
Chad	1055 km
Tunisia	459 km
Egypt	1150 km
Sudan	383 km
The total length of the border	6338 km

Source: D. Widdowson, (2007) 'The changing role of Customs: evolution or revolution?', *World Customs Journal*, vol. 1, pp. 31-7.

D. Widdowson, (2007)

### II.LITERATURE REVIEW

Customs is a governmental institution with a number of responsibilities, including collecting duties on internationally traded goods. These include all other forms of taxes such as VAT and excise tax. However, the

responsibility of customs administration varies from country to country. In developing countries, import duties are seen mainly as revenues for the national budget, while the main role of customs institutions in developed countries is to protect the economy and enforce the law <sup>[4]</sup>.

Informal cross-border trade are causing losses in revenue collection and more generally, as being some kind of challenge to state authority. However, in developing countries informal businesses account for up to half the economic activity <sup>[5]</sup>. The impact of customs on the economy is related to many factors such as security, cross-border trade and fiscal administrations. The weakness of border enforcement has been identified as one of the main causes for informal cross-border trade <sup>[6]</sup>.

In Literature, Cantens and Raballand argue that there are three main approaches discussed the relationship between the state, fiscal administrations, security and cross-border trade is analysed through include the general context of customs reforms approach and the approach which directly addresses the work and practice of civil servants in general, and customs officials in particular. This literature is mainly focused on points of entry like ports and airports, either to analyse the real governance of international trade or to address the question of corruption (and discuss anti-corruption policies in customs. However, the role of customs officers in insecure areas has never been addressed. They summarises the specificities of customs' actions, trade practices and insecurity from a customs perspective, providing a broad overview of the six case studies include Libya. In all cases of their study, smugglers of consumer goods are mainly focused on specific goods for home consumption ; fuel and cigarettes are

commonly the most heavily-taxed goods smuggled by these traders <sup>[7]</sup>.

The report of the World Bank (2005) shows that corruption has been mentioned as a severe obstacle to investment by 20% of respondents in emerging markets, as well as a major obstacle by 15% of respondents in a survey of more than 26,000 firms in 53 countries<sup>[8]</sup>.

Michael and Moore asked the question which is that What do we know about corruption (and anticorruption) in customs .They suggest that some basic elements of anti-corruption prevention and enforcement need to be in place for customs to be effective includes criminalising corruption, measuring and mapping corruption risks, setting up internal inspectorates, conducting internal audits. They conclude with the need for more research to understand the impact of such measures in different contexts <sup>[9]</sup>.

After providing an overview of the detrimental impact of customs corruption on a country's revenue collection, trade operations, competitiveness, importation of illegal goods, smuggling, organised crime and security, they provide a customs corruption risk map with examples of integrity challenges for selected customs functions. For each customs function selected by the authors, ranging from processing declarations, assessing goods, inspecting cargos to conducting post-clearance audits, a number of forms of corruption are described, involving bribery of customs officials <sup>[10]</sup>.

### **III. CUSTOMS CONTROL AND ITS CAUSES**

It is known that the main task of the Customs Department is to collect customs duties and other taxes on imported or exported goods, and to prevent the entry or exit of goods, except under the law. There

are many reasons for customs control, including:

**Economic reasons**, which can be summarized as follows;

- A. Protection of domestic market and national industries of imported foreign goods competition.
- B. Attracting foreign capital to invest in the country.
- C. Preserving the wealth of the country. Capital is one of the most important factors affecting development. Capital has played an important role in raising the productivity of developed countries <sup>[11]</sup>.
- D. Reduction of customs duties on raw materials will lead to lower prices of imported raw materials that will affect locally produced goods <sup>[12]</sup>.
- E. Customs controls solve the country's economic problems by limiting the import of luxury goods and imposing low customs duties on the production of goods. Therefore, the trade balance can be maintained.

**Monetary reasons.** When the national currency is concerned about the deterioration of foreign exchange, the State, in such a case, prevents the importation of certain types of goods, especially the luxuries, to restore the balance of trade. It also imposes such controls, such as preserving its limited resources. The difference between the official exchange rates at the bank and the black market was enough for both bank employees and customers to engage in the illegal practice of purchasing foreign currency from banks at the official exchange rate and then selling it on the black market. In March 2016, Audit Bureau in Tripoli showed the extent of corruption linked to the credit/debit card scheme at the National Commercial Banks <sup>[13]</sup>.

**Health reasons.** The purpose of the customs control may be for health reasons as it is in banning the import of narcotics, toxins, rotten goods, opium, cocaine, cannabis and heroin, or prevents the importation of certain products from certain countries with epidemics or contagious diseases, or importation of food or animal products from some countries for disease reasons <sup>[14]</sup>.

**Security reasons** .The import of explosives, firearms and explosive devices is prohibited as a form of crime prevention.

**Political and military reasons.** The importation of goods from some countries is prohibited, with the aim of exerting pressure on that country.

#### IV.FACTORS AFFECTING the LIBYAN CUSTOMS

There are a number of factors affecting the economic events in Libya in general and customs in particular, which emerged after 2011 from the political instability and the division of Libyan institutions and others, but these crises experienced by the Libyan economy have a reference to the pre-2011 of the nature of the economy Libyan and prevailing legislation and others.

**Security Condition.** The collapse of security after the revolution had a negative effect on state institutions. The National Oil Corporation (NOC) struggled to continue producing oil. Oil exports have dropped significantly as a result of events in the country. Production in July 2011 decreased to 22,000 barrels per day. Production was low in 2015, recording less than 400,000 bpd in July 2015. This was due to the closure of oil export ports. In June 2018 renewed armed clashes in Crescent oil, which led to the exit of some reservoirs export capacity, which led to a decline in the ability to export crude oil and thus affected the economy in general. Libyan Customs

Authority was one of many government institutions affected by the insecurity condition. Recently, the southern regions of Tripoli witness a new armed conflict.

**Sectoral structure.** The discovery of oil in 1959 has massively increased the nation's wealth and within three decades after the discovery of oil. Libya was on the road to becoming a major producer of high-quality oil and holds a huge oil reserves, followed by Nigeria and Algeria (Fig. 2) [15].

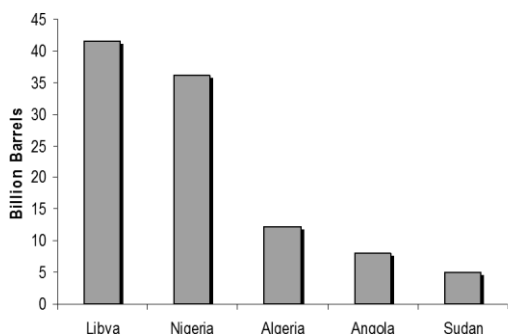


Fig. 2. Top 5 African Proven Oil Reserve Holders

Source: Claire, M. (2006) "Oil and Welfare. Middle East and OPEC countries" University of Paris, Dauphine

It was estimated that Libya had total proven oil reserves of 41.5 billion barrels as of January 2007, up from 39.1 billion barrels in 2005 [16]. Although Libya considers as a rich country, but it has an economy of less economies diversified in the Maghreb region and among oil producing countries. The heavy dependence on oil exporting as the country's major source of income had the potential of creating instability in the domestic economy due to the fluctuation of oil price on the international market. Figure 3 shows the sectoral structure of the GDP in Libya in last decades. It shows that the oil "extractive industry" still accounts for the largest share of this output and still

contributes more than 70% of GDP [17]. The major source of government income was obtained from oil revenues. Revenues from other sources were quite small (Fig. 4).

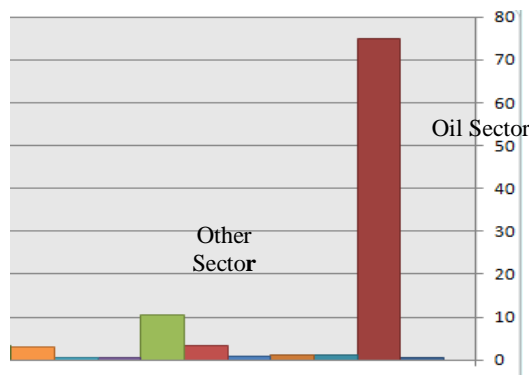


Fig. 3. Libyan Sectoral structure  
Source: LCB's reports (2005) The CBL website, Report No.49. [online]. Available: <https://cbl.gov.ly/>

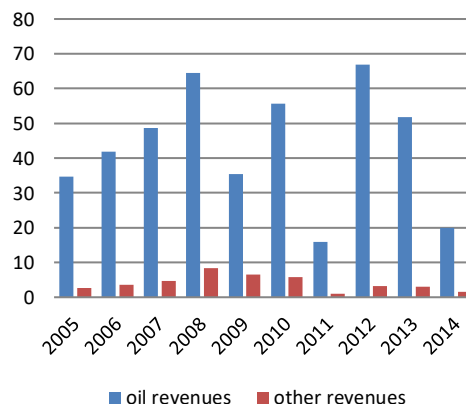


Fig. 4. Other Revenues Contribution

Source: A. Nasef (2016) "The Impact of Oil Revenues on the Libyan Economy", research center Journal, University of Tripoli, Libya.

During the period 2010-2016 as shown in Figure 5, customs duties were sharply declined due to several factors, including the lack of control by the state on customs borders, high rates of smuggling, tax evasion and administrative corruption, as well as the enactment of customs exemption laws [18].

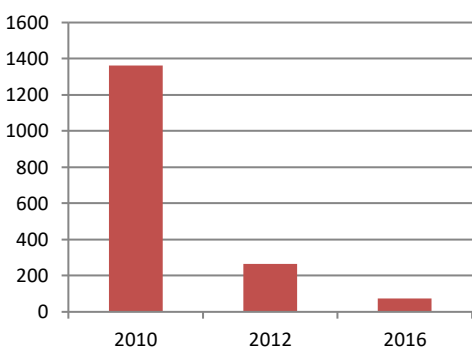


Fig. 5. Customs duties

Source: A. Nasef (2016)

**Smuggling and Immigration.** Despite the collapse of the Libyan economy and rising prices, the prices of basic foodstuffs and a range of other goods such as mattresses, bicycles and others are cheaper than in Chad or Niger. On the other hand, the southern region (economically and socially neglected) depends heavily on cross-border trade to secure their livelihoods. This facilitated the extension of the human components themselves from Libya to neighboring countries. The fragile security situation in Libya helped armed groups in the border areas to smuggle all kinds and at high levels.

For fuel smuggling, Libya annually wastes 2.1 billion on smuggled fuel for neighboring countries. Libya's average per capita consumption is 22.3 liters of gasoline per day in 2013, while average per capita consumption in African oil countries is much lower, with average per capita consumption of 3.3 liters per day and Nigeria 2.5 liters per day.

For immigration, Libyan border areas will remain a challenge for both Libya and Europe for a long time. The smuggling line starts from the southern border of Libya with Niger and Chad, where migrants gather at the border to send them to Sabha and its environs.

European Commission figures estimate that 43,000 and 54,000 migrants were deported from Libya already in 2003 and 2004,

respectively; in 2005, the figure reached 7,000 expelled migrants per month; in 2006 the reported annual figure was 64,330. In 2008, the Libyan authorities claimed to have expelled around one million illegal immigrants <sup>[19]</sup>.

After the collapse of the Kadhafi regime and the subsequent decline of Libya into armed factions, migrants from all over sub-Saharan Africa, North Africa, the Middle East and Asia have reached Libya by hundreds of thousands since 2012 <sup>[20]</sup>. Fig. 6 shows a map of key routes to Europe.

