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Overview

Women empowerment is a phrase much discussed all over by women of feminist passion and men of chivalric devotion. From sociologists the topic slipped into the hands of social activists, which subsequently has drifted to politicians for their agenda. Academicians have taken it as their subject of study, while researchers find room in this area for serious research. The authors, Ms.Pallavi Mehta and Ms Khushboo Sharma deserve praise on their effort in research that has resulted in the article, "Leadership: Determinant of Women Empowerment." The authors dexterously approach the topic from a different point of view, deviating from the trodden track of such an exercise. Calling empirical research to the help of reason, the authors discover leadership qualities as the determinant of empowerment. Yet another topic of relevance is well examined in the second article, "Block building Corporate and Nations: Global Strategy," authored by Suresh Mallya and NRV Prabhu. Creating advantage for the corporates and the nation in the global economy, is not in the hands of any individuals, but it lies in the complementary effort of both the corporate and the government. A plethora of subjects like relationship management, customer satisfaction in loan procedures, quality of management education, employee perception, stress among radiographers, and a few more essays on customer satisfaction, figure in this issue. I wish our readers will find them interesting and informative.

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Chairman, SCMS Group of Educational Institutions.

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Editorial

New Dawn for Development

During the early years of this millennium, in the European Union there was an awakening: they decided to halt the loss of biodiversity. At once, they resolved to reverse the loss of biodiversity. These resolutions have transformed Europe into the most entrepreneurial region in the world, into the most innovative realm. The Gothenburg Declaration and the Lisbon Agenda showed yearning for attainment of these aspirations leading to business growth and environmental diversity. Initially, they had appeared to be probable ground for conflict. But they turned out to be fertile source: a whole new range of business opportunities cropped up: new grass roots models of corporate good citizenship.

Probioprise brought together business and environment. It led to the establishment of European Small and Medium-sized enterprises. As we all know *probioprise* is an acronym: it stands for *pro-biodiversity* enterprise. A *probiodversity* SME is one which is dependent on biodiversity for its core business and it contributes to biodiversity conservation through that core business. Many firms involved in *probioprise* try to combine profit-making, delivering social benefits, and enhancing biodiversity.

In India, business growth and environmental sensitivity are perceived to be unlikely bedfellows. India's politicians, it seems, have not heard this aphorism; politics is the art of the possible. Our ministers have their special priorities: their caste, their community, their class, or their creed. Prejudices for their own convictions will of course lead them to prejudices against those of others. Very often they seem to be in potential conflict with each other. However, in the horizon, new rays of hope start rising in the wake of a new elected government with absolute majority, astute confidence and remarkable resolution. Let's leave the wrong priorities and load our youth's minds with innovative ideas!

Our b-schools can initiate further discussions in this area -*probioprise*- to find out beneficial spillover effects for other kinds of environmentally oriented firms, for social enterprise, and for understanding and for support for SMEs generally.

Dr. D. Radhakrishnan Nair

Leadership: Determinant of Women Empowerment

Pallavi Mehta and Khushboo Sharma

Abstract

Empowerment is a concept that is of equal importance to both men and women. This idea of sharing power is not a concept which is unique to men or women alone. In fact, it is a concept that is touted and desired by all. However, having said this, issues surrounding women in leadership and in the workforce, are seemingly defined by gender at times. Empowerment is the focus of a great and rather interesting role. Empowerment, simply, is the idea of sharing power, of truly giving it away. Thought of in a simple manner, empowerment is the leader giving someone powers to be used on his behalf. And yet, there is much more to this idea, which also involves high degrees of trust and enablement. Women in the workforce are a reality, and empowerment works. What are the strategies to empower women with success? First, may be to start with creating structures that work for women; this might include flexible schedules or time/ job sharing and many more . Structures that are friendly will create opportunities for all. More often than not, if the opportunities are there, women will certainly follow and seek those out. Secondly, provide the needed training and resources. Thirdly and finally, create a culture of respect and leaders who create culture that respect all employees usually have little issues with gender conflicts, as the culture is based on respect with dignity of human value. The present issues of women will probably be the issues of tomorrow. However, the intensity of these issues will be different. This is because it will take time to see that women are great contributors to the workforce, are assets of great value to the organization, and that when we, as leaders, take the time to empower women, we are creating teams- departments- organizations, that are rich in culture, diversity and time.

Keywords: ***Women Empowerment, Leadership, Gender***

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Development is a phenomenon that is taking place in all walks of life. It aims at improving the quality of life (e.g. increasing access to education, health, sanitation and other basic needs) of all people regardless of their sex, colour or caste. For the process of development to be more efficient and effective, both women and men should equally participate in the decisions and processes that shape their lives. However, women being considered as a marginalized group in societies around the world, contribute very little to the process of development. One of the policy approaches that can help women contribute equally and more efficiently to development is the empowerment approach. This approach is seen as a viable policy approach for women in development.

Empowerment is the most recent policy approach to women in development. It takes into account not only both the practical and strategic gender needs of women but also recognizes their role in development. Empowerment has a number of dimensions with leadership as being one of them, it is worth mentioning here that the different approaches to women's empowerment used in development activities include economic participation, political participation, educational attainment, health and well-being etc. The major focus of this paper is to assess the empowerment of women from a perspective of their presence in leadership roles.

Review of Literature:

Kaushik Sanjay (2013) "Challenges faced by women entrepreneurs in India." *International Journal of Management and Social Sciences Research* (IJMSSR) ISSN: 2319-4421 Volume 2, No. 2. Social and economic development of women is necessary for development of any country. Due to changing environment, now women are easily acceptable at the entrepreneurial opportunity. Our increasing service sector also promotes the women entrepreneurship. The purpose of the study is to find out various motivating and de-motivating internal and external factor of women entrepreneurship. It will also suggest the investment and interesting working time of women.

Goyal Meenu and Prakash Jai (2011) "Women Entrepreneurship in India- Problems & Prospects." *International Journal of Multidisciplinary Research,* Vol.1 Issue 5. The study revealed the concept of women entrepreneur; reasons women become entrepreneurs, reasons for slow progress of women entrepreneurs in India, suggestions for the growth of women entrepreneurs and schemes for promotion & development of women entrepreneurship in India.

Thapa Arjun Kumar and Gurung Leena (2010) "An Assessment of Factors Influencing Empowerment Level of Females: A Case Study of Pokhara," *Economic Journal of Development Issues* Vol. 11 Issue 1. The paper attempted to analyze the association between social, economic and demographic factors on the female empowerment level. The study underpins the importance of economic interventions to empower and uplift all round condition of women.

Choudhary Neelam "An Account of Women Entrepreneurship Development in India: Challenges, Opportunities & Future Prospects." The paper analyzed women's participation in entrepreneurial activities to highlight the contribution of women entrepreneurs towards economic development. It examined the facilitating factors and policies and programmes of the government also exist to promote and strengthen the development of women entrepreneurship in India.

Objectives of the study comprise: to identify the factors which empower women, and to identify the association of empowerment and leadership qualities of women.

What is 'empowerment'?

Empowerment has been used to represent a wide range of concepts and to describe a proliferation of outcomes. The promotion of women's empowerment as a development goal is based on a dual argument: that social justice is an important aspect of human welfare and is intrinsically worth pursuing; and that women's empowerment is a means to other ends. The word 'empowerment' is used in many different contexts and by different organizations. Its meaning and understanding largely depends on the context in which it is being used. To Oxfam empowerment means being able to challenge the existing oppression and inequality in society (Oxfam, 1995). Rowland sees empowerment as a bottom-up process that cannot be formulated from top-down. To Rowland, empowerment does not only mean to have access to decision-making but also being able and entitled to occupy the decision-making space (Rowland, 1995). Batliwala defining it from a feminist perspective state that women empowerment should result in (a) an understanding that both men and women are equal beings regardless of their gender. Using their full potentials can help construct a more humane society for all.

Ken Blanchard suggests that empowerment requires two things: Recognizing the importance of knowledge, experience and intrinsic motivation in improving performance, and releasing power by sharing accurate information, creating autonomy within boundaries and replacing hierarchy with self-managing teams.

Empowerment is the most frequently used term in development dialogue today. It is also the most nebulous and widely interpreted of concepts, which has simultaneously become a tool for analysis and also an umbrella concept to justify development intervention. For some, the empowerment of women is an active multi-dimensional process which enables women to realize their full identity and powers in all spheres of life. For others, empowerment represents the ability of women to handle responsibilities, to envision a better future and to work to overcome the obstacles that confront them.

JSI Six Domains of Empowerment

There have been several efforts to devise micro indicators of empowerment. In this effort, Naila Kabeer, Linda Mayoux, Anne Marie Goetz, Rahman, Ackerley, JSI (John Show International researchers), Sara Longwe and Hashmi have provided their own indicators. JSI defines empowerment in a behavioural sense as the ability to take effective action encompassing inner state (sense of self, of one's autonomy, self-confidence, openness to new ideas, belief in one's own potential to act effectively) and a person's status and efficacy in social interactions. In particular, it is the ability to make and carry out significant decisions affecting one's own life and the lives of others.

Domain	Expressions
1. Sense of Self & vision of a future	Assertiveness, plans for the future, future-oriented actions, relative freedom from threat of physical violence, awareness of own problems and options, actions indicating sense of security.
2. Mobility & visibility	Activities outside of the home, relative freedom from harassment in public spaces, interaction with men.
3. Economic Security	Property ownership, new skills and knowledge and increased income, engaged in new/non-traditional types of work
4. Status & decision-making power within the household	Self-confidence, controlling spending money, enhanced status in the family, has/controls/spends money, participation in/makes decisions on allocation of resources, not dominated by others
5. Ability to interact effectively in the public sphere	Awareness of legal status and services available, ability to get access to social services, political awareness, participation in credit program, provider of service in community.
6. Participation on non-family groups	Identified as a person outside of the family, forum for creating sense of solidarity with other women, self-expression and articulation of problems, participating in a group with autonomous structure.

We collected the responses of the sampled respondents on the above six domains on a five point scale and an interesting output is displayed in the table below.

Domains	Score
Sense of Self & vision of a future	210
Mobility & visibility	224
Economic Security	218
Status & decision-making power within the household	161
Ability to interact effectively in the public sphere	194
Participation on non-family groups	114

The above table shows that the highest scoring is given to the mobility and visibility domain which means that it is undoubtedly required for women empowerment, whereas participation on non family groups is least required. Although all the six domains are required for women empowerment, their scoring shows the ranking in order as shown above.

Empowerment is seen as liberating- as simply good leadership. Empowerment can help the move towards a stronger culture of initiative, innovation and accountability. It has been found that empowered employees have a sense of ownership and responsibility, satisfaction in their accomplishments, a sense of control over what and how things are done, and the knowledge that they are important to organization.

Another benefit of empowerment is that it enhances organizational performance. Leaders who are more empowered are perceived by their subordinates as more innovative, influential upwards and inspirational.

Women's Leadership recognizes that all meaningful and enduring change begins with the internal work we do to transform our outer behaviour. Leadership skill and capacity continue to strengthen with practice, reflection and relationships that provide authentic and rigorous feedback and support. **It** seeks to address the larger legacy of bias and imbalance in our decision-making, organizations, enterprises and society at large.

The Indian women are no longer treated as show pieces to be kept at home. They are also enjoying the impact of globalization and making an influence not only on domestic but also on international sphere. Women are doing a wonderful job striking a balance between their house and career. Here are a few:

- Dr. Kiran Mazumdar-Shaw, Chairman & Managing Director of Biocon Ltd.,
- Ekta Kapoor, creative head of Balaji Telefilms**,**
- Neelam Dhawan, Managing Director, Microsoft India**,**
- Naina Lal Kidwai**,** according to the *Economic Times,* the first woman to head the operations of a foreign bank in India. (HSBC).
- Priya Paul, with a bachelor's degree specialising in Economics from Wellesley College, USA. She entered her family business and is currently the Chairperson of Park Hotels.

Women like these are an inspiration for all other women who strive to achieve great heights in their lives. Taking them as role models each one of us can be there where they are right now. All we need have is faith in ourselves, confidence and above all a fixed aim that we need work towards.

The present study is conducted on women professionals working in different fields in Udaipur city to evaluate the factors leading to women empowerment and leadership. The primary data was collected using a structured questionnaire designed for the purpose of evaluating the factors leading to women empowerment and leadership at workplace by framing 20 statements. The questionnaire was administered on 50 respondents including corporate, academicians, and professionals. The data collected was analyzed using statistical tools such as factor analysis.

The analysis was carried out by studying the responses of the sample on selected 20 statements on a 5 point Likert scale ranging from 5.0 to 1.0, where 5 stands for "Strongly Agree," 4 stands for "Agree," 3 stands for "Neutral," 2 stands for "Disagree," and 1 stands for "Strongly Disagree."

The main factors of women empowerment were identified using factor analysis by taking into account the Eigen values of factors, factor loadings, and assignment of variables. Based on the Eigen value and factor loadings, seven factors were identified based upon their characteristics.

Impact, refers to an individual, is perceived degree of influence over outcomes in one's work and family environments. In other words, an individual must have the opportunity to exert influence in order to have an impact on outcomes at work (Spreitzer, 1995).

Self-determination refers to everyone's internal need to control the environment (Conger and Kanungo, 1988). It is also defined as women's need to choose, to initiate and regulate actions or to choose the process and work behaviours at work.

Being meaningful the work done by women employees should be treated as valuable work. They evaluate the job based on their own values and feel that they are doing something meaningful.

Professional growth refers to personal development in job and profession. Empowered women feel more professional growth in their career.

Independence in decision-making, Independent women are treated to be empowered and make decision on their own.

Competence and self efficacy points at one's work role efficacy or personal mastery; women must feel that they are competent to engage in the behaviours required by the organization or family. Thus empowerment is about self-actualization and competence. Competence and self-efficacy refer to enable the women to be confidence in their capacity to make the choices.

Trust Empowerment is connected with trust. Trust creates an atmosphere for empowerment and grows in such an atmosphere. Trust requires values like solidarity and maturity. Empowerment cannot be installed like software but must be grown.

Talented and confident women leaders have seven characteristics in common:

1. They place a high value on relationships and judge the success of their organizations based on the quality of relationships within them.
2. They prefer direct communication.

3. They are comfortable with diversity, having been outsiders themselves and knowing what kind of value fresh eyes could bring.
4. They are unwilling (and unable) to compartmentalize their lives and so draw upon personal experience to bring private sphere information and insights to their jobs.
5. They are skeptical of hierarchies and surprisingly disdainful of the perks and privileges that distinguish hierarchical leaders and establish their place in the pecking order.
6. They preferred leading from the center rather than the top and structure their organizations to reflect this, and
7. They ask big-picture questions about the work they do and its value.

Such skills and strengths of women leaders are now highly desirable. Networked technologies, the knowledge economy and demographics of globalization all support the skills, talents, and presumptions that women bring.

Distinguishing Leadership Qualities:

- **Perseverance:** As a leader, women come across challenges, and they need persistence, perseverance and the ability not to take "no" for an answer.
- **A Nurturing Spirit:** "Women being a nurturer, have a sense of being fair and just, and use of our women's intuition is one of the strongest trait."
- **Confidence:** One of the defining characteristics of leadership is confidence – "having unconditional belief in your own abilities." Women have the ability to cultivate confidence in their own abilities by actively seeking out and responding to feedback, taking on tough assignments and excelling at them, maintaining successful relationships and developing expertise that sets women leadership apart.

Finding 1:

Women leaders are more persuasive than their male counterparts.

The women leaders scored significantly higher than male leaders in ego-drive (persuasive motivation), assertiveness, and willingness to risk, empathy, urgency, flexibility and sociability.

The strong people skills possessed by women leaders enable them to read situations accurately and take in information from all sides. This willingness to see all sides of a situation enhances their persuasive ability.

Finding 2:

Feeling the sting of rejection, women leaders learn from adversity and carry on with an "I'll show you" attitude.

The women leaders were in the mid-range on ego-strength (resilience), which was lower, though not significantly, than male leaders. But they possess stronger interpersonal skills (empathy, flexibility and sociability) and are more assertive than their male counterparts.

This combination of traits enables the women in our study to express a unique approach toward dealing with disappointment, rejection or situations that don't work out their way.

Finding 3:

Women leaders have an inclusive, team-building leadership style of problem solving and decision making.

While the male leaders demonstrate fine levels of empathy, flexibility, sociability, and urgency (a need to get things done immediately), the women leaders scored significantly higher in these areas.

Finding 4:

Women leaders are more likely to ignore rules and take risks.

Women leaders scored significantly lowered down in external structure (adhering to established procedures) and cautiousness. They were also significantly higher in their levels of urgency and risk taking. And they have very high scores in abstract reasoning.

The women leaders are more likely to push back when they are overly bound by regulations and rules, engage in more risk taking and come up with innovative solutions. Women leaders are more assertive and persuasive, have a stronger need to get things done and are more willing to take risks than male leaders. Women leaders also were found to be more empathic and flexible, as well as stronger in interpersonal skills than their male counterparts. ***"These qualities combine to create a leadership style that is inclusive, open, consensus building, collaborative and collegial which ensures women empowerment."***

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Block Building Corporate and Nations: Global Strategy

L. Suresh Mallya and N. R. V. Prabhu

Abstract

The growth of an economy is dependent on the investment and investment in turn is dependent on the investment climate. There is a need to create a sustainable competitive advantage for both the industry and the nation. Generally, the Management Gurus identify cost reduction and differentiation as key ways to achieve competitive advantage. But, in the current economic situation, the people in the organization have become the competitive advantage across all industries.

Key words: *Cost, Differentiation, Murphy's Law, Strategy, Sustainability*


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Competitiveness has become a global race that decides the winners and losers. No country or company can afford to stay out of this game. Competitiveness is an issue that concerns countries and companies competing in the market since success in the market place is closely linked with the overall economic growth. Emerging economies are in transition process after the global melt down in 2008. The global economy is now characterized by extensive global linkages. These extensive global linkages have resulted in massive opportunities for international trade. The trade opportunities also generated opportunities for competition as well as co-operation. The people will form optimistic expectation only if the economic reforms take place in a politically stable and predictable environment and if the reforms pay adequate attention to building the social and physical overhead capital such as education, health, transport, communication, power etc.

Global Economic Trends

In the language of Michael Porter "a nation's competitiveness depends on the capacity of its industry to innovate and upgrade." Competitive advantage of nations result from the differences that are frequently observed in their culture, management style, working habits of people, economies, institutions, histories, demographics and other factors that affect the way people live and do business (Barney, Jay. 1996). So by using such differences to continuously improve and innovate, a nation's competitive advantage will increase.

To prepare for competitive advantage, assessment can be on the following lines:

- What are our chances of survival if we continue to do the same as in the past?
- What are the best opportunities for growth?
- Where we can improve?
- What are our competitive advantages?
- What changes can we realistically implement?

But when competitiveness is viewed on a national scale, the situation becomes more complex, especially in our increasingly competitive world.

There are four attributes namely factor conditions, demand conditions, related and support industries in firm's strategy, structure and rivalry which Porter calls as the "Diamond of National Competitive Advantage." To create a competitive advantage for the nation, the role of corporate is very important.

Organization name as distinct advantage

Federal Express Superior service

McDonalds More for your money

Mercedes Engineering design & performance

Apple Technological leadership

Rolex Prestige

Caterpillar Spare parts availability

A firm is said to have a sustained competitive advantage when it is implementing a value creating strategy, not simultaneously being implemented by any current or potential competitors and when other firms are unable to duplicate the benefit of this strategy (Day, George S. and Robin Wensley, 1988).

How do we develop such a sustained competitive advantage? Corporate needs to be advantageous on any of the following or combination of them: cost, time, differentiation and technology. To achieve such an edge over others, the companies are supposed to do what? The World Business Council for sustainable development, comprising some 150 international companies has rightly identified the need to demonstrate commitment of business to sustainable economic development, working with their employees, their families, the local community and society at large to improve their quality of life.

In the context of the trend towards globalization and the removal of trade barriers, increasingly there is a need for strategic reorientation of companies (Coyne, Kevin P.,1989).The confederation of Indian Industry's Environment Management Division has come out with 6 Es for moving business towards sustainable development, which are:

1) Environment
2) Empowerment
3) Economy
4) Ethics
5) Equity
6) Education

What is to be understood from the above is that people must be the focus. Any difference from others could be made by people only. How do you involve them to make a difference? Who is responsible for making a difference in them? To be distinct, every organization should create a corporate advantage and the government should create an environment for the organization to create corporate advantage. The responsibilities of these two sectors viz. government and corporate may be specific to them and at large. The following model clearly gives an outline of the method to achieve a sustainable competitive advantage for the corporate and the nations.

Attitudinal changes are needed across the nations including business sectors, government and the public at large, government has to play a directory role as far as the business sector is concerned and play a protector role as far as people are concerned. It has to bring in new norms and reforms only after preparing the people to understand it and accept it. People play a vital role in any social or economic activity. They should be given important focus at any point of time. To create a corporate advantage in the global economy, the government responsibility seems to be more on preparing the nation in terms of social and economic perspectives.

Infrastructure Development

The sustainable competitive advantage of an economy lies with the growth in infrastructure companies. Government has forced all the corporates to a competitive market suddenly, where they are forced to manage sustainability with their own internal economies of scale alone. But, there needs external economies too, to help the corporates minimize their infrastructural input cost.

Poor infrastructure and delayed privatization of business have also hampered the growth. The government should concentrate on the augmentation of productive capacity of the infrastructure sector. For this, they may have to adopt a mixed strategy of developing the sector involving the private domestic players and off shore participation.

Institutional Development

The next focus should be institutional development. Any economy would flourish based on its consumption and income changes. The needy government must be catered by adequate amount of capital for augmentation of productive capacity. This can be done effectively only when we have a vibrant institutional setup in the country to do the intermediation by bridging gap between the corporate and investing public. There are four specific segments to be concentrated by the government, which are: capital market, banking sector, mutual funds and insurance industry. The global practices must always be implemented after localizing of those practices to suit our own environment (Whitney Tilson, 2005).

Investment Climate

An economy is said to have its edge over other factors only when it enhances its productive capacity. This requires good amount of investment, which needs a good investment climate. The stock market activity is not so reliable to be treated as the only investment option. The reason is that economic environment is being characterized with many other external factors also. In a recent survey conducted by CII and World Bank regarding the investment climate, it was found that investment climate varies from nation to nation. The survey points out that if each nation could attain the best practice in terms of regulation and infrastructure, the economy can grow at 2 % faster.

Prime Focus

To make the above changes possible, we need the help of people at large. Definitely, a change even to an extent of revolution can be brought only when people make up their mind towards it. To move from a protected, closely held economic environment to a free global trade condition, there needs an attitudinal change among the people (G. Balamurugan, B. Senthil Arasu, 2000). Globalization process can be done effectively by developing the attitude of the people with a global perspective. It requires a quite longer period. The same can be done only when there is a coordinated effort by everybody who is responsible for the process. The government needs to create a confidence in the minds of the people about the various economic reforms undertaken that it would result a specific advantage at the global level. It should create a confidence for the business sector that the kind of climate provided and regulatory framework would definitely make them distinct.

Corporate

When the environment has experienced a drastic change, the corporate need to react to the changes suitably. Within the infrastructural, regulatory constraints, they have to prove their mettle to be on top. Definitely, there are many global examples that have proven to be distinct. The corporate are required to understand their strengths and opportunities and to formulate a focused strategy. As given in the model the corporate need to adopt a particular strategy to have an advantage in terms of cost or time or technology and so on. In general, corporate advantage can be created in following ways:-

- Making the best made product.
- Producing more value for customer’s money.
- Saving customer’s money.
- Providing superior customer service.
- Providing an enhanced distribution network.
- Making a more reliable and durable product.

In a globalized environment, a corporate may have to follow not just one way to be distinct but the combinations of the above or sometimes all. Having understood the methods of achieving the corporate advantage, the global players need to have an agenda for the same.

The key factors, which they should include, may be:

i) Global competitors surpassing each other in terms of all possible strategies. So, the corporates should make it a point to match those rivals on key attributes and to beat them on every front.

ii) Focus has to be given to develop the expertise in incorporating upscale product attributes at a price equivalent to that of competitors.

In a nutshell, corporate advantage comes from matching close competitors on key product attributes and beating them on price. But, this is only a first step. A competitive edge over others may be obtained by an attribute, which may not continue to be same as time changes. The time- based advantage needs to be taken by the corporates whenever the competitors or global players tend to follow the proved strategies. The world corporate history reveals that history is not repeated often as far as the success and survival are concerned. A corporate that was successful with one strategy could not continue with the same after some time. This clearly tells us that time based strategies can only help the corporate irrespective of other kinds of strategies.

Japanese corporate were able to prove themselves across the globe for the reason that they are with customers always. Japanese corporate used to have listening posts in various global markets to understand for themselves about the dynamics of the world markets. They closely monitor the changes in the market and react to them. By this, they become the first mover into the market.

To adopt changes early and to formulate time based strategies, we require our people to be trained and developed. People are the prime focus for anything to be achieved in any situation. The corporate necessarily have to make their employees and executives to realize the changed environment and inculcate in them the attitude of improvement as a way of life. What we mean is that according to the external environmental changes the internal environment has to be enhanced. The demand of external environment needs to be satisfied with the satisfaction of internal environment.

Murphy's Law of Competitiveness

1. Competitive economies export products, uncompetitive economies export people.
2. If you want more exports, make it easier to import, most of what you send out requires something of what you send in.
3. If you want to boost exports, do not create an Export Promotion Agency.
4. Get the private sector to build your roads, ports and power plants.
5. Negotiate free trade agreements.
6. Half of new incremental foreign investment comes from existing customers.
7. It is not just government that needs reforms even corporate require.
8. Competitiveness is really understood at the level of firms and industry clusters, but the prosperity of a nation also depends on having the right platform for it.
9. The number one obstacle to competitiveness is the mindset of the people.

Conclusion

With the above deliberations about the global scenario, it is found that creating corporate advantage for the corporate and the nation in the global economy is not just in the hands of any individuals. It is government and the corporate that have to complement each other. They have to face the environment with a collective decision approach, which only can make both of them better. The government has the responsibility of creating a supportive environment by providing adequate infrastructure, burden less regulations, political confidence etc. to help the corporates in developing corporate advantage. At the same time corporates need to understand the changes and with the help of the government and people create an advantage for themselves and the nation by adopting the above said strategies.

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Relationship Management: Dimensions for Tourism

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Abstract

Guest delight in hotels involves providing unexpected benefits along with the basic service to guests. This study aims at identifying the common hospitality parameters that constitute guest delight in hotels. The study was carried out among 500 repeat guests in hotels in North East India. It was seen that such common hospitality parameters comprised 46 common hospitality variables and 6 probable elements of pleasant surprises. These may result in guest delight in hotels. It was observed that 34 variables (among these 46 variables) and 2 elements of pleasant surprises (among the 6 probable elements) can be considered as essential components for guest delight in hotels.

Key words: guest delight; food and beverage variety; physical appearance; view of the surrounding areas; recreation facilities; special discounts

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Customer delight is the "reaction" of customers who experience a product that not only "satisfies" them but also provides unexpected "level of value or satisfaction" (Crotts and Magnini, 2011). Zeithaml, Bitner, Gremler and Pandit (2008) have opined that customer delight refers to the positive emotional state of customers as a result of their expectations being "exceeded to a surprising degree." This viewpoint has also been supported by other scholars (Keiningham and Vavra, 2001; Keiningham, Goddard, Vavra, and Laci, 1999; Lynch, 1993).

Torres and Kline (2006) have stated that delighting customers (guests in case of hotels) has become essential for most companies and organisations including hotels for attaining loyal customers at the present era. This can result in higher prosperity and sustenance for such organisations. This viewpoint has been supported by Skogland and Siguaw (2004), and Stewart (1997). Guest delight can be achieved by providing additional unexpected benefits along with the basic service which positively surprises the guest during their stay in the hotels (Crotts and Magnini, 2011). Such delight is essential in the present hotel industry for attainment of loyal guests that may lead to greater survivality of the hotels (Burns, Barrett, Evans, and Johansson, 1999; Burns, Evans, Johansson, and Barrett, 2000; Torres and Kline, 2006).

Review of Literature

Leventhal (2008) through his disconfirmation model has established that delight can happen if the value associated with any product or service exceeds the expectations of the customers. He has referred to this state as Positive Disconfirmation. Other scholars have shared the same viewpoint (Kano, 1984; Berger, Blauth, Boger, et. al., 1993; Burns et al., 2000; Oliver, Rust and Varki, 1997; Sauerwein, Bailom, Matzler and Hinterhuber, 1996; Rust and Oliver, 2000). Chowdhury (2009), and Torres and Kline (2006) have stated that such a delighting experience can lead to loyal customers.

Crotts, Pan and Raschid (2008) have described customer delight as the customer's "positive emotional reaction" on attaining a product or service that not only satisfies them but also provides unanticipated value that surprises them. The same authors have also described customer delight as the union of "surprise and happiness" as a result of any product or service exceeding customer expectations on key parameters. These create "memorable and emotional responses" that leads to repurchase behaviour for the product or service (Berman, 2005; Crotts et al., 2008).