### Corruption.

Transparency International awarded only 14 points out of 100 points in the integrity and transparency of the Corruption Perception Index (CPI) in 2016. Indicators that had a direct and indirect impact on the economy are the following:

- 1) wasting public money.
- 2) abuse of power.
- 3) exaggeration in employment in the government apparatus
- 4) smuggling of money abroad through fictitious credits.
- 5) money laundering operations.
- 6) tax evasion by the private sector.
- 7) the phenomenon of smuggling raw materials such as minerals.

Militias and armed actors are heavily involved in the shadow economy, engaging in financial fraud, extortion and robbery.

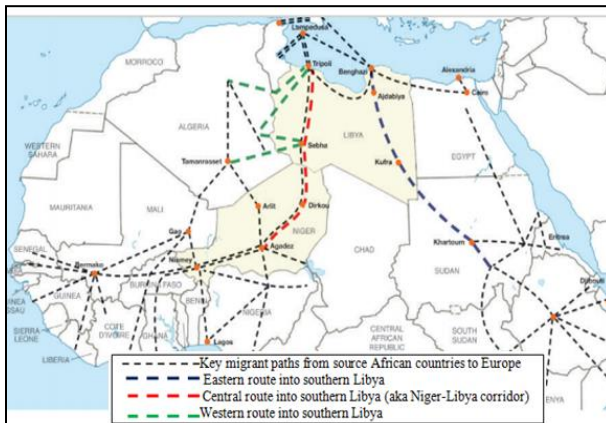


Fig. 6. Map of Key Routes to Europe  
Source: D. Widdowson, (2007) 'The changing role of Customs: evolution or revolution?', *World Customs Journal*, vol. 1.

## V.THE IMPACTS OF CUSTOMS ON THE LIBYAN ECONOMY

Customs duties are one of the economic tools used by the state to stimulate the national economy and finance projects. Customs is a governmental institution with a number of responsibilities, including collecting duties on internationally traded goods. In literature, In developing countries, import duties are seen mainly as revenues for the national budget <sup>[21]</sup> but not in Libya.

As much as two thirds of the budget following the revolution covered public sector salaries and subsidies.(mainly for fuel, food items and electricity). In 2015-2016, the public wage bill reached 59.7% of GDP. The Government's 2017 budget was 37 billion dinars included 20.7 billion for salaries and a further 6.3 billion for basic public goods, services and fuel subsidies <sup>[22]</sup>.

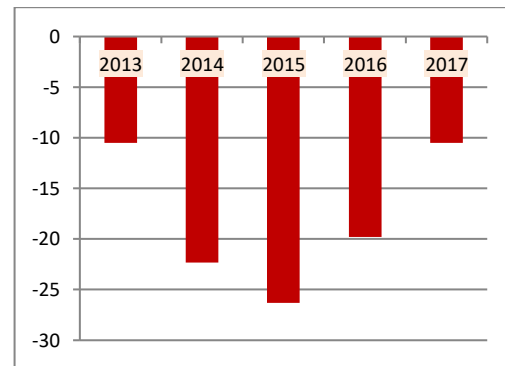


Fig. 7. Budget Deficit

Source: The Libyan Audit Bureau Report (2017), The audit website, [online].  
Available: <http://audit.gov.ly/home/>

In 2012, the annual budget was 68.5 billion and 66.8 billion dinars in 2013. Meanwhile, oil revenues dropped considerably as the seizure of key oil ports by an armed group in 2013 has severely compromised state revenues from the industry. The Audit Bureau has estimated the value of losses in excess of 60 billion dinars during 2013 and 2014. Moreover, World oil prices fell to record highs, down from \$ 37 a barrel in December 2015. The Libyan economy has suffered unprecedented losses for 50 years.

Customs tariffs had been one of the most important sources of non-oil income prior to 2011. Institutional restructuring processes and the weakness of regulating bodies also allowed individuals and domestic businesses to avoid taxation. Businesses were opened and properties built without permits, and many people stopped paying their (subsidized) electricity bills. The combination of big public spending and low revenue, in addition to rampant corruption and mismanagement of funds, created massive budgetary deficits.

The Libyan customs did not fulfil the role required for the above mentioned factors.



The customs revenues witnessed a significant decrease. The deficit rose from 43 percent of GDP in 2014 to more than 75 percent in 2015, although it declined to around 20 percent in 2016. In response, post-revolutionary governments tapped into foreign currency reserves as well as investments abroad. According to the Tripoli-based Libyan Audit Bureau, the CBL's foreign-exchange reserves fell from 105.9 billion dollars in 2013 to 76.6 billion dollars at the end of 2014 and to 55.4 billion at the end of 2016. The World Bank forecasts that the foreign reserve will average around 26 billion dollars during 2017-2019.

The Libyan government adopted a policy to deal with the increased oil revenues, by converting oil revenues into foreign assets and part of the profits was spent domestically. The Libyan government chose this for various reasons including; the absorptive capacity of the economy is still small, whereas the oil returns were extremely high and the economy is still limited and less developed.

Although Libya considers as a rich country, but it has an economy of less economies diversified in the Maghreb region and among oil producing countries. In the early convening the seventies of the last century followed Libya system oriented economy based on state control over all investment decisions, and imposed restrictions on prices and multiple forms of support, and imposed severe restrictions on foreign trade, and not given attention to the private sector.

As a result of this constant intervention by the state, the economy has experienced a low level of performance, low economic growth rate, low standard of living, and increased exposure of the economy to external shocks. This has continued deterioration in the eighties to low oil prices

and worsening in the nineties as a result of sanctions and international boycott.

## VI. CONCLUSION

In general, it has been shown that the budget deficit, the current account deficit and low foreign currency reserves of the major challenges faced by the Libyan economy at this time. In particular, Libyan Customs is an important sector of the state and It is should be a key pillar in the Libyan economy. The difficulty of customs work in Libya is mainly related the vastness of the region made it vulnerable to a number of different smuggling streams, as it is difficult to cover these borders in practice, especially now.

Libya's government requires international assistance to address shortfalls in personnel, equipment, training, and technology. During the period 2010-2016, customs duties declined due to several factors, including the lack of control by the state on customs borders, high rates of smuggling, tax evasion and administrative corruption, as well as the enactment of customs exemption laws.

Policy makers may need to be aware of and take into consideration the following: Improving and diversifying the economy, oil revenues must be invested in physical and human capital in order to create an economic environment for growth in the non-oil sector, the development of human resources and training in the customs sector, the reform of the customs law, the facilitation of customs procedures, the modernization of customs work methods, raising the level of financial revenues and the effectiveness of combating smuggling and commercial fraud, unification of the political and military administration of the country, spatial development, especially in southern Libya through the implementation of projects and launching a series of national dialogues with security authorities across the country on a

road map to restructure the security and customs sector.

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## READING HABITS OF TODAY'S GENERATION

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### **Abstract:**

*Reading is the gateway to knowledge. It shapes the personality of an individual and it helps to develop proper thinking and creates new ideas. Reading is an intellectual activity. It provides a sense of completeness. The habit of reading is an essential and important aspect for creating a literate society in this world. In today's world, due to the influence of Mass Media, people do not show much interest in reading books. This study focuses on the current book reading habit of today's generation. Reading habit is calculated based on how much a person reads, how often do they read, when do they read and what do they read. 210 random individuals were selected from Mumbai and Chennai for this study.*

*Keyword: Books, Reading, Reading habit*

### **INTRODUCTION:**

**'Books are the quietest and most constant of friends; they are the most accessible and wisest of counselors, and the most patient of teachers'. -Charles W. Elio.**

The most effective learning activity which enables an individual to improve his critical thinking, develop new perspectives, and interpret the events and situations he is going to encounter, is reading. Reading is defined as a "process of perceiving printed and written words through sense organs, interpreting and comprehending them, a mental and intellectual acquisition, a communicative activity with printed and written symbols, a reception, interpretation, and reaction process consisting of some perceptual and cognitive activities". (Yağcıoğlu & Değer, 2002: 34). Studies have proved that, people who read have an open minded approach to life. They are more subjective and hear out the whole situation

rather than reacting to the situation. They have a balanced level of creativity and intellect and a well developed imaginative brain. They acquire a broader vocabulary and understand other cultures better. They read new words and put them in their mind for later use. Seeing how words are used in different contexts gives a better understanding of the word usage and its definitions rather than just the cold facts of a dictionary.

They are virtually experienced people as they have put themselves in the role of the protagonists way too often. They have played both lawyers and criminals. They have played doctors and patients. They have faced the circumstances with the protagonists of the story. They have an elevated sense of intuition and are better at decision making and are very articulate in expressing what they think. Most bibliophiles have the ability of good judgment while being a skeptic at the same time.

From time to time people have wondered why reading is important when there are so many other things to do with one's time.

A blog article in "Serious reading" states 30 reasons to read. A few of them are:

- Gives knowledge
- Improves your brain
- Reduces stress
- Improves imagination
- Improves writing skills
- Improves communication skills
- Motivation
- Makes you more empathetic
- Builds self-esteem
- Makes you smarter

### **Objectives of the Study**

The main objective of the study is to investigate the book reading habits of the current generation

### **MAJOR RESEARCH QUESTIONS**

- How often do you read?
- What inspires you to read?
- How long does it take to complete reading a book?
- Why do you read?
- What format of books do you prefer to read?
- What genre do you prefer reading?

## **II. REVIEW OF LITERATURE**

According to Wallace (1992: 4), reading means that the reader tries, for a particular purpose, to understand the texts written by the author for a particular communicational purpose. "A reader usually imagines what he is reading, understands it, comprehends the liaison between the thoughts in it, organizes them by comparing with what he has accumulated so far, restructures his present knowledge with what he has read, and sorts out what he wants to keep in his

mind." Reading is "bringing" meaning rather than "gaining" meaning. Shaw noted that, "reading is the process of seeing or perceiving independent items of observing and assimilating their interrelationships". Hildreth pointed out that, "reading requires inference, weighing the relative importance of ideas and meanings."

Reading is a tool of the acquisition mind; it is the vehicle for obtaining ideas which cannot be verbally transmitted. An individual who reads has at his command, a means for widening his mental horizons and for multiplying his opportunities for experience. Reading crucially affects intellectual and emotional growth. Reading is an important activity in the process of learning. Reading captures your imagination like no other medium. You can improve language skills and improve your vocabulary by reading. Writer Stephanie Huston says, "that she used to think that she didn't have enough time, was a lame excuse". Now that she has made a goal to read 50 books in a year, she says that she has traded wasted time on her phone for flipping pages in bed, on trains, during meal breaks, and while waiting in line. Two months into the challenge, she reports having more peace and satisfaction and improved sleep, while learning more than she thought possible."

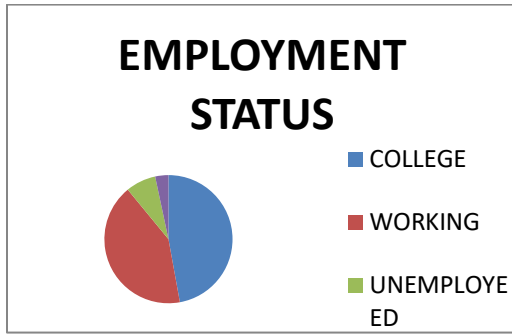
## **III. METHODOLOGY**

The method used to collect responses was the Questionnaire method, consisting of 15 questions. Microsoft forms were used to collect the data. A total of 210 responses were collected. The questionnaire was distributed among the students and 174 filled-in questionnaire were obtained from people in the age group of 15-45. For this purpose a well-designed questionnaire was used. The collected data through the

questionnaire was analyzed with simple percentage and average.

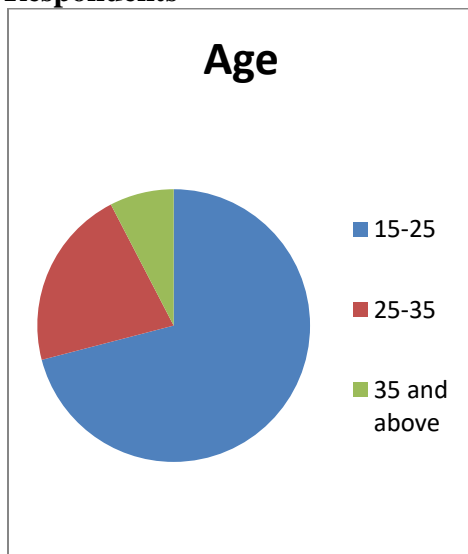
**IV. DATA ANALYSIS**

**Figure 4.1 Employment Status of**



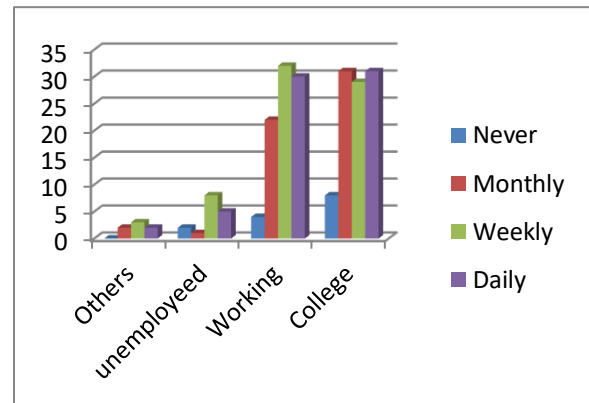
The sample size of the study was 210, out of which 99 respondents were college students, 88 were working, 16 were unemployed and 7 fell under the other category (Part time workers).

**Figure 4.2 Age of the Respondents the Respondents**



The age of the participants fell under the age group of 15-45. Out of which 149 participants were in the age group of 15-25, 45 participants were in the age group of 25-35 & 16 in the age group of 35 and above.

**Figure 4.3 Reading Frequency**



According to fig 4.3, 8% of the whole students population never read books, 31% read once in a month or once in a while, 29% read on a weekly basis and the rest 31% read on a daily basis. Among the working population it was found that 5% never read, 25% read once in a month, 36% read weekly & 34% read daily. Whereas, in the unemployed population, 13% never read, 6% monthly once, 50% weekly & 29% on a daily basis and in the other population, which involves part time workers, 29% never read, 29% monthly once, 14% weekly & 29% daily.

**Figure 4.4 Time Taken to Complete Reading**



Fig 4.4. shows how long one takes to complete reading one book. In the students population 8% take 3 days to complete a book, whereas in the working 18% take 3 days to complete a book. 34% students require 7 days to complete a book, wherein 22% of working populations require 7 days to complete. 22% students and 30% working population need 2-3 weeks to complete a book. On the other hand, 35% student’s population and 32% working population take a month or more to complete a book.

**Figure 4.5 Inspiration to Read**

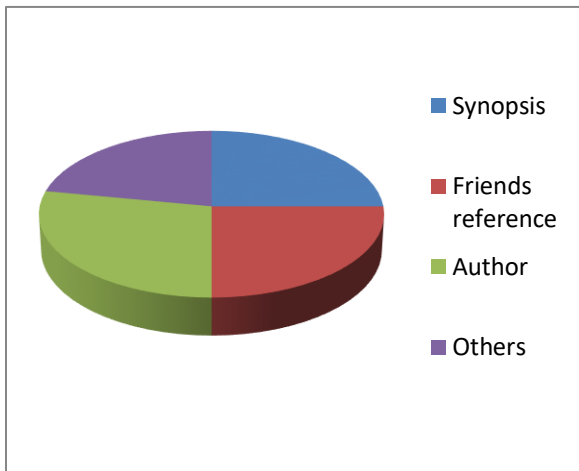


Fig 4.5 states that out of the total sample population, 25% are inspired by the synopsis to read a book. 25% are influenced by friends reference, 28% are inspired by the

author, while the rest 22% have other criteria of selecting a book to read.

**Fig 4.6 Genre Preferred**

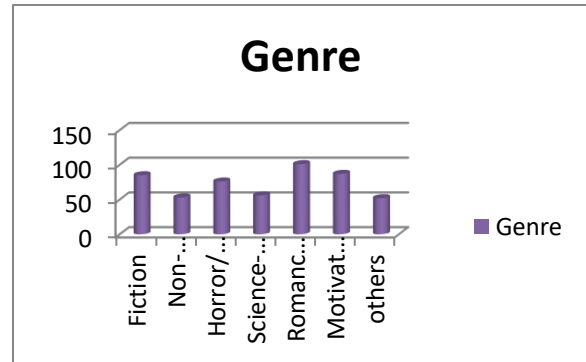


Fig 4.6 shows the different genre that today’s generation prefer to read. Out of the sample size of 120 respondents, 85 respondents prefer Fiction, 53 prefer Non-Fiction, 76 prefer horror/thriller, 56 science-fiction, 101 romance & fantasy, 87 prefer motivational, whereas, 52 prefer other genre like literature, biography etc.

**4.7 Preferred Format**

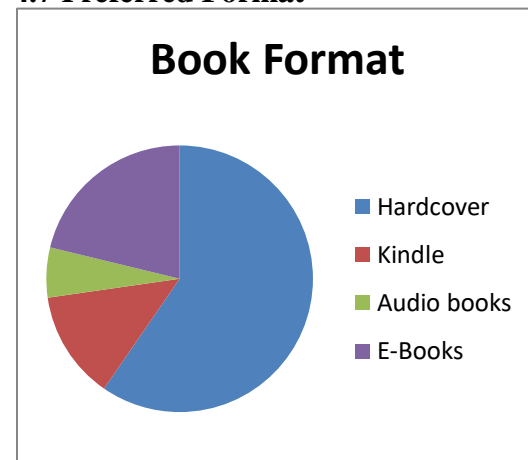


Fig 4.7 indicates on what format today’s generation prefers their books. 60% like the old traditional way of reading which is Hardcover, 13% prefer kindle, 6% prefer audio book which started gaining popularity in India after 2010, while the rest 21% population prefers E-Books.

#### 4.8 Purpose for Reading

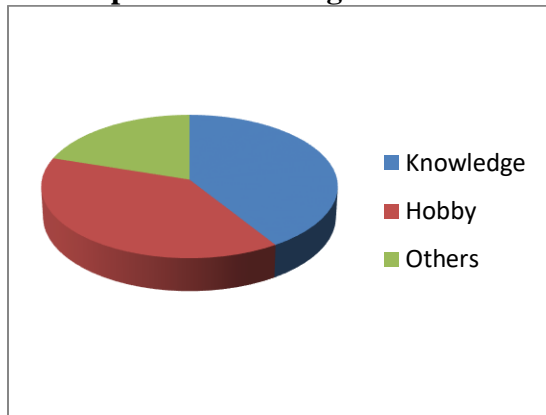


Fig 4.8: The study shows that 50% of the participants read books in order to gain knowledge wherein 48% of the participants read books as a hobby.

#### V.FINDINGS & CONCLUSION

From the survey conducted among participants of Mumbai and Chennai, it is observed that 84% enjoy reading, whereas the rest 16% don't. 60% of the working population, who read, said that they would read more books if they had more time, while 40% of the students said that they would read more if the books were more interesting. This study has proved that the art of reading in the old traditional method is still prevailing in today's generation. Reading not only stimulates your mental mind but also expands knowledge, improves memory, refines analytical thinking skills, boosts concentration and develops better vocabulary. Hundreds of successful executives share that books have helped them get where they are today.

According to Yale researchers who studied 3,635 people older than 50, found that those who read books for 30 minutes daily, lived an average of 23 months longer than non-readers or magazine readers. Apparently, the practice of reading books develops empathy, social perception, and emotional

intelligence, the sum of which helps people stay on the planet longer.

Therefore reading as a habit, enhances your overall personality. Even if reading is a daunting task for you, better late than never, here are a few tips of how one can start reading and make reading more productive

- Join a book club and make reading a more proactive activity
- Participate in reading challenges and improve your vocabulary skill
- Make reading goals simple and attainable so that it's not very intimidating
- Stick to genres you actually enjoy
- Keep a book accessible at all times
- Keep aside some of your free time exclusively for reading. Switch off the TV, come offline once in a while
- Find a quiet corner that is conducive to reading without disturbance
- Use technology to make your reading more productive
- Find a time best suited for your reading and stick to it. Before bed or while traveling
- Be more proactive about reading, by developing the habit of discussing what you read with other like minded people

Reading is a habit that makes you think, which in turn enables you to learn. It is both enriching and empowering. As the study shows, reading is definitely not a dying habit. It is still prevalent today as it was before technology usurped our time and attention. There has been a change in the pattern of reading. But with a little bit of effort, reading can still be the most fruitful habit that a person can develop.

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## FACTORS INFLUENCING TECHNOSTRESS AND ITS IMPACT ON WORK PERFORMANCE IN AN AUTOMOBILE COMPANY

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### **Abstract**

*This article explores to identify the factors that are influencing physical and mental stress and its impact on work performance in an automobile company. This phenomenon, termed in the literature as technostress, is studied by identifying and measuring the factors that create technostress (the technostress creator factors: techno-uncertainty, techno-invasion, techno-overload and techno complexity). In order to achieve the objectives, a survey was done for a sample size of 80 respondents. Survey was successfully completed, data collection was done, tabulated and inference was drawn out of them. The research design for the study is descriptive in nature and judgmental sampling is used to collect data. The study also suggests ways to reduce technostress among employees.*

**Keywords:** *Technostress, Physical & mental stress, Work performance*

### **I. Introduction**

Techno Stress understands the relationship between connection, tension and dysfunction. Stress is an Individual's physical and mental reaction to environmental demands or pressures. The concept of stress was first introduced in the life sciences by Selye Hans in 1936. It was derived from the Latin word 'stringere'; it meant the experience of physical hardship, starvation, torture and pain. Selye Hans, 1936 defined stress as "the non-specific response of the body to any demand placed upon it". Further, stress was defined as "any external event or internal drive which threatens to upset the equilibrium (Selye Hans, 1956). Another definition given by Stephen Robbins (1999) has been stated as a "dynamic condition in which an individual is confronted an opportunity, constraint or demand related to what he/she desires and

for which the outcome is perceived to be both uncertain and important". Stress affects not only our physical health but our mental well-being too. To successfully manage stress in everyday lives, individual can learn to relax and enjoy life. The best way to manage stress in everyday lives, individual can learn to relax and enjoy life. So, the next best things are to reduce stress and make life easier. Like other stress-related concerns and conditions, the point where technology becomes more foe than friend is different for each of us. Using energy resource theory, "stress is what occurs when demand exceeds capacity". Our constant connection to information, stimulation and validation can quickly shift us into overwhelm and trigger anxiety of not having or being enough. While some people feel on-edge from the noise of tech and knowing demands on our time and resources constantly increase with each incoming email, others fail to notice

any signs or symptoms of tech addiction until they're asked to put it away.

Consequences of Techno Stress include decreased job satisfaction, organizational commitment and productivity. The causes of Techno Stress amount to:

- The quick pace of technological change
- Lack of proper training
- An increased workload
- Lack of standardization within technologies
- The reliability of hardware and software

The rest of the paper is organized as follows: Section 2 discusses the related previous research in technostress. Section 3 discusses the theoretical framework of the research. Section 4 and Section 5 explain the methodology and data analysis respectively. The discussions about the results are elaborated in Section 6. The paper is concluded with a conclusion in Section 7.