Oliver, Rust and Varki (1997) have established that surprising positive performance of a product leads to excitement in the mind of the customers (guests in hotels) which leads to positive effect on them. This results in happiness, i.e., customer (guest) delight. Thereby the antecedents of customer (guest) delight are surprising positive performance, excitement and positive effect. This fact has also been supported by Finn (2006). Therefore, in case of hotels, surpassing of guests' expectations, their pleasant surprises and resultant happiness along with their perceived excitement and positive feelings may lead to guest delight (Crotts et al., 2008; Finn, 2006; Rust and Oliver, 2000; Torres and Kline, 2006). In fact, several studies have established that hotel guests usually emphasize on food and beverage quality, availability of food and beverage "variety," "hygiene" of food and beverage, quality of the restaurant, welcoming atmosphere in the hotel, "cleanliness" and tidiness of the hotel, room furnishings and appearance, cleanliness of the hotel room, "room service," reasonable tariff, availability of the hotel staff to provide prompt service, friendliness and helpfulness of the hotel staff, "security of belongings including valuables inside the room," "responsible security personnel," and overall comfortability (Choi and Chu, 2000; Heung, 2000; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000). Other studies have established that "cleanliness, comfort, service, value and facilities" and "ambience, food and service" are the primary factors that may lead to guest delight in hotels (Lynch, 1993). Schneider and Bowen (1999) have established that "customer delight and outrage originate" from "security, justice and self-esteem." This fact has been further substantiated by Groenenboom and Jones (2003) who have highlighted the importance of security for guests in hotels. In this way, altogether 46 common hospitality variables (that comprises common hospitality parameters in hotels) have been identified. These variables may lead to guest delight in hotels. In addition, Poon and Low (2005) have also highlighted the importance of free gifts, special foods and free access to facilities among the guests in the hotels. In this manner, around 6 probable elements of pleasant surprises in hotels have been identified. It is to be noted that the pilot survey immensely helped in determining few of these common hospitality parameters that may result in guest delight in hotels. The identified different common hospitality parameters applicable in hotels in form of common hospitality variables and probable elements of pleasant surprises are shown below alongwith the references of studies where they were mentioned:

A) Common Hospitality Variables:

1. Food and beverage quality (Choi and Chu, 2000; Heung, 2000; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)
2. Availability of food and beverage variety (Choi and Chu, 2000; Heung, 2000; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)
3. Hygiene of food and beverage (Choi and Chu, 2000; Heung, 2000; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)
4. Food and beverage at reasonable price (Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)
5. Quality of the restaurant (Choi and Chu, 2000; Heung, 2000; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)
6. Location of the hotel (Heung, 2000; Poon and Low, 2005; Tsang and Qu, 2000)
7. Physical appearance of the hotel (Heung, 2000; Poon and Low, 2005)
8. View of the surrounding areas of the hotel (Heung, 2000; Mohsin and Lockyer, 2010)

9. Welcoming atmosphere in the hotel (Choi and Chu, 2000; Heung, 2000; Lynch, 1993; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)

10. Cleanliness and tidiness of the hotel (Choi and Chu, 2000; Heung, 2000; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)

11. Room furnishings and appearance (Choi and Chu, 2000; Heung, 2000; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)

12. Comfort of beds/ mattresses/ pillows (Heung, 2000; Choi and Chu, 2000; Mohsin and Lockyer, 2010; Tsang and Qu, 2000)

13. Quietness of the room (Poon and Low, 2005; Tsang and Qu, 2000)

14. Cleanliness of the hotel room (Choi and Chu, 2000; Heung, 2000; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)

15. Quality of in-room temperature control (Choi and Chu, 2000; Tsang and Qu, 2000)

16. Room service (Choi and Chu, 2000; Heung, 2000; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)

17. In-room entertainment including television/ video/ audio (Choi and Chu, 2000; Heung, 2000; Poon and Low, 2005; Tsang and Qu, 2000)

18. Internet connection (Poon and Low, 2005; Tsang and Qu, 2000)

19. Reasonable price for the room (Choi and Chu, 2000; Heung, 2000; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)

20. Helpfulness of pre transaction information (Heung, 2000; Mohsin and Lockyer, 2010)

21. Convenient and reliable reservation system (Heung, 2000; Mohsin and Lockyer, 2010; Tsang and Qu, 2000)

22. Friendliness and helpfulness of the hotel staff (Choi and Chu, 2000; Heung, 2000; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)

23. Availability of the hotel staff to provide prompt service (Choi and Chu, 2000; Heung, 2000; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)

24. Special attention (Heung, 2000; Tsang and Qu, 2000)

25. Courtesy of the hotel staff (Choi and Chu, 2000; Heung, 2000; Poon and Low, 2005; Tsang and Qu, 2000)

26. Language proficiency of the hotel staff (Heung, 2000; Poon and Low, 2005; Tsang and Qu, 2000)

27. Efficient check-in and check-out (Mohsin and Lockyer, 2010; Tsang and Qu, 2000)

28. Neat appearance of staff (Tsang and Qu, 2000)

29. Convenient payment method (Poon and Low, 2005)

30. Availability of reliable wake-up call (Choi and Chu, 2000; Poon and Low, 2005; Tsang and Qu, 2000)

31. Security of belongings including valuables inside the room (Choi and Chu, 2000; Groenenboom & Jones, 2003; Heung, 2000; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)

32. Responsible security personnel (Choi and Chu, 2000; Groenenboom & Jones, 2003; Heung, 2000; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)

33. Availability of recreation facilities (Heung, 2000; Poon and Low, 2005)

34. Availability of transportation arrangements (Heung, 2000; Poon and Low, 2005)

35. Availability of 24 hour taxi service (Heung, 2000; Poon and Low, 2005)

36. Availability of business centre (Choi and Chu, 2000; Heung, 2000; Poon and Low, 2005; Tsang and Qu, 2000)

37. Availability of meeting facilities (Choi and Chu, 2000; Heung, 2000; Poon and Low, 2005; Tsang and Qu, 2000)

38. Availability of convenient parking facilities (Heung, 2000; Poon and Low, 2005)

39. Availability of efficient laundry service (Heung, 2000; Poon and Low, 2005)

40. Availability of personal care amenities (like spa, facial treatment, salon etc.) (Heung, 2000; Poon and Low, 2005; Tsang and Qu, 2000)

41. Availability of free newspaper (Poon and Low, 2005; Tsang and Qu, 2000)

42. Availability of frequent travellers' program (Heung, 2000; Tsang and Qu, 2000)

43. Availability of swimming facilities (Heung, 2000; Tsang and Qu, 2000)

44. Availability of gymnasium facilities (Heung, 2000; Tsang and Qu, 2000)

45. Overall comfortability (Choi and Chu, 2000; Heung, 2000; Mohsin and Lockyer, 2010; Poon and Low, 2005; Tsang and Qu, 2000)

B) Probable Elements of Pleasant Surprises:

1. Free gifts (Poon and Low, 2005)
2. Special discounts (*observed during pilot survey*)
3. Special foods (Poon and Low, 2005)
4. Special entertainment (Poon and Low, 2005)
5. Free access to facilities (Poon and Low, 2005)

Need for the Study

As mentioned earlier, delighting guests is highly essential for hotels as it leads to guest loyalty. This is indispensable considering profitability and survivality of the hotels. Therefore, proper understanding of guest delight is highly important for attaining it. In fact, common hospitality parameters applicable in the hotels (mentioned in the Review of Literature) may play a crucial role in creating guest delight. Proper knowledge of this role may be beneficial for hotels in their quest for delighting guests. As stated in the Review of Literature, surpassing of guests' expectations in hotels is an essential component for guest delight. Therefore, adequate idea regarding the important common hospitality parameters that may be significant in relation to surpassing of guests' expectations in hotels can provide better understanding about guest delight. Thereby, hotel management can easily decide on the hospitality parameters which have to be emphasized for delighting their guests. In future, this would lead to more loyal guests resulting in higher uninterrupted profitability and sustenance of the hotels.

Objective of this Study

This study aims to determine the role of common hospitality parameters in creating guest delight in hotels.

Methodology

For achievement of the above objective, a draft questionnaire was prepared with the hospitality parameters available from extant literature (as mentioned in the earlier section) for collection of required data. Before the start of the final survey, this draft questionnaire was tested through a pilot survey. This pilot survey was carried out among 66 repeat guests in 12 hotels in Guwahati city in the state of Assam in North East India. This was done to incorporate any modifications that may appear important before administering the final questionnaire which was structured and well defined. In fact, as mentioned earlier, this pilot survey greatly helped in determining few essential common hospitality parameters that may lead to guest delight in hotels. Thereafter, the final survey was started for collecting required data from a sample of repeat guests in hotels in North East India belonging to 5 star deluxe, 4 star, 3 star, Heritage Grand and unclassified categories from 1st June, 2010 to 31st May, 2011. The sample size consisted of 500 such repeat guests in 65 such hotels in India (Refer to Table A-1 in the Annexure). It is to be noted that unclassified hotels refers to those hotels that have not applied for any type of classification to the competent Government of India authority, i.e., Hotel and Restaurant Approval and Classification Committee (HRACC). Only repeat guests (who are on repeat visit to hotels) were taken as sampling elements as guest delight is associated only with those who visit the same hotel(s) repeatedly (as established through literature survey). Therefore, researchers' judgement had to be used while selecting the respondents. Responses from the selected repeat guests were obtained with the help of the final questionnaire.

Variables measured

This study involved analysis of the respondent guests' level of expectations against each of the following variables comprising hospitality parameters concerning the hotel industry that may result in guest delight as mentioned in the literature review. The responses of the respondent guests regarding their expectations for each of these variables were obtained through 5-point Likert type questions.

Table 1: Common Hospitality Variables Concerning the Hotel Industry

1. Food and beverage quality	25. Courtesy of the hotel staff
2. Availability of food and beverage variety	26. Language proficiency of the hotel staff
3. Hygiene of food and beverage	27. Efficient check-in and check-out
4. Food and beverage at reasonable price	28. Neat appearance of staff
5. Quality of the restaurant	29. Convenient payment method
6. Location of the hotel	30. Availability of reliable wake-up call
7. Physical appearance of the hotel	31. Security of belongings including valuables inside the room
8. View of the surrounding areas of the hotel	32. Responsible security personnel
9. Welcoming atmosphere in the hotel	33. Availability of recreation facilities
10. Cleanliness and tidiness of the hotel	34. Availability of transportation arrangements
11. Room furnishings and appearance	35. Availability of 24 hour taxi service
12. Comfort of beds/ mattresses/ pillows	36. Availability of business centre
13. Quietness of the room	37. Availability of meeting facilities
14. Cleanliness of the hotel room	38. Availability of convenient parking facilities
15. Quality of in-room temperature control	39. Availability of efficient laundry service
16. Room service	40. Availability of personal care amenities (like spa, facial treatment, salon etc.)
17. In-room entertainment including television/ video/ audio	
18. Internet connection	41. Availability of free newspaper
19. Reasonable price for the room	42. Availability of frequent travellers' program
20. Helpfulness of pre transaction information	43. Availability of swimming facilities
21. Convenient and reliable reservation system	44. Availability of gymnasium facilities
22. Friendliness and helpfulness of the hotel staff	45. Overall comfortability
23. Availability of the hotel staff to provide prompt service	46. Others
24. Special attention	

Next, the mean score of the respondent guests' expectations on each of the above variables were measured using the following formula:

$$\text{Mean score} = \frac{(N_5 \times 5) + (N_4 \times 4) + (N_3 \times 3) + (N_2 \times 2) + (N_1 \times 1)}{(N_5 + N_4 + N_3 + N_2 + N_1)} \quad \ldots\ldots(1)$$

Where, N_5, N_4, N_3, N_2 and N_1 indicate the number of respondents who have highest expectations, above average expectations, average expectations, below average expectations and least expectations respectively regarding these common hospitality variables in hotels. Here, weights 5, 4, 3, 2 and 1 are assigned for respondents' responses on highest expectations, above average expectations, average expectations, below average expectations and least expectations respectively regarding these common hospitality variables.

The weighted mean scores using formula (1) can indicate the relative importance of the individual common hospitality variables as expressed by the respondent guests.

In order to reduce this large number of diverse hospitality variables into some common factors, *factor analysis* is used. Factor analysis is conducted through Principal Component Analysis with Varimax rotation conducted on all the above 46 common hospitality variables that may lead to guest delight in hotels. Factors analysis was done to reduce the above 46 variables into a few manageable factors (Aaker, Kumar, and Day, 2009; Beri, 2008; Chawla and Sondhi, 2011; Cooper and Schindler, 2006; Malhotra, 2004; Tull and Hawkins, 2000). This can help in arriving at meaningful observations for achieving the stated objective of this study. Factor loading was considered for interpretation of the factors. According to Hair, Black, Babin and Anderson (2006), factor loadings greater than 0.30 are considered to meet the minimal level; loadings of 0.40 are considered more important; and loadings of 0.50 or more than 0.50 are considered practically significant. Guidelines provided by these authors for assessing the statistical significance of such factor loadings indicate that for sample sizes of 350 or greater, factor loadings of 0.30 can be considered significant. In order to check reliability, *reliability coefficients* were calculated for each factor. To verify whether all items in the scale do not have the same mean, Hotelling's T-squared Test was used (Hair et al., 2006). Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was used to measure the appropriateness of the factor analysis. Values below 0.5 imply that the Factors Analysis may not be appropriate (Chawla and Sondhi, 2011; Hair et al., 2006; Malhotra, 2004). Besides, the Bartlett's Test of Sphericity was used to examine the hypothesis that the extracted factors are uncorrelated in the population (Chawla and Sondhi, 2011; Hair et al., 2006; Malhotra, 2004).

The study tried to assess the responses on respondent guests' expectations regarding these 46 common hospitality variables (measured in 5 point scale). The respondents were also inquired about their experiences regarding any incidence resulting in surpassing of their expectations. Next, the respondents' perceptions on surpassing of their expectations were tested with respect to their expectations regarding each of these 46 variables. This is done by a series of One-Way Analysis of Variance (ANOVA) tests at a significance level of 5% (α=0.05) with an intention to verify if their opinion on surpassing of their expectations differ with respect to their expectations regarding these 46 variables. As such, each of these 46 variables is treated as the independent variable while the variable, surpassing expectations of the respondents was treated as the dependent variable. This effort is carried out to examine which of these variables have significance with respect to surpassing of guests' expectations in hotels, which itself is an indispensable component for guest delight in hotels (Kumar, Olshavsky, and King, 2001; Kwong and Yau, 2002; Oliver et al., 1997; Rust and Oliver, 2000). This will help in identifying which of these variables can be considered as essential constituents of guest delight in the hotels.

The study also attempted to assess the respondents' responses on obtaining 6 probable elements of pleasant surprises (measured in 5 point scale) that may result in guest delight in hotels. These probable elements of pleasant surprises included free gifts, special discounts, special foods, special entertainment, free access to facilities and other elements of pleasant surprises. The required data is collected through a series of questions in five (5) point scale and Mean Score for each of these variables is calculated using Formula (1) as stated above. In this case, N_5, N_4, N_3, N_2 and N_1 indicate the number of respondents who have always obtained, sometimes obtained (predictable), sometimes obtained (unpredictable), rarely obtained and obtained only once respectively these pleasant surprises during their stay in the stated hotels. Here, weights 5, 4, 3, 2 and 1 are assigned for respondents' responses on always obtaining, sometimes obtaining (predictable), sometimes obtaining (unpredictable), rarely obtaining and obtaining only once respectively these pleasant surprises.

The respondents were also questioned about their experiences regarding any incident leading to surpassing of their expectations. So, the preferences of the guests towards these 6 probable elements of pleasant surprises were tested with their responses on surpassing of their expectations. This is also done by another series of One-Way ANOVA tests at a significance level of 5% (α=0.05) with a motive to substantiate if their perception on surpassing of their expectations differ in relation to obtainment of these 6 probable elements of pleasant surprises in hotels. This would indicate which of these probable elements of pleasant surprises have significance with respect to surpassing of guests' expectations in hotels, which is a basic element for guest delight (Kumar et al., 2001; Kwong and Yau, 2002; Oliver et al., 1997; Rust and Oliver, 2000). This can indicate which of these elements of pleasant surprises can be considered as essential constituents of guest delight in hotels.

Limitations of the Study

This study was conducted on 500 repeat guests of 65 hotels falling in the 5 star deluxe, 4 star, 3 star, Heritage Grand and unclassified categories in North East India (Refer to Table A-1 in the Annexure). This was done keeping in view convenience and accessibility of data collection. The study, therefore, limits itself in making an exploratory study regarding the common hospitality parameters that constitute guest delight in hotels.

Results

As discussed earlier, this study deals with determining the hospitality parameters that might create guest delight in the hotels as one of its objectives. As mentioned earlier, these common hospitality parameters in hotels include hospitality variables and elements of pleasant surprises. The results of analyses have been discussed in the following sections.

1. Expectations of Common Hospitality Variables that may create Guest Delight in Hotels

This study involved analysis of the expectations of common hospitality variables that may lead to guest delight among the respondent guests in the stated hotels. The mean score for each of these variables was calculated based on the formula (1) shown in the Methodology. The results are shown in Table 2.

Table 2: Respondents' Expectations regarding Common Hospitality Variables during their stay in Hotels

	Expectations of Respondents	Highest Expectation	Above Average Expectation	Average Expectation	Below Average Expectation	Least Expectation	Mean Score
1	Food and beverage quality	272	216	12	0	0	4.52
2	Availability of food and beverage variety	87	353	60	0	0	4.05
3	Hygiene of food and beverage	385	101	14	0	0	4.74
4	Food and beverage at reasonable price	54	336	105	5	0	3.88
5	Quality of the restaurant	340	142	18	0	0	4.64
6	Location of the hotel	142	332	26	0	0	4.23
7	Physical appearance of the hotel	144	274	75	7	0	4.11
8	View of the surrounding areas of the hotel	179	218	94	5	0	4.15
9	Welcoming atmosphere in the hotel	395	86	19	0	0	4.75
10	Cleanliness and tidiness of the hotel	388	111	1	0	0	4.77
11	Room furnishings and appearance	25	411	64	0	0	3.92
12	Comfort of beds/ mattresses/ pillows	232	227	41	0	0	4.38
13	Quietness of the room	287	190	23	0	0	4.53
14	Cleanliness of the hotel room	415	78	7	0	0	4.82
15	Quality of in-room temperature control	135	304	57	4	0	4.14
16	Room service	373	99	17	4	0	4.71
17	In-room entertainment including television/ video/ audio	68	309	122	1	0	3.89
18	Internet connection	51	145	102	128	71	2.95
19	Reasonable price for the room	78	289	117	8	8	3.84
20	Helpful pre transaction information	305	155	24	5	8	4.50
21	Convenient and reliable reservation system	341	127	24	8	0	4.60
22	Friendliness and helpfulness of the hotel staff	333	113	48	0	0	4.58
23	Availability of the hotel staff to provide prompt service	289	185	22	4	0	4.52
24	Special attention	198	217	54	6	25	4.11
25	Courtesy of the hotel staff	347	133	20	0	0	4.65
26	Language proficiency of the hotel staff	89	282	121	8	0	3.90
27	Efficient check-in and check-out	285	183	32	0	0	4.51
28	Neat appearance of staff	248	218	30	0	0	4.44
29	Convenient payment method	335	140	21	4	0	4.61
30	Availability of reliable wake-up call	152	301	20	16	7	4.16
31	Security of belongings including valuables inside the	440	40	11	4	4	4.82
32	Responsible security personnel	409	80	6	4	0	4.79
33	Availability of recreation facilities	13	321	162	4	0	3.69
34	Availability of transportation arrangements	210	234	56	0	0	4.31
35	Availability of 24 hour taxi service	121	106	243	30	0	3.64
36	Availability of business centre	50	194	207	42	7	3.48
37	Availability of meeting facilities	56	186	219	32	7	3.50
38	Availability of convenient parking facilities	113	238	128	14	7	3.87
39	Availability of efficient laundry service	144	285	59	12	0	4.12
40	Availability of personal care amenities (like spa, facial treatment, salon etc.)	82	211	177	25	4	3.69
41	Availability of free newspaper	58	345	81	16	0	3.89
42	Availability of frequent travellers' program	19	124	183	152	22	2.93
43	Availability of swimming facilities	6	53	44	125	269	1.80
44	Availability of gymnasium facilities	1	40	77	193	186	1.95
45	Overall comfortability	78	335	86	1	0	3.98
46	Any other parameters	24	17	7	0	196	1.66

From Table 2 it is noticed that the mean scores for cleanliness of the hotel room, and security of belongings including valuables inside the room are highest (4.82). Besides, the mean scores for responsible security personnel (4.79), cleanliness and tidiness of the hotel (4.77), welcoming atmosphere (4.75) and hygiene of food and beverage (4.74) in the hotels are also very high. This indicates the very high importance of these variables among the respondent guests as far as their expectations in the hotels where they have stayed is concerned. Almost all the above observations are in order with the observations made in the literature review regarding all the above mentioned delighter features (Choi and Chu, 2000; Heung, 2000; Kwong and Yau, 2002; Mohsin and

Lockyer, 2010; Anonymous, 1997; Poon and Low, 2005; Schneider and Bowen, 1999; Tsang and Qu, 2000). It is also seen from the above table that the variables availability of swimming facilities, availability of gymnasium facilities, availability of frequent travellers' program and Internet connection have got the lowest expectations from the respondent guests in the hotels in north east India.

1.1 Factors Analysis Results for Common Hospitality Variables for Guest Delight

Factor Analysis (through Principal Component Analysis with Varimax rotation) is conducted on all the 46 variables that may lead to guest delight in hotels in order to reduce them to few factors. The final loading table indicates that there are 10 initial factors. Since all the variables in all the 10 factors (shown in Table A-2 in the Annexure) have loadings greater than 0.30, they have been used for analysis. All the 10 factors having a Reliability coefficient above 0.6 (which can be considered acceptable for the study as per the views of Hair et al. (2006)). The complete list of the initial 10 factors has been shown in Table A-2 in the Annexure. Each of these factors has been subsequently named.

In Table A-2 in the Annexure, the ninth factor labeled as "Overall comfortability" consist of only one item. The tenth factor labeled as "Physical appearance and other facilities" consists of 2 items as shown in Table A-2 in the Annexure. It has low Reliability Coefficient of -0.637. Therefore, the ninth and the tenth factors have been excluded from further analysis. Therefore, only 8 of these factors have been utilized for further analysis. In all the items in these factors, Hotelling's T-squared Test showed significance (p-value= 0.000 less than α= 0.05). This indicates that all items in the scale do not have the same mean.

The above factors have Eigen values greater than 1. The extracted 8 factors explains 66.73% of the total variance. This is adequate since it has been recommended that the factors should account for at least 60% of the total variance (Chawla and Sondhi, 2011; Hair et al., 2006; Malhotra, 2004). The Kaiser-Meyer-Olkin measure of sampling adequacy was found to be 0.802 which is considered satisfactory showing that the data is appropriate for Factor Analysis. In addition, the Bartlett's Test of Sphericity was found to be significant (p-value = 0.000 less than α= 0.05). This indicates that the correlation matrix is not orthogonal and is, therefore, appropriate for factoring.

1.2 Common Hospitality Variables for Guest Delight and Surpassing Expectations

As mentioned in the Methodology, the perceptions of the respondents on surpassing of their expectations were tested with respect to their expectations regarding each of the 46 variables (refer to Table 1) using One-way ANOVA tests. The results, shown in Table A-2 (in the Annexure) indicates that the null hypothesis that there is equality of means of surpassing of guests' expectations across their responses of their expectations regarding the following 34 variables (shown in Table 3) in hotels is rejected (p-value less than α= 0.05). This means that there is significant difference among the means of surpassing of respondent guests' expectations across their responses of their expectations regarding these variables. Therefore, these 34 variables have significance with respect to surpassing of guests' expectations in the hotels. Therefore, these 34 variables (shown in Table 3) can be regarded as essential constituents of guest delight in hotels.

Table 3: Common Hospitality Variables related with Surpassing of Respondent Guests' Expectations in Hotels

Sr. No.	Name of the Variable	Sr. No.	Name of the Variable
1	Availability of food and beverage variety	18	Special attention
2	Hygiene of food and beverage	19	Courtesy of the hotel staff
3	Food and beverage at reasonable price	20	Language proficiency of the hotel staff
4	Physical appearance of the hotel	21	Neat appearance of staff
5	View of the surrounding areas of the hotel	22	Security of belongings including valuables inside the room
6	Welcoming atmosphere in the hotel	23	Availability of recreation facilities
7	Cleanliness and tidiness of the hotel	24	Availability of transportation arrangements
8	Room furnishings and appearance	25	Availability of business centre
9	Comfort of beds/ mattresses/ pillows	26	Availability of meeting facilities
10	Cleanliness of the hotel room	27	Availability of convenient parking facilities
11	Room service	28	Availability of efficient laundry service
12	Internet connection	29	Availability of personal care amenities (like spa, facial treatment, salon etc.)
13	Reasonable price for the room	30	Availability of free newspaper
14	Helpful pre transaction information	31	Availability of frequent travellers' program
15	Convenient and reliable reservation system	32	Availability of swimming facilities
16	Friendliness and helpfulness of the hotel staff	33	Availability of gymnasium facilities
17	Availability of the hotel staff to provide prompt service	34	Overall comfortability

The results of One-way ANOVA in Table A-3 (in the Annexure) indicates that the mean of surpassing of respondent guests' expectations in the hotels is highest for least expectation and lowest for highest expectations of the following 12 common hospitality variables (shown in Table 4) among the above mentioned 34 variables that might lead to guest delight in hotels. This indicates that those guests who have high expectations regarding any of these 12 variables have lower chances of their expectations being surpassed in the hotels (and therefore, low chance of getting delight). On the other hand, those guests who have low expectations regarding any of these 12 variables have higher chances of having their expectations surpassed in the hotels. Therefore, it is seen that guests' expectations on these 12 variables is almost positively related with surpassing of their expectations. This verifies the normal occurrences where a product with high expectation may not meet the customer expectation so easily and so the curves are dipping towards the origin (refer to Figure A-1 in the Annexure). However, the guests with low expectation have a higher chance of being surprised with improved services and so their average score on surpassing expectation is higher thus the upward curves towards the right hand corner of the graph. So, hotel management may offer standard attention to these 12 variables. This is because these variables offer only normal challenges. Still, the challenge of surprising guests with higher expectation shall remain for these 12 variables also.

Table 4: Common Hospitality Variables related with Surpassing of Respondent Guests' Expectations in Hotels

Sr. No.	Name of the Variable	Sr. No.	Name of the Variable
1	Cleanliness and tidiness of the hotel	7	Reasonable price for the room
2	Room furnishings and appearance	8	Convenient and reliable reservation system
3	Comfort of beds/ mattresses/ pillows	9	Availability of the hotel staff to provide prompt
4	Friendliness and helpfulness of the hotel staff	10	Neat appearance of staff
5	Language proficiency of the hotel staff	11	Availability of transportation arrangements
6	Security of belongings including valuables inside the room	12	Availability of business centre

It is noticed from Table 2 that security of belongings including valuables inside the room and cleanliness and tidiness of the hotel (shown in Table 4) are given very high importance by the respondent guests. Therefore, they may be emphasized for delighting guests in hotels.

One-way ANOVA results in Table A-2 (in the Annexure) and the descriptive statistics thereof, also indicate that the mean of surpassing of respondent guests' expectations in the hotels is highest for highest expectation and lowest for lowest expectations of the following 9 common hospitality variables shown in Table 5 and Figure A-2 in the Annexure. These 9 variables are among the above mentioned 34 variables that may lead to guest delight in hotels. It is found that those guests who have high expectations regarding any of these 9 variables have higher likelihood of having their expectations surpassed in the hotels. On the other hand, guests having low expectations regarding any of these 9 variables have lower probability of having their expectations surpassed in the hotels. This implies existence of nearly negative linear relationship between guests' expectations on these 9 variables and surpassing of their expectations. This shows an interesting occurrence wherein a product with low expectation may not meet the customer expectation easily and so the curves are dipping towards the right (refer to Figure A-2 in the Annexure). On the other hand, the guests with high expectation have a high chance of being surprised with improved services and so their average score on surpassing expectations is higher. Hence, the upward curves towards the left hand corner of the graph. So, hotel management may offer special attention on these 9 variables as they are behaving abnormally. This is essential for understanding their role in creating guest delight.

Table 5: Common Hospitality Variables related with Surpassing of Respondent Guests' Expectations in Hotels

Sr. No.	Name of the Variable	Sr. No.	Name of the Variable
1	Availability of food and beverage variety	6	Availability of swimming facilities
2	Physical appearance of the hotel	7	Overall comfortability
3	View of the surrounding areas of the hotel	8	Availability of frequent travellers' program
4	Availability of recreation facilities	9	Availability of gymnasium facilities
5	Availability of free newspaper		

It is observed from Table 2 that view of the surrounding areas of the hotel and physical appearance of the hotel (shown in Table 5) are highly important among the respondent guests. Therefore, these variables may be focused for creating guest delight in hotels. As per Table A-3 (in the Annexure), the mean of respondent guests' perception on surpassing of their expectations do not have any specific linear trend with their expectations regarding following 13 common hospitality variables that may lead to guest delight in hotels (refer to Table 6). These 13 variables are among the above stated 34 variables that may result in guest delight in hotels.