## II.Literature Review

Although prior research has examined the influence of Techno Stress creators on job outcomes, insights into the influence of personality traits on the perceptions of Techno Stress creators and their consequent impacts on job outcomes are rather limited (Srivastava, S. C., Chandra, S., & Shirish, A., 2015). Such insights would enable a deeper understanding about the effects of individual differences on salient job related outcomes. In this research, by leveraging the distinctions in personality traits offered by the big five personality traits in the five factor model and grounding the research in the transactional model of stress and coping, theories with moderating influence of personality traits on the relationships between Techno Stress creators and job outcomes, namely job burnout and job engagement have emerged. Specifically, the

study done by them analyzes the mechanisms through which each of the specific personality traits openness to experience, neuroticism, agreeableness, conscientiousness and extraversion interacts with Techno Stress creators to differently influence job burnout and job engagement. They propose a model in a field study based on a survey of senior organizational managers who regularly use information and communication technologies for executing professional tasks. Although Techno Stress creators are generally associated with negative job outcomes, our results also show that for individuals with certain personality traits, Techno Stress creators may result in positive job outcomes. Brod (1982) points out that technostress (failure of employees to adapt to modern office technology) training helps determine performance problems early and helps promote effective use of technology. Resistance to computer technology is not unusual, but understanding such resistance is important if the technology is to be effectively implemented. New learning skills are essential to make rapid and performance-oriented adjustments to new technology. Ragu-Nathan et al. (2008) stresses that the phenomenon of Techno Stress, that is, stress experienced by end users of Information and Communication Technologies (ICTs), and examines its influence on their job satisfaction, commitment to the organization, and intention to stay. Ayyagiri R (2012) reiterates that information overload worsens techno stress, whereas situations of task-technology fit alleviate techno stress in individuals. Ahmad, U. N. U et al. (2012) brings out the relationship between technostress and organizational commitment. The study thus contributes to the Techno Stress literature, specifically by incorporating the salient role of individual differences. The study also provides insights for managers who should pay special

attention to allocating specific job roles to employees with particular personality traits in order to optimize job related outcomes.

### III. Theoretical Framework

This study mainly focuses on the influence of five important demographic factors eg., age, gender, marital status, education and experience on technostress creators. In this model, demographic factors are independent variables whereas technostress creators are dependent variables.

#### Population and Sampling Techniques

A survey method was employed to collect data regarding the demographic profile and important technostress creators of management and non-management employees in the company. Descriptive study was conducted management and non-management employees were taken as respondents for the study. The sample size taken for the study is 80. Convenience sampling technique has been used in this study.

#### Measuring Instrument

The survey method of collecting data involves questioning employees for their responses on all items except demographic items is gathered through 5-point Likert scale anchored as 1= Strongly Disagree, 2= Disagree, 3= Neither agree nor Disagree, 4= Agree, 5= Strongly Agree. For demographic scale, the information regarding age, gender, education, experience and marital status are collected for this study.

#### Hypothesis of study

The following hypothesis were framed for this study;

There is no significant difference between categories of sample based on gender, age group, education levels, experience levels, and marital status on technostress creators

### Data Analysis

Data is analyzed using descriptive analysis using frequency and percentages. For testing hypothesis One way ANOVA has been used. The analysis is presented hereafter.

#### Descriptive Analysis:

Data analysis began with the characterization of the sample presented in Table 1. The answers by the employees can be characterized as follows:

Demographic Variable	Answer Options	FREQ.	%
Gender	Male	55	68.8
	Female	25	31.2
Age	Below 25	18	22.5
	25-34	37	46.2
	35-44	20	25
	45-54	5	6.2
Education	Diploma	5	6.2
	Graduate	41	51.2
	Degree	34	42.5
	Post Graduate		
Experience	0-1 Year	12	15
	2-4 Year	22	27.5
	5-7 Year	14	17.5
	More than 7 Years	32	40
Marital Status	Single	51	63.8
	Married	29	36.2

Source: Primary data collected from respondents

#### Techno-Overload:

Techno-Overload describes a situation where the people are forced to work more and faster because of the use of computers. The data for this variable is collected using the following questions and analysis is presented in the same table.

Questions	SD	D	NAD	A	SA
I have a higher workload because of increased technology complexity.	2.5	28.8	17.5	36.2	15
I am forced by this technology to work much faster.	2.5	17.5	47.5	28.8	3.8
I am forced by this technology to do more work than I can handle.	00	31.2	32.5	28.8	7.5
I spend less time with my family due to this technology.	3.8	27.5	35.0	26.2	7.5
I am forced by this technology to work with very tight time schedules.	2.5	28.8	17.5	36.2	15.0

Source: Primary data collected from respondents

Note:SD- strongly disagree; D- disagree; NAD-neither agree nor disagree; A-agree; SA-strongly agree

**Techno-Invasion:**

Techno-Invasion describes being “always exposed” where people can potentially be reached anywhere and anytime and feel the need to be constantly connected. The regular work-day is extended, office work is done at all sorts of hours, and it is almost impossible to cut away. The data for this variable is collected using the following questions and analysis is presented in the same table.

Questions	SD	D	NAD	A	SA
I have to be in touch with my work even during my vacation due to this technology.	3.8	25	8.8	46.2	16.2
I have to sacrifice my vacation and weekend time to keep current on new technologies.	00	27.5	33.8	32.5	6.2

Source: Primary data collected from respondents

**Techno-Complexity:**

Techno-Complexity describes situations where the complex computer systems used at work force people to spend time and effort in learning and understanding how to use new applications and to update their skills. People find the variety of applications, functions, and jargon intimidating and consequently feel stressed. The data for this variable is collected using the following questions and analysis is presented in the same table.

Questions	SD	D	NA D	A	SA
I do not know enough about this technology to handle my job satisfactorily.	7.5	40	25	25	2.5
I need a long time to understand and to use new technology	13.8	41.2	18.8	21.2	5
I have to constantly update my skills to avoid being replaced.	1.2	13.8	16.2	33.8	35
I am forced to change my work habits to adapt to new technologies.	5	15	55	23.8	1.2
There are constant changes in computer software in our organization.	00	15	41.2	30	13.8
There are constant changes in computer hardware in our organization.	3.8	21.2	31.2	30	13.8

Source: Primary data collected from respondents

**Techno-Insecurity:**

Techno-Insecurity is associated with situations where people feel threatened about losing their jobs to other people who have a better understanding of new gadgets and computing devices. The data for this variable is collected using the following questions and analysis is presented in the same table.

Questions	SD	D	NAD	A	SA
I feel a constant threat to my job security due to new technologies	8.8	26.2	26.2	23.8	15
I feel there is less sharing of knowledge among co-workers for fear of being replaced.	8.8	37.5	25	23.8	5

Source: Primary data collected from respondents

**Techno-uncertainty**

Techno-Uncertainty is continuing changes and upgrades do not give people a chance to acquire experience with a particular system. People find this unsettling because their knowledge becomes rapidly outdated and they are required to re-learn things very rapidly and often. The data for this variable is collected using the following questions and analysis is presented in the same table.

Questions	SD	D	NA D	A	SA
There are always new developments in the technologies that we use in our organization.	3.8	27.5	32.5	20	16.2

Source: Primary data collected from respondents

**Results of Hypothesis Testing Using One-way ANOVA**

Hypothesis	Variables tested	p values	Result
4.3.a	Categories based on Gender on Technostress Creators	0.040*	Rejected.
4.3.b	Categories based on Age on Technostress Creators	0.450	Accepted.
4.3.c	Categories based on Education on Technostress Creators	0.040*	Rejected
4.3.d	Categories based on Experience on Technostress Creators	0.321	Accepted.
4.3.e	Categories based on Marital Status on Technostress Creators	0.023*	Rejected

Note : \* Rejected at 5% Level of significance

Based on the results of the one-way ANOVA some suggestions were given to the organization to reduce technostress. Proper time management will help the employees to complete their work on time to get out of deadline and stress. Counseling can be provided to employees who undergo stress. Employees should be allowed to interact freely with their superiors to have healthy discussion, so that employees get relieved of stress by sharing their opinions. To reduce work stress “Mentor-protégé” relationship can be established in the organization. The organization could arrange tour trips for employees to motivate them and relax them, so that the employees feel that the organization considers them and take care of them. Timely training regarding work can be conducted to perform efficiently and effectively. By motivating the employees, through rewards and recognitions, employees have a positive outlook towards work/ responsibilities. Motivational activities can be done to make the employees feel relieved out of stress. Motivating the employees may help to reduce stress at a great level. Organizations need to continuously monitor technostress in order to reduce the level and maintain a balance.

#### IV.CONCLUSION

The main causes of stress at workplace are, including responsibility level, skill, hazardous working conditions, recognition by the management, treatment given by senior at workplace, explanation of duties and responsibilities, humor level at workplace, clashes with colleagues or with boss, fear about promotional chances, conflict between home and work, being asked more than they can, comfortable work environment, number of risk situations, work uncertain and important outcome, role ambiguity/conflict, unrealistic goals, insisting rules and procedures always, its

goes. The organizations can prevent negative stress and its consequences by training managers and personnel effectively for better recognition and management of stress factors. Motivating the employees may help to reduce stress at a great level. Employees’ participation is particularly important for successful managing of stress and psychological risks in the work place, because managers, via consultations with the employees, help to create a trustful atmosphere, in which employees do not fear to express their worries. By this the overall morale will be raised and adequacy and efficiency of the taken precautions will be ensured.

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## **THE IMPACT OF IT INVESTMENT ON FIRM PERFORMANCE IN BANGLADESH: A RESOURCE-BASED PERSPECTIVE**

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### **Abstract**

*Using the RBV as a theoretical backdrop, the study is intended to begin the line of inquiry: Do IT asset matter and improve the firm performance? The firms' audited annual reports were collected during the period of 2007-2017 from 49 listed manufacturing firms of four manufacturing industries in DSE, Bangladesh. This inductive research used panel data estimation technique for unbalanced panel data to measure, describe, and analyze the firm performance. The results reveal a mixed behavioral effect of IT asset on firm performance. The positive influence of IT asset on firm performance suggests that a firm should invest to develop IT infrastructure in order to effectively promote firm IT capability and firm performance. However, inverse relationship between IT asset and firm performance suggest that IT intensive stocks are not performing well in the stock market of Bangladesh. The results should be of interest to the practitioners and managers as well as IT researchers to manage and plan the appropriate ratio of IT asset to total assets for securing sustainable competitive advantages over their rival firms. The study fills a gap by opening a new avenue for explaining IT asset's contribution to firm performance from RBV perspective in the context of Bangladesh as well as extends the literature in this field.*

**Keywords:** *IT Asset, Firm Performance, Manufacturing Industry, Resource-based View, Panel Data*

### **I.Introduction**

Bangladesh economy is now passing an era driven by significant development of new aspect of information technology (hereafter IT), which helps it to be converted into a digital economy. In the age of digital economy, with its changing work environment, IT's role has become more important in strengthening the firms' competitiveness in their respective industries. Also, in a digital economy, IT

assets are predominant and their role along with age and knowledge has become the key success factors for manufacturing firms. Firms are, therefore, increasing their IT investment, since it has enormous potential for reducing costs and gaining sustainable competitive advantages. Firms can better communicate with and provide responsive services to their customers by strengthening their IT (Lee et al. 2016).As management requires IT not only to save costs but also shape business outcomes, the study argues

that firms can secure their business sustainability by maximizing shareholder wealth and increase sales revenue by improving their business processes. The deployment of IT assets can contribute to these goals by improving employee productivity and collaboration among stakeholders-employees, partners, and customers.