Table 6: Common Hospitality Variables related with Surpassing of Respondent Guests' Expectations in Hotels

Sr. No.	Name of the Variable	Sr. No.	Name of the Variable
1	Hygiene of food and beverage	8	Special attention
2	Food and beverage at reasonable price	9	Courtesy of the hotel staff
3	Welcoming atmosphere in the hotel	10	Availability of meeting facilities
4	Cleanliness of the hotel room	11	Availability of convenient parking facilities
5	Room service	12	Availability of efficient laundry service
6	Internet connection	13	Availability of personal care amenities (like spa, facial treatment, salon etc.)
7	Helpful pre transaction information		

So, understanding the behaviour of these 13 variables with respect to surpassing of expectations is difficult. In practice, this brings forth an important challenge before the hotel management. It is observed from Table 2 that cleanliness of the hotel room and welcoming atmosphere in the hotel (shown in Table 6) are accorded high importance by the respondent guests. As such, these variables may be given high emphasis for delighting guests in hotels.

The results of One-way ANOVA in Table A-3 (in the Annexure) also points out that the null hypothesis that there is equality of means of surpassing of guests' expectations across their responses of their levels of expectations regarding the following 12 common hospitality variables in hotels cannot be rejected (*p*-value more than á= 0.05) (refer to Table 7). This implies that there are no significant differences among the means of surpassing of guests' expectations across their responses of their expectations regarding these variables. So, these 12 variables do not have any significance with respect to surpassing of guests' expectations in the hotels. Therefore, these 12 variables may not be considered as essential elements for guest delight in hotels.

Table 7: Common Hospitality Variables not related with Surpassing of Respondent Guests' Expectations in Hotels

Sr. No.	Name of the Variable	Sr. No.	Name of the Variable
1	Food and beverage quality	7	Efficient check-in and check-out
2	Quality of the restaurant	8	Convenient payment method
3	Location of the hotel	9	Availability of reliable wake-up call
4	Quietness of the room	10	Responsible security personnel
5	Quality of in-room temperature control	11	Availability of 24 hour taxi service
6	In-room entertainment including television/ video/ audio	12	Other variables

2. Frequency of Obtaining Probable Elements of Pleasant Surprises in Hotels

This study involves analysis of the frequency of obtaining 6 probable elements of pleasant surprises from different sources among the respondent guests that may lead to guest delight in the stated hotels where they stay. The mean score for each of these elements was calculated based on the formula (1) shown in the Methodology. The results are shown in Table 8.

Table 8: Probable Elements of Pleasant Surprises of Respondents during their stay in Hotels

	Probable Elements of Pleasant Surprises in Hotels	Always Obtained	Sometimes Obtained (Predictable)	Sometimes Obtained (Unpredic--table)	Rarely Obtained	Obtained Only Once	Mean score
1	Free gifts	1	3	37	33	53	1.94
2	Special discounts	3	13	52	25	1	2.91
3	Special foods	2	5	39	56	29	2.20
4	Special entertainment	2	1	19	34	9	2.28
5	Free access to facilities like upgradation of room, gym, swimming pool etc.	0	5	21	23	24	2.10
6	Other elements of pleasant surprises	0	2	0	0	14	1.38

From Table 8, it is observed that the mean score for obtainment of special discounts (2.91) is very high. This means that high emphasis should be given towards providing such discounts as an element of pleasant surprises in hotels. Besides, the mean scores for special entertainment (2.28), special foods (2.20), and free access to facilities like upgradation of room, gym, swimming pool etc. (2.10) are higher as per the viewpoint of the respondent guests. This calls for high focus on providing such elements of pleasant surprises in hotels. In comparison, the mean score for obtainment of free gifts (1.94) is medium. Thereby, medium importance may be accorded towards providing free gifts as pleasant surprises in hotels. In addition, the mean score for other pleasant surprises (1.38) in the hotels is low as per the opinion of the respondents. Still, medium focus may be given in providing such elements of pleasant surprises in the hotels.

2.1 Probable Elements of Pleasant Surprises and Surpassing Expectations

As mentioned in the Methodology, the perceptions of the respondents on surpassing of their expectations were tested with respect to their opinion regarding the frequency of obtaining 6 probable elements of pleasant surprises in the hotels using One-Way ANOVA tests. The results are shown in Table A-4 (in the Annexure).

One-way ANOVA results in Table A-4 (in the Annexure) shows that the null hypothesis that there is equality of means of guests' perceptions on surpassing of their expectations across their responses of their expectations regarding obtainment of special discounts and free access to facilities (like upgradation of room, gym, swimming pool etc.) as elements of pleasant surprises in hotels is rejected (*p*-value less than á= 0.05). This indicates that there is significant difference between the means of respondent guests' perceptions on surpassing of their expectations across their responses of their expectations regarding these two elements of pleasant surprises. This implies that these two elements of pleasant surprises have significance with respect to surpassing of respondent guests' expectations in the hotels. This shows that these two elements of pleasant surprises can be considered as important constituents of guest delight in hotels. The mean of their opinion on surpassing of their expectations is the highest whenever they obtain special discounts in hotels. But, the same mean is lowest when they obtain special discounts in the hotels only once. Therefore, it is observed that the relationship between guests' obtainment of special discounts and surpassing of their expectations is nearly negatively linear (refer to Figure A-3 in the Annexure). This signifies an interesting occurrence wherein pleasant surprises with low frequency may not meet the customer expectation easily and so the curves are dipping towards the right. Further, the mean of respondents' view on surpassing of their expectations is the lowest when they obtain free access to the above mentioned facilities (refer to Table A-4 and Figure A-3 in the Annexure) sometimes (predictably) in the hotels. On the other hand, this mean is comparatively high when they obtain free access to facilities in the hotels only once, sometimes (unpredictably) and rarely. This seems to be little abnormal. Therefore, hotels may focus on providing such free access to facilities with respect to surpassing of their guests' expectations.

As per the results of One-way ANOVA in Table A-4 (in the Annexure), there is no significant difference between the means of surpassing of respondent guests' expectations across their responses of their expectations regarding obtainment of free gifts, special foods, special entertainment and other elements of pleasant surprises in the hotels. This means that there are no significant differences among the means of surpassing of guests' expectations across their responses of the frequency of obtainment of these elements of pleasant surprises. Thereby, these 4 elements of pleasant surprises cannot be considered as vital constituents of guest delight in hotels.

Discussion

The above findings reveal that 46 common hospitality variables like food and beverage quality, availability of food and beverage variety, hygiene of food and beverage etc. may lead to guest delight in hotels. Besides, it is also seen that 6 probable elements of pleasant surprises like free gifts, special foods, special discounts etc. may also result in guest delight in hotels. Factor Analysis, conducted to reduce these 46 common hospitality variables into few factors, led to identification of 8 factors. It is observed that 34 variables (among the 46 variables) are significant with respect to surpassing of the guests' expectations in these hotels, which itself is an essential component of guest delight. Among these 34 variables, three different sets of variables have been identified. The first set consisted of 12 variables like cleanliness and tidiness of the hotel, room furnishings and appearance etc. which require standard attention from the hotel authorities for delighting their guests. The second set consisted of 9 variables like availability of food and beverage variety, physical appearance of the hotel etc. The third set consisted of 13 variables consisting of hygiene of food and beverage, food and beverage at reasonable price etc. Hotel management may accord special attention to the second and third set of variables for delighting their guests. Besides, 2 elements of pleasant surprises from among the 6 probable elements of pleasant surprises are found to be significant with respect to surpassing of the guests' expectations in these hotels. These 2 elements of pleasant surprises include special discounts and free access to facilities (like upgradation of room, gym, swimming pool etc.) in hotels. This calls for focus on these 2 elements of pleasant surprises from the hotel authorities for delighting guests.

Conclusion

Attainment of guest delight is highly essential in hotels for obtaining loyal guests. This study has shown that certain hospitality parameters should be given high emphasis in hotels for creating a delighting atmosphere for the guests. This can result in improved image of the hotels which may lead to higher guest loyalty. This can result in increased profitability and survivality for the hotels in the long run.

Implication of the Study

The results of this study have indicated various common hospitality parameters that may result in guest delight in the hotels. Emphasis may be given practically on all these parameters for creating guest delight which may, in turn, be beneficial for these hotels in the future.

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ANNEXURE

Table A-1: List of Hotels in North East India covered during this Study

Sr. No.	Name of the Hotel	Star Category	Location	Source
1	Mayfair Gangtok	5 Star Deluxe	Gangtok	FHRAI
2	Orange Village Resort	4 Star	Gangtok	On the field source
3	Hotel Tashi Delek	4 Star	Gangtok	On the field source
4	The Royal Plaza	4 Star	Gangtok	FHRAI, Ministry of Tourism
5	Hotel Royal Demazong	3 Star	Gangtok	Ministry of Tourism
6	Hotel Saramsa Resort	3 Star	Gangtok	Ministry of Tourism
7	Hotel Suhim Portico	3 Star	Gangtok	FHRAI, Ministry of Tourism
8	Sidlon Residency	3 Star	Gangtok	On the field source
9	Hotel Tibet Gallery	3 Star	Gangtok	On the field source
10	Golden Heights	3 Star	Gangtok	On the field source
11	The Delisso Abode	3 Star	Gangtok	On the field source
12	De Villa	3 Star	Gangtok	On the field source
13	Hotel Mayur	3 Star	Gangtok	On the field source
14	The Chumbi Residency	3 Star	Gangtok	On the field source
15	Denzong Shangrilla	3 Star	Gangtok	On the field source
16	Hotel Sonam Palgey	3 Star	Gangtok	On the field source
17	Rhenock House	3 Star	Gangtok	On the field source
18	Hotel Heruka	3 Star	Gangtok	On the field source
19	Hotel Himalayan Heights	3 Star	Gangtok	On the field source
20	The Retreat	3 Star	Gangtok	On the field source
21	Hotel Rendezvous	3 Star	Gangtok	On the field source
22	The Sikkim Continental	3 Star	Gangtok	On the field source
23	Tamarind Hotel	3 Star	Gangtok	On the field source
24	Hotel Gajraj	3 Star	Gangtok	On the field source
25	Bamboo Retreat- Rumtek	3 Star	Gangtok	On the field source
26	The Nor-Khill	Heritage Grand	Gangtok	FHRAI, Ministry of Tourism,
27	Hotel Dynasty	4 Star	Guwahati	FHRAI, Ministry of Tourism
28	Hotel Rajmahal	4 Star	Guwahati	FHRAI, Ministry of Tourism
29	Hotel Ambarish	3 Star	Guwahati	FHRAI, Ministry of Tourism
30	Hotel Ambarish Grand Regency	3 Star	Guwahati	FHRAI, Ministry of Tourism
31	Hotel Millenium	3 Star	Guwahati	FHRAI
32	Hotel Viswaratna	3 Star	Guwahati	FHRAI, Ministry of Tourism
33	Agnideep Contineta|	3 Star	Guwahati	Ministry of Tourism
34	Hotel Nakshatra	3 Star	Guwahati	Ministry of Tourism
35	Kiranshree Portico	3 Star	Guwahati	Ministry of Tourism
36	Hotel Atithi	3 Star	Guwahati	Ministry of Tourism
37	Hotel Grand Starline	3 Star	Guwahati	Ministry of Tourism
38	Hotel Brahmaputra Ashok	3 Star	Guwahati	FHRAI, Ministry of Tourism
39	Hotel Rituraj	3 Star	Guwahati	On the field source
40	Hotel Ginger	No Classification	Guwahati	On the field source
41	Brahmaputra Jungle Resort	3 Star	Guwahati	Ministry of Tourism
42	Iora- The Retreat	3 star	Kaziranga	Ministry of Tourism
43	Emerald Hotel and Resort	3 star	Kaziranga	Ministry of Tourism
44	City Regency	3 star	Dibrugarh	Ministry of Tourism
45	Hotel Natraj	3 star	Dibrugarh	On the field source
46	Hotel MD	3 star	Jorhat	Ministry of Tourism
47	Hotel KRC Palace	3 star	Tezpur	On the field source
48	Hotel Polo Towers	4 Star	Shillong	FHRAI, Ministry of Tourism
49	Hotel Pegasus Crown	3 Star	Shillong	Ministry of Tourism
50	Hotel Centre Point	3 Star	Shillong	Ministry of Tourism
51	Pinewood Hotel	3 Star	Shillong	Ministry of Tourism
52	Hotel Borail View	3 Star	Silchar	On the field source
53	Hotel Ginger	No Classification	Agartala	On the field source
54	Hotel Radha International	3 Star	Agartala	On the field source
55	Hotel Rajarshi	No Classification	Agartala	On the field source
56	Hotel Rajdhani	3 Star	Agartala	On the field source
57	Hotel Welcome Palace	3 Star	Agartala	On the field source
58	Hotel Arini	No Classification	Aizawl	On the field source
59	Hotel Japhu	3 Star	Kohima	On the field source
60	Hotel Saramati	3 Star	Dimapur	On the field source
61	Hotel Donyi Polo Ashok	3 Star	Itanagar	On the field source
62	Arun Sunbansiri	No Classification	Itanagar	On the field source
63	The Classic hotel	No Classification	Imphal	On the field source
64	Hotel Nirmala	No Classification	Imphal	On the field source
65	Hotel Apollo	No Classification	Imphal	On the field source

	Comfortability And Convenience	Loadings
1	Convenient payment method	0.769
2	Availability of reliable wake-up call	0.751
3	Quietness of the room	0.694
4	Convenient and reliable reservation system	0.689
5	Room Service	0.683
6	Responsible security personnel	0.674
7	Efficient check-in and check-out	0.651
8	Welcoming atmosphere in the hotel	0.645
9	Availability of the hotel staff to provide prompt service	0.503
10	Quality of restaurant	0.482
	Cronbach's Alpha = 0.910	
	Facilities in the Hotel Rooms	
1	Room furnishings and appearance	0.811
2	Special Attention	0.707
3	Friendliness and helpfulness of hotel	0.656
4	Cleanliness of the hotel room	0.565
5	Courtesy of hotel staff	0.557
6	Comfort of beds/ mattresses/ pillows	0.539
7	Food and beverage at reasonable price	0.521
8	Internet connection	0.385
	Cronbach's Alpha = 0.692	
	Corporate Facilities	
1	Availability of meeting facilities	0.889
2	Availability of business centre	0.868
3	View of surrounding areas of the hotel	-0.607
4	Availability of efficient laundry	0.533
5	Availability of free newspaper	0.497
	Cronbach's Alpha = 0.664	
	Cleanliness and Quality	
1	Hygiene of food and beverage	0.819
2	Cleanliness and tidiness of the hotel	0.814
3	Food and beverage quality	0.456
4	Neat appearance of staff	0.447
	Cronbach's Alpha = 0.760	

	Recreation And Transportation Facilities	Loadings
1	Availability of gymnasium facilities	0.790
2	Availability of frequent travellers' program	0.752
3	Availability of swimming facilities	0.600
4	Availability of recreation facilities	0.520
5	Availability of personal care amenities	0.499
6	Availability of 24 hour taxi service	0.471
7	Availability of convenient parking facilities	0.439
	Cronbach's Alpha = 0.770	
	Physical Evidence	
1	Location of the hotel	0.704
2	Availability of food and beverage variety	0.675
3	Quality of in-room temperature control	0.525
4	In-room entertainment including television/	0.487
	Cronbach's Alpha = 0.731	
	Language Proficiency and Transportation	
1	Language proficiency of the hotel staff	0.699
2	Availability of transportation arrangements	0.504
	Cronbach's Alpha = 0.658	
	Affordability and Assurance	
1	Helpful pre transaction information	0.718
2	Reasonable price for the room	0.623
3	Security of belongings including valuables	0.591
	Cronbach's Alpha = 0.779	
	Overall Comfortability	
1	Overall comfortability	0.766
	Physical Appearance and Other Facilities	
1	Other facilities	0.867
2	Physical appearance of the hotel	0.561
	Cronbach's Alpha = -0.637	

Table A-3: Results of One-Way ANOVA of Variables that may lead to Guest delight in Hotels

Sr. No.	Name of the Variable	Highest Expectation		Above Average Expectation		Average Expectation		Below Average Expectation		Least Expectation		P - Value	Result of Hypo--thesis Testing
		Mean of guests' responses on surpassing of their expectations											
		N*	Mean	N*	Mean	N*	Mean	N*	Mean	N*	Mean		
1	Food and beverage quality	265	-0.51	214	-0.39	7	-1.29	0		0		0.149	H_0 not rejected
2	Availability of food and beverage variety	87	0.07	346	-0.56	53	-0.75	0		0		0.000	H_0 rejected
3	Hygiene of food and beverage	378	-0.62	97	0.08	11	-0.36	0		0		0.000	H_0 rejected
4	Food and beverage at reasonable price	54	-0.70	329	-0.52	98	-0.16	5	-1.00	0		0.037	H_0 rejected
5	Quality of the restaurant	333	-0.46	140	-0.52	13	-0.15	0		0		0.608	H_0 not rejected
6	Location of the hotel	142	-0.542	323	-0.47	21	0.048	0		0		0.152	H_0 not rejected
7	Physical appearance of the hotel	137	-0.09	274	-0.54	68	-0.94	7	-0.71	0		0.000	H_0 rejected
8	View of the surrounding areas of the hotel	179	-0.31	207	-0.66	91	-0.37	5	-1.60	0		0.010	H_0 rejected

Sr. No.	Name of the Variable	Highest Expectation		Above Average Expectation		Average Expectation		Below Average Expectation		Least Expectation		P - Value	Result of Hypo- -thesis Testing
		Mean of guests' responses on surpassing of their expectations											
		N*	Mean	N*	Mean	N*	Mean	N*	Mean	N*	Mean		
9	Welcoming atmosphere in the hotel	393	-0.575	79	0.076	14	-0.64	0		0		0.000	H_0 rejected
10	Cleanliness and tidiness of the hotel	381	-0.61	105	0.04	0		0		0		0.000	H_0 rejected
11	Room furnishings and appearance	25	-0.88	404	-0.52	57	0.05	0		0		0.002	H_0 rejected
12	Comfort of beds/ mattresses/ pillows	232	-0.73	214	-0.35	40	0.38	0		0		0.000	H_0 rejected
13	Quietness of the room	287	-0.46	184	-0.55	15	0.20	0		0		0.095	H_0 not rejected
14	Cleanliness of the hotel room	408	-0.53	72	-0.10	6	-0.67	0		0		0.029	H_0 rejected
15	Quality of in-room temperature control	135	-0.30	304	-0.54	43	-0.42	4	-1.50	0		0.114	H_0 not rejected
16	Room service	373	-0.55	97	-0.32	5	1.00	4	-1.50	0		0.009	H_0 rejected
17	In-room entertainment including television/ video/ audio	68	-0.57	302	-0.41	115	-0.59	1	1.00	0		0.333	H_0 not rejected
18	Internet connection	51	0.39	143	-0.29	101	-1.24	128	-0.54	60	-0.28	0.000	H_0 rejected
19	Reasonable price for the room	78	-0.90	289	-0.48	103	-0.17	8	0.00	8	-0.25	0.004	H_0 rejected
20	Helpful pre transaction information	305	-0.80	148	0.13	21	-0.71	1	-1.00	8	1.00	0.000	H_0 rejected
21	Convenient and reliable reservation system	341	-0.54	125	-0.31	16	-0.63	4	1.00	0		0.042	H_0 rejected
22	Friendliness and helpfulness of the hotel staff	333	-0.62	111	-0.35	36	0.33	0		0		0.000	H_0 rejected
23	Availability of the hotel staff to provide prompt service	289	-0.61	178	-0.25	19	-0.47	0		0		0.014	H_0 rejected
24	Special attention	198	-0.80	215	-0.33	42	-0.14	6	-1.50	25	0.64	0.000	H_0 rejected
25	Courtesy of the hotel staff	347	-0.59	126	-0.16	13	-0.46	0		0		0.007	H_0 rejected
26	Language proficiency of the hotel staff	89	-0.90	282	-0.37	107	-0.43	8	0.00	0		0.005	H_0 rejected
27	Efficient check-in and check-out	285	-0.51	181	-0.41	20	-0.45	0		0		0.745	H_0 not rejected
28	Neat appearance of staff	248	-0.82	205	-0.07	29	-0.24	0		0		0.000	H_0 rejected
29	Convenient payment method	335	-0.54	138	-0.37	13	0.23	0		0		0.061	H_0 not rejected
30	Availability of reliable wake-up call	152	-0.57	299	-0.44	19	-0.68	12	-0.08	0		0.455	H_0 not rejected
31	Security of belongings including valuables inside the room	433	-0.52	38	-0.18	10	0.00	4	1.00	0		0.029	H_0 rejected
32	Responsible security personnel	409	-0.47	71	-0.44	5	-1.60	0		0		0.148	H_0 not rejected

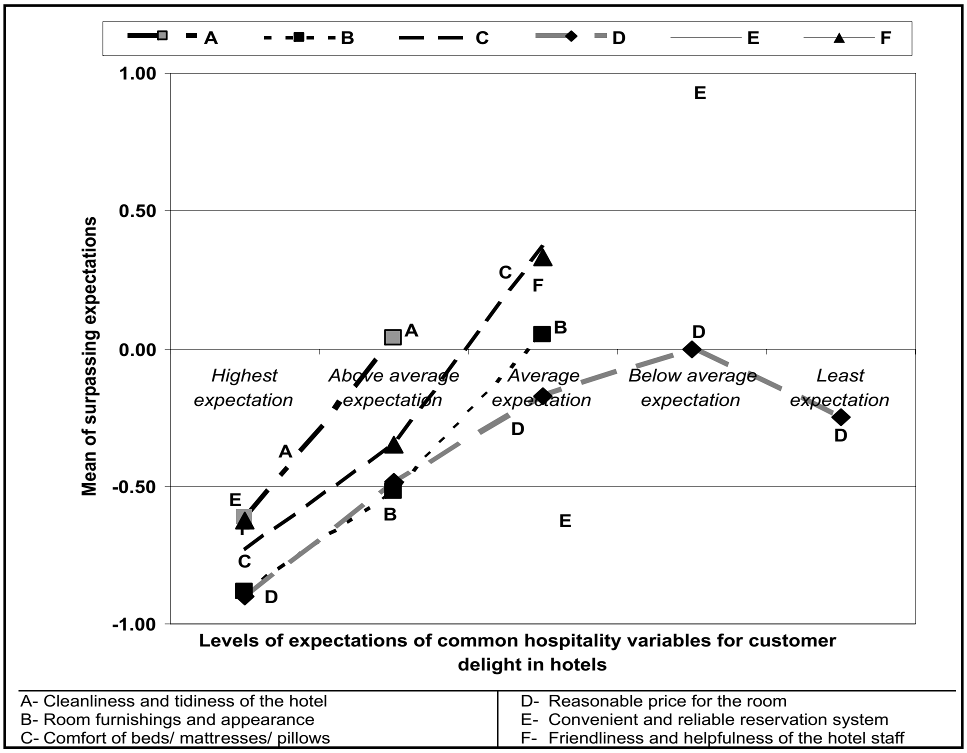
Sr. No.	Name of the Variable	Highest Expectation		Above Average Expectation		Average Expectation		Below Average Expectation		Least Expectation		P - Value	Result of Hypo- -thesis Testing
		Mean of guests' responses on surpassing of their expectations											
		N*	Mean	N*	Mean	N*	Mean	N*	Mean	N*	Mean		
33	Availability of recreation facilities	13	0.85	321	-0.56	148	-0.37	4	-1.25	0		0.001	H_0 rejected
34	Availability of transportation arrangements	209	-0.78	227	-0.20	50	-0.40	0		0		0.000	H_0 rejected
35	Availability of 24 hour taxi service	120	-0.53	106	-0.35	234	-0.47	26	-0.65	0		0.633	H_0 not rejected
36	Availability of business centre	50	-1.20	194	-0.54	204	-0.21	38	-0.58	0		0.000	H_0 rejected
37	Availability of meeting facilities	56	-0.96	186	-0.55	216	-0.24	28	-0.79	0		0.001	H_0 rejected
38	Availability of convenient parking facilities	112	-0.40	229	-0.58	124	-0.25	14	-1.57	7	0.14	0.002	H_0 rejected
39	Availability of efficient laundry service	143	-0.66	283	-0.49	55	0.16	5	-1.00	0		0.001	H_0 rejected
40	Availability of personal care amenities (like spa, facial treatment, salon etc.)	81	-0.53	211	-0.75	168	-0.04	21	-0.67	4	-1.50	0.000	H_0 rejected
41	Availability of free newspaper	57	-0.16	343	-0.47	77	-0.61	9	-1.44	0		0.026	H_0 rejected
42	Availability of frequent travellers' program	18	-0.11	122	-0.49	183	-0.54	148	-0.29	15	-1.67	0.001	H_0 rejected
43	Availability of swimming facilities	6	1.00	53	0.30	41	-0.59	125	-0.38	258	-0.68	0.000	H_0 rejected
44	Availability of gymnasium facilities	1	1.00	40	-0.25	74	-0.46	193	-0.10	175	-0.93	0.000	H_0 rejected
45	Overall comfortability	70	0.06	333	-0.51	82	-0.76	1	-1.00			0.001	H_0 rejected
46	Other variables	24	-0.54	17	-0.29	6	1.00	0		193	-0.42	0.096	H_0 not rejected

H_0 -Null Hypothesis* Does not include the mean of those respondent guests who have selected "Do not know" option regarding surpassing of their expectations in the hotels

Table A-4: Results of One-way ANOVA of Pleasant Surprises of Guest delight with respect to Surpassing of Respondent Guests' Expectation in Hotels

Sr. No.	Name of Pleasant Surprises	Always Obtained		Sometimes (Predictable)		Sometimes (Unpredictable)		Rarely		Only Once		p-value	Result of Hypothesis Testing
		N	Mean	N	Mean	N	Mean	N	Mean	N	Mean		
1	Free gifts	1	1.00	3	1.00	30	0.67	33	0.82	53	0.81	0.825	H_0 not rejected
2	Special discounts	3	1.00	13	0.85	52	0.73	25	0.28	4	-1.00	0.000	H_0 rejected
3	Special foods	2	1.00	5	1.00	39	0.90	56	0.79	29	0.52	0.177	H_0 not rejected
4	Special entertainment	2	1.00	1	1.00	13	1.00	33	1.00	9	1.00	1.000	H_0 not rejected
5	Free access to facilities	0		5	0.20	21	1.00	23	0.91	24	1.00	0.006	H_0 rejected
6	Other pleasant surprises	0		2	1.00	0		0		14	0.71	0.598	H_0 not rejected