As IT has changed the ways of the firms' operation and management, its investment and implementation is always an important portion in a firm. Although IT asset is widely acknowledged as a source of competitive advantage (Dewan & Min 1997), measuring the benefits of IT investment has been a major concern of managers and researchers for decades. There exists myth, arguments and conflicting results that suggest the relationship between IT investment and firm performance is much more complex than previously thought (Liu et al. 2008). It is, therefore, utmost important for a firm to evaluate its benefit of such investment though it is very much challenging task. The study would like to overcome this challenge and aims to untangle such complex relationship by investigating more thoroughly than the previous. The study also aims to offer a reasonable and objective evaluation method

which assist managers to manage their information resources, and make right IT investment decisions. The study focuses on the usage of IT to create a unique and non-imitable resource for a firm. The resources-based theory (RBV) is applied in the study to discuss the content and value of IT capability. Huang et al. (2006) prescribed three different IT capabilities within the RBV theory. These are: (i) IT infrastructure (ii) Human-IT capability, and (iii) IT-enabled intangible capability. However, the study considers the first one-IT infrastructure- while defining the IT investment.

The central research question addressed in this study is whether or not IT investment has contributed to the firm performance and, if so, how investors of Bangladesh see the information content about the IT? Keeping these questions as our background, the study attempts to address this issue for some selective manufacturing industry in Bangladesh, which is one of the developing countries in south Asia. The selective manufacturing industries for the study are Cement, Engineering, Food & Allied, and Tannery industry. These four industries have been taken because these industries are technology-based where frequent up-gradation of machinery and new product &



development are required; otherwise, a firm can't sustain in the long run. Excellence through innovation is the primary motto of these industries; hence, we can expect that a huge outlay of money is being invested for the purpose of making strong IT assets. The aim of the research is twofold. The research aims (a) to measure expenditure amount of IT (b) to explore its effects on firm performance for the listed manufacturing firms in Bangladesh. The study expects a positive relationship between IT and firm performance. Consequently, the study attempts to compare the findings of prior research concerning the impact of IT investment on firm performance in developed countries, which is indicated as an important context extension of the research. It is worthy of mentioning that this is the first ever empirical study that intends to shed the light on the nature and measurement of IT and examines the linkages between IT and firm performance for the Bangladesh.

## **II. Literature Review**

Many researchers have worked IT investment but the results have not been consistent. Some researchers come up with their findings that IT investment positively affects the firm performance. While some

highlight the IT paradox: negative impact but a lagged positive impact on firm performance. And other researchers suggest no relationship between IT investment and firm performance. The researchers, for example, Jun (2006); Terry et al.(2006), and Kleis et al. (2012) suggested positive influence of IT investment on firm performance. According to them, IT investment growth stimulates the firms' financial performance growth in longer periods. They also found that the most significant and challenging element of IT is the alignment of information systems strategy with the firms' business strategy. This alignment may not have direct contribution to firm performance but acts as a moderator between IT investment and firm performance. Some researchers have worked with IT capability and searched its relationship with the firms' financial performance. Supporting literature in this context includes the study of Bharadwaj et al. (1999); Bharadwaj (2000), and Garrison et al. (2015). They compared financial performance of IT intensive firms and non-IT intensive firms and suggested that IT capability is crucial element of a firm; it enables to achieve better financial performance compared to those that do not have IT capability. Although Santhanam &

Hartono (2003) find no evidence of association between IT capability and firm performance, an important message in this context is found from the study findings of Huang et al. (2006) who considered RBV theory as theoretical background. They suggested that firm must focus on to improve IT-enabled intangible assets and human IT skill for the purpose of achieving IT capability. This is because IT investment will not make any influence on the firms' performance until the IT capability is ready for firms. By comparing a large sample taking from developed and developing countries Indjikian & Siegel's (2005) empirical findings suggest a fairly robust relationship between IT and economic performance. The authors find proof suggesting that corresponding IT investment offers a supportive work environment for maximizing returns on IT investment. According to them, IT investment also enhances the firms' productivity.

There are some studies that investigate the announcement of IT related investment and market performance by examining whether capital market rewards the firms' IT announcements by increasing their stock prices (Khallaf & Skantz 2007). Aboody & Lev (1998) capitalized the software

development cost for U.S. IT intensive firms and found that it has positive relationship with both share prices and stock returns. Similar conclusion was drawn by Abrahams & Sidhu (1998) after capitalizing software development cost in the context of Australian firm. The study findings of Smith et al. (2001) also confirm that discretionary capitalization of software development costs is highly associated with market value. They used both Australian and Canadian accounting data. This phenomenon in general suggests that disclosures of IT investment are value-relevant for firms. Although it is well documented in the literature that IT investment positively influences firm performance, this influence differs across firms and performance measures. In response, two organizational explanations for this variation were developed by Aral & Weill (2007). First one is IT investment allocations differ from firm to firm. And second one is IT capabilities which are not same to all firms. As stated earlier an arrangement of organizational IT capabilities fortifies and broadens the impact of IT assets on firm performance. Sometimes it surpasses a firm's strategic goal. Considering this variation, Aral and Weill also developed a theoretical model of IT assets and searched the relationship

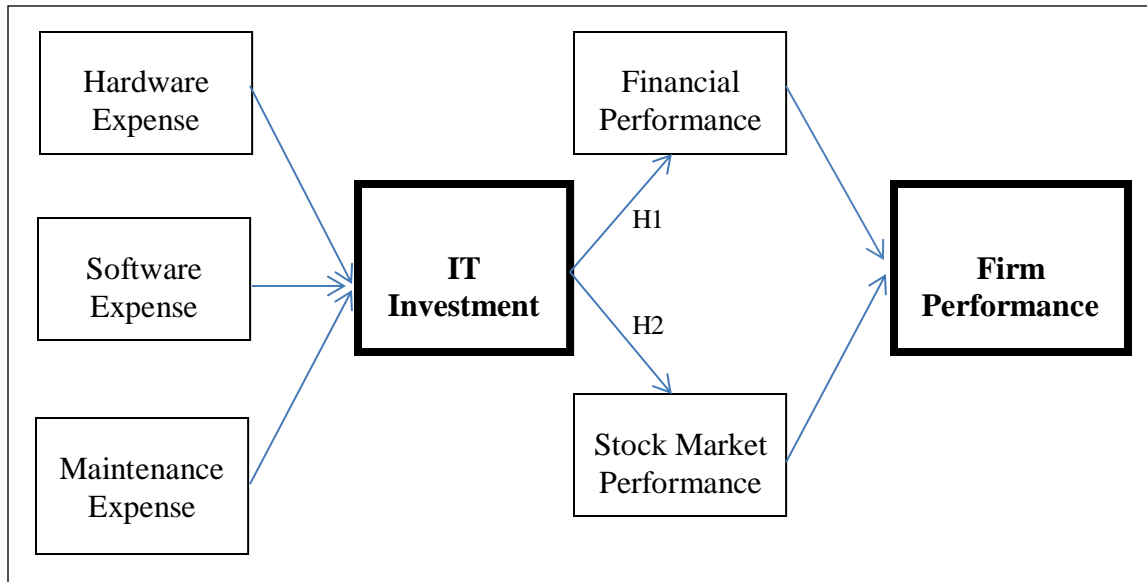
among IT assets, IT capabilities, and their combination of firm performance. Their study findings demonstrated that the firms' total IT investment is not positively associated with firm performance. However, investments in specific IT assets explain firm performance differences along with dimensions that are consistent with the firms' strategic goal.

The researchers who explore no relationship between IT investment and firm performance include Motiwalla et al. (2005) and Ho et al. (2011). While some researchers, for example, Huang et al. (2006) and Otim et al. (2012) have found IT paradox taking RBV theory as background. According to them, IT investment is not as much as necessary to improve firm performance. But, better IT service induces higher financial performance. IT paradox also means unless the firm is dominating the industry, IT investment affects firm performance negatively. From the above discussion it is clear that, there is no conclusive empirical evidence of IT investment and firm performance relationship (Stoel & Muhanna 2009 and Tambe & Hitt 2012). The debate on the effects of IT investment on firm

performance is continuing, which creates further opportunity to study on this topic.

### **III. Development of Hypothesis**

Resource-based view (RBV) is the main approach that provides theoretical underpinnings for the measurement of IT and supports for the relationships between IT and firm performance. The core concept of the resource-based theory is to keep a sustainable competitive advantage for the firm. Sustainable competitive advantage refers to those advantages which other firms do not have. With aim of RBV perspective, researchers have identified various IT-related resources: IT infrastructure, human-IT resources, and IT-enabled intangibles as potential facilities of competitive advantages (Huang et al. 2006). Considering RBV as theoretical backdrop, the study has set two hypotheses. The study explores the relationship between IT investment and firm performance. Hypothesis H1 relates to the relationship between the various elements of IT and financial performance. Whereas, H2 focuses on the same but it predicts the relationship with stock market performance.



**Figure-1:**  
**Expected Relations**  
**between the**  
**Components of IT and**  
**Firm Performance**

The figure-1 has two parts. The first part in left side denotes the influence of IT investment which is measured in this study as hardware Expense, software Expense, and maintenance Expense. The second part denotes the influence of overall IT investment on firm performance. There is no universally accepted measurement instrument available for operation performance in a firm. Typically, it is mainly focused on financial indicators, since the payoff will eventually reflects on financial status anyway. Following the argument, we also measure the firm performance financially: profitability ratio (financial performance) and market ratio (stock market performance). The indicators

for the measurement of financial performance and stock market performance are

ROA and MB ratio respectively. The study argues that IT investment directly influences the firm performance through some important variables. Among which, the most important variable is "IT capability". The study expects that IT investment will improve IT capability; otherwise it will not bring sustainable competitive advantages for the firm. It can be reasonably predicted that the more IT related investment, the more degree of information orientation utilized for the firm. Improved IT capability is supposed to trigger high stock value in the market. Therefore, investors will try to select those firms that have a track record of

continuous investment of IT in an efficient and sustainable way. At this point, we propose the following hypotheses of a firm:

H1: There is a positive association between IT investment and financial performance.

H2: There is a positive association between IT investment and stock market performance.

#### IV. Research Methodology

The study is empirical, descriptive, and relational. According to time reference of research, it is longitudinal (2007-2017), and research philosophy is inductive. Sources of data are secondary, published audited annual report. The study uses quantitative research as a method for data collection and analysis. The research instrument is data observation sheet. The unit of analysis consists of firms from manufacturing industry listed in Dhaka Stock Exchange (DSE), Bangladesh.

However, we took some selective manufacturing industries such as Cement, Engineering, Food & Allied, and Tannery for the period of 2007-2017. All the firms of four industries were taken; therefore, no sampling techniques were required to follow. We, however, cautiously have set some criteria and strictly followed those while selecting the firms. After detailed assessment, the final sample firms and firm-year observations are shown in table-I

Initial Identified Firms	66
Firms with missing data on selected variables	-12
Firms having negative value of net profit after tax (NPAT) and capital employed (CE)	-03
Firms Date of incorporation year as a company after 2007	-02
Final Firms	49
Firms-Year Observation (Unbalanced Panel Data)	102

#### Development of Panel Regression Model

Generally, in analyzing the panel data anyone of the following three estimations, namely, Pooled Ordinary Least Square (OLS), Fixed-Effects Model (FEM) and Random-Effects Model (REM) can be used but with different assumptions. The study considers the two most popular statistical tests: Breusch-Pagan Lagrange Multiplier (LM) and Hausman Specification test to make choice among three estimates. Test results recommend using Fixed-Effect Model. Therefore, regression model namely fixed-effects model for model-1 model -2 dedicated to explain the firms' financial performance and stock market performance, respectively are specified as follows:

$$\text{LN ROA}_{it} = \beta_0 + \sum_{k=2007}^t \sum_{j=0}^{j=2} \beta_{jk} * \text{LN ITIntensity}_{ijk} + \beta_2 * \text{LN SIZE}_{it} + \beta_3 * \text{LN LEV}_{it} + \beta_4 * \text{LN ATO}_{it} + \epsilon_{it} \dots\dots\dots (1)$$

$$\text{LN MB}_{it} = \beta_0 + \sum_{k=2007}^t \sum_{j=0}^{j=2} \beta_{jk} * \text{LN ITIntensity}_{ijk} + \beta_2 * \text{LN SIZE}_{it} + \beta_3 * \text{LN LEV}_{it} + \beta_4 * \text{LN ATO}_{it} + \epsilon_{it} \dots\dots\dots (2)$$

Where, Subscript (i) = Cross-sectional unit, Firms (i=1, 2, ....49)  
 (t) = Time series unit (t=2007- 2017)

IT<sub>j</sub> = Hardware Expense for j=0  
 IT<sub>j</sub> = Software Expense for j=1  
 IT<sub>j</sub> = Maintenance Expense for j=2  
 $\epsilon_{it}$  = Error term with E ( $\epsilon_{it}$ ) = 0 and var ( $\epsilon_{it}$ ) =  $\sigma^2_{\epsilon}$

initiative that sample firms from a developing nation take is truly appreciable.

**V. Empirical Results and Discussions**

**Descriptive Statistics**

Table-II describes the descriptive statistics of main dependent variables: ROA and MB ratio, independent variables: IT Asset, and control variables: SIZE, LEV, and ATO for the total sample firms. The key element of descriptive statistics is IT asset. IT intensity is used to measure the IT asset. The mean expenditure of IT over the total assets during the period of 2007 to 2017 is about 0.0999 percentage. The low mean expenditure against total assets suggests the sample firms’ poor performance for the development of IT asset. This happens because Bangladesh is neither well equipped nor has advanced IT technology for manufacturing such robust and sophisticated items that requires rigorous expenditure in IT. Although this percentage is very low, the

**Table-II**  
**Descriptive Statistics for Selected Variables**

Variables	No. of Observations	Mean	SD	Minimum	Maximum
ROA	539	0.05812	0.0492	0.00169	0.5163
MB	424	5.09779	8.09502	0.02697	109.66
IT Intensity	102	0.0009	0.00224	0.0000	0.0110
SIZE	539	4.60e+0	6.15e+09	1.96e+07	3.63e+1
LEV	539	0.47483	0.227578	0.0009	1.022037
ATO	539	0.88087	0.717473	0.0017	5.5671

**Notes:** Variables are defined as follows: ROA is the ratio of the net profit after tax divided by total assets, used as proxy for financial performance; MB is the ratio of the market price per share divided by BVPS, used as proxy for stock market performance; IT intensity is the ratio of IT expenditure to total assets; Firm size (SIZE) is measured as natural logarithm of total assets, and firm leverage (LEV) is measured by the ratio of book value of total liability to book value of total assets.

### Correlation Analysis

Table-III shows the findings from Pearson pair wise correlation analysis. From the table it is clear that except firm leverage IT intensity, firm size, and ATO are significantly positively correlated with financial performance measures (ROA). On the one hand, all the variables except IT

Table III – Correlation Analysis of Selected Variables

Variables	LNROA	LNMB
LNITIntensity	0.2333*	-0.3852*
LNSIZE	0.0593 ***	0.2862*
LNLEV	-0.0181***	0.1426*
LNATO	0.3957 *	0.2425*

Note : Significant at \*1, \*\*5, and \*\*\* 10 per cent level, respectively

### Linear Regression Analysis

This section will discuss the details of the second objective of the study. In order to estimate the empirical evidence for the effects of IT asset on firm performance for the case observed, a fixed-effects model (FEM) regression has been implemented for

intensity are significantly positively associated with stock market performance. Consequently, these results entirely support hypotheses: H1 while rejecting the H2. These results constitute a first approach to test hypotheses. The next approach to test the hypotheses is linear multiple regression models (1-2).

the model-1 and model-2 to estimate the firms' financial performance and stock market performance respectively. At first, we checked the presence of multicollinearity problem for the model-1 & 2. To check the presence of multicollinearity problem, the Pearson's correlation coefficients between explanatory variables were analyzed. As can be seen from table IV, the correlation coefficients between explanatory variables are not high. They range from a low of -0.0986 to a high of 0.2367. Consequently, we can presume that both models are free from multicollinearity problem.

Table IV- Pearson's correlation coefficients between explanatory variables				
Variables	LNITIntensity	LNSIZE	LNLEV	LNATO
LNITIntensity	1.0000			
LNSIZE	0.0082***	1.0000		
LNLEV	-0.2414**	0.1892*	1.0000	
LNATO	0.0482***	-0.0986***	0.2367*	1.0000

Notes: Significant at \*1, \*\*5, and \*\*\* 10 per cent level, respectively.

### **Financial Performance Model**

Table-V demonstrates the results of the regression coefficients for all explanatory variables, using financial performance (ROA) as the dependent variable. The value of F-statistic, 13.09, is statistically significant at 1% level of significance meaning that the coefficients of all the variables are significantly different from zero. The value of R-square of the estimated model-1 is 0.2071, presenting a moderate degree of explanatory power. It is obvious from the FEM estimation results of model-1 that the coefficient of key variable IT asset along with other explanatory variables except firm leverage is statistically significant. IT asset is positively associated with financial performance of the firm. This result supports the hypothesis (H1) that IT asset plays a crucial role in improving ROA. The study finding is consistent with the study findings of Ze'ghal & Maaloul (2010) and Casta et al. (2005) who found a similar positive effect of intangible assets on financial performance in UK and Spanish firms, respectively.

The first control variable of model-1 is firm size which is positively associated with the firms' financial performance. Larger firms are supposed to do perform better. It is

evident that the sample firms are large enough to exploit the economies of scale as well as have better bargaining power over their competitors and suppliers. The second control variable is financial leverage. The leverage ratio is supposed to reduce the agency problem and tax shields of the sample firms. However, the negative coefficient of leverage ratio suggests that it does not promote ROA. This interpretation is not valid since the coefficient value of leverage is not statistically significant. The final control variable is assets turnover ratio (ATO). As our sample firms' ATO is much better as well as their positive coefficient value suggests that ATO enhances the firms' ROA.



<b>Table-V Linear Multiple Regression Results for Model-1 &amp; 2</b>		
<b>Dependent Variable: LN ROA (for Model-1) and LN MB (for Model-2)</b>		
	<b>Model -1 (Fixed-Effect)</b>	<b>Model -2 (Fixed-Effect)</b>
<b>LNITIntensity</b>	0.0766587 ***	-0.0886963 ***
<b>LNSIZE</b>	0.4399863 *	0.3876276 **
<b>LNLEV</b>	-0.2078164	-0.9037892 **
<b>LNATO</b>	1.179741 *	0.1009629***
<b>Constant</b>	-11.76214 *	-8.949669 **
<b>No. of Observations</b>	99	66
<b>No. of Firms</b>	49	49
<b>The Value of R<sup>2</sup></b>	0.2071	0.1645
<b>The Value of F (P-value)</b>	13.09 (0.0000)	2.96 (0.0285)
<b>Notes:</b> Significant at *, ** 5, and *** 10 per cent level respectively.		

### Stock Market Performance Model

Table-V demonstrates the results of the regression coefficients for all explanatory variables, using stock market performance (MB) as the dependent variable. The value of F-statistic, 2.96, is statistically significant at 5% level of significance meaning that the coefficients of all the variables are significantly different from zero. The value of R-square of the estimated model-2 is 0.1645, presenting a fair degree of explanatory power. It is obvious from the FEM estimation results of model-2 that the coefficient of key variable IT asset is statistically significant at 10% level of significance. IT asset is negatively associated with stock market performance of

the firm. The probable reasons for such behavior of IT asset are the investors' attitude, inefficient market, and information asymmetry. This result does not support the hypothesis (H2). This finding is consistent with the previous literature. As a reference we may include the work of Huang et al. (2006) and Otim et al. (2012) in the context of Taiwan and USA economy respectively. Although their methodologies were different but they have found IT paradox taking RBV theory as background. The first control variable is firm size and the study found that it is positively associated with MB. This finding is consistent with Acheampong et al. (2014) who suggested positive influence of market value on firm size. The second

control variable is firm leverage which is also negatively associated with MB. Perhaps the market considers high leveraged firms as riskier than low leveraged firms and lowers the market value. Literature suggests that there exists a negative and significant relationship between firm leverage and market value, other things being equal. For example, Acheampong et al. (2014) established a negative and significant relationship between firm leverage and market value of a firm.

## **VI. Conclusion**

The study reviews the IT payoff and provides a theoretical rationale for how IT investment affects the firm performance with a pure resource-based view. The central argument of the study is how IT asset affects the firm performance: financial performance and stock market performance in the context of Bangladesh. The study concerns the issue: do the manufacturing firms of Bangladesh gain benefits from IT asset?

The study findings indicate a mixed behavioral effect of IT asset on firm performance. IT asset has a positive influence on the firms' financial performance. This result provides an important message to sample firms; if firms want to use IT investment to improve their

firm performance, IT capability must be improved first. And if the firms want to improve their IT capability, it is better to improve their IT infrastructure. On the other hand, there exists reverse relationship between IT asset and stock market performance. This result indicates diminishing returns against IT intensive firms. The reverse relationship does not prove that investors of Bangladesh do not perceive IT asset as a source of value creation since our stock market is not efficient. By combining the behavioral effects of IT on the firms' financial and stock market performance, the study formalizes the findings by saying that even if IT asset triggers a significant rise in the firms' EPS; the firms' can't maximize shareholder's wealth due to poor performance of IT intensive stocks. The probable reasons for such behavior of intangible assets are the nature of IT asset, investors' attitude, and information asymmetry. Due to time constraint, the study could not validate those reasons. The results should be of interest to the practitioners and managers as well as IT researchers. These research results will encourage them to promote IT capability, since the study successfully proves that insufficient IT capability may harm the firm performance.

The study recommends that the role of IT investment should be considered whenever evaluating the firm performance. The study has some limitations which create scope for further research. First, the study cannot claim the causal impact of IT asset on firm performance. Second, different industries could hold different characteristics. The study validates the influence of IT investment on firm performance but could not show the relationship between IT capability and IT investment. Thus, it would be better off to examine the possibility of different relationships between IT capability and IT investment in different industries. Third, since the study took some selective manufacturing industries as sample, the result of the study cannot certainly reflect the situation of other manufacturing industries operating in Bangladesh. Future research could extend the sample scope for more representative research results.

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**CASE STUDY****GEORGE C. MARSHALL AS SERVANT LEADER: APPLYING THE GREENLEAF PARADIGM**

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**Abstract**

*The concept of leader as servant may seem incongruent to those who equate leadership as being synonymous with authoritarian direction. However, Greenleaf's model of servant leadership emphasizes that the organization and the people in it take precedence over the leader. According to Greenleaf, those who wish to lead should recognize this selfless approach leading from a perspective of agape. Using attributes of the Focht and Ponton (2015) study of servant leadership (valuing people, humility, listening, trust, and caring), aspects of the career of General George C. Marshall will be examined using the lens of servant leadership.*

**Keywords:**

*Exemplar, Leadership, George C. Marshall, Servant Leadership*

*The quiet power of the man lay in his utter selflessness. It lay in the dignity that emerges from every photograph you've ever seen of him. It lay in his hard work and his immense personal sacrifice. It lay in his compassion, his wisdom. George Marshall practically defined those virtues. Yet he would have thought it odd if you had tried to congratulate him for these things. To him, those virtues were simply expected of a citizen of this country.*

- Gen. Colin L. Powell (Bland & Barber, 1997, p. 25)

Japanese artisans are known for their pottery. The blue and white patterns of delicate earthenware used for tea ceremonies are mainstays of this tradition. The most valuable are those pieces created by hand turning. However, by using this technique,

each piece, though similar to others, has its own individual characteristics and what the untrained eye might view as flaws. Misshapen ewers or lacquer imperfections are desirable to the connoisseur. Asymmetries in pottery and lacquer finish are routine. In fact, the potter may purposely seek blemishes and cracks.