H_0 - Null Hypothesis



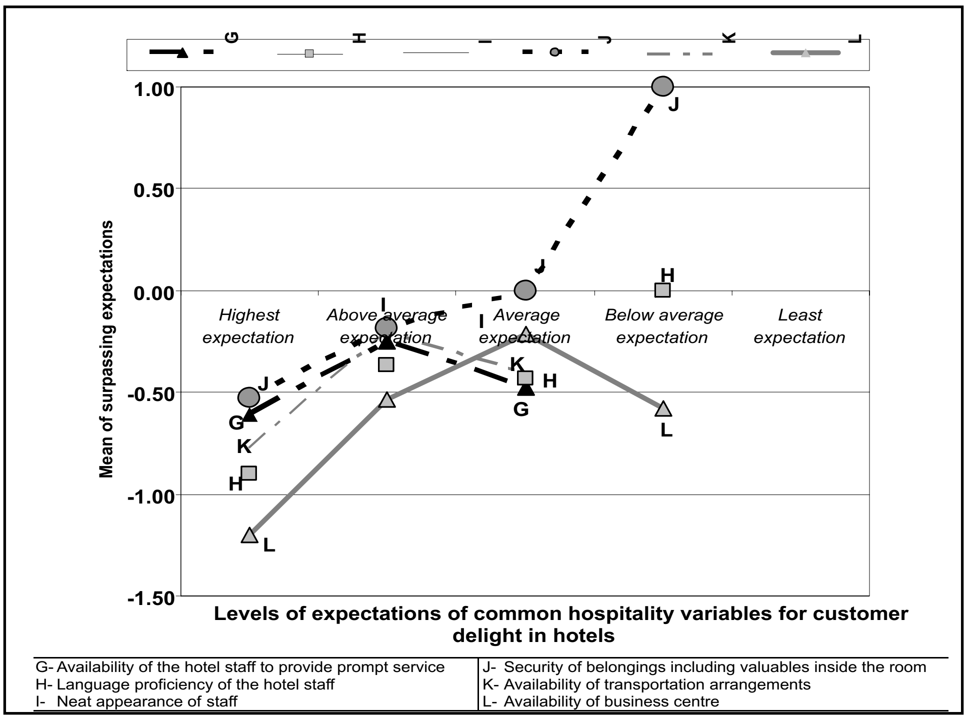
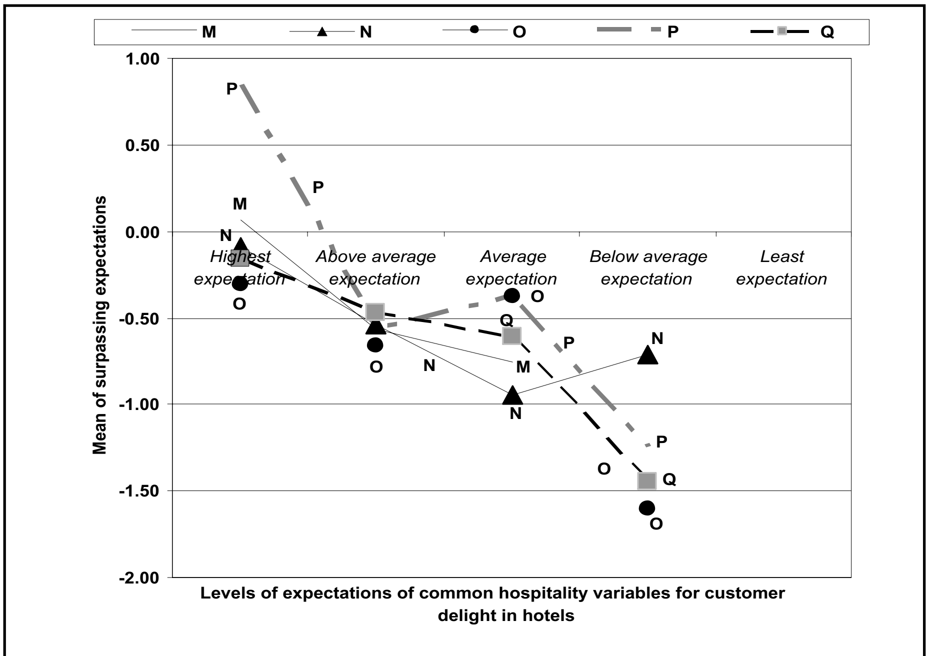
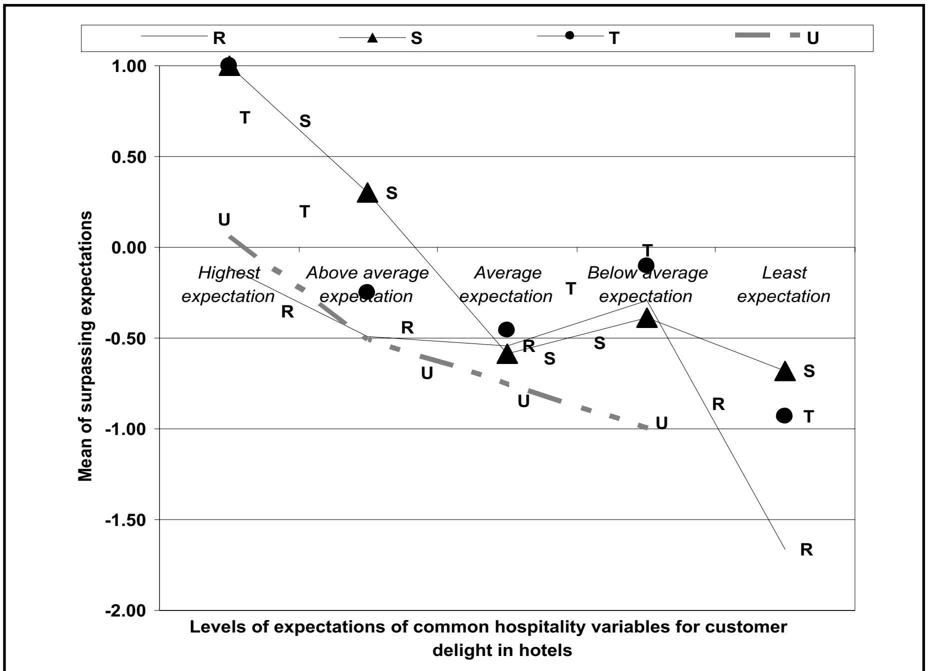


Figure A-1

Mean of Surpassing Expectations across Levels of Expectations of Common Hospitality Variables for Guest delight in Hotels



A- Availability of food and beverage variety
B- Physical appearance of the hotel
C- View of the surrounding areas of the hotel
D- Availability of recreation facilities
E- Availability of free newspaper



F- Availability of frequent travellers' program
G- Availability of swimming facilities
H- Availability of gymnasium facilities
I- Overall comfortability

Figure A-2

Mean of Surpassing Expectations across Levels of Expectations of Common Hospitality Variables for Guest delight in Hotels

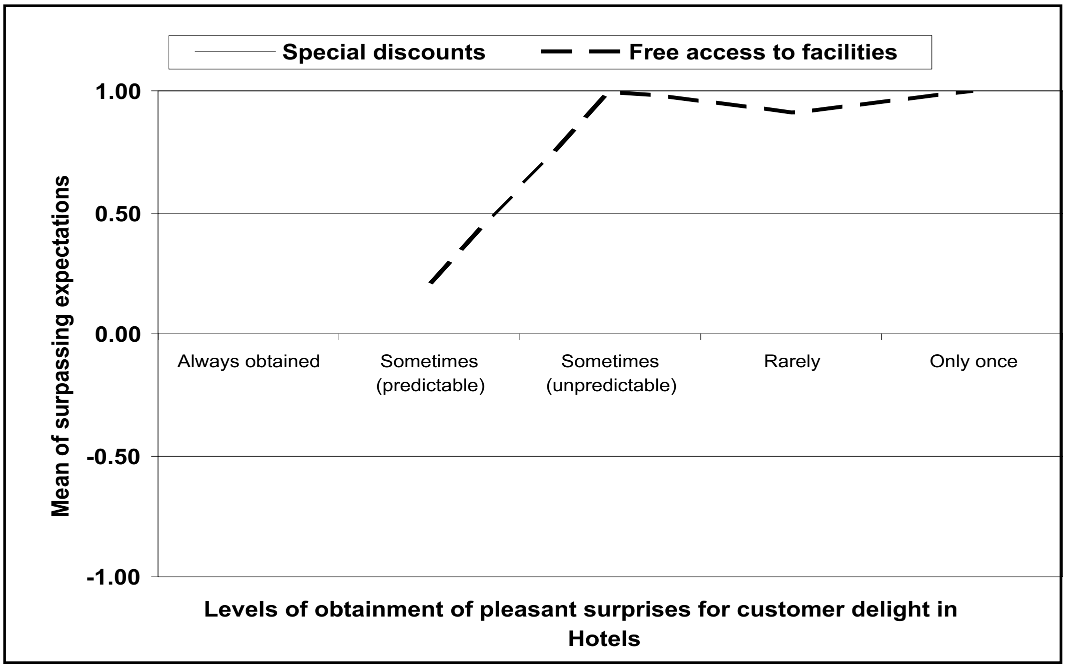


Figure A-3

Mean of Surpassing Expectations across Frequency of Obtainment of Elements of Pleasant Surprises for Guest delight in Hotels

Demographics and Customer Satisfaction: Loan Procedures Variables

Arpit Jain, Anil Kumar and Manoj Kumar Dash

Abstract

Satisfaction is a key variable that influences the development of long-term relationships with customers. The purpose of this study is to determine the impact of demographic characteristics on customer satisfaction in banking industry link with loan procedure variables. Fisher test and Multivariate analysis statistical techniques are used for data analysis. The result shows that there is the association between demographic characteristics and satisfaction. All loan procedure variables that have a positive impact on customer satisfaction expect only documentation in loan procedure. The study draws on the research results for implication of managerial practice in bank and then suggests some empirical tactics in order to enhance management performance of bank with the help of increasing the satisfaction level of customers and increase their satisfaction and retention.

Key words: *Satisfaction, impact, demographic, intension, retention*

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Across the globe, retail lending has been the most striking innovation in the commercial banking sector in recent years. Retail loans comprise consumer credit for the specific purpose and credit for general use. The surge in credit to the retail segment across developing as well as developed economies has occurred due to commercial banks shifting from traditional banking activities to a broad-based lending portfolio (Gaur, 2009). In an era of mature and intense competitive pressures, many firms are concentrating their efforts on maintaining a loyal customer base. This is particularly true in the financial services sector where deregulation has created an environment that allows consumers considerable choice in satisfying their financial needs (Levesque and McDougall, 1996). The banking service of a country is an essential sector both in the country's economic growth and social security to the public at large (Datta and Gupta, 2009) as the most developed economies are now service, rather than product-oriented. Service quality holds a prominent position in the marketing and management point of view (Chau and Kao, 2009) and it has been revealed as a key factor in search for sustainable competitive advantage, differentiation and excellence in the service sector (Jabnoun and Rasasi, 2005; Jun et al., 1998; Kumar and Dash, 2013**)**. The quest for service quality has been an essential strategic component for firms attempting to succeed and survive in today's fierce competitive environment (Phillips et al., 1983; Parasuraman et al., 1985; Reichheld and Sasser, 1990). To retain customers, banks should try to make customers satisfied with their services and offerings (Ariff et al., 2013). Rust and Zahorik (1993) and Krishnan et al. (1999) conducted various studies and put forward that satisfaction with perceived product quality was the prime driver of overall customer satisfaction. Furthermore, their studies also found and recommended that the impact of service delivery factors varies considerably on customer satisfaction. The banking industry is highly competitive, with banks not only competing among each other; but also with non-banks and other financial institutions. Most bank product developments are easy to duplicate and when banks provide nearly identical services, they can only differentiate themselves on the basis of cost and quality. SBI has emerged as the torch bearer in the industry and has proved to be a true leader. The bank has attained this leadership position out of sheer emphasis on customer service and made other market players realize the power of customer and the advantages a company can achieve by servicing customers better (Rai, 2007). As a matter of fact, many banks subscribe to the fact that high customer satisfaction will lead to greater customer loyalty (Yi, 1990; Anderson and Sullivan, 1993; Boulding et al., 1993) which, in turn, leads to future revenue (Fornell, 1992; Bolton, 1998). For that matter, many organizations that resorted to having superior service quality have been found to be market leaders in terms of sales and long-term customer loyalty and retention (Anderson and Sullivan, 1993; Boulding et al., 1993; Eklöf and Westlund, 2002; Munusamy et al., 2010). Customers are considered as the key for any business survival, whether in the business-to-business (B2B) or Business to Customer (B2C). In retail banking the quality of the banking products and the value of the customer associated services (a package of experiences and expectations that get mixed together in the bank customer's mind) are at a premium and more and more banking institutions are recognizing the importance of value-added products and consumer relationships grounded on loyalty (Mylonakis, 2009). Typically, customers perceive very little difference in the services offered by retail banks and any new offering is quickly matched by competitors (Coskun and Frohlich, 1992; Devlin et al., 1995). Therefore, customer satisfaction is potentially an effective tool that banks can use to gain a strategic advantage and survive in today's ever-increasing banking competitive environment (Kumar and Gangal, 2011). In the current circumstances of retail banking in India, particularly with banks becoming larger, the closure of branches and the widespread use of Internet banking, the question becomes whether the customers are satisfied or not and what are the basics of retail banking which lead to the satisfaction or dissatisfaction of its customers. The knowledge of current levels of satisfaction and in particular the primary factors of satisfaction, are beneficial to those in the industry, thereby allowing them to focus and further strengthen the important areas that lead to highly satisfied customers (Shah, 2012; Kumar and Rathee, 2012). The service providers rely on the maintenance of a long-term relationship with its customers, due to the nature of the products and services it provides, and the loss of a client is viewed with concern (Sweeney and Swait, 2008). The importance of customer satisfaction for any service provider organization has been studied extensively in the existing literature (Arbore and Busacca, 2009) and the marketing activity of many companies has focused on achieving customer loyalty (Vesel and Zabkar, 2009; Keisidou et al., 2013).

The paper is organized as follows: Section two reviews the prior research that pertains to the demographic characteristics of customer, their satisfaction and loan procedure variables in the banking sector. Section three presents the methodology, Fisher's exact test and multiple regression analysis. Section four describes the major findings of this research. Section five Conclusion of the study presents some implications and way of improving customer satisfaction Limitations and future scope of this study are given in section six.

2. Literature review

Customer satisfaction is widely recognized as a key influence in the formation of customer's future purchase intentions (Taylor and Baker, 1994; Jamal and Naser, 2002; Kumar, 2012a; Kumar and Dash, 2013). If customers are satisfied with a particular service offering after its use, they are likely to engage in repeat purchase and try line extensions (East, 1997; Kumar, 2012b). It is well established that satisfied clients are key to long-term business success (Kristensen et al., 1992; Zeithami et al., 1996; McColl-Kennedy and Scheider, 2000). It's also defined as a global issue that affects all organizations, regardless of there size, whether profit or non-profit, local or multi-national. Companies that have a more satisfied customer base also experience higher economic returns (Aker and Jocobsson, 1994; Bolton, 1998; Yeung et al., 2002). Chi and Gursoy (2009) have stated that a satisfied customer turns into a loyal one and a loyal customer, in time, will lead to higher sales and therefore higher financial returns for the company (Zeithaml et al., 1990; Reicheld and Sasser, 1990, Anderson and

Fornell, 1994, Heskett et al., 1994, Storbacka et al., 1994, Rust et al., 1995; Schneider and Bowen, 1995) are all supporters of this theory. Satisfied customers tend to maintain their consumption pattern or consume more of the same product or service, customer satisfaction has become an important indicator of the future behaviour (McQuitty et al., 2000; Mokhlis, 2012). Service quality is particularly essential in the banking services context because it provides high degree of customer satisfaction, and therefore it becomes a key to competitive advantage (Ahmossawi, 2001). In addition, service quality has a significant impact on a bank's success and performance (Mouawad and Kleiner 1996). The studies of Lee (2000), Gilbert and Veloutsou (2006), Sulieman (2011) and Buttle (1998) suggested service quality leads to customer satisfaction. To attain a high level of customer satisfaction, most researchers suggest that a high level of service quality should be delivered by the service provider as service quality is normally considered an antecedent of customer satisfaction (Shanka; 2012). Service quality has a positive effect on customer satisfaction in the banking sector (Arasli et al., 2005) and these factors are strongly related to customer loyalty (Ehigie, 2006). But service quality has both a direct and an indirect effect, through customer satisfaction, on customer loyalty (Bloemer et al., 1998; Keisidou et al., 2013).

2.1 Demographic characteristics and satisfaction

Nowadays when there is a lot competition of amongst people for their products and where the similarities exist, this concept of market segmentation achieves the so called rule "Divide and conquer" (Shaw, 2012). This means that you target a specific set of customers for your products differently each set and win their trust and satisfaction in an accumulating manner (Shaw, 2012). Market segmentation is to make groups of customers based on common attributes and similar priorities. People in a segment possess same buying behaviour. Therefore, same marketing strategies can be used for them. According to Venkatesh (2011) market segmentation involves viewing a heterogeneous market as a number of smaller homogenous markets in response to differing preferences, attributable to the desire of customers for more precise satisfaction of their verifying needs (Venkatesh, 2011). The marketer chooose large number of customers, then picks up a group that has common character on the basis of their age, size, gender and choice and then targets a specific group of customers. There are many common characters of consumers but normally we consider psychographics, geography, demographics and behavioral segments are considered. In a demographic segment we also consider family size, family style, age, gender, family life cycle, education, income, religion, generation, social class, occupation and nationality. Demographic segmentation is often used because the areas or variables of demographics are easily identified and measurable. Moreover, demographic segmentation variables are commonly used for many products and they provide a common group of customers which facilitate marketers and so they can approach them easily. Demographic variable is useful for market segmentation and easy to use (Reichardt & Bornholdt, 2008). Each client has a different choice because of their age and when their age changes their need, choices and preferences also vary. Due to that reason many companies use life cycle segmentation and age factor for common character. Age and life cycle play an important role for marketers to choose targeted area (Barat, 2010).

Male and female have different nature and attitude, and their behaviour are also different so gender segmentation is also used for market segmentation. On the basis of their different attitude about different products, means their satisfaction can vary according to products and services. Marketers carefully introduce the product/service on the basis of their gender and metro sexuality (Wyly and Ponder, 2011). Another very important factor of market segmentation is income segmentation, divide people on the basis of their income, because income leads to expense and choice. Some other industries focused on low income customers because of loyalty and prevent them from competitive pressure. Although income segmentation is important for market segmentation, some time income segmentation not always predict more appropriate and suitable customers for giving product because some customers have some other preferences and choices and they like to use their money in some different ways (Bauer and Auer-Srnka, 2012; Aziz and Zekeriya, 2013). As explained above demographic characteristics of customer play very important role for any service provider to target their customers and segment them according to their needs and desires (Kumar, 2012; Kumar and Dash, 2013). It is well documented that customer characteristics (e.g., gender, age, income etc...) have an important effect on the level of customer satisfaction (Bryant and Cha 1996; Danaher 1998; Johnson and Fornell 1991; Mittal and Kamakura 2001). Moreover, studies show that customer characteristics moderate outcomes of customer satisfaction including repurchase intentions (Mittal and Kamakura 2001). Customer demographic characteristics, and mainly age group, are one of the most significant factors, which have been investigated by several studies (Almossawi, 2001; Kumar and Dash, 2014). It is said that many of the existing segmentation approaches suffer from the same problem: they identify types or classes of consumers, but they do not distinguish the specific individuals or households within a market area (Peter and Donnelly, 2004; Kumar, 2012a). Hence, one way of segmenting the markets is according to the trading areas served by banks, neighbourhoods and bank type. For instance, Citibank provides different mixes of banking services in its branches, depending on the local demographic and socioeconomic characteristics of the area's residents (Kaynak and Harcar, 2004). Boyd et al. (1994) also studied selection criteria of banks and how these differ according to customers' behavioural and demographic characteristics, such as marital status, size and income of household, occupation of the household head.

2.2 Loan procedure Variables and Satisfaction

In order to recognize factors affecting the customer's decision to select a bank are: suitable location, parking close to a bank and the existence of a wide range of loans and mortgages were the primary reasons. In addition, service charges, reputation, interest charged on loans, quick loan approval and friendly bank staff were the major reasons (Kazeh and Decker, 1993). Rosenblatt (1992) noted the salience of efficient service, trustworthiness and response of personnel in influencing bank choice. Efficiency of service plays an important role in bank marketing. This dimension includes the overall service, speed of transaction, shorter waiting time, response of personnel, and friendliness. It builds faith and confidence in customers. A study on service quality of banks done by LeBlanc and Nguyen (1992) found that service efficiency was the single most important factor that could explain a banking decision. Additional to this, other influencing factors such as tangible components related to physical environment, corporate identity and the interaction between staff and customers of the bank also help in portraying the quality of service of banks. The investigation of Laroche et al. (1986) on factors considered important in bank choice determinant found that staff friendliness, as the most important, followed by hours of operation, size of waiting lines, location, speed of processing, parking facilities, availability of credit and interest on savings. A study in the United States found that recommendation by friends was the main criterion in bank selection, followed by reputation and availability of credit (Anderson, Cox and Fulcher, 1976). This is supported by other researchers, such as Tan and Chua (1986); Yavas (1998) and Denton and Chan (1991); Jantan et al., 1998). Laroche et al. (1986) found that "friendliness of staff" was the primary choice determinant followed by "hours of operations," "size of waiting lines," "convenience of location," "efficiency of personnel," "speed of processing items," "parking facilities and accessibility," "availability of credit", "bilingualism of staff", and "interest on savings" (Haron et al., 1994). McKechnie (1992) refers to the dependability and size of institution, location, convenience and ease of transactions, professionalism of bank personnel and the availability of loans, as some of the common bank choice criteria. The researchers managed to identify five most important factors in explaining how customers choose banks: reputation, interest on savings accounts, interest charged on loans, speedy service and location in the city.

3. Research Methodology

Several methods were proposed to conduct the survey, out of which the following were mainly used to get the answers to the questionnaire:

- Personal Interviews: Since the target sample size was to be more than 100, it was decided that around 30-40 responses would be selected from respondents through personal interviews. So, for this purpose, certain SBI customers at their home or their workplace were asked if they were interested in providing a feedback for the banking services regarding their respective Home Loan or Car Loan. Certain customers were asked in the branch of SBI to provide the responses to the survey questionnaire and around 43 responses were collected in such a manner.

- Telephonic Surveys: Since there was a time and availability constraint for collecting the data from the respondents, a faster way i.e. Telephonic Survey had to be adopted. So customers of SBI who had Home Loan/Car Loan sanctioned by the bank were asked the questions to get the responses. Around 100 calls were made & the hit ratio was 90% in this case as only 90 responses were received.

Thus in this manner around 133 responses were collected from the survey questionnaire out of which 3 responses had to be completely dropped due to too many inconsistencies, missing values & other problems. So finally a data set of 130 responses was obtained within 10 days of the start of the survey.

3.1 Demographic Characteristics and Comparative Analysis

The pre-designed questionnaires revealed the following information about the various aspects including customer's perception regarding bank services, how many customers are satisfied with the bank? And the customer's demographic profile. Above information collected from the questionnaires is expressed in terms of percentage and the distribution is shown with the help of following pie-charts and column graphs:

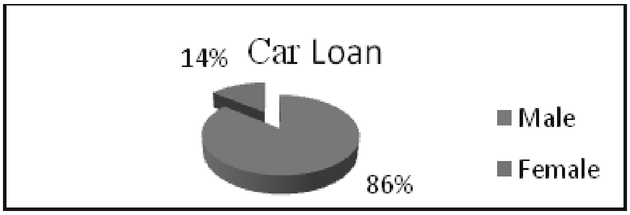

Fig-1: Gender- wise classification of car loan

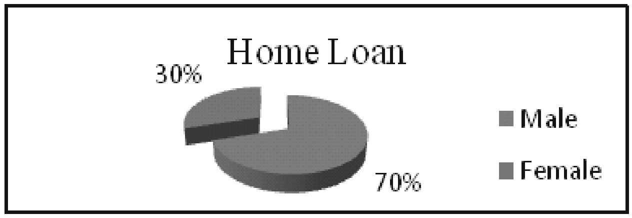

Fig-2: Gender- wise classification of home loan

Most of the customers are male as expected in Home Loan as well as Car Loan. It reflects our male dominated society as well as more working males, are more inclined towards loan services whereas more females are more taken as home makers or housewives

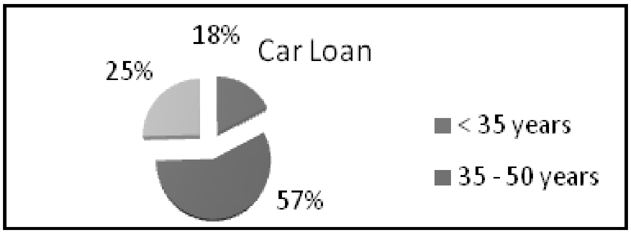

Fig-3: Age-wise classification of car loan

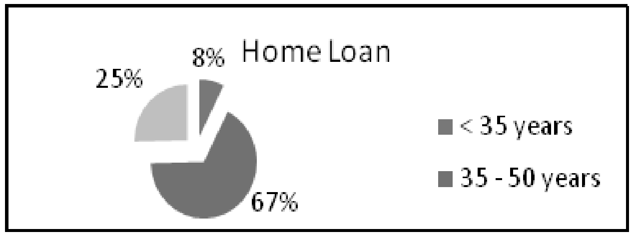

Fig-4: Age-wise classification of home loan

The majority of customers in Home Loan as well as Car Loan belongs to 35 – 50 years, whereus customers 35 years of age are very less in both the services. It suggestc that a middle aged person prefers SBI.

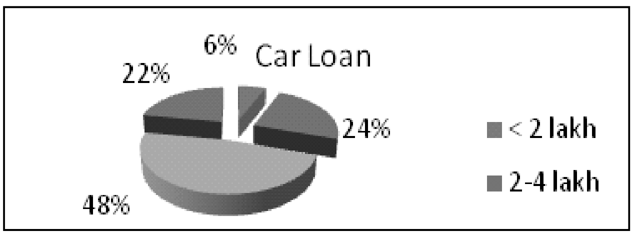

Fig-5: Income-wise classification of car loan

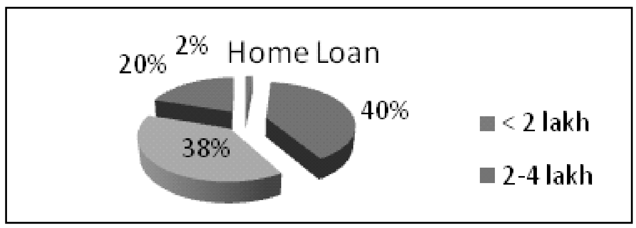

Fig-6: Income-wise classification of home loan

Number of customers in Home Loan as well as Car Loan belongs to 2 - 4 lakhs bracket which indicate that the majority of the customers are middle class people whereas only few percent of people belong to less than 2 lakhs bracket.

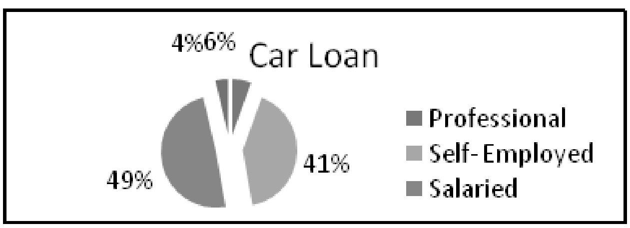

Fig-7: Occupation-wise classification of car loan

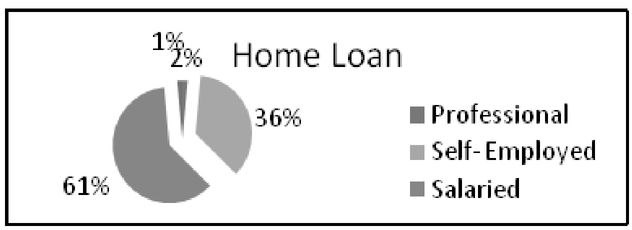

Fig-8: Occupation-wise classification of home loan

Most of the customers in Home Loan as well as Car Loan are salaried which means that service class people prefer loan services, while businessmen are also in respectable numbers for loan services. It means that salaried prefer loan services as they have a fixed source of income from which they can pay their installments whereas businessmen or self - employed also opt for loan services.

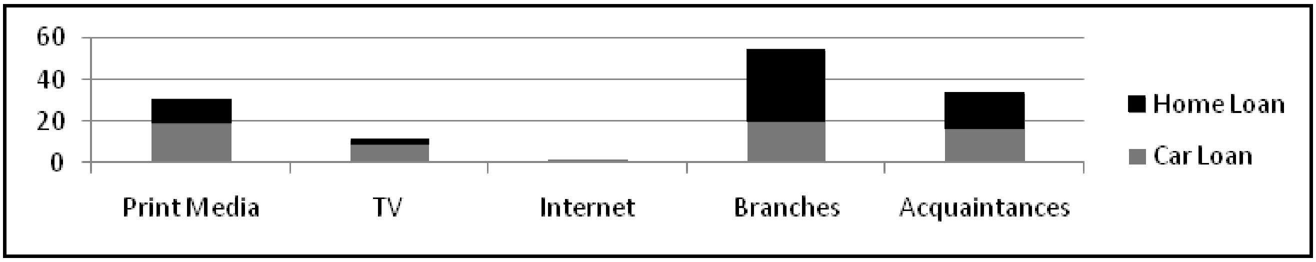

Fig-9: Comparative analysis for how customers find our loan product of car loan / home loan

The majority of customers in Home Loan as well as Car Loan gets information from the branch and from print media as wells as from their peers/colleagues/friends but TV, Internet isn't helping much. It implies that still SBI branch is the main source of advertisement whereas mouth to mouth publicity also plays a major role here.

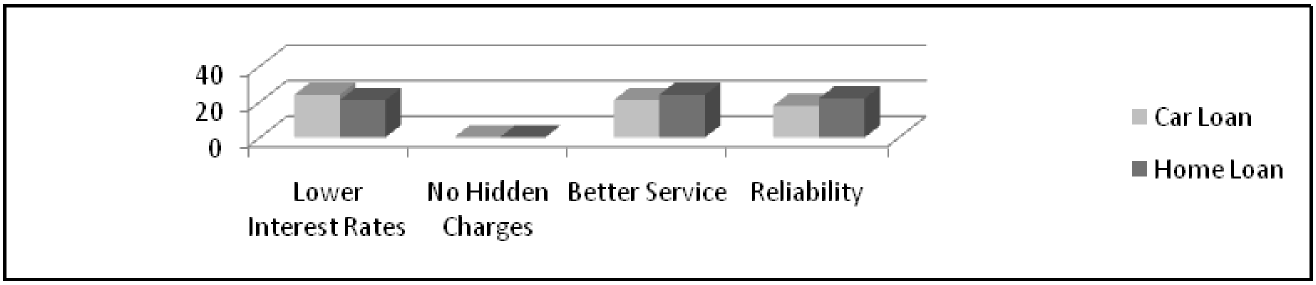

Fig-10: Comparative analysis for the reason choosing SBI over other banks of car loan / home loan

Number of customers of Home Loan as well as Car Loan chooses because of low interest rates, whereas service and reliability also plays an important role. SBI Bank is known for its reliability, service and lover interest rates. Customers are mostly middle calss people.