What increases the value of flawed pottery is when the potter employs *kintsugi*. In this process, damaged vessels are transformed by an infusion of gold within the cracks. The potter emphasizes the history of the piece and, through showing its flaws, increases both the beauty and value. Thus, the ingenuity they demonstrated in mending them makes the piece far more valuable than if it were perfectly produced (Allen, 2019).

## The Role of the Exemplar

Throughout my teaching career, I have encouraged students to find people with whom they can identify, personally or professionally, and to use the example and strength of character as a benchmark in patterning their own behaviors. I have been fortunate to have mentors who took the time to guide me throughout my coursework and career. The reason I am able to relate to these men and women is that they serve as *exemplars* to me in how I conduct myself in the classroom and the university community.

I do not claim exemplars are perfect beings. Each person has faults. However, recognizing they are flawed vessels and trying to overcome them further cements their reputation as an exemplar.

Exemplars do not have to be near-perfect models of propriety. One can be an exemplar by demonstrating what not to do in the workplace or outside of it. A professional who has made repeated mistakes through their career due to incompetence, unethical behavior, or an inability to embrace change can serve as a guide on a path few want to follow.

Referring to someone as an exemplar implies a person who serves as an impeccable example to others in their career or some aspect of their life. Therefore, it is not surprising that the study and utility of exemplars has received considerable attention in academic and popular literature. It has been used in education (Comer & Schwartz, 2017; Engelen, Thomas, Archer, & de Ven., 2018; McNair, 2018), character building (Robinson, 2016; Vos, 2018), ethical theory (Zagzebski, 2013), news and media (Plaisance, 2014), and theology (Bloom, 2012; Tuggy, 2017).

The subject of this paper is General George C. Marshall. This examination of Marshall's leadership style will use the lens of Robert Greenleaf's model of servant leadership in assessing his management and leadership styles at the macro- and micro-levels. Thus, it is an assessment of Marshall as a servant leader and his value as an exemplar to those seeking careers in public service.

## The Paradigm of Servant Leadership

Greenleaf (1977), in his seminal work on leadership, maintained superiors should serve those who follow them. Their focus should be on addressing the needs of their subordinates. There are a number of attributes attributed to Greenleaf's model. Servant leaders are more concerned with benefitting others rather than garnering personal power. Their ambition lies not in the fulfillment of their own ambitions, but in how to provide an environment in which meet the needs of all, not a specific few. It is at its core ethical leadership. Servant leadership "... begins with the natural feeling that one wants to serve, to serve first. Then conscious choice brings one to aspire to lead" (Greenleaf, 1977, p. 13). He expanded his thesis further when he wrote:

The difference manifests itself in the care taken by the servant – first to make sure that other people's highest priority needs are being served. The best test, and difficult to administer, is: Do those who served grow as persons? Do they, while being served, become healthier, wiser, freer, more autonomous, more likely themselves to become servants? And, what is the effect on the least privileged in society; will they benefit, or, at least, not be further deprived? (Greenleaf, 1977, p. 13).

A purpose of the organization then is to provide tangible benefits to all involved in implementing its mission and not a select few. Ego, if not left entirely out of the equation, is certainly muted.

For the ancient Greco-Romans, the notion of love was not a singular noun, but plural. Among the types of love they addressed were *eros* defined as romantic or passionate love, *storge* that is familial love, *philia* considered love of friend or companion, and *agape* that demonstrated through selfless love or sacrifice (Lee, 1973). It is *agape* which centers the servant leader's focus on their followers. "As a result, the servant leader sets aside their own wants and needs and seeks the greatest good for the greatest number" (Vito, Suresh, & Richards, 2011, p. 683).

The servant leader embraces agape. It is concern for others without desire for praise or reward other than the satisfaction taken from the act. It is considered, thoughtful, and deliberate. Unlike eros, storge, and philia, the affections associated with agape are not based on a passion for an individual, but for the service itself. One may not personally like or necessarily have high regard for someone in their organization. However, that does not equate to a lack of commitment to and consideration for their welfare. Passion may ebb and wane. Genuine commitment and respect for all are attributes of character that show greater resilience than sentiment based solely on emotion.

The concept of love is conceptually malleable. It is one of those innate human reactions that we may routinely emoter but are challenged to precisely define. Interpersonal emotion is simpler to recognize. However, a leader who internalizes or articulates that they are motivated by agapeic devotion for those led is alien in models of leadership that promote an authoritarian or perhaps even a dictatorial approach to management.

When faced with such an abstract paradigm as agape that eludes fixed definition, ascertaining characteristics or traits associated with these behaviors may assist in discerning what they constitute. A challenge to those who seek to embody servant leadership or understand it better is the ambiguity that shrouds Greenleaf's thesis. Winston (2010) found academic efforts were still hamstrung by a "... unified accepted theory..." (p. 186). Farling, Stone, and Winston (1999) wrote of the necessity of identifying variables associated with the servant leader in furthering empirical research. A challenge to this is the innate confusion in the term itself. Sendaya and Sarros (2002) held "One reason for the scarcity of research on servant leadership is the very notion of 'servant as leader' is an oxymoron" (p. 57).

In their survey of academics who had researched servant leadership, Focht and Ponton (2015) developed a list of variables that identified behaviors of a servant leader. These are:

1. Value people – Servant leaders appreciate people for who they are and not merely what they can offer the organization.

2. Humility – Self-promotion is not the goal of the servant leader, but the promotion of others.
3. Listening – The servant leader listens to others receptively.
4. Trust – Trusting others is a hallmark of the servant leader.
5. Caring – They display kindness, consideration, and concern for those they lead.
6. Integrity – Servant leaders are credible, honest, and trustworthy.
7. Service – Service is foremost in the servant leader's management style.
8. Empowering – They empower their followers and expect accountability from this empowerment.
9. Serve others' needs before their own – Servant leaders put others before themselves.
10. Collaboration – They bring people together without creating an environment of overt competition.
11. Love, unconditional love – This is the focus of each servant leader's motivation. Through the appreciation of everyone as worthy and having value, the leader is more apt to treat them in a consistent caring manner. In doing so, they understand their higher purpose which is to lead.
12. Learning – They realize they do not know everything. As a result, they are willing to those led from their experiences and insight.

From the results of the Delphi study Focht and Ponton conducted, five of the traits of the servant leader demonstrated 100 percent agreement from respondents. These were valuing people, humility, listening, trust, and caring. Eighty-six of the 100 respondents believed love/unconditional love was a primary consideration. Although love/unconditional love accounted for a lower response rate, when one examines the list of 12 characteristics through the perspective of unconditional love (agape) all conceptually fit within that paradigm.

A hallmark of classical Utilitarian thought is that good should serve the greatest number possible. Maximizing security and happiness is the goal. Although it can be construed as running counter to the self-serving benefits of hedonism touted by Jeremy Bentham and his protégé John Stuart Mill, it was a concept that consistently repeated itself throughout their writings (Rosen, 2003).

Greenleaf (1977) articulated his concept of the servant leader grounded in spirituality expressed by aspects of theological dogma. The goal of both perspectives is the deriving of benefit. The difference lies in the motivations of the actors. Greenleaf's servant leader acts from a deontological perspective. They work to benefit others out of a sense of duty and the belief that the action in and of itself is proper. Bentham expressed it in much the same manner as Greenleaf would later. However, Bentham's motivations were teleological.

When Bentham (1789) wrote "... that the greatest happiness of the greatest number is the foundation of morals and legislation" (p. 142), he was espousing the benefits of personal pleasure. He was not advocating working out of a sense of duty, a moral code, or ethical protocol. The end benefit of the action was valued. The action itself was morally neutral.

It is my contention George Marshall was a deontological servant leader. I will use the five traits most identified through the Focht and Ponton (2015) study (valuing people, humility, listening, trust, and caring) to illustrate Marshall's example of an exemplar of servant leadership.

### **George Catlett Marshall (1880 – 1959)**

Marshall earned significant praise during his lifetime and his style of leadership and example of character have been lauded in the years since his death. Although seemingly incongruent, these valedictories challenge those who seek to assess Marshall in an unbiased manner. Examples of praise for Marshall are:

My sense of obligation to you is equaled only by the depth of my pride and satisfaction as

I salute you as the greatest soldier of our time and a true leader of democracy (Eisenhower, 1945 speech, 1970, p. 548). ... he was in my opinion one of the best, and his drive, courage, and imagination transformed America's citizen army into the most magnificent fighting force ever assembled. In number of men and logistical requirements ... (Leahy, 1950, p. 104).

In his poem about Marshall, Thomas Johnson (n.d.) referred to him as a "... careful demon of integrity." Churchill stated "There are few men whose qualities of mind and character have impressed me so deeply as those of General Marshall ... He is a great American, but he is far more than that ... He has always fought victoriously against defeatism, discouragement and disillusion. Succeeding generations must not be allowed to forget his achievements and his example" (George C. Marshall, n.d.).

An examination of primary and secondary sources pertaining to Marshall will repeatedly find this pattern, especially from those who worked with him. Thus, it becomes difficult to discern his contributions due to the overall inability of those who were in awe of Marshall to critically assess him. Words and terms used to describe his impact on American policy and global influence in the 20<sup>th</sup> century at times border on the obsequious. My description of him in this paper as an "exemplar" could be considered as such, although my intent is to use the word as to describe his brand of leadership as a tool of instruction rather than engage in sycophantic indulgence.

Albert Einstein (1995) stated "Great spirits have always encountered violent opposition from mediocre minds. The mediocre mind is incapable of understanding the man who refuses to bow blindly to conventional prejudices and chooses instead to express his opinions courageously and honestly." When describing the character of George Washington, Anderson wrote "There are some men who lift the age they inhabit, till all men walk on higher ground in that lifetime" (1937, p. 92).



Seneca the Younger's perspective on greatness was broader in scope: "The greatest man is he who chooses the right with the most invincible resolution; who resists the sorest temptation from within and without; who bears the heaviest burdens cheerfully; who is calmest in storms, and most fearless under menaces and frowns; whose reliance on truth, on virtue, and on God is most unfaltering"

As with the earlier discussion of the concept of servant leadership eluding precise definition, *greatness* as a descriptor of a person's qualities and contributions also evades simple encapsulation. It is more than a litany of significant accomplishments. It is the manner in which they achieved them coupled with their resulting inspiration to others, particularly those they lead.

It is my intent to use the word "greatness" in this paper to heap praise on Marshall, but rather to illustrate the depth and extent of his contributions with emphasis on those aspects reflective of the servant leader. Few have played crucial roles and had the experiences in service to his country to the extent George Marshall did. Among these were:

- Aide-de-Camp to General of the Armies John J. Pershing, Commander of the American Expeditionary Force, World War I,
- Commander, 15<sup>th</sup> Infantry Regiment, China,
- Assistant Commandant, U.S. Army Infantry School,
- Director, Civilian Conservation Corps posts in Oregon and Washington,
- U.S. Army Deputy Chief of Staff,
- U.S. Army Chief of Staff, World War II,
- Promotion to 5-star General of the U.S. Army,
- 1943 *Time* magazine "Man of the Year,"
- Special Envoy to China,
- U.S. Secretary of State,
- Architect of the Marshall Plan,
- President, American Red Cross,
- U.S. Secretary of Defense, and
- 1953 Recipient of the Nobel Peace Prize.

## Applying the Greenleaf Paradigm

Using the five attributes most identified with the servant leader in the Focht and Ponton (2015) study (valuing people, humility, listening, trust, and caring) Marshall's approaches to leadership and management will be assessed in the following section.

### Focht and Ponton Servant Leader Attributes

**Valuing People.** Marshall valued the contributions of those that worked for and with him. One of British counterparts, Field Marshall Sir Alan Dill was one of these. Dill had in common with Marshall the willingness to speak truth to power. Marshall, although respectful of his office, routinely disagreed with President Franklin Roosevelt and did not hesitate to tell him so. Dill had the same, often contentious relationship with Prime Minister Churchill. "Although Dill was a British Army officer, his ability to disagree with Prime Minister Winston Churchill's opinions, to talk with extreme frankness, and to understand and fairly represent U.S. perspectives to the British leadership won him many admirers, including General Marshall" (Jeffrey, 2018).

In a presentation by the Director of the MacArthur Memorial, Christopher Kolakowski related an anecdote describing the relationship between Marshall and later General George S. Patton. Despite not crossing paths again for many years, ... both Marshall and Patton maintained an interest in the other's career and the Marshall was so impressed with Patton's record of service that in a 1936 letter to Patton he wrote "Should a situation develop where I could have your services, nothing would please me more, because you are very much the type who does things in spite of hell or high water" (Jeffrey, 2018a).

It was Marshall's good fortune that he became the Aide-de-Camp to General John J. Pershing during World War I and continued to serve as a staff officer for Pershing after's wars end. Pershing played the role of mentor to Marshall and

Marshall never forgot the general's contribution to his career, the value of this mentorship.

Pershing for the official record called Marshall "a very exceptional man" and urged that he should be made a general officer "as soon as eligible." Personally, the two had got along from the beginning and developed and retained genuine affection for each other. From his next post Marshall wrote his old chief in a note of unusual warmth: "I have a hard time realizing that everything I do is not being done directly for you. My five years with you will always remain the unique experience of my career. ... Not until I ... took up these new duties ... did I realize how much my long association was going to mean to me and how deeply I will miss it" (Pogue, 2018a, p. 226).

**Humility.** As a boy, Marshall grew up in the shadow of his older brother Stuart. Stuart Marshall had attended the Virginia Military Institute (VMI) attaining great success as a cadet there. Inspired by his brother, Marshall had ambitions of attending VMI also. However, Stuart and Marshall's family had doubts about his abilities. He was an average student and did not at that time possess the strength of character he would eventually exhibit during his career.

"The doubts of his own family and the humiliations in school had taught young Marshall a lesson, that his achievements in life would not come from his natural talent, but rather through the exercise of self-control, integrity and excellence. Starting at a low position in life had enabled Marshall to maintain a certain level of humility and an urge to overcome his limitations" (Nguyen, 2018). He overcame this humility upon hearing his older brother's denigration of his abilities:

When I was begging to go to VMI, I overheard Stuart talking to my mother;" he said. "He was trying to persuade her not to let me go because he thought I would disgrace the family name. Well, that made more of an impression on me than all instructors, parental

pressure, or anything else. I decided right there I was going to wipe his eye (Tidwell, n.d.).

Although it may seem incongruent for a military officer, especially one who had earned a rank such as Marshall did to display signs of humility. However, Marshall was known for this trait. In a letter to General Marshall regarding his diplomatic efforts in defusing military tensions in China, General Albert C. Wedemeyer wrote:

We need leadership of the calibre you and you alone are capable of giving during this critical period in our country's history. Your abject humility in approaching problems disarms the opposition and your experience in coping with problems both national and international would do something constructive toward bringing about clear-cut solutions of problems. You are still young and vigorous mentally and I do hope that conditions will be created whereby your talents will be exploited. General, I am not a damn flatterer when I state sincerely that we need now a man of your character to serve as a bulwark in defending the principles of democracy as well as decency in human relationships (Pogue, 2018d, p. 112).

**Listening.** Marshall believed in listening to those around him, especially his subordinates. He recognized his job was too broad to make all the minor decisions himself. He had to depend on others to use their judgement. In his biography of Marshall, Cray (1991) quoted the general as saying "I don't want you fellows sitting around asking me what to do. I want you to tell me what to do" (p. 581). This showed both humility and trust. In doing so, he had his job of decision-making made easier.

Before he was the commander of the Allied forces in Europe, General and future President Dwight D. Eisenhower served under Marshall at the War Department. He was given a task to transport 15,000 troops to Australia through the Atlantic with the voyage taking them around the Cape of Good Hope. In doing so, he was following Marshall's

directive that he expected senior officers to make their own decisions and tell him later the results. During that 10-day voyage, Eisenhower was nervous due to the number of German submarines patrolling the Atlantic. Eisenhower later related:

For the next few days I slept little. But finally, I had the welcome news that the *Queen Mary* had arrived safely in Australia.

I felt so good that I took the time off to go voluntarily to the General's office to tell what I had done and of the great suspense in which my principal assistants and I had been living. I said that I had not told him this before because I saw no use for his bearing the same burden of worry that I had been carrying. But now that all was well, I thought he might like to know what had happened.

He smiled and said, "Eisenhower, I received that intercept at the same time that you did. I was merely hoping that you might not see it, and so I was saying nothing to you until I knew the outcome" (Eisenhower, 1964).

**Trust.** Marshall's honesty and candor led those who worked with him to place trust in his judgement and character. Examples of his character led those around him to follow his example. The first time Marshall encountered his future mentor, General John J. Pershing, on a World War I battlefield, Marshall's bluntness and candor impressed, instead of alienating him.

After ridiculing and chastising a general during a training exercise, Marshall approached Pershing to correct his assessment of the general's performance.

"General Pershing," the major said, "[there's something to be said here and I think I should say it because I've been here the longest.](#)"

Pershing turned back and gave the impertinent young officer a cold, appraising glance. "What have you got to say?"

[A torrent of facts poured forth:](#) the promised platoon manuals that never arrived and had set back training; the inadequate supplies that left men walking around with gunnysacks on their feet; the inadequate quarters that left troops scattered throughout the countryside, sleeping in barns for a penny a night; the lack of motor transport that forced troops to walk miles to the training grounds. Finally, the deluge subsided.

Pershing looked at the major and calmly said: "You must appreciate the troubles we have."

The major replied, "[Yes, I know you do, General, I know you do. Yes, I know you do, General, I know you do.](#) But ours are immediate and every day and have to be solved before night" (Runkley, 2017).

General Pershing eyed the major narrowly and then turned to leave, the 1<sup>st</sup> Division staff looking nervously at the ground in stunned silence. After a while, Sibert gratefully told Major George C. Marshall that he should not have stuck his neck out on his account, and the rest of the staff predicted that Marshall's military career was finished.

Marshall shrugged off his friends' condolences, saying: "[All I can see is that I may get troop duty instead of staff duty, and certainly that would be a great success](#)" (Runkley, 2017).

Marshall's candor earned him trust, but he gave it as well. Delegating responsibility serves a two-fold purpose for the effective manager: it frees up the manager's time to address pressing issues and it trains younger personnel in management.

Another strong tenet of Marshall's employee-centered management style was delegating responsibility and trusting organizational managers to do the job ... He was tolerant of first mistakes, although he typically called attention to them, and gave personnel a second chance. He admired officers who acknowledged and worked at learning not to repeat mistakes. But he did not accept the repetition of

mistakes. He took low morale as direct evidence of failure of leadership (Pops, 2006, p. 174).

**Caring.** There is history and there is Hollywood. The plot of the 1998 film *Saving Private Ryan* concerns a group of American G.I.s who enter France shortly after the Normandy invasion in search of one young soldier whose family, in Marshall's belief, had lost too many of their sons. "After learning that James Ryan's mother had lost three of her four sons in battle, Marshall sent a squad to France specifically to retrieve Private Ryan and return him to America and to his mother" (General George C. Marshall: Soldier of Peace, n.d.).

Marshall was capable of kindness and sympathy towards his troops and immediate subordinates. In the second of his four-volume biography of the general *Ordeal and Hope* (1987), historian Forrest Pogue related how Marshall's temper flared when soldiers in the field had not been accorded the supplies they required. Soldiers training in winter conditions desperately needed housing and cold-weather supplies. One of Marshall's orderlies was approached by a sergeant on the post and told him they had repeatedly been promised blankets, but none had arrived. When being told a few weeks later they had still not received the promised supplies, As the Chief of Staff was going into dinner that evening Powder told him of the incident. The Chief of Staff's mouth hardened and his cheeks grew red. "That was the first time I had ever seen anger in his face," Powder recalled. "We'll find out why they weren't sent," Marshall snapped ... "Get these blankets and stoves and every other damn thing that's needed out tonight, not tomorrow morning, and not two weeks from now. I don't care what regulations are upset or anything of that character. We are going to take care of the troops first, last, and all the time (Pogue, 2018b, p. 109).

His thoughtfulness of those around him and consideration for their welfare and career advancement were of importance to him. In comparison with other leaders, this was a rare commodity. "I know of many acts of kindness and

thoughtfulness on his part, and I myself had reason to be grateful to him for having given me the opportunity to prove my worth as a planner" (Wedemeyer, 1958, p. 122).

Although Marshall was genuinely concerned for the soldiers serving under him, there were more pragmatic reasons for seeing his troops adequately housed and fed "... but Marshall never forgot that the morale of troops in training and headed for combat had other more basic foundations.

Matters of health, food, promotion, mistreatment by superiors, housing-any one of these could cause sullen resentment within the ranks and ultimately break out in severe criticism by parents, congressmen, and the press ... Marshall warned the members of his own staff in Washington that they must be vigilant in removing causes for complaint and in improving conditions at posts throughout the country. No matter how hurried his visit to a distant camp, he asked what Washington could do to improve conditions" (Pogue, 2018b, p. 114).

### **Flawed Vessels**

While I have chosen General Marshall to serve as an exemplar of servant leadership, it is not my intention to gloss over or ignore his shortcomings. He was known for his explosive temper which he recognized and took steps to control. Marshall believed that strong emotion clouded judgement. Marshall was not approachable. He did not have a warm personality. He was taciturn and his serious demeanor intimidated subordinates. Others, like his family, thought him of average intellect. While he was never considered unintelligent, his critics noted his lack of eloquence. However, he could answer batteries of questions without consulting notes citing specific examples or providing technical information. The general was not charismatic. For a notable like Marshall, his speaking style was not inspirational. His tone was flat and when he used humor it was dry humor. Some identified him due to his insistence on strict discipline as a martinet (Pops, 2006).

## Conclusion

The selflessness Marshall demonstrated throughout his career put the organization and the people in it before his own desires. His willingness to sacrifice was demonstrated during the planning of the invasion of Europe. There was no question that whoever was chosen to be the overall Allied commander would be remembered in history. Marshall wanted this command and wanted it badly. However, when asked by President Roosevelt if he wanted the assignment, Marshall left the decision to the president. Roosevelt felt Marshall was too essential to the war effort and the general stayed in Washington. The command eventually went to an officer Marshall had personally mentored: General Dwight D. Eisenhower.

To be a servant leader does not equate to being a passive leader. Agape is not an easy path to follow for someone who accepts the mantle of leadership. A servant leader is a disciplined leader and, in turn, should discipline from subordinates. The servant leader is capable of making difficult choices without quivering at the possible consequences. They make the best decision with the information they have. It takes character to be selfless.

Marshall was known for his sense of modesty and reserve. At the 1964 dedication of the Marshall Research Library, former President Dwight D. Eisenhower shared his thoughts on Marshall with the audience. He said if one had tried to laud the significance of his contributions, "... his modesty would have rejected any effort of others to tell him" (Eisenhower, 1964). I believe Marshall would have eschewed the marquee of servant leader. His decorum would not have permitted him to accept it. However, Marshall's example of character, integrity, and performance have shown him to be an exemplary example.

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