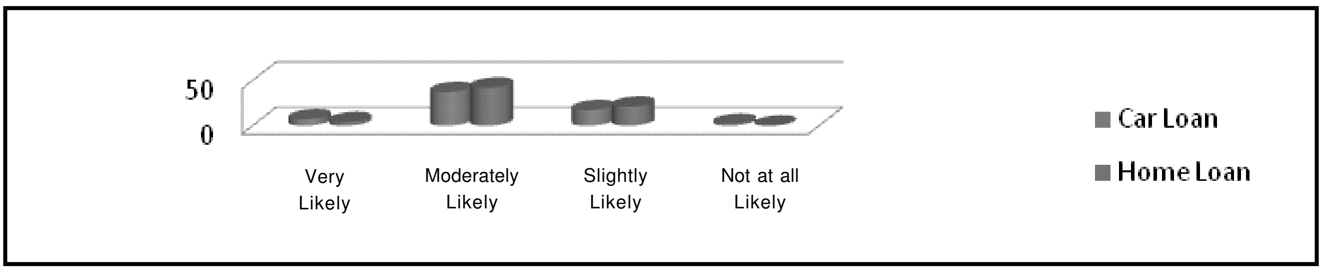

Fig-11: Comparative analysis for the interest rates charge by SBI of car loan / home loan

Most of the customers of Home Loan as well as Car Loan think that the interest rate is fine, but even a lot of persons replied that the prevailing interest rates are higher than those of other banks, a middle class person's mentality.

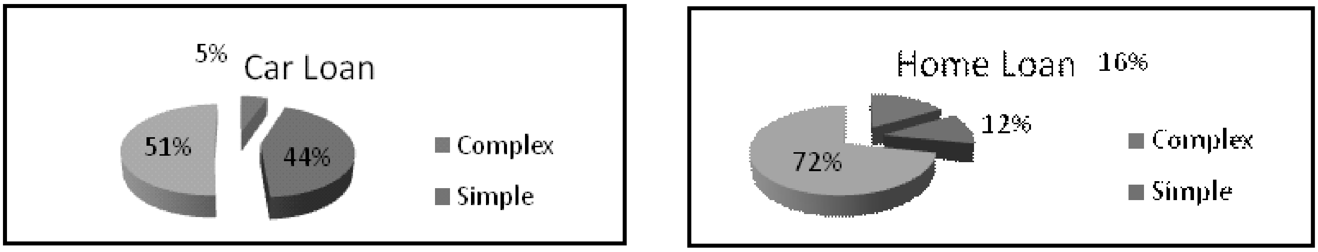

Fig-12: Comparative Analysis for the documentation and sanctioning procedure of car loan / home loan

Only 5% and 16% customers in Car Loan and in Home Loan think SBI's documentation and sanctioning procedure as complex respectively, whereas all other people considar it easy, simple, and customer - friendly.

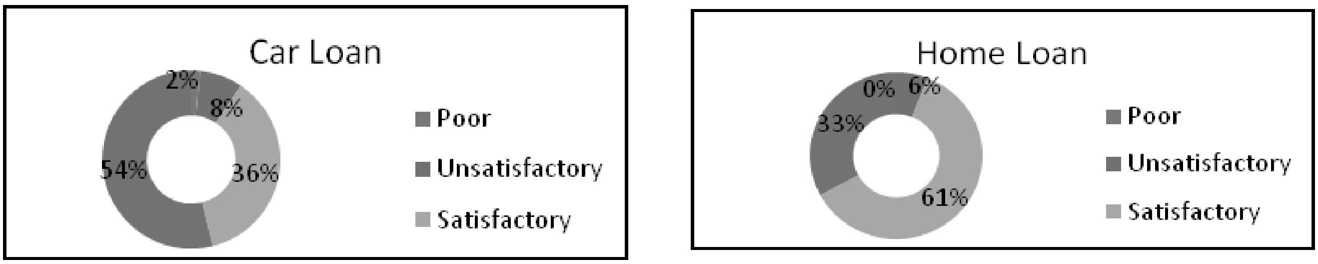

Fig-13: Comparative analysis for the customer service of SBI procedure of car loan / home loan

Approximately 8% and 6% customers of Car Loan and Home Loan are not satisfied with SBI's customer service. It means generaly SBI is really good with their customers, satisfying their Punch Line "With you - all the way."

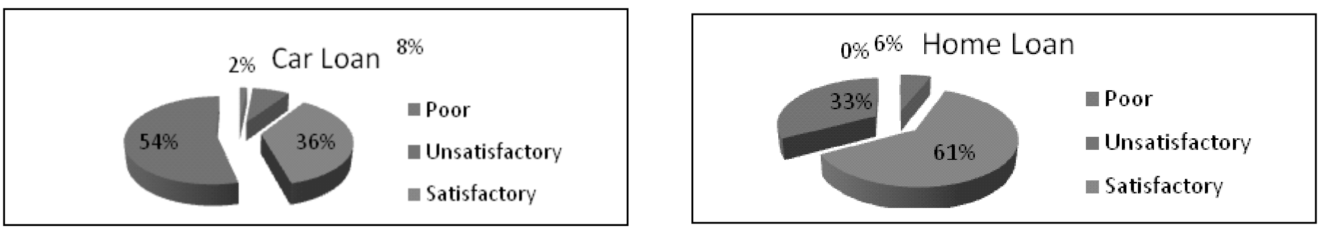

Fig-14: Comparative analysis for environment of SBI of car loan / home loan

Approximately 8% and 6% customers of Car Loan and Home Loan are not satisfied with SBI's environment, other than this all customers are pretty much satisfied with SBI's environment and appraise that. It means that SBI bank is really successful with its change in positioning strategy and in changing the whole environment of branches throughout the country.

3.2 Hypothesis Testing and Customer Satisfaction

Satisfaction is the ultimate goal of any service provider that determines the development of long-term relationships with customers. Keeping this point in mind the researchers performed the relevant literature review about customer satisfaction and loan procedures in the banking sector and established following hypothesis:

Hypothesis (H_1): There is no significant difference between gender of customers and the degree of their satisfaction about loan procedure variables.

Hypothesis (H_2): There is no significant difference between age of customers and degree of their satisfaction about loan procedure variables. 0

Hypothesis (H_3): There is no significant difference between income level of customers and the degree of their satisfaction about loan procedure variables.

Hypothesis (H_4): There is no significant difference between the occupation of customers and the degree of their satisfaction about loan procedure variables.

To prove the above hypothesis, the researchers used nonparametric Chi-square ($\chi 2$) test because the accumulated data for this research is nominal scale and if nominal scale data for analysis, non metric statistical techniques are appropriate to use. Chi-square ($\chi 2$) nonparametric statistical test is the appropriate test to use for this research to determine if the two or more classifications of the samples are independent or not. To compare the observed and expected frequencies, chi-square ($\chi 2$) produces the value using the formula stated in equation below.

$\chi 2 = \sum \frac{(O_i - E_i)^2}{E_i}$ .... (1), in this equation, O_i stands for observed frequencies, Ei stands for expected frequencies, and $i = 1, 2, \dots \dots n,$ where n is the number of cells in the contingency table. To assess the significance of the calculated value of $\chi 2$ we refer to the standard chi-square table. This table contains the critical $\chi 2$ values on different degrees of freedom and levels of probability. We recall that once the value of any one of the Ei ($i = 1,2, \dots .4$) had been determined, all other Ei's could be deduced. In other words, when the marginal totals of a 2 ∗ 2 contingency table are given, only one cell in the body of the table can be filled arbitrarily. This fact is expressed by saying that a 2 ∗ 2 contingency table has only one degree of freedom. The degree of freedom (df) of a contingency table with r rows and c columns is computed using the following formula given in equation below: $df = (r - 1)(c - 1)$ To assess the significance of our chi-square value ($\chi 2$), we enter the chi-square table, with df measured, that is we look into the first row, which corresponds to degree of freedom. The largest value in that row is under the probability (p) level 0.001. A value of chi-square equal to or greater than value would be expected to occur by chance only once in a thousand times if the null hypothesis is true. So, we conclude the proportion accordingly. But the Chi- square test has the some assumptions: a) all expected frequencies are greater than or equal to 1. **b)** No more than 20 percent of the expected frequencies are less than five. If our data do not fulfill above assumptions of chi - square it is appropriate to use Fisher's exact test, in particular when dealing with small counts. The chi-square test is basically an approximation of the outcomes from the exact test. If the assumptions ($n < 20,$

one of the cells< 5) one can stick to Fisher's Exact Test. If we do chi-square test for small counts we may come up with erroneous results because of the approximation. So Fisher's Exact Test is the appropriate test to use here in all cases does not fulfill the assumptions of Chi-Square Test.

❖Gender of the respondents and the degree of satisfaction towards their home loan/car loan

In order to find out the association between the gender of the respondents and their level of satisfaction towards their Home Loan/Car Loan, the fisher's exact test is applied because, 4 cells (50%) have expected count less than 5.

Table 1 - Gender and the level of satisfaction

Gender	Poor	Unsatisfactory	Satisfactory	Good	Total
Male	2(1.6)	4(3.9)	46(46.6)	49(48.9)	101
Female	0(0.4)	1(1.1)	14(13.4)	14(14.1)	29
Total	2	5	60	63	130

(**Source**: Survey data, figures given in the brackets represent the expected frequency)

❖ Age of the respondents and the degree of satisfaction towards their home loan/car loan

In order to find out the association between the age of the respondents and their level of satisfaction towards their Home Loan/Car Loan, the fisher's exact test is applied because, 10 cells (62.5 %) have expected count less than 5.

Table 2-Age and the level of satisfaction

Age	Poor	Unsatisfactory	Satisfactory	Good	Total
< 35 years	0(0.2)	2(0.6)	7(7.4)	7 (7.8)	16
35 to 50 years	1(1.2)	1(3.1)	41(37.4)	38(39.3)	81
> 50 years	1(0.5)	2(1.3)	12(15.2)	18(16.0)	33
Total	2	5	60	63	130

(**Source**: Survey data, figures given in the brackets represent the Expected Frequency)

❖ **Income of the respondents and the degree of satisfaction towards their home loan/car loan**

In order to find out the association between the income of the respondents and their level of satisfaction towards their Home Loan/Car Loan, the fisher's exact test is applied because, 10 cells (62.5 %) have expected count less than 5.

Table 3 - Income and the level of satisfaction

Income	Poor	Unsatisfactory	Satisfactory	Good	Total
Below 2 Lakhs	0(0.1)	0(0.3)	1(3.2)	6(3.4)	7
2 to 4 Lakhs	1(0.6)	1(1.6)	20(18.9)	19(19.9)	41
4 to 6 Lakhs	1(0.8)	2(2.1)	27(25.4)	25(26.7)	55
Above 6 Lakhs	0(0.4)	2(1.0)	12(12.5)	13(13.1)	27
Total	2	5	60	63	130

(**Source**: Survey data, figures given in the brackets represent the Expected Frequency)

❖ **Occupation of the respondents and the degree of satisfaction towards their home loan/car loan**

In order to find out the association between the occupation of the respondents and their level of satisfaction towards their Home Loan/Car Loan, the fisher's exact test is applied because, 12 cells (75 %) have expected count less than 5.

Table 4-Income and the level of satisfaction

Occupation	Poor	Unsatisfactory	Satisfactory	Good	Total
Professional	0(0.1)	0(0.2)	0(1.8)	4(1.9)	4
Self-Employed	1(0.7)	1(1.8)	21(21.2)	23(22.3)	46
Salaried	1(1.2)	4(3.0)	38(35.5)	34(37.3)	77
Others	0(0.0)	0(0.1)	1(1.4)	2(1.5)	3
Total	2	5	60	63	130

(**Source**: Survey data, figures given in the brackets represent the Expected Frequency)

Table 5-Result of Fisher's exact test

Hypothesis	Calculated value	Tabulated value at 0.05 % of significant level	Result	Support/Not Support
Hypothesis (H_1)	0.422	7.815	0.422<7.815	Support
Hypothesis (H_2)	7.530	12.592	7.530<12.592	Support
Hypothesis (H_3)	6.588	16.919	6.588<16.919	Support
Hypothesis (H_4)	9.105	16.919	9.105<16.919	Support

3.4 Loan procedures variables and customer satisfaction

To analyse the impact of home/car loan procedure's variables (documentation, sanctioning, interest rate, employee behaviour, and environment) on the customer's satisfaction, the multiple regression statistical technique is employed by the researchers. In order to determine mathematical model of multiple regression and to test it, in case of researching the relationship between the two phenomena and in case of prediction of the value of the dependent variable, first we are going to identify variables and then to find out random sample *n*-size of the chosen values of dependent variables. Suppose that k phenomenon is identified as an independent variable (predictor), or $Xi, i = 1, 2 \ldots k$ and Y as dependent random variable. The whole multiple linear models can be presented as one equation for the dependent variable, where Y_i:$Y_i = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \cdots + \beta_k x_k + \varepsilon_i$ ———————————————————————— (3.4.1), Y_i – dependent random variable, $x_1, x_2, x_3, x_4, \ldots\ x_k$ *are* values of independent variable, $\beta_0, \beta_1, \beta_2, \beta_3, \ldots\ \beta_k$ – model parameters (regression coefficient) ε_i, – a supporting element or a random error, which has normal distribution, zero mean and constant variance. Multiple linear regression models (3.4.1) consist of two parts: determined (Yi'): $Yi' = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \cdots + \beta_k x_k + \varepsilon_i$ —— (3.4.2). Stochastic (εi), so that from (2) we can get: $\varepsilon i = Yi - Yi'$ ——— (3.4.3). Determined part of the linear regression model is an average value of dependent variable (Yi) for the given values of independent variables: $Yi' = E(Yi) = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \cdots + \beta_k x_k + \varepsilon_i$ (3.4.4) and other values of Yi show average values $E(Yi)$. The whole regression model (1) was estimated by the sample regression model: $\hat{y}_i = b_0 + b_1 x_1 + b_2 x_2 + b_3 x_3 + \ldots + b_k x_k$ —— (3.4.5). Where we have $\hat{y}$ adjustable or foreseen value of dependent variable $Yi, x_1, x_2, x_3, x_3, \ldots, x_k$ are values of independent variables $b_0, b_1, b_2, \ldots\ b_k$ are estimations of unknown parameters $\beta_1, \beta_2, \beta_3, \beta_4 \ldots \beta_k$. We should choose the multiple linear regression models which present in the most suitable way the relationship between observed phenomena. It can be achieved by minimizing a sum of square equations of empirical points from the regression model (for example: regression plane when $k = 2$), *or*: $\sum e_i^2 = \sum (Y_i - \hat{Y}_i)^2 = min$ ——— (3.4.6). Where is random error in the sample. Multiple linear regression model as statistical model does not mean only mathematical expression but also assumptions which supply the optimal estimation of parameters. $\beta_1, \beta_2, \beta_3, \beta_4 \ldots \beta_k$. These assumptions usually connect with random error: -the random error has normal distribution: -it is equal zero (on the average); -supporting elements have equal variances. Generally in multiple regression models we apply testing $H_0: \beta_i = 0$ and $H_A: \beta_i \neq 0$ (*for* $i = 1, 2, \ldots, k$); the test statistics $t_i = \frac{b_i}{s_{b_i}}$, has the Student's-distribution with degrees of freedom. $n - k - 1$. We accept null hypothesis if . $|t|_i < t_{\alpha/2}$. In our case, customer overall satisfaction about e- services is the dependent variable (Õ$_1$: satisfaction) and Documentation ($X_{doc.}$), Sanctioning ($X_{san.}$), Interest rate ($X_{int.}$), Employee behaviour (X_{emb}) and Environment ($X_{env.}$) are the independent variables. The mathematical model for Eq. (3.4.1) is $Y_1 = b_0 + b_1 X_{doc} + b_2 X_{san.} + b_3 X_{int.} + b_4 X_{emb.} + b_5 X_{env.}$

Table 6-Descriptive Statistics

	Mean	Std. Deviation	N
Customer satisfaction	3.42	.644	130
Documentation	2.48	.696	130
Sanctioning	2.54	.649	130
Interest Rate	2.76	.620	130
Employee Behavior	2.58	.569	130
Environment	3.34	.677	130

Table 7-Multiple regression analysis

	Unstandardised Coefficients			
Model	**Coefficients**	**Std. Error**	**t**	**Sig.**
(Constant)	2.528*	.469	5.394	.000
Documentation	–.311	.087	–0.935	.351
Sanctioning	.290	.094	1.338	.183
Interest Rate	.340	.085	1.641	.103
Employee Behavior	.426*	.093	–2.422	.017
Environment	.289*	.079	3.654	.000

*** Means significant at the level of 0.05 % and Predictors: (Constant), Environment, Documentation, Interest Rate, Employee Behavior, Sanctioning Dependent Variable: Customer Satisfaction.**

4. Findings

This research does contribute to the existing body of knowledge about customer satisfaction within banking sector and their satisfaction link with loan procedures variables. The regression equation is $Y = 2.5 + (-0.311) X_{doc.} + 0.29 X_{san.} + 0.34 X_{int.} + 0.426 X_{emb.} + 0.289 X_{env.}$ $\beta = 2.5$ β is the intercept of the regression line. Here, $b_0 = 2.5$ means if all the independent variable takes the value zero, on an average, the CSI (Customer Satisfaction Index) will be 2.5. Co -efficient of determination $R^2 = 0.554$ or R^2 *is* 55.4% means almost 55.4% of the observed variability in the dependent variables is explained by the independent variables of our regression model. So, this regression equation has a decent explanatory power. Importantly, the problem of using R^2 as an overall measure of the quality of a fitted equation is that when we add more and more variables in a model, even if these variables are irrelevant to the model, it raises the value of R^2. So, is not a good indication of the model's overall quality? Rather the adjusted coefficient of determination should be used for measuring the overall performances of the model. Adjusted $R^2 = 0.49\%$, $R^2(adj)$ is the adjusted or corrected co-efficient of determination. $R^2\ (adj)$ *is* 49% means almost 49% of the observed variability in the dependent variables is explained by the independent variables of our regression model. The analysis shows that the documentation procedure has negative 31% (-0.311) impact on the customer satisfaction which means, the more complex documentation procedure, probability to lose customer will be more. The sanctioning procedure has a impact 29% (0.290) impact on the customer satisfaction which implies that sanctioning procedure is 29% effective in winning customer satisfaction. The above table shows that interest rates are directly related to customer satisfaction. The interest rate is 34% (0.340) effective in achieving the customer satisfaction *i.e.* lowers the interest rates, the more satisfied customer you have. Behaviour plays a significant role in achieving customer satisfaction, study shows that the behaviour of SBI's employees has 42% (0.246) impact on customer satisfaction, which implies that customers want that the bank officer or personnel should attend him/her nicely, which provides them the satisfaction of choosing the bank's services. The environment has 29% approx. (0.289) impact on customer satisfaction, which implies that the environment inside the bank plays a major role in satisfying customer, their needs, their problems, etc. It can be understood from this that better the environment, better the customer satisfaction. The findings of this research have directly and indirectly impact on customers' satisfaction, in today's competitive environment a proper watch on customer and timely identification about their needs and wants are very important for every service provider. This type of research is very much important for any service provider like bank so that it can update it self according to customer needs and our findings can help them accordingly and also provide useful insights for bank management to identify their customers' wants, take action to improve service delivery, and establish standards of performance to address the identified customers' needs

5. Conclusion

The research findings clearly indicate that the drive towards simplicity of banking and convenience is favored by the customer and, therefore, banks should find alternative strategic routes designed to improve service delivery of loan procedure (either human-based or technology based). Bank customers' attitudes towards the human provision of services and subsequent level of satisfaction will impact on bank switching more than when the same service delivery is done through automation. The link between service delivery and customer satisfaction is patently visible in the study results and financial institutions should continue to find effective ways to systematically assess and manage customer sustainable satisfaction and retention. Customer care and customer retention programs should take into consideration that the increased "push" towards the provision of convenient, easy and fast banking services is closely associated with the human and technology based delivery processes. More importantly, they are greatly related to the customers' perceptions of how these bank services are presented to them. These perceptual outcomes will, in turn, affect the level of bank customer satisfaction ratings, retention and switching rates. Undoubtedly, no business can exist without customers. If we have a number of customers, the main thing would be how to build good relationship with them and how to retain them, so all aspects depend on how much satisfied they are from a bank service related to daily basis transactions of customer with a bank or other factors like behavior of employees, bank environment, convenience and loan procedure of bank etc. In this study the two variables of loan procedure one is employee behaviour and the other is environment of the bank, has a positive significant impact of customer satisfaction and sanctioning, the interest rate has positive impact but not significant but the variable documentation has negative not a significant relationship with customer satisfaction in loan procedure. Customer value is an asset to the organization. Hence, in order to maintain the customers, the organization must need to ensure that the right products and services, backed by the right promotion and making it available at the right time for the customers. While quality service and merchandise are essential in today's competitive market, it is equally important that a customer experiences the "Wow Effect" that only superior customer service can deliver. A business that caters to their customers` needs will inevitably gain the loyalty of their customers, thus resulting in repeat business as well as potential referrals. Consequently, it is imperative that businesses get to know their customers. Establishing a professional relationship with customers empowers businesses with the knowledge of what customers require. When a business focuses on delivering what is of value to their customers, this will generate the potential for repeat business as well. The feedbacks from the survey is a testament to the customer satisfaction hypothesis most defined, there exists a positive relationship between reliability with customer satisfaction. Likewise, the other attributes, such as assurances, tangibles, empathy and responsiveness all have a positive relationship with customer satisfaction. It is far more difficult to measure the level of performance and satisfaction when it comes to the intangible expectations. One of the ways to help obtain loyal customers is by having products and services that are so good that there is very little chance that the customer requirements will not be met. Of course, one of the difficulties in understanding the true customer requirements is that the customer can and will change them without notice or excuse. Having a good recovery process for a dissatisfy customer is a very important and necessary process for any service organization. A major contribution of this study is the provision of an approach for managers to identify the factors of customer satisfaction which related to demographic characteristics and loan procedure variables. Although the satisfaction levels are on the higher side, there still remains a lot to be done by the management of the retail banks in order to maximize their customers' satisfaction and improve the overall retention rates.

6. Limitations and future scope

Although this study produces several relevant findings for the management of the banking sector, it should be judged in light of the following limitations: Firstly, the research is limited only to the customers of two districts of Madhya Pradesh with 130 sample size. Secondly, our sample was limited only to State Bank of India, further study can do in for generalizability of your results and comparative analysis with the sample of others public sector as well private sector banks. Out of this research, bank can use to improve their services and maintain good and strong relationship with their customer and get retention of customer.

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Quality of Management Education: Customer Trust Perspective

George K. Mathew

Abstract

The university administration is still updating its tools. Nationally and internationally the decline in academic standards has been due to umpteen reasons. The global quality management system viz. Malcolm Baldrige model adapted by the leading global accreditation merits serious study. ***Other Quality Management Systems*** *like ISO 9000 and Total TQM systems are also in vogue along with tool like SERVQUAL. In India it is done by NAAC and NBA. FHEQ clearly spells out what institutions are required to do and what they can expect of each other. These expectations express key matters of principle that the higher education community has identified as important for the assurance of quality and academic standards.*

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India will be able to attain high economic growth and become a leader in the comity of nations only by developing a knowledge economy. Our future progress will depend increasingly on our ability to innovate, to devise efficient processes for the industrial sector and better solutions for governance. For that, it is necessary to permeate the spirit of innovation to all sectors - business, government, education and society. We do not have today a single university or institution that can compete with the best universities in the world. Reputed international surveys have ranked Indian institutions outside of the top two hundred places." These were the words of our Hon'ble President Mr Pranab Mukherjee in an address to the educationists and researchers recently. He emphasized on the need to improve the research in India and exhorted for coordinated efforts to improve the quality of higher education. Needless to say, the competencies of the management graduates as well as the capacity constraints of the higher education institutions have come for close scrutiny at all levels of society.

Aims of the study

The study was undertaken with a view to making a thorough investigation of the field of higher education, with special reference to the management education, particularly in the Indian context. This has been sought to be achieved through a review of the literature regarding the prevailing status of higher education, drawing in perspectives of experts from their publications, analysing the institutional systems, processes and procedures being implemented as well as exploring the possible metrics that would be useful for evaluating the quality of higher education. The study aims to bring forth various possibilities for improving the quality of management education, with a view to building customer trust. The study is also intended to facilitate the development and evolution of further research themes that could be pursued by other researchers and scholars.

An overview

Higher education in India faces a great paradox. As per the report released by Associated Chambers of Commerce and Industry of India (ASSOCHAM), despite, providing a lot of subsidised engineering and management education, about 500,000 students choose to go abroad every year. This exodus costs the country a foreign exchange outflow of about $10 billion annually. This amount is sufficient to open as many as 20 engineering and management institutes of repute in the country to prevent brain drain.

The ASSOCHAM paper titled "B-Schools are facing the consequences of economic slowdown" reveals that economic slowdown has impacted the campus hiring which has gone down by as much as 40-50 percent over last one year. The salary packages which are offered at B-schools and engineering colleges are also being curtailed by 35-40 per cent as compared to last year. It is estimated that around 300 to 500 institutions have become defunct as they are not getting enough students to be viable.

Trends indicate that students are more concerned about the placement and salary statistics and discounts offered on the fee structure. MBA seats in India grew almost four-fold from 95,000 in 2006-07 to 3,60,000 in 2011-12 - resulting in a five-year compounded annual growth rate of 30 per cent. Unfortunately, job opportunities for MBAs have not grown in the same proportion as the period coincides with the global financial slowdown. The MBA capacity in the country was built on the projection of a 9 to 10 per cent economic growth rate. With the result, there are only few jobs available for management graduates even while companies are searching for skill sets not available with the students. The quality of higher education in India across disciplines leaves much to be desired to win the trust of the corporate world.

Planning Agenda

The XI Plan represented the move towards a quantum leap in expansion of higher education system achieving the Gross Enrolment Ratio (GER) of 14.34 through 33,637 institutions and enrolment of 18 million students during 2011-12. Since merely increasing the GER is not adequate, the XII plan has evolved far-reaching reform agenda like increasing expansion, improving inclusiveness & promoting equity in all disciplines in all regions, attracting quality faculty, promoting faculty mobility and participatory teaching-learning development, improving open & distance learning systems, enhancing quality through credit & choice based semester system and examination reforms.

The plan also stressed on structural and systemic reforms for good governance, equitable financing models for higher education through norm-based funding, institutional collaborations, newer models of private sector participation, innovative research and providing impetus to vocational education.

The university administration is in need of updating its tools - knowledge management techniques, pro-active administrative acumen, IT and e-governance as an end-to-end solution for higher education management.

There has been steep decline in academic standards, poor quality of teaching, and vulnerable examination systems. Nationally, affiliating system stifles academic freedom and innovations. India's higher education system is sandwiched between global-level aspirations of policy-planners and ground-level reality of talent-cum system defects in implementation. So there is a dire need to adopt practices of international universities to bring about "effectiveness" and "excellence."

ASSOCHAM has advised the B-schools to improve the infrastructure, train their faculty, work on industry linkages, spend money on research and knowledge creation, as well as pay their faculty well in order to attract good teachers.

Internationally too, the reform agenda in the sector revolves around (a) expansion and diversification of enrolment and number/types of institutions (b) fiscal pressure as measured in low and declining per-student expenditure due to overcrowding, low-paid faculty, lack of academic equipment/libraries and dilapidated physical infrastructure (c) ascendance of market orientation of higher education programs and their employment solutions (d) the demand for greater accountability from stakeholders and (e) the demand for greater quality and efficiency of higher education as a whole.

Objectives

The objective is to bring out a theme paper on the "quality of management education from the perspective of customer trust" Alumni and other stakeholders. Whether it is innovation in research, performance in managerial roles or pursuing entrepreneurship or academics, it is primarily the skills imparted by the higher educational institutions that enables the management graduates to achieve success in their endeavours. Quality has different connotations when looked at separately from the perspective of operations and marketing. While operations perspective tend to view quality as conformance to specifications in a cost effective manner, the marketing views it from the design characteristics with appropriate pricing and fitness of use in mind. Scholars and institutions have differing views on higher education in general and on the methodology adopted in particular for accreditation/evaluating the quality of management education.

Here it is pertinent to have an overview of the prevalent quality systems, standards and approaches that have emerged in the global and national level.

Global quality systems

At the global level the Malcolm Baldrige model of evaluating quality has been widely accepted by the service industries in developed countries – more specifically in the United States of America. The said model evaluates quality in an integrated manner on various organizational input and operational dimensions viz. leadership, information and analysis, strategic planning, human resources, organizational focus, process management as well as customer and market focus. Both ***Association to Advance Collegiate Schools of Business (***AACSB) and ***Accreditation Council for Business Schools and Programs*** (ACBSP), leading institutions in US have been applying the Baldrige model effectively for accreditation of the Business schools/Programs in US. A variant of the said model has been developed and used in the European Quality Improvement System (EQUIS), run by European Foundation for Management Development (EFMD) for accreditation of business schools in UK. Association of MBAs (AMBA) is another leading agency in UK which provides accreditation. The AMBA accreditation process involves a peer-reviewed assessment of business schools, followed by assessment by independent panel of senior academics from leading international business schools. They assess the faculty, curriculum, students, facilities and outcomes to ensure they meet accreditation criteria.

To give a perspective of accreditation the salient aspects of one of the very well accepted model of accreditation in US is given below.

Global Accreditation - The ACBSP model

Accreditation is meant to assure students, parents and business community that those business schools and programs that are accredited have meritorious criteria, which indicate a high and acceptable level of educational quality.

ACBSP is a leading specialized accrediting organization that reviews the quality and integrity of business degree programs carried out by group of professionals and academic administrators. The evaluation is determined by a variety of inputs into the educational process, educational activities related to the teaching/learning process and outcomes of this process. Inputs in the educational process reviewed include faculty, students, facilities, support services, financial resources, organizational structure and skills in management of the school or program. Educational activities related to the teaching/learning process reviewed include teaching by faculty, learning by students, student advising, improvement in teaching and learning resources, institutional acquisition of development of knowledge through faculty study, consulting and research. Outcomes include employers evaluation of graduates, specialized test scores, student projects, student placement, surveys of graduating senior and alumni surveys.

From 2004, additional accreditation criteria have been incorporated which focuses on outcomes, continuous improvement and respect for mission and ethical aspects of business.

ACBSP accreditation leads to following benefits for the stake holders :

1) It articulates business credits and emphasise on quality and continuous improvement.

2) It provides a sense of pride within the faculty and staff and updates thru seminars and Baldrige training.

3) It provides professional development and leadership opportunities for faculty and administrators in outcome assessments and site visits to other institutions.

4) It creates guidelines for faculty credentials, leading to higher levels of hiring, increased scholarly and professional activities and focused faculty development decisions.

5) It provides a structure and assistance with activities and a platform to share ideas and to question the status quo. All the above lead to helping students to enroll, prospective employers of students, faculty and administrators in seeking professional growth opportunities.

Other Global Quality Management Systems

Other structured quality management systems, like ISO 9000 comprising a set of procedures and policies for international certification of quality as well as Total Quality Management(TQM), which apply Deming's quality principles, are also in vogue in many countries across the globe.

TQM approach

Professor S P Thyagarajan, **former Vice-Chancellor, University of Madras in his article on '**Introduce Total Quality Management in education' states: "Higher education is a country's repository and defender of culture, an agent of change in civilization, an engine for national economic growth and an instrument for the realisation of collective aspirations of people.'' He strongly advocates for adoption of Total Quality Management principles to improve the quality of management education.

The ideal TQM principles would be linking the vision to institutional goals with accountability, training institutional leaders to create quality culture before assuming charge, choosing appropriate leadership tiers trained for supporting quality culture, deploying e-governance systems to promote transparency, systemic and experiential development of university staff and students through continuous capacity building, introducing structural changes in statutes of universities, making decision based on facts, delegating decision making powers, team building and preparing and creating a culture of receptivity for change.

SERVQUAL

SERVQUAL tool developed by Valarie Zeithaml, Leonard Berry and A. Parasuraman has also been used extensively for evaluating the quality of education from the customer perspective particularly outgoing students as well as alumni to ascertain service quality gaps as well as satisfaction vis-a -vis expectations. Of late, SERVQUAL is being incorporated in most quality studies, as the satisfaction of Alumni has come to be accepted as an integral part of the integrated models for evaluating the quality of management education.

Accreditation systems - Indian context

In the Indian context, accreditation of higher education in India is done by both National Academic Accreditation Council (NAAC) and the National Board of accreditation (NBA). NAAC follows the institutional accreditation model based on evaluation of minimum input standards such as faculty qualifications, research activities, student intake and learning resources. It also carries out an estimation of the potential for the institution to produce graduates that meet academic standard or professional competence. Thus it awards grades to institutions and has its linkages with UGC.

NBA follows an output based model. Though it evaluates inputs such as staffing, program resources, curricula design, content teaching process and the level of the student support, its main focus is on outcomes such as the graduate abilities or graduate attributes and employability. In a way it is a professional accreditation and has links with AICTE.

Accreditation can help sustain and enhance the quality of higher education, maintain academic values, buffer against politicisation and serve public needs. One can argue that accreditation is about ensuring minimum standards in academics, competence in service or organizational.

Quality perception and employability

Ramesh B. Kasetwar, Group Director, AIBM and Member, Advisory Council, Mewar University in his article on ''Governance, Quality and Employability of Indian Higher Education Institutions'' drives home the concept of single point evaluation of quality of education: ie. in terms of the employability of the management graduate in the case of Higher Educational Institutions (HEI).

Good governance criteria of management institutions considered are competency to govern, goal of shaping new generation (purpose), implanting best practices, decision making (professionalism), networking and benchmarking of healthy practices, team efforts, collective responsibility, absence of nepotism, transparency in dealing, apolitical dealings, decentralisation of powers, effective grievance redress system for faculty and students, student skill development emphasising on human values & usefulness to society, self awareness, creative thinking, effective communications and interpersonal relationship.

It is asserted that the major Key Result Area (KRA) has to be the employability of the graduating students and the Key Performance Indicator (KPI) has to be the performances of the faculty and non-teaching staff. It is asserted that everybody in governance should be convinced that employability is the ethical and social need.

Quality of teaching may be assessed based on their flexibility to adapt to situation, rethinking on the affiliation model where teaching is separated from assessment and research is separated from teaching. The guidelines suggested for faculty are that they should 1) translate teaching into learning 2) have competence beyond academic qualification 3) know how to get involved to create and manage knowledge 4) be proficient in the domain of 'socially useful ' research 5) be competent to assess the IQ/EQ/ attitude/aptitude and basic knowledge of the students and 6) be competent to take over academic leadership.

Further they should have the dedication to teaching to be vouched by receivers and be friend, philosopher, tutor and guide to students. Five distinct criteria for assessing the employability/job readiness of the graduating students identified were based on their suitability for 1) employment (earn income) 2) pursuing higher studies (professional growth) and becoming, 3) entrepreneur 4) competent to be useful to society thru participation 5) socially useful human being.

The conclusion arrived is that the focus of entire system of higher education has to be on 1) improving employability of the graduating students 2) increasing learning outcome of students and 3) improving interactions with the industry. Further suggestions include defining, displaying and allotting KPI for all constituents, defining the basic purpose of talent enhancements or skill up gradation by flow charting and instituting a Special Purpose Vehicle (SPV) for skill development, which may even be out sourced to experts.

Rating of Business schools in India

Finally the media and the public at large are interested to know the quality of education in HEI. Various market research methodologies, considerations and tools have been applied by leading market research agencies and media to rate the management institutions. A broad outline of the process and methodology adopted for the study on ''**India's best B Schools thru A BT-MDRA Survey''** which was published in the **Business Today – Special Issue October 27, 2013** merits special mention in this context. The said study has accepted the need for incorporating the perception of the alumni for evaluating the quality of management education. The key observation was that hunger for a seat in any of the top B-schools remains as strong as ever.

A three-in-one survey approach was adopted for the study, which included an objective survey by way of self declaration from institutes, a perception survey of the experts in the industry and key academic administrators and finally an experiential survey on Alumni.

Research Methodology adopted by BT-MDRA

While the objective survey sought to find out the kind of facilities and track record of each school, the perception survey sought as to know what the stake holders felt about various B-Schools . The objective data received was validated with original documents and physical verification of infrastructure in many B-schools and for the others with available information such as past data, website visits etc.

Perception survey was carried out through a questionnaire based interviews with 1091 key stake holders including deans/directors, recruiters, alumni and final year management students. Sample design used was the '3S' criteria - sample size, spread and selection criteria of the respondents.

The experiential survey sought to know whether students were satisfied in their jobs. For the experiential survey, data was captured, from the Alumni, of those colleges that had furnished the objective data. A separate questionnaire was sent to the alumni asking them to rate the colleges on various sub parameters in view of the contribution to career growth.

Institutes with 5 year standing only were selected, so that at least 3 batches of students would have already been placed by the school. 1500 institutes that qualified were requested to participate, by emails, calls and advertisements, in the objective survey, of which 213 B-schools participated .

Survey metrics of BT-MDRA study

Four parameters selected for the objective and experiential survey were learning experience, living experience, selection process and establishment and future orientation. Under each of the said parameters, sub parameters were also selected. In the case of learning experience the sub parameters identified were pedagogy, quality of faculty, student connect, internship, innovative teaching methods and industry connect. Similarly the sub parameters under living experience were knowledge facilities, resources on learning and resources on recreation and physical infrastructure. In the case of selection process and development sub parameters were intake quality, establishment and accreditation and finally for future orientation, the sub parameters were global exposure and creating managers for tomorrow.

The initial parameters and sub parameters for ranking consideration were shared with an experts panel comprising reputed academicians / deans and HR Managers. Based on their inputs, the final parameters/sub-parameters and their relative weights were assigned. In case of perception, survey weightages were assigned to the responses of various stake holders viz recruiters, alumni, final year students, deans/directors. To arrive at composite score, the scores of objective, perception and experiential scores were weighted in the proportion of 50:40:10 and summed up, based on which ranking was carried out.

Future direction

In recent years, the FHEQ in England, Wales and Northern Ireland has established quality code for higher education which has become the definitive reference point for all those involved in delivering higher education. FHEQ clearly spells out what institutions are required to do, what they can expect of each other, and what the general public can expect of all higher education providers. These expectations express key matters of principle that the higher education community has identified as important for the assurance of quality and academic standards. Under this system, higher education providers ensure that the assessment of students is robust, valid, and reliable and that the award of qualifications and credit are based on the achievement of the intended learning outcomes.

Qualification descriptors set out the generic outcomes and attributes expected for the award of individual qualifications. The qualification descriptors contained in the FHEQ exemplify the outcomes and attributes expected of learning that results in the award of higher education qualifications. These outcomes represent the integration of various learning experiences resulting from designated and coherent programs of study. These qualifications, which develop graduates with high level analytical skills and a broad range of competences, are therefore distinct from training or solely the acquisition of higher level skills. Qualification descriptors are in two parts. The first part is a statement of outcomes, achievement of which is assessed and which a student should be able to demonstrate for the award of the qualification. This part will be of particular relevance to higher education providers in designing, approving and reviewing academic programs.

For any program, the curriculum and assessments should provide all students with the opportunity to achieve, and to demonstrate achievement of the intended outcomes.

The second part is a statement of the wider abilities that the typical student could be expected to have developed. It will be of assistance to higher education providers during discussions with employers and others with an interest in the general capabilities of holders of the qualification.

Descriptor for a Master's Degree in higher education

This qualification descriptor can also be used as reference point for other qualifications of the same level, including Post graduate certificates and Post graduate diplomas. Master's degrees are awarded to students who have demonstrated:

- a systematic understanding of knowledge, and a critical awareness of current problems and or new insights, much of which is at, or informed by, the forefront of their academic discipline, field of study or area of professional practice,
- a comprehensive understanding of techniques applicable to their own research or advanced scholarship,
- originality in the application of knowledge, together with a practical understanding of how established techniques of research and enquiry are used to create and interpret knowledge in the discipline,
- conceptual understanding that enables the student to evaluate:

a) critically current research and advanced scholarship in the discipline and

b) methodologies and develop critiques of them and, where appropriate, to propose new hypotheses

Typically, holders of the qualification will be able to:

1) deal with complex issues both systematically and creatively, make sound judgements in the absence of complete data, and communicate their conclusions clearly to specialist and non-specialist audiences,

2) demonstrate self-directionand originality in tackling and solve problems, and act autonomously in planning and implementing tasks at a professional or equivalent level, and

3) continue to advance their knowledge and understanding, and to develop new skills to a high level.

The Master degree holders will have the qualities and transferable skills necessary for employment requiring:

i) the exercise of initiative and personal responsibility,

ii) decision-making in complex and unpredictable situation's and

iii) the independent learning ability required for continuing professional development.

Inferences

Rating/accreditation agencies resort to differing measures for evaluation/grading/accreditation of the quality of management institutes. However most of them veer around the view that the employability of the management graduates, is the most important consideration in grading the quality of a management program/ institute. Whereas the inputs provided and processes undergone are all very important considerations, the outcome overweighs all. Needless to say that employability is a key result area considered in management education. The key consideration of the employers in choosing the graduates happen to be the skill set of the graduates . While the top rung institutes stand to gain by getting best input quality of students, they also endeavour to provide better skill development processes and facilities to match with the student expectations. Quality accreditation certainly helps placing emphasis on providing good management education. The frame work provided by the FHEQ in UK would be beneficial as a reference point for skill development in management education in India.

While undertaking an evaluation of the management education being imparted, it has become a necessity to undertake an alumni survey in order to have a customer trust perspective and satisfaction of the graduates with the management education they have received. This would also reveal how the skills acquired by them, while at the institute, become relevant and useful in the actual performance on the job to build trust.

Conclusion

The article has sought to bring forth the strengths, weaknesses, opportunities as well as the challenges facing the higher education system and has made a modest attempt to bring forth the key dimensions of quality in the higher education system that could draw attention of stakeholders for building customer trust. The content of the article will be of help in developing further thesis statements that could result in the culmination of enormous research possibilities. These possibilities could be taken up by future researchers and scholars.

India holds much prospects in higher education if right inputs, processes are blended to provide employable skill sets for the benefits of the management graduates and building the trust of the industry.

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Modelling: Employee Perception on Training and Development

G. S. David Sam Jayakumar and A. Sulthan

Abstract: The purpose of this study is to bring out the employee perception on the training and development program that is given in the industry. Workers in an organisation are always in need of training and development programs that help to develop their skills that are necessary at work. Every organisation spends money and time for these programs. In industry these programs are given at regular intervals and the management wants to know the perception of employees towards the provided training and development program. The study employs competing model selection by proposing three structural equation model to bring out the employee perception. Among these three proposed models, model no-2 and model no-3 is best according to Akaike information criterion and Schwartz Bayesian information criterion. So, any of these models can be used to measure Employee perception of training and development of a manufacturing industry.

Keywords: *Employee perception, Training and development, Structural equation modelling, Akaike information criterion, and Swartz Bayesian information criterion.*

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Training is a process of learning sequence of programmed behaviour. Training involves a combination of skills development, knowledge transfer, development and support of understanding and sustained attitude change. It gives people an awareness of the rules and procedure to guide their performance on the current job or prepare them for an intended job. Christopher Orpen (1999) studied the influence of the training environment on trainee motivation and perceived training quality. Further, Alexandros G. Sahinidis and John Bouris (2007) researched the employee perceived training effectiveness relationship to employee attitudes and Francis Sudhakar et.al, (2011) studied employees perception about the training & development as a qualitative study. Raja Abdul Ghafoor Khan et.al., (2011) and Samuel Howard Quartey (2012) measured the impact and effect of training and development towards the performance of an organisation. Henry Ongori and Jennifer Chishamiso Nzonzo (2011) proposed that the organisational effectiveness can be enhanced through practising training and development program.

Ana Paula Ferreira and Regina Leite (2012) studied the employee perception towards the training and development in the Portuguese organisations. Similarly, Afshan Sultana (2012) measured the impact of training program on employee performance on telecommunication sector in Pakistan. Similarly, Mehedi Hasan et.al, (2013) made an assessment on the employee perception towards the training program provided on private commercial banks.

Theoretical Framework

Training and Development System : status quo

The status of the training and development system included the elements from the original design that used for the previous training. The strategic goals and mission of the organization are to continuously improve the training and development system. The strategic role of the training and development system included top managers' visible commitment to support the system. The status of the training and development depends on the value which received by them in the previous training program. The organization has to verify the previous response from the employees and set the training according to it. It may be composed of various needs of the employees which help them in the development of the organization. The training has to be in high standards which help them to reach a high level.

Effectiveness

The effectiveness of the training and development system deals with issues of what is commonly called transfer of training: the degree to which what is learned in training and development activities, is transferred to improved job performance. Indicators of effectiveness included formal mechanisms for building transfer into the job, such as employee accountability for using new knowledge and skills on the job and for providing feedback of training's effectiveness and worth. The effectiveness of training program is based on the training received by them. How much the importance given by the top management to the training will reflect in the effectiveness of the training? The communication between the employees and the managers, is high, which helps the manager to know their needs and according to that the training will be provided. There are certain factors which help the organization to know about the effectiveness of the training program. Manager's feedback, employee's feedback and etc.., which helps to know about the effectiveness of the training program. These factors help the organization to find the needs of the employees and what the organization needs to do for the employees in the future.

Value

The value of the training program depends on the feedback which is given by the employees to the organization. How much they learnt, what are the uses of the training program and how it will be useful for them in their future. Likewise the organization has to identify the needs of the employees by the survey given by them. It's more important for the company to know about the feedback of the employees. It will reflect in the status of the training program which has to be designed for the future training. If the satisfaction of the employees and company is high means the effectiveness of the training is also very high. The value of training reflects in both effectiveness and status of the company's training program. The training is provided by the company has the ability to help the employees to meet their future plan, increment and also promotion in their job. For the company the training program will meet their goal and make the employees to face the competition among the competitors

Methodology and Instrumentation

Sampling framework

The research is a census survey that evaluates the perception of employees towards the provided training and development program of manufacturing industry in Trichy. The sample size of the study is 427.

Pilot study:

A questionnaire was drafted to evaluate the employee's perception towards training and development program which comprises of different dimensions and they are personal demographic (7), status (13), effectiveness (9), and value (4). 60 employees were randomly selected and the data collection was made. After the data collection is over, reliability of the 26 variables under 3 dimensions was checked and the value of Cronbach's alpha for 26 conceptual items is 72.9% and it shows the dimensions achieve internal consistency and it is reliable. Finally, the questionnaire was raised to the final data collection.

Instrumentation and data collection

The finalised questionnaire after the pilot study is used for the final data collection without any change. The questionnaire comprises four dimensions personal demographic (7), status (13), effectiveness (9), and value (4). And the secondary data regarding the profile of the company and related reviews were collected, through internet and the researcher also visited the industry for the purpose of data collection.

Data analysis and Interpretation

After the final data collection was completed, the researcher conducted a computerised data analysis using statistical software namely SYSTAT13, IBM SPSS21 and IBM AMOS 22. At first the reliability of the variables is checked, then the Univariate and Multivariate normality test was performed to know, whether the variables follow the normal distribution. Finally, three types of structural equation model was proposed to bring out the employee perception towards training and development program in manufacturing industry and best among the three model is selected using selected information criteria.

Table-1 Reliability Statistics

Constructs	No. of items	Cronbach's Alpha
Status	13	0.866
Effectiveness	9	0.770
Value	4	0.693
Over all	26	0.877

Table:2 Test of Univariate Normality

Constructs name	Items	Shapiro-Wilk test	Anderson-Darling test
Status	Managers commitment	0.762	43.783
	Development of new skills	0.714	55.818
	Preserving training and development opportunities	0.694	59.605
	Way to achieve mission	0.654	68.862
	Satisfied with training and development	0.614	70.743
	Training and development towards goal	0.621	77.334
	Meets- employee needs	0.666	66.053
	Improve skills	0.636	75.996
	Individual importance	0.600	75.052
	Direction towards goals	0.636	76.391
	Broad selection of courses	0.601	83.686
	Continuous updates	0.637	70.493
	Participation regardless to position	0.649	68.252
Effectiven ess	Manager's feedback	0.695	59.836
	Subordinates feedback	0.713	55.387
	Responsibility of manager	0.652	71.005
	Training feedback	0.703	57.966
	Responsibility of employees	0.683	66.468
	Recognition	0.691	64.153
	Training and development by managers	0.697	55.675
	Activities to learn constantly	0.676	62.610
	Training and development for new position	0.595	80.011
Value	Well spent	0.449	121.668
	Worth the time and money	0.426	126.622
	Helps in practical use	0.382	134.435
	Training and development helps in promotion	0.352	138.402

p-value<0.01

Table-3 Multivariate test of Normality

Test name	Value
Mardia's Skewness	12,932.897*
Mardia's Kurtosis	45.826*
Henze Zirkler	3.588*

*p-value<0.01

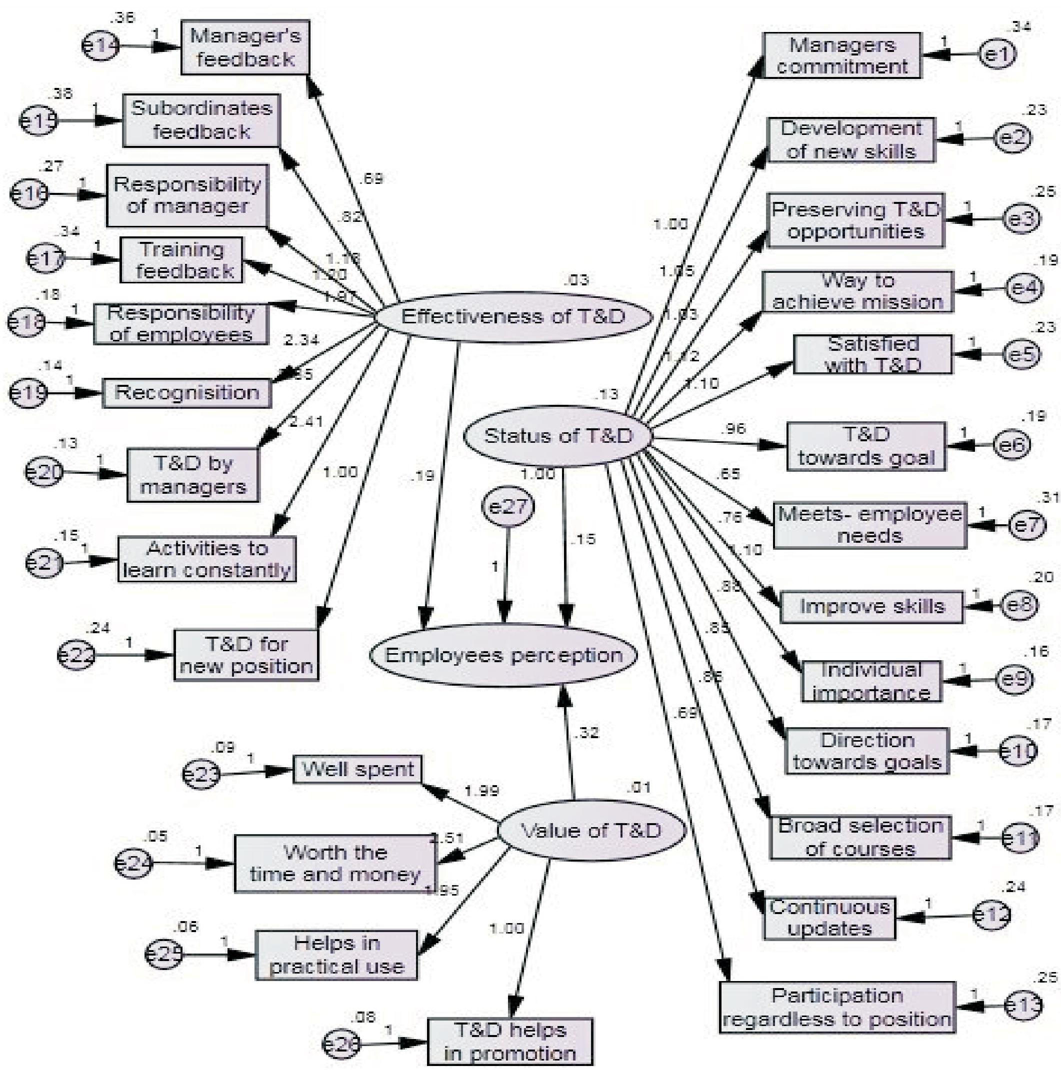

Figure-1: Multi-dimensional Structural Model -1 of Employee perception of training and development

Table- 4

Results of Multi-dimensional Structural Model -1 of Employee perception of training and development

Constructs name	Indicators	Un-standardized coefficient	Standard error	Standardized coefficient	Critical ratio
Status	Managers commitment	1.000	-	.530	-
	Development of new skills	1.052	.111	.625	9.447*
	Preserving Training and development opportunities	1.030	.112	.602	9.227*
	Way to achieve mission	1.117	.112	.682	9.942*
	Satisfied with Training and development	1.100	.114	.644	9.612*
	Training and development towards goal	.955	.101	.626	9.450*
	Meets- employee needs	.648	.096	.391	6.773*
	Improve skills	.761	.090	.523	8.414*
	Individual importance	1.101	.108	.711	10.169*
	Direction towards goals	.885	.095	.613	9.336*
	Broad selection of courses	.850	.092	.601	9.222*
	Continuous updates	.848	.099	.536	8.534*
	Participation regardless to position	.693	.092	.450	7.554*
Effectiveness	Manager's feedback	.694	.215	.193	3.221*
	Subordinates feedback	.818	.229	.221	3.572*
	Responsibility of manager	1.183	.243	.623	4.860*
	Training feedback	1.205	.259	.333	4.656*
	Responsibility of employees	1.969	.330	.623	5.960*
	Recognition	2.336	.379	.726	6.166*
	Training and development by managers	2.854	.456	.804	6.265*
	Activities to learn constantly	2.413	.396	.724	6.162*
	Training and development for new position	1.000	-	.328	-
Value	Well spent	1.995	.327	.597	6.099*
	Worth the time and money	2.514	.398	.794	6.318*
	Helps in practical use	1.946	.310	.671	6.282*
	Training and development helps in promotion	1.000	-	.364	-
Employees Perception	Status	.145	-	.033	-
	Effectiveness	.323	-	.053	-
	Value	.192	-	.036	-

RMR=.052 GFI=.652 AGFI=.591 PGFI =.555 RMSEA=.135 LL (RMSEA) =.131

UL (RMSEA) =.140 PCLOSE=.000 *p-value <0.001 AIC=2747.77 SBIC=2974.95

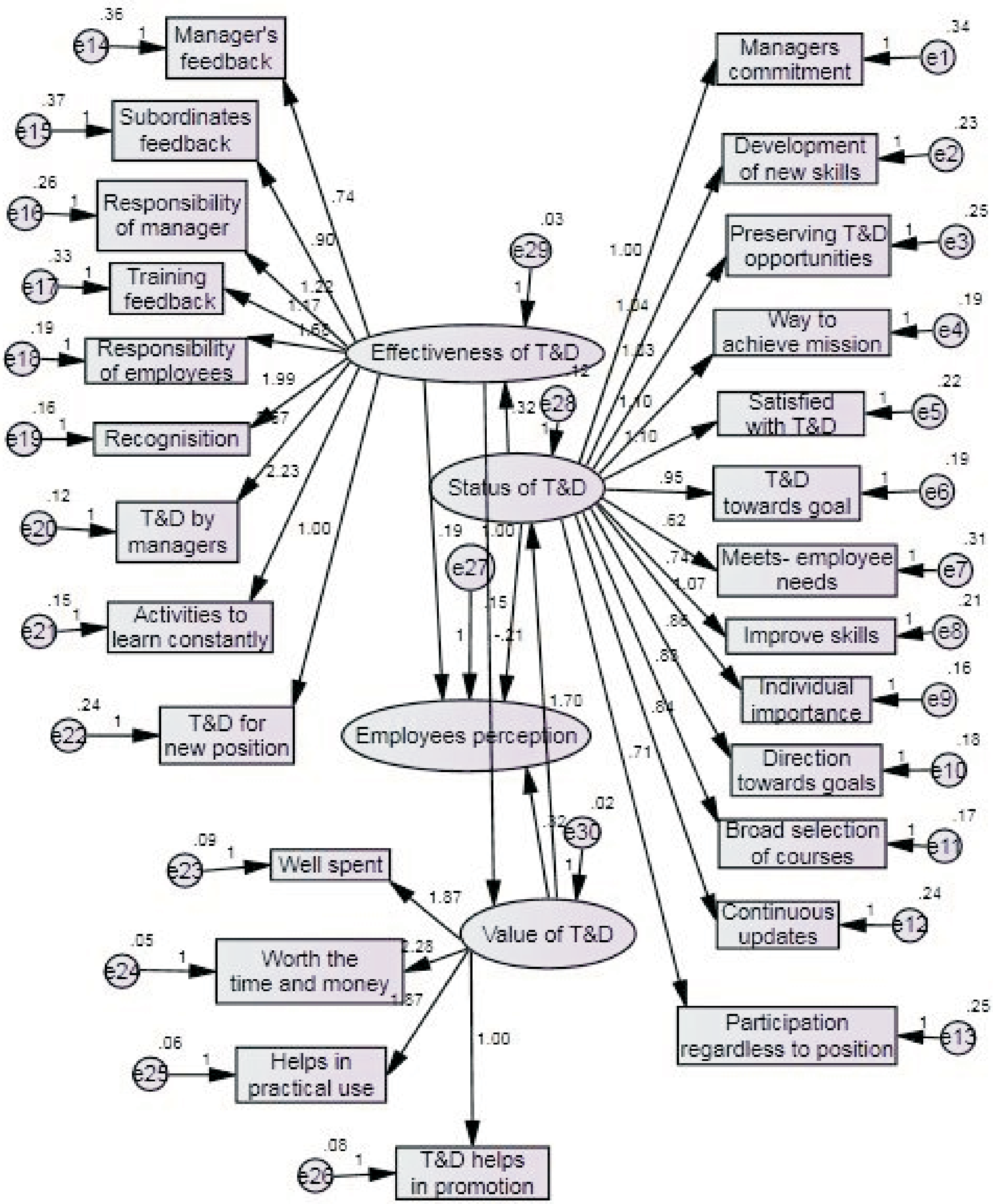

Figure-2

Multi-dimensional Structural Model -2 of Employee perception of training and development

Table-5

Results of Multi-dimensional Structural Model -2 of Employee perception of training and development

Constructs name	Indicators	Un-standardized coefficient	Standard error	Standardized coefficient	Critical ratio
Status	Managers commitment	1.000	-	.537	-
	Development of new skills	1.040	.108	.626	9.606*
	Preserving Training and development opportunities	1.025	.109	.607	9.421*
	Way to achieve mission	1.098	.109	.679	10.087*
	Satisfied with Training and development	1.104	.112	.655	9.873*
	Training and development towards goal	.949	.098	.630	9.641*
	Meets- employee needs	.619	.093	.379	6.660*
	Improve skills	.744	.088	.518	8.467*
	Individual importance	1.069	.104	.699	10.260*
	Direction towards goals	.863	.092	.606	9.413*
	Broad selection of courses	.833	.089	.597	9.319*
	Continuous updates	.841	.097	.539	8.706*
	Participation regardless to position	.706	.090	.465	7.827*
Effectiveness	Manager's feedback	.740	.197	.225	3.745*
	Subordinates feedback	.895	.213	.264	4.213*
	Responsibility of manager	1.216	.222	.406	5.479*
	Training feedback	1.170	.230	.353	5.084*
	Responsibility of employees	1.684	.265	.406	6.364*
	Recognition	1.989	.299	.675	6.652*
	Training and development by managers	2.665	.385	.820	6.926*
	Activities to learn constantly	2.225	.328	.729	6.777*
	Training and development for new position	1.000	-	.358	-
Value	Well spent	1.871	.290	.598	6.451*
	Worth the time and money	1.280	.336	.768	6.796*
	Helps in practical use	2.870	.279	.687	6.710*
	Training and development helps in promotion	1.000	-	.388	-
Effectiveness	Status	.319	.065	.632	4.920*
Value	Effectiveness	-.209	.090	-.324	2.319**
Status	Value	1.700	.394	.553	4.313*

RMR=.038 GFI=.664 AGFI=.602 PGFI =.560 RMSEA=.132 LL (RMSEA) =.127 UL (RMSEA) =.137 PCLOSE=.000 * p-value <0.001 **p-value <0.05 AIC=2613.85 SBIC=2853.20

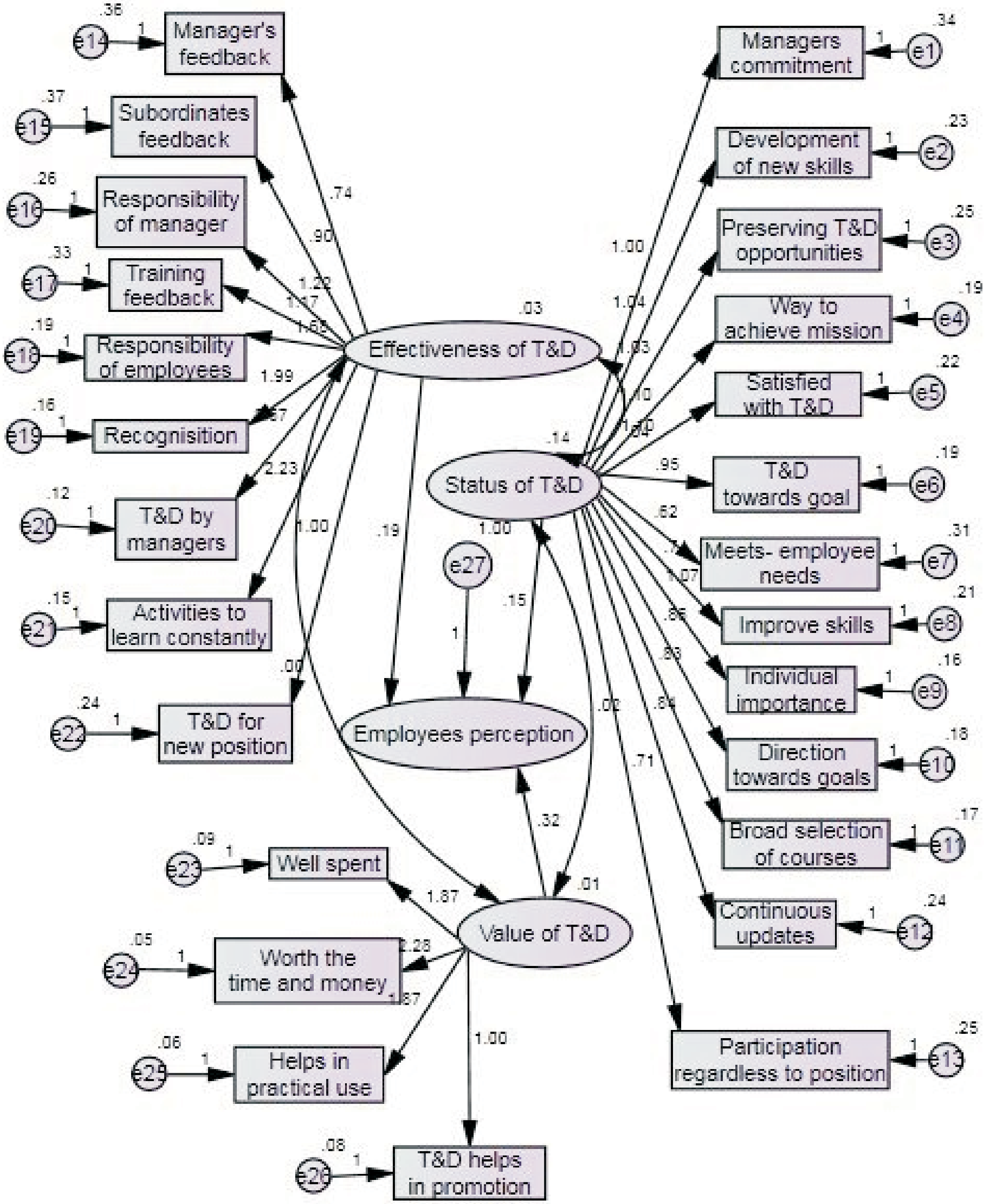

Figure-3

Multi-dimensional Structural Model -3 of Employee perception of training and development

Table-6

Results of Multi-dimensional Structural Model -3 of Employee perception of training and development

Constructs name	Indicators	Un-standardized coefficient	Standard error	Standardized coefficient	Critical ratio
Status	Managers commitment	1.000	-	.537	-
	Development of new skills	1.040	.108	.626	9.606*
	Preserving training and development opportunities	1.025	.109	.607	9.421*
	Way to achieve mission	1.098	.109	.679	**10.**087*
	Satisfied with training and development	1.104	.112	.655	9.873*
	training and development towards goal	.949	.098	.630	9.641*
	Meets- employee needs	.619	.093	.379	6.660*
	Improve skills	.744	.088	.518	8.467*
	Individual importance	1.069	.104	.699	**10.260***
	Direction towards goals	.863	.092	.606	9.413*
	Broad selection of courses	.833	.089	.597	9.319*
	Continuous updates	.841	.097	.539	8.706*
	Participation regardless to position	.706	.090	.465	7.827*
Effectiveness	Manager's feedback	.740	.197	.225	3.745*
	Subordinates feedback	.895	.213	.264	4.213*
	Responsibility of manager	1.216	.222	.406	5.479*
	Training feedback	1.170	.230	.353	5.084*
	Responsibility of employees	1.684	.265	.582	6.364*
	Recognition	1.989	.299	.675	6.652*
	training and development by managers	2.665	.385	.820	6.926*
	Activities to learn constantly	2.225	.328	.729	6.777*
	training and development for new position	1.000	-	.358	-
Value	Well spent	1.871	.290	.598	6.451
	Worth the time and money	2.280	.336	.768	6.796
	Helps in practical use	1.870	.279	.687	6.710
	training and development helps in promotion	1.000	-	.388	-
Employees Perception	Status	.145	-	.036	-
	Effectiveness	.192	-	.053	-
	Value	.323	-	.039	-

RMR=.038 GFI=.664 AGFI=.602 PGFI =.560 RMSEA=.132 LL (RMSEA)=.127 UL (RMSEA) =.137 PCLOSE=.000 * p-value <0.001

AIC=2613.85 SBIC=2853.20

Table 1 shows the reliability of dimensions and overall conceptual variables. The dimensions are status, efficiency and values. The result of Cronbach's alpha shows the variables and dimension are very reliable and so the further analysis is continued towards the objective of the study. Table 2 visualizes the result of Shapiro-Wilk test and Anderson Darling test for checking the univariate normality of the items under three different dimensions such as status (13), effectiveness (9), and value (4). From the table it is confirmed that the items are fully departed from univariate normality at 1% significant level. This shows the items are non-normally distributed and it followed an abnormal distribution hence the researcher assume all the items followed the univariate normal distribution. Table 3 exhibits the result of multivariate test of normality such as Mardia's Skewness, Mardia' Kurtosis, Henze Zirkler. These tests are valid under the assumption that all the items are inter correlated, the results of the test confirm that the items are deviated from normality, and it followed a multivariate non normally distributed and it followed up normal distribution. Hence the researcher assumes all the items follow a multivariate normal distribution and this assumption was carried out due to a further analysis. The Table 4 visualizes structural equation modelling of dimensions of employee perception in training and development. The result of structural equation model has a moderate goodness of (GFI =0.652), RMSEA is 0.135 and PCLOSE is 0 which shows the results are reliable. The results show that, in training and development program each employee is given importance at their work (0.699). The employees also feel that the program conducted is focussed towards the mission of the organisation. The employees have their own needs which are not met at the time of attending training and development program which has a low-co-efficient of 0.391. In the organisation the manager take effort to arrange training and development programs which are necessary for the employers for the nature of work (0.804). The employees are properly recognised and activities for consistent learning, creates effectiveness in the training and development program (0.726 & 0.724). The feedback of training and development program from managers and subordinates is not effective and these feedbacks should be developed to identify any problem in the training and development program. In the case of the value received by the employees, the time spent by the employees and the money spent by the management, are worth spending, which also helps in practical use at their work. Any how the training and development programs do not help in any promotion for the employees. The above table visualizes structural equation modelling of dimensions of employee perception in training and development. The result of structural equation model has a moderate goodness of (GFI =0.664), RMSEA is 0.132 and PCLOSE is 0 which shows the results are reliable. The results show that, in Training and development program each employee is given importance at their work (0.699). The employees also feel that the program conducted is focussed towards the mission of the organisation. The employees have their own needs which are not met at the time of attending training and development program which has a low co-efficient of 0.379. In the organisation the manager takes effort to arrange training and development programs which are necessary for the employers for the nature of work (0.820). The employers are properly recognised and activities for consistent learning create effectiveness in the training and development program (0.675&0.729). The feedbacks of training and development program from managers & subordinates are not effective and these feedbacks should be developed to identify any problem in the training and development program. In the case of the value received by the employees the time spent by the employees and the money spent by the management are worth spending, which also helps in practical use at their work. Any how the training and development programs do not help in any promotion for the employees. The above table visualizes structural equation modelling of dimensions of employee perception in training and development. The result of structural equation model has a moderate goodness of (GFI =0.664), RMSEA is 0.132 and PCLOSE is 0 which shows the results are reliable. The results show that, in training and development program each employee is given importance at their work (0.699) and the training methods to achieve their goal (0.679). The employees also feel that the program conducted is focussed towards the mission of the organisation. The employees have their own needs which are not met at the time of attending training and development program which has a low co-efficient of 0.379. In the organisation the manager takes effort to arrange training and development programs which are necessary for the employers for the nature of work (0.820). The employers are properly recognised and activities for consistent learning, create effectiveness in the training and development program (0.729 and 0.675). The feedbacks of training and development program from managers and subordinates are not effective and these feedback should be developed to identify any problem in the training and development program. In the case of the value received by the employees, the time spent by the employees and the money spent by the management, are worth spending, which also helps in practical use at their work. Any how the training and development programs do not help in any promotion for the employees.

Suggestion

Status

The organisation has to take steps to understand the needs and wants of the employees and to conduct training programs which meets their needs. The management has to conduct some training programs for all along with the top level people, it helps them to make them to know each other and to create a friendly environment in the working area. It also makes some difference and reflects in their work. The management has to give more importance in updating new technology in their training program. Providing training program related to their interpersonal skill helps in creating a good working culture and environment in the organization. If the manager increases his commitment towards training program, it will give a good result in their production. Not only the manager but also the organization takes steps to show their commitment in introducing new techniques in their training program, while organization showing commitment creates some close bonding between the employees and organization. Commitment shown by the management towards the training programs will reflect in the development of skills of the employees. An appropriate mechanism should be evolved for assessing the level of understanding of the trainees and to ensure that the doubts are properly clarified. In the competitive environment by giving a proper training, we can achiever success.

Effectiveness

Without receiving the feedback form the organization it will not be to identify the uses of the training program. The feedback shows the quality of the training and how it reaches the employee and what are the changes to be done in that program. There is a good relationship with the manager and their sub ordinates. It is clearly shown in the table. By conducting training program which meets the needs of the employees helps them to extend the same relationship to the organization. Measuring the effectiveness of a training program is more important for an organization, it acts as a mirror to reflect the ideas and thoughts of employees. The company has to survey the employees to know their ideas and in what sector they have to improve their training. It helps to know what development it makes in them. The organization has to improve the training which is provided for the new joining employees. They have to use the feedback of previous training as a scale for their next training programs and have to make changes according to the requirement of employees. The company should ensure that all the trainees are provided adequate opportunities to apply the new knowledge they have acquired and new techniques they have learned

Value

The training program conducted by the organization is mainly focused on developing the skills which is needed for the organization, they have to give training to develop their supervisory, managerial skills of the employees, which help them in their promotion. The values are very high among the employees about the organization, the top authority has to take continuous steps to maintain the value of their firm among their employees. The organization has to provide training which is useful for their promotion and career development. The employees also feel that the time and money spent for their training is worth, by providing the needed training program, helps to increase the value. There is some interval between the training programs, the company has to take it as serious concern and try to provide training program in regular basis. By assessing this suggestion, it will make some changes in the production as well as the development of employees.

Conclusion

The employee perception of training and development in industry was made and preferred suggestions are given. Among the three proposed models, model no-2 and model no-3 is best according to Akaike information criterion and Swartz Bayesian information criterion. So, any of these models can be used to measure Employee perception towards training and development of a manufacturing industry. Through this study it has been found that the training and development programmes have enhanced productivity, motivation level, and morale of employees and so on. In spite of some negative findings the company has a strong base to improve its training and development activities. If the company carries out the suggestions and recommendations offered by the research, without doubt the company would do a lot of wonders through training and development programmes.

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Annexure

Questionnaire

A study on employees perception of training and development in Manufacturing industry

Personal demographic:

1 Age:
20- 25 ☐ 26-30 ☐ 31-40 ☐ 41-50 ☐ Above 50 ☐

2 Gender:
Male ☐ Female ☐

3 Marital status:
Married ☐ Unmarried ☐

4 Educational qualification:
SSLC ☐ ITI ☐ HSC ☐ Diploma ☐ others ☐

5 Designation:
supervisors ☐ skilled ☐ unskilled ☐

6 Experience:
Below 5yrs ☐ 5-10yrs ☐ 10-15yrs ☐ above 15 yrs ☐

7 Monthly income:
Below 10000 ☐ 10001-15000 ☐ 15001-25000 ☐ 25001-35000 ☐ above 35001 ☐

Please tick the appropriate box to indicate your degree of agreement

1= Strongly disagree 2= disagree 3= Neither agree nor disagree 4 = agree 5 = Strongly agree

STATUS OF TRAINING AND DEVELOPMENT

8	Your company's top manager show commitment to training and development by spending time promoting and delivering it.	1	2	3	4	5
9	Company's manager strongly support the development of new skills and Knowledge among all levels of employees	1	2	3	4	5
10	Even during budget cuts, your company top managers do all they can to preserve training and development opportunities for their employees	1	2	3	4	5
11	Your company's top managers see training and development as an important way of helping the company to achieve its mission	1	2	3	4	5
12	In general I am satisfied with the range of training and development opportunities available	1	2	3	4	5
13	The kinds of training and development activities that are encouraged clearly relate to what top Managers are trying to accomplish for your company	1	2	3	4	5
14	The company provides a program of training and development activities that meets the needs of Employees	1	2	3	4	5
15	In general, the company supports me in my efforts to continuously improve my knowledge and skills	1	2	3	4	5
16	Company managers help employees meet personal training and development goals and needs	1	2	3	4	5
17	Your company's top manager's are closely involved in determining the direction and goals for the company training and development activities	1	2	3	4	5
18	The company makes available a broad selection of courses and other training and development activities	1	2	3	4	5
19	The company continuously updates and improves its training and development programs	1	2	3	4	5
20	There are some training and development activities that everyone in the company participants in, regardless of position	1	2	3	4	5
EFFECTIVENESS OF TRAINING AND DEVELOPMENT						
21	Managers are asked to provide feedback on the effectiveness of the training and development by their subordinates	1	2	3	4	5
22	Subordinates are asked to provide feedback on the effectiveness of the training and development received by their managers	1	2	3	4	5
23	Managers are held accountable for following up and encouraging their employees to apply what they've learned through their training and development activities	1	2	3	4	5
24	After employees receive training and development, they are asked to provide feedback on how much they learned	1	2	3	4	5
25	Employees are held accountable for using what they've learned in their training and development activities	1	2	3	4	5
26	Individuals are publicly recognized for their training and development accomplishments	1	2	3	4	5
27	Company managers personally provide training and development **for** their employees	1	2	3	4	5
28	Structured learning activities are built into the job so that employees are constantly learning	1	2	3	4	5
29	Following hiring or selection for a new position, there is a requirement to take training and development targeted to the new job	1	2	3	4	5

VALUE OF TRAINING AND DEVELOPMENT						
30	The time spend on training and development is time well spent	1	2	3	4	5
31	The training and development activities supported by the company are worth the time and money spent on them	1	2	3	4	5
32	Training and development activities provide learning that is practical for use on the job	1	2	3	4	5
33	Training and development gives employees an opportunity to learn the skills and behaviors that will help them to get rewarded and promoted	1	2	3	4	5

Stress: Among Radiographers

D. Rajan MBA, M.Phil, Ph.D.

Abstract

Abstract: This descriptive research work has been undertaken in Tirunelveli city, Tamiladu to identify and differentiate sources of stress, impact of stress and coping strategies of radiographers. Using stratified sampling technique the researcher has stratified the subject into two divisions namely radiographers working in hospital and radiographers working in diagnostic centre. Using judgement sampling technique the researcher has sampled 80 radiographers from both divisions. Sources of stress have been identified and compared under two dimensions namely organization related stressors and radiographer's specific stressors. The study has administered mean and standard deviation to analyse data.

Keywords: *Stress, Radiographer, Health, Coping, Tirunelveli*

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Occupational stress has increased risks of work-related diseases and accidents in both developed and developing countries that have experienced rapid industrialization (Manshor et al., 2003). In the first half of the 1990s nurses, midwives and other health care workers topped the record board for the most female suicides in the United Kingdom (Day, 1995). The study of Randolfi (1997) for instance revealed that close to 70% of workers reported that stress caused health problems that lead to decreased productivity. For instance, in the US, industries spend US $69 billion annually on stress-related costs (Manning and Jackson, 1996).

Job stress is the physical and emotional responses that happen when the employee's capabilities and resources cannot be coped with the demands and requirements of their job (Alves, 2005; Bianchi, 2004; Lindholm, 2006; Nakasis and Ouzouni, 2008). It has been known as a serious health issue for organizations and employees. It leads to negative consequences like anxiety, headache, stomach distress and cardiovascular disease (Spector PE, 2002). Sapountzi- Krepia (2003) stated that stress is recognized as a major health hazard of the contemporary century and undertakes diverse conditions such as psychosomatic diseases, behavioural changes, and is a major contributor to disturbances in ones emotional, social and family life. Occupational stress if not managed properly may lead to increase in absentee rates, internal conflicts and low employee morale (Christo and Pienaar, 2006).

Work stress is a major contributor to absenteeism, low employee morale, high accident and turnover rates as well as increasing medical expenses of many organizations (Wahab, 2010). It is a big threat to the quality of work force in organizations (DYCK, 2001). The good performers in organizations may tend to quit when they start experiencing symptoms of occupational stress. This turnover affects the organization adversely in increasing the recruitment and selection costs of the organization (Ongori, 2007; Katherine et al., 2008).

Diagnostic services play a major role in the health service and it is an important part of medicine. Among the diagnostic services radiography occupied a vital role in detecting the disease and broken bone. Radiographer or medical imaging technologist is a trained health professional who performs medical imaging by producing high x-ray pictures or images in order to diagnose and treat injury or disease. They are responsible for producing high quality medical images that assist medical specialists and doctors to diagnose or monitor a patient's injury or illness. They use x-ray, computed tomography, magnetic resonance imaging and ultra sound to create images of body parts and organs for diagnostic purpose. The role of radiography varies depending on the type of x-ray the patient needs.

A radiographer's role is challenging, rewarding and highly skilled. Radiographers become part of a vital group of medical professionals with specialist training and highly developed skills. There is significant patient contact and a radiographer plays an important part in improving patient outcomes and experiences. Radiographers are of two types, namely diagnostic radiographer and therapeutic radiographer. Diagnostic radiographers work within the radiology department which includes x-ray, ultrasound, computed tomography and magnetic resonance image. They provide a service for most departments within the hospital including accident and emergency, outpatients, operation theatre and wards. Close liaison and collaboration with a wide range of other health care professionals is therefore vital. Whereas, the therapeutic radiographers work closely with doctors, nurses, physicist and other members of the oncology and other medical and surgical specialists to treat the patients. Thus, the radiographers who play a significant role in health care service has not been given a major consideration in their professional life in terms of salary, recognition and so on in the second tier city like Tirunelveli.

Tirunelveli city has attained a remarkable improvement in the health care sector in the past few years. Though the number of hospitals, diagnostic centers and pharmaceuticals has increased in a significant number the human resource practice in these organizations are still under developed. Long working hours, poor salary, unhealthy shift system, inadequate welfare facilities are some of the examples to support that statement. The radiographers are not exempted from undergoing these factors. Hence, this study aims at identifying and differentiating sources of stress affecting radiographers and its effect on the health of the radiographers.

Combined, coordinated and supportive nature of work of medical, paramedical and nonmedical personnel is not only vital for diagnostic, medical and surgical care of the patients but also for smooth functioning of the hospital. It is inevitable for all of them to possess the skills such as team spirit, communication, criticism tolerance, patience, emotional stability and timely taking decision in order to deliver quality service for the patients. Radiographers have occupied major place in paramedical service and they contribute in a significant way in patient care activities of the hospital as well as diagnostic centers.

Radiographers encounter number of difficulties in working place. Continuous exposure to the radiation, long working hours, shift work, over work load, frequent interruption by other departmental staffs, blaming, complaint and angry nature of the patients are some of them. These all are the important factors causing stress among them. As radiographers are assisting in a significant way to doctors and surgeons for their medical and surgical procedure, it is important to create stress free environment for them. It is evident that stress produces number of health related problems such as aches, diabetes mellitus, hypertension, cancer and so on. Besides to these, continuous exposure of radiation also causes cancer and infertility. These effects further not only cause turnover of the employees but also deteriorate diagnostic and patient care functions of the organization. Moreover, high employee turnover further enhances recruitment and training cost of both hospitals and diagnostic centers. In addition to health, stress also affects memory, concentration, team spirit, coordination and decision making skills of an employee. Deterioration of concentration and decision making skill will make them commit mistakes in their working process such as positioning of the patients for procedures, alignment of intensity of the radiation, instruction to the patients, and report preparation. These factors not only affect the accuracy of the diagnosis of the patients but also threaten the safety of the patients. In view of these reasons, the present study is undertaken to analyze and compare the sources of stress and impact of stress on health of the radiographers working in both private hospitals and private diagnostic centers.

The study has covered Tirunelveli city, Tamilnadu. Radiographers qualified with DMRT (Diploma in Medical Radiographer Technology) and CRA (Certified Radiological Assistance) have been focused. Radiographers working in private multi speciality hospitals and diagnostic centers have been covered. The study has focused the variables namely organization related stressors and radiographer's related stressors, health and Lazarus and Folkman coping strategies.

There are four reasons for undertaking this present study in study area. a) The imbalanced ratio between the radiographers and the patients. This is because lack of availability of institutions offering radiography courses. The out coming students also migrate to big cities preferring high salary, less working hours and career development. Due to these reasons the work load is falling on remaining radiographers. b) Impact of stress: It creates heart diseases, hypertension, peptic ulcers, sickness, alcoholism, depression, suicidal tendencies, and anxiety as well as other mental disorders (Christo and Pienaar, 2006). c) Effects of radiation: Due to the effect of radiation, many radiographers especially females are moving towards other jobs. d) Poor human resource management practice: Though there have been a profound development in health care sector in study area, practice of human resource management is still undeveloped. Government norms with regard to the salary, working hours, welfare facilities are not being followed properly.

The analysis and findings of this study will provide an opportunity for the radiographers working in both kinds of organizations to know about the various stressors involved in their job and its impact on their health. Thus, it helps them to develop the coping strategy to face the stress and knowledge to protect their health from stress as well as radiation and thereby improve efficiency in the work place.

The findings of the study will be helpful for hospitals and other similar organizations to enhance the employees' health and their life quality by controlling and eliminating stressors and establishing and strengthening the required facilities.

It will also be helpful for the human resource practitioners to establish the policy with regard to the stress prevention and management programme such as provision of training, counselling and development of welfare facilities to improve the quality of the care provision.

It will be the base for future researches to get deep insight into the problem and will serve as a source of secondary data for future research in this related area.

This study has been done in Tirunelveli city. Tirunelveli also known as Nellai, and historically (during British rule) as Tinnevelly, is a city in the Indian state of Tamil Nadu. It is the headquarters of the Tirunelveli District. It is situated 700 kilometers (435 miles) southwest of the state capital Chennai. It is located in the southern-most tip of the Deccan plateau. Tirunelveli is an important junction in the National Highway No 7 connecting India from the North to South (Kashmir to Kanyakumari). As of 2011 census of India, Tirunelveli has a total population of 474,838. Males constitute 49% of the population and females 51%.

The objectives of this research are given as follows.

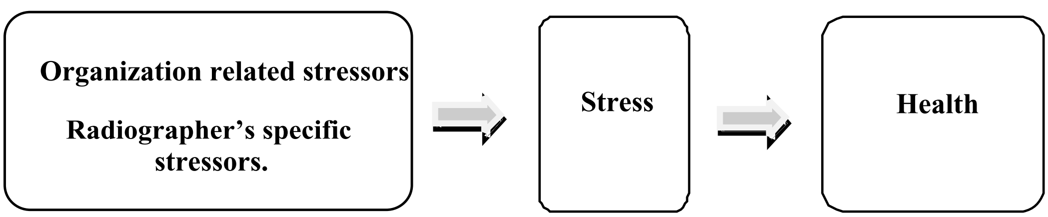
i. To identify and differentiate sources of stress of radiographers working in both hospital and diagnostic centers

ii. To analyze and compare the impact of stress on health of the radiographers working in both hospital and diagnostic centers

iii. To understand and differentiate the coping strategies adopted by the radiographers

iv. To offer suitable suggestions to control stressors and to manage stress

The conceptual framework of the study is given as follows.



REVIEW OF LITERATURE

1.1 Stress

Occupational stress is defined as the perception of a discrepancy between environmental demands (stressors) and individual capacities to fulfill these demands (Topper, 2007). It is interaction between work conditions and an individual characteristic that needs of workplace is more than individual ability (Hagh Shenas, Ali Mohammad, 1996). Selye (1956) reported that stress in not always negative or harmful and indeed, the absence of stress is death. He used the term 'stressor' to describe the force that when acting to a body, creates stress. Stress is defined as a produced tension, which derives from the imbalance between what is demanded and offered to satisfy this demand. He also mentioned that some amount of stress is necessary to generate enthusiasm and creativity for optimal productivity. Intense or too much stress in work environment poses great risk to workers' safety, health and emotional stability.

Cummings T.G. and Cooper C.L. (1998) indicated that stressor and stress development is a temporal situation and they have also said that what is perceived as distressful situation for someone may be eustressful for someone else. Job stress arises when high job demands (especially work overload and time pressure) are combined with low job control. Job control is defined as the ability employees have, to take decisions themselves about how they will achieve their job demands (Karasek R.A., 1979). Roman Liu D. et al., (2001), defined stress as an interference disturbing an individual's well being physically and mentally. Occupational stress contributes to low motivation and morale, decrease in performance, high turnover, sick leave, accidents, low job satisfaction, low quality products and services, poor internal communication and conflicts (Schabracq and Cooper 2000; Murphy, 1995; McHugh, 1993; Hobfoll S.E., 1989).

1.2 Health

According to World Health Organization 1948, "Health is a state of complete physical, mental and social well being and not merely an absence of disease or infirmity" (Park K., 2000). Disease is a physiological or psychological dysfunction.

Mental health has been defined as "a state of balance between the individual and the surrounding world, a state of harmony between oneself and others, a coexistence between the realities of the self and that of other people and that of the environment" (Park K., 2000).

The state of physical health implies the notion of 'perfect functioning' of the body. The signs of physical health in an individual are: a good complexion, a clean skin, bright eyes, lustrous hair with a body well clothed with firm flesh, not too fat, sweet breath, good appetite, sound sleep, regular activity of bowels and bladder and smooth, easy, coordinated bodily movements (Park K 2000).

1.3 Coping

Coping is the way in which employees respond to stressful situation. It has been described as any cognitive or behavioural efforts to manage, minimize, or tolerate events that individuals perceive as potentially threatening to their well-being (Folkman and Lazarus, 1980). Coping has been classified as two types, namely Problem-focused or approach coping and emotion-focused or avoidant coping.

Problem-focused or approach coping happens when efforts are directed at solving or managing the problem that is causing distress. It includes strategies for gathering information, making decisions, planning, and resolving conflicts. This type of coping effort is usually directed at acquiring resources to help deal with the underlying problem and includes instrumental, situations specific and task-oriented actions. Problem focused forms of coping are likely to be associated with lower levels of negative health outcomes and it is positively related to satisfaction and health. Confrontative coping, seeking social support and plantful problem solving are the dimensions of problem focused coping. Problem-focused coping can even increase rather than decrease stress during organizational change (Ashford, 1988).

Emotion-focused or avoidant coping is coping that is directed at managing or reducing emotional distress, which includes cognitive strategies such as looking on the bright side, or behavioural strategies such as seeking emotional support, having a drink, or using drugs. Emotion focused forms of coping such as self blame, wishful thinking, escape or avoidance are likely to be associated with increased negative health. Attempts at self control, distancing, positive reappraisal, accepting responsibilities and escape or avoidance, including wishful thinking and short term alleviating measures such as smoking, drinking alcohol are the dimensions of emotion focused coping (Lazarus and Folkman, 1984; Endler and Parker, 1990). The emotion- focused strategies can therefore be adaptive in handling the feelings of powerlessness in an uncertain situation (Callan, 1993).

1.4 Relationship between Stress and Health

There is strong indirect evidence that stressors (job characteristics) affect human health. It is also assumed that there is a strong relationship between working experiences and psychological and emotional responses (Ganster D.C. and J. Schaubroeck, 1991).

Stress related physical illness include heart disease, migraines, hypertension, irritable bowel syndrome, muscle - back and joint pain, duodenal ulcer (Wong D. et al., 2001), coronary heart diseases and cancer (Cohen S. and M. Williamson, 1991).

Psychological problems such as anxiety, tiredness, job dissatisfaction, depression and even physiological ailments like high blood pressure, constant malaria, and head ache are the result of stress. Psychological problems that are frequently brought on by work-related stress include: fatigue, low self-esteem, irritability, depressive and acute anxiety disorders and posttraumatic Stress disorder (CSP, 2004).

Short term symptoms include headaches, muscular tension, chest pains, indigestion, palpitations, disturbed sleep and increased susceptibility to respiratory infections. Long term illnesses attributable to work-related stress include high cholesterol and increased risk of cancer, diabetes and asthma (CSP, 2004).

1.5 Previous Studies Related to Stress

Devi R. and D. Venkatarama Raju, (2013) made a study, "A study on Organizational Stress of the Employees at Work Place with Reference to Chennai." The result of the study revealed that lack of holiday rest, lack of promotion and incentives, increased work load, lack of job satisfaction, peer conflicts, suspension or dismissal from job were the factors causing high stress. The result also showed that target pressure, heavy responsibility and superior pressure were the factors causing moderate stress. The hypothesis of the study proved that there was no significant relationship between gender and coping strategies followed by employees in the organization.

Stafyla Amalia et al., (2013) studied "Gender differences in work stress Related to Organizational Conflict and Organizational Constraints: An Empirical Research." The study sampled 231 Greek adults including 94 men and 137 women. The result explained that male experienced more stress in interpersonal relationship and organizational constraints than female. Men had disagreements with their colleagues than women and also they had rude treatment from their colleagues. Men also had stress because of incorrect instructions, inadequate equipment or supplies or lack of necessary information and interruption than women.

Rajan D. (2012) examined stress of radiographers working in private multi speciality hospitals in Tirunelveli city, Tamilnadu. The study analyzed sources of stress and impact of stress on health. The result of the study found that inadequate manpower, insufficient salary and inequality in shift work were the foremost organization related stressors whereas fear of exposure to radiation, lack of protective devices of radiation and unavailability of doctors for intravenous injection were the foremost radiographers' specific stressors. Besides, the study identified that tired, exhausted, back ache and head ache were the foremost impact of stress on health. Talking to someone else and going for a walk were the foremost coping strategies adopted by radiographers working in private multi speciality hospitals.

Dar Laiba (2011) identified the role of different factors of job stress and to investigate the level of stress and demonstrate the effects of stress in the work place. The findings of the study showed that job stress happen due to the factors such as undervalued, work place victimization or bullying, work home interface, fear of joblessness, exposure of traumatic incidents at work and economic instability among the target population. The study demonstrated that stress resulted in poor concentration, mental block and poor decision making skills. The result revealed a negative relationship between job stress and employee's job performance and shows that job stress significantly decreases the employees' job performance. The study explored the employees' job performance with demographic variable resulting that male employees are highly stressed than female. The result also showed that male posses more stress bearing capacity than female and stress increases with the designation. The study has given suitable suggestions to reduce the stress in the work place.

Mark G. and A. P. Smith, (2011) revealed that negative coping characteristics such as self blame, escape avoidance and wishful thinking had significant positive correlation with anxiety and depression. Negative job characteristics such as job demands and extrinsic efforts correlated positively with anxiety and depression where as positive job characteristics such as skill discretion, decision authority, intrinsic reward and social support had significant negative correlation with anxiety and depression. Intrinsic reward was negatively associated with anxiety and depression. Extrinsic effort was positively associated with anxiety and depression. Stress at work had caused an existing illness worse and it affected the health negatively.

Liu W.W. et al., (2010) listed the top five stressors of emergency department nurses were quantity of injuries, physician absent when a patient badly ill, insufficient work force, adverse events occur when busy and preparing case reports. Emotion focused coping behaviour was closely related with the interpersonal relationship and work load stressors. Majority of the respondents adopted problem oriented approaches to deal with job stress rather that emotion oriented approaches and top five coping behaviour the adopted were accepting it as experience and avoid it in the future, examining the outcomes carefully, seeking advanced learning or training for improvement, identifying the causes of problems and solving the problem using own experience.

Susanne Sehlen et al., (2009) in his study reported that physicians, nurses and radiographers were mostly stressed by structural conditions and compassion while physicists were stressed although by a much lower level by structural conditions and problems with colleagues. The study also revealed that high documentation work load and too much office work negatively influenced job satisfaction and diminished patient care. Time pressure, under payment and high physical work load, having inadequate staffing to do the job properly, feeling under pressure to make deadlines and having conflicting demand on time were major determinants of job stress. Working at shift, and weekends or not getting free time compensation for working hours are the reason for more job distress.

It is clear from the inference of these studies that stress is an inevitable and unavoidable component in the occupational life. Stress, the principal component of life, has the nature of motivating and demotivating the employees. Therefore, in this study stress is viewed as a perception of an employee towards the organizational culture, working condition and organization policies and procedures that affect the health of the employee negatively.

It is also clear from above discussed previous studies that the study undertaken in the study area previously talked about the stress of the radiographers working in private multi speciality hospital alone and it did not cover the radiographers working in private diagnostic centers. Therefore, research gap is evident to study radiographers working in diagnostic centers. Hence, the present study is undertaken as comparative study covering radiographers working in private diagnostic centers also along with radiographers working in private multi speciality hospitals.

RESEARCH METHODOLOGY

i) Research design

This survey based research has adopted descriptive research design.

ii) Sample and Sampling Technique

The sample of this study is radiographer. Sampling has been done in two phase. In the first phase, using stratified random sampling technique the researcher stratified the subject into two groups: the radiographer working in private multi speciality hospital and the radiographer working in private diagnostic centre. In the second phase, using judgement sampling technique the researcher sampled 80 radiographers from both divisions (40 from private multi speciality hospitals and 40 from private diagnostic centers).

iii) Methods of Data Collection

The primary data were collected through structured questionnaire constructed by the researcher and personal discussion with respondents. The questionnaires were distributed to the selected respondents in person by the researcher and they were collected from them after a period of two weeks. The researcher also made some discussion with respondents in order to collect primary data. The secondary data for this study have been collected from various research journals, books and websites.

iv) Instrumentation

The questionnaire employed to collect primary data consisted of four parts. Part ‘A’ that talked about profile of the respondents, part ‘B’ that dealt with sources of stress of radiographers, part ‘C’ that comprised impact of stress and part ‘D’ that discussed about coping strategies. The questionnaire (part B, C and D) has been made with Likerts five points scale namely Strongly Agree, Agree, No Opinion, Disagree, and Strongly Disagree. The points had been allocated for them as 5, 4, 3, 2 and 1 respectively.

v) Tools of Analysis

The tools administered to analyze the data are given as follows.

a) Mean and Standard Deviation

In order to identify and compare souuces of stress, impact of stress and coping strategies, mean and standard deviation have been employed have been employed. Their formula is given as follows.

Mean: $\mu = \Sigma(X)/n$, where ‘$\Sigma(X)$’ is sum of all data valued and ‘n’ is number of data items in the sample.

Standard Deviation: $\sigma = \sqrt{\frac{1}{N}\sum_{i=1}^{N}(x_i - \mu)^2}$ where ‘σ’ is the standard deviation of the sample, ‘$\Sigma(X)$’ is sum of each value in the data set, ‘μ’ is mean of all values in the data set and ‘N’ is number of values in the data set

b) Extent of Perception

The extent of perception of the respondents towards sources of stress, impact of stress and coping strategies being adopted have been analyzed as follows.

(i) High perception: scores above (arithmetic mean + standard deviation).

(ii) Moderate perception: scores ranging from (arithmetic mean - standard deviation) to (arithmetic mean + standard deviation); and

(iii) Low perception: scores less than (arithmetic mean - standard deviation).

RESULTS AND DISCUSSION

2.1 Analysis and Results

Table 2.1: Demographic Characteristics

S. No.	Measure	Item	Frequency	Percentage
1	Sex	Male	43	53.75
		Female	37	46.25
2	Marital status	Married	35	43.75
		Unmarried	45	56.25
3	Age	Below 25 years	11	13.75
		Between 25 and 30 years	34	42.5
		Between 30 and 35 years	22	27.5
		Above 35 years	13	16.25
4	Educational Qualification	DMRT	39	48.75
		CRA	41	51.25
5	Year of working experience	Below 1 year	14	17.5
		Between 1 and 3 years	31	38.75
		Between 3 **and 5 years**	22	27.5
		Above 5 years	13	16.25
6	Income level (Rs)	Below **6**000	15	18.75
		Between **6**000 and 8000	34	42.5
		Between 8000 and 10000	20	25

Source: Primary data

It could be indicated from Table 2.1 that among the respondents 53.75% are male and 46.25% are female. Of them, 43.75% of the respondents are married and 56.25% are unmarried. Moreover, 13.75% of the respondents are below 25 years of age, 42.5% are between 25 to 30 years of age, 27.5 % are between 30 to 35 years of age and 16.25% of the respondents were above 35 years of age. Furthermore, 48.75% of the respondents were qualified with DMRT (Diploma in Medical Radiographer Technology) and 51.25% are qualified with CRA (Certified Radiological Assistance). Besides, 17.5% of the respondents are below 1 year of experience, 38.75% are between 1 and 3 years of experience, 27.5% are between 3 and 5 years of experience and 16.25% of the respondents are above 5 years of experience. Overall, 18.75% of respondents are drawing below Rs.6000 of salary, 42.5% are between Rs. 6000 to 8000, 25% between Rs.8000 to 10,000 and 13.75% are drawing above Rs.10000 of salary.

Table 2.2: Organization Related Stressors

S. No.	Organization	Hospital					Diagnostic Centres				
		Mean	SD	Extent of Perception			Mean	SD	Extent of Perception		
				Low	Medium	High			Low	Medium	High
1	High work load because of inadequate manpower	24.57	6.48	16.67	67 33	16	27.43	5.33	17.67	66.67	15.67
2	Insufficient salary and it is not in par with work load and radiation exposure	24.38	5.45	21.67	54	24.33	26.81	5.45	16	70	14
3	Inequality in the shift work thereby increased work load	23.88	6.92	20	60.67	19.33	23.36	3.13	20	66.33	13.67
4	Long working hours	22.94	4.61	18.33	65.33	14.33	22.79	3.46	11.67	69	19.33
5	Inadequate space facilities to accommodate all manpower and equipments	21.42	6.73	15	69	16	21.27	4.69	19.33	66.33	14.33
6	Lack of recognition from the management and patients	21.39	4.44	16.67	69	14.33	21.37	5.36	16.67	66.33	17
7	Lack of support and co ordination of other departmental staffs	20.69	6.17	11.67	69	19.33	20.13	4.29	21.67	54	24.33
8	Lack of welfare facilities such as health insurance, health check up and so on	20.37	3.13	20	67.33	12.67	20.11	5.03	20	61.67	18.33
9	Inadequate and unfair increment and radiation allowance	20.26	3.11	19.33	70	10.67	20.09	4.24	17.67	70	12.33
10	Frequent changes in the organization policies and procedures	19.68	3.96	16	66.67	17.33	19.33	3.11	17	64.33	18.67
11	Conflict with other departmental staff	19.33	4.92	19.33	65	15.67	16.22	2.19	12.33	72.67	15
12	Lack of communication system to convey personal issues and departmental issues to management	18.46	6.92	17	60.33	22.67	14.11	5.21	17.33	69.33	13.33

Source: Primary Data

It could be understood from mean score of Table 2.2 that the stressors, high work load and inadequate salary have been highly experienced by radiographers working in diagnostic centers. The reason may be because of that the nature of function of diagnostic centers are taking x-ray, CT scan and MRI scan alone. The service of diagnostic centers is utilized by number of hospitals. Patients from multiple hospitals would be referred to diagnostic centers to take x-ray or scan. Thus, the radiographers working in diagnostic centers have regular and continuous work. At the same the radiology department in the particular hospital is utilized by the patients who visit to that particular department. Hence, the number of patients dealt with by radiographers is high in diagnostic centers than hospitals.

The stressors, conflict with other departmental staffs and lack of communication system have been highly experienced by radiographers working in hospitals than diagnostic centers. The reason may be due to that the number of departments and services are more in hospital. These facilities are less in diagnostic centers where only limited numbers of department are available. Moreover, the total number of staffs is more and the hierarchy level also is long in hospitals whereas the total number of staffs is less and hierarchy level also is short. Hence, conflict and communication related stressors have highly been perceived by radiographers working in hospitals than diagnostic centers.

Other stressors such as unequal shift work, long working hours, inadequate space, lack of recognition, lack of support and co ordination, lack of welfare facilities and frequent changes in organization policies and procedures have almost been experienced equally by radiographers working in both kind of organization. From the high response given to the above all mentioned stressors it could be clearly known that radiographers working in both kinds of organizations were facing with same kind of issues. In view of the importance given to these factors it is indicated that radiographers working in both kind of these organizations are in need of changes in the given organization related factors. It could also be known from the Table that all stressors related to the organization have been perceived by radiographers working in both kind of organization at medium level.

Table 2.3: Radiographers' Specific Stressors

S. No.	Radiographer	Hospital					Diagnostic Centres				
		Mean	SD	Extent of Perception			Mean	SD	Extent of Perception		
				Low	Medium	High			Low	Medium	High
1	Fear of exposure to the radiation	25.68	2.47	21.67	54	24.33	28.38	3.54	20	60.67	19.33
2	Lack of protective devices of radiation	25.55	3.63	21	6.67	18.33	25.54	4.34	18.33	65.33	14.33
3	Unavailability of doctors and waiting for doctors for intra venous injection required cases	25.54	2.50	17.67	70	12.33	02.51	0.57	15	69	16
4	Attending multiple accident cases at the same time	24.57	3.75	17	64.33	18.67	15.39	4.82	16.67	69	14.33
5	Encountering multiples work at the time (e.g., outpatient and inpatient, processing the film, attending scan patients, reporting the x-ray and scan result)	24.48	2.07	11.33	73.67	15	20.36	3.46	11.67	69	19.33
6	Fear of exposure to chemicals	23.44	3.86	17.33	69.33	13.33	22.49	4.93	20	67.33	12.67
7	Fear of wastage of the x-ray films	23.39	4.93	20.67	63.67	15.67	23.22	5.91	19.33	70	10.67
8	Heavy weight of the mobile x-ray machine	22.22	1.11	16	70	14	08.37	2.13	12.67	68	19.33
9	Attending opposite sex patients	21.14	2.47	20	66.33	13.67	21.07	3.54	19.33	65	15.67
10	Lack of resources during emergency situations (e.g., x-ray film, film developer)	21.13	3.63	11.67	69	19.33	21.09	3.98	17	60.33	22.67
11	Encountering blaming and criticism natured patients	20.12	2.07	18.33	66.33	15.33	20.09	3.14	17.67	66.67	15.67
12	Bending and lifting of heavy weighted patients	19.93	3.86	16.67	66.33	17	12.12	4.93	16	70	14

Source: Primary Data

It could be known from mean score of Table 2.3 that the stressors namely unavailability of doctors or waiting for doctors in order to give the patients intra venous injection to be carried out diagnostic procedure and attending multiple accident cases at the same time have highly been experienced by radiographers working in hospitals than diagnostic centers. The reason may be due to that, in hospitals, doctors are engaged in multiple activities such as patient care in ward, intensive care unit, outpatient department, emergency department and writing notes. At the same time the doctors are appointed exclusively for diagnostic purpose in diagnostic centers. Therefore, the radiographers need not wait for doctor for the purpose of receiving report or intravenous injections in diagnostic centers. The stressor, attending multiple accident cases at the same time is also highly experienced by radiographers working in hospitals than diagnostic centers. The reason is that all patients after they have undergone accident would initially be taken to the hospital. From the hospital they would be sent to diagnostic centers depending upon the severity of the injury of the patients. Hence, the radiographers who work in hospitals deal with multiple accident cases and experience high stress than radiographers working in diagnostic centers.

The stressors, heavy weight of the mobile x-ray machine and bending and lifting of heavy weighed patients have highly been experienced by radiographers working in hospital than diagnostic center. The reason may be that various types of patients are treated in addition to diagnostic services in hospital whereas the patients are not treated in diagnostic centers. Moreover, to provide radiological service for patients who are in intensive care unit or ward, mobile x-ray and ultrasound are used whereas these equipments are used in diagnostic service when the ordinary equipments are under repaired conditions. Hence, these stressors have highly been experienced by radiographers working in hospitals than diagnostic centers.

All other stressors, for fear of exposure to radiation and chemicals, fear of wastage of x-ray, lack of resources and fear of dealing with blaming and angry nature of the patients, have equally been experienced by radiographers working in both kinds of organizations. From these findings it can be understood that training and development including health education facilities, are lacking in both kind of organizations. It can also be understood from the Table that all radiographers' specific stressors have been experienced at medium level.

Table 2.4: Impact on General Health

S. No.	General Health	Hospital					Diagnostic Centres				
		Mean	SD	Extent of Perception			Mean	SD	Extent of Perception		
				Low	Medium	High			Low	Medium	High
1	Tired and exhausted	24.54	5.89	15.67	69.33	15	28.43	4.3	16.67	68.67	14.67
2	Back ache	24.27	5.45	20.67	56	23.33	27.14	4.42	15	72	13
3	Head ache	22.85	4.42	19	62.67	18.33	22.78	2.15	19	68.33	12.67
4	Difficulty to get up in the morning	20.91	5.89	17.33	67.33	13.33	26.33	4.62	10. 67	71	18.33
5	Poor sleeping and difficulty in falling asleep	20.39	3.58	14	71	15	20.27	3.66	18. 33	68.33	13.33
6	Digestive problem	20.36	5.7	15. 67	71	13.33	20.24	4.33	15. 67	68.33	16
7	Fatigue	19.06	3.41	10.67	71	18.33	20.06	3.26	20. 67	56	23.33
8	Weight loss	19.04	5.14	19	69.33	11.67	19.1	4	19	63.67	17.33
9	Skin problem	19.03	2.1	18.33	72	9.67	18.93	3.21	16. 67	72	11.33
10	Poor appetite	18.65	2.08	15	68.67	16.33	18.96	4.33	16	64.33	17.67
11	Depression	18.35	2.93	18.33	67	14.67	18.24	3.57	11.33	74.67	14
12	Feeling of inadequacy	17.43	3.89	16	62.33	21.67	17.19	4.35	16.33	69.33	12.33

Source: Primary Data

It could be known from mean score of Table 2.4 that the health related problems such as tired and exhausted, back ache and difficulty to get up in the morning were highly experienced by radiographers working in diagnostic centers than hospitals. The reason for this variation may be due to that the work load and number of patients handled by radiographers is high in diagnostic centers than hospitals. It would also be known from mean score of the Table that all other health related problems have equally been perceived by radiographers working in both hospital and diagnostic centers. The reason may be due to the same nature of job in both organizations. It could be noted from the Table that all health related issues have been experienced by radiographers of both organizations at medium level.

Table 2.5: Coping Strategy

S. No.	Coping Strategy	Hospital					Diagnostic Centres				
		Mean	SD	Extent of Perception			Mean	SD	Extent of Perception		
				Low	Medium	High			Low	Medium	High
1	Talking to someone	24.33	6.27	13.33	17.33	69.33	25.22	5.12	20	18.33	61.67
2	Going for a walk	24.06	5.24	19.33	13.33	67.33	24.46	5.24	18. 33	13.33	68.33
3	Meditation	22.64	6.71	16	19.67	64.33	24.15	2.92	15	15	70
4	Exercise	20.71	4.14	14.33	13	72.67	20.31	3.31	16. 67	13.33	70
5	Keeping a time planner	20.18	6.52	12.33	16	71.67	21.06	4.48	11. 67	18.33	70
6	Prioritizing the work	20.15	4.23	19.33	13.67	67	20.88	5.15	20	11.67	68.33
7	Delegating responsibilities	18.85	5.96	17	15.33	67.67	19.92	4.08	19	68.33	12.67
8	Eating a balanced and well managed diet	18.83	2.92	17.33	10.67	72	19.75	4.82	10. 67	71	18.33
9	Trying to sleep 7-8 hours in a day at least 3-4 days in a week	18.71	5.32	14.33	15.33	70.33	18.69	5.45	18. 33	68.33	13.33
10	Taking planned break from the work	18.43	4.89	12.33	15.33	72.33	18.36	4.17	15. 67	68.33	16

Source: Primary Data

Table 2.5 explains Lazaras and Folkman coping strategies. It could be highlighted from mean score of the Table that coping strategies discussed have occupied same rank in both organizations. Moreover, all coping strategies were perceived at medium level by radiographers working in both organizations.

Discussion

The present study has found that long working hours, poor salary and inadequate incentives have been the sources of stress of radiographers. These results go in par with the study of Vijay and Vazirani (2012) who indicated that salary and other incentives, job security ranked the highest stressors in the private hospitals while in the public hospitals, unstable time scheduling, long working hours in addition to the formal relations with seniors were the major stressors. The result of the present study indicates that seeking social support has been the primary coping strategy among radiographers. This result goes on par with the study of Hamaideh S.H. et al., (2008) who stated that guidance and emotional support were the most frequent social supportive behaviour. The present study found that depression, difficulty in falling sleep, back ache and body pain have been the impact of stress on general health of the radiographers. These results are in line with study of Wong D. et al., (2001) who said that anxiety, depression insomnia, and feelings of adequacy, muscle pain, back pain and joint pain were the consequences of occupational stress. The same findings also provide support for the evidence of the study of Malik Nadeem (2011) who indicated that physical problems and health problems and Antigoni Fountouki (2011) who addressed that poorly managed stress can lead to various health problems including depression, headaches, hypertension, irritable bowel syndrome and coronary heart disease.

The present study exhibited that moving the weighted x-ray machine is one of the stressors of radiographers working in hospitals. This result is consistent with the study carried out by Ugwu A.C. et al., (2009) who stated that continuous moving of bulky X- ray machines with the hands without rest was the stressor among radiographers. The result of this present study explained that work over load, lack of resources, lack of support of other departmental staffs and lack of communication system to convey the personal issues and departmental issues have the sources of stress among radiographers. This result is similar to the study of Kazmi Rubina et al., (2008) who reported that lack of resources, work overload, lack of communication, and comfort with supervisor and colleagues have contributed to increase stress.

The result of the present study has indicated that lack of resources and poor communication system have been the source of stress of radiographers. These findings go along with study of Rubina Kazmi et al., (2008) who reported that house officers working in surgical and medicine wards experienced more job stress than the house officers working in other ward. They also indicated that lack of resources namely inadequate staff, lack of equipment, machinery and medicines, work overload and lack of communication and comfort with supervisor and colleagues have contributed to increase stress in the house officers, more than the other factors. The findings of the organizational related stressors, namely, long working hours, lack of support, changes of organizational policies and procedures and conflict provide support for the study carried out by Davey et al., (2001) who stated that occupational stress is due to organizational aspects, long work hours, lack of organizational support and organizational change, lack of support from supervisors and colleagues and conflict with demands and pressures.

The present study has reported that headache, sleeping disturbances and digestive problem were the impact of stress. These findings provide support for the evidence of NIOSH (1998) which pinpointed that presence of headache, sleep disturbances, difficulty in concentration, short temper, upset stomach, job dissatisfaction and low morale, tightness in the chest, arguing with others, aggressive or hostile behaviour, blaming others or administration for tension, absenteeism and high staff on job turnover have been observed among hospital nursing staff as a result of stress. The present study has revealed that work shift is the stressor and it affects the quality of sleeping and makes difficulty in getting up from the bed. This result is in line with the study of Ohida Takashi (2001) who reported that it is possible to obtain better quality of sleep among nurses with a three-shift work system than two shift work system and health related problems in two shifts systems may not be excessively greater than those in three shift systems. The result of the organizational related stressors such as pay, work shift and working hours provide support for the evidence in the study done by Efinger et al., (1995) who explained that shift working, particularly night shifts, traditionally attracts pay enhancements but can have a significant effect on personal and social life. Prolonged shift work, especially night shift work, also has a health risk as it produces symptoms that correspond closely to those of mild or moderate distress.

The results such as high work load, lack of staff, shortage of resources and dealing with different nature (blaming and angry) of the patients which have been identified as sources of stress of radiographers are in par with the study of Ashraf AZ and YA Nagwa (2009) who identified that work load, work under load, changing work load, unrealistically high expectation by others of radiographas, coping with new situations, uncertainty about degree of responsibility, security of employment, exposure to death, new technology, shortage of staff, working conditions, privacy, shortage of resources, shortage of support staff and difficult patients were stressors of radiographic. This result also goes on in par with the study of Yousaf et al., (2011) who found that over load duties, resources scarcity, disrespectful attitudes and behaviour of the general physicians towards their patients were the reasons of the stress. The same result also provide support for the study of Maslach et al., (2001) who reported that work overload and personal conflicts and the absence of particular resources would lead to stress and results in negative outcomes such as physical illness. The result of radiographers' specific stressors such as dealing with blaming and criticism natured patients and unavailability of doctors and waiting for doctors appear to provide support for the evidence in the study Rout U.S. (2000) who suggested that dealing with problem patients, aggressive patients, communication with patients and lack of communication and consultation with doctors were the major sources of stress.

3.1 Suggestions

The following suggestions are given by the researcher for both hospital and diagnostic centers based on the findings of the study.

i. The manpower and other resources such as x-ray film and film developer should be enhanced on par with the work load. The security of the female radiographers should be ensured. For instance, female radiographers should be accompanied with the supportive staff in order to avoid working alone at night. Hospital management should pay attention to enhance the space facilities and air condition facilities in radiology department as radiographers are majorly dealing with radiation and chemicals. Moreover, the lighting and rest room facilities should be established and strengthened.

ii. Work shift and working hours should be regulated. Two shift works can be converted into three shifts with eight hours duty. Employees should be allowed to take part in scheduling work shift in order to improve their job satisfaction, commitment and performance. Salary should be provided on par with work load and shortage of workers in the department. Radiation allowance along with the one month leave once in a year should be provided to improve the motivation and health of the radiographers

iii. Protective devices such as lead apron, thyroid sealed lead apron, gonad seal, eye goggle and lead barrier should be provided. Their working condition should be ensured at frequent intervals. The health education should be given insisting advantages of using the protective devices. Besides, the ill effects occurring when not using protective devices should also be emphasized through health education. The working conditions of the machine should be ensured at frequent intervals. Standardized and validated measuring instruments should be used and the exercise should be performed at least once in every two years.

iv. Medical examination for the radiographers should be encouraged from time to time to ensure their good health conditions. Support systems such as counselling services should be made available to all categories of employees. Exclusive training and development programme to deal with emotionally imbalanced patients and blaming nature patients should be established and pratised. Health education with regard to the importance of coping strategies such as yoga, physical exercises, relaxation training, time management, work schedule management, balanced diet, rest and self motivation should be provided.

3.2 Limitations of the Study

The present study has been limited to Tirunelveli city only and it has not focused entire district. The study has included radiographers working in private multi speciality hospitals and diagnostic centers. The study has not focused radiographers working in single speciality hospitals and government hospitals. As a result of these limitations, caution is required in generalizing the results of the study to entire district, other districts and other hospitals such as single speciality hospitals and government hospitals as the nature and practice of the management vary from organization to organization.

3.3 Directions for Future Research

The future research can be performed covering more number of direct variables such as job satisfaction, organizational commitment, morale and job performance. Moreover, more number of samples and wide geographical area can be covered. Similar comparative study can also be made adding single speciality hospitals and government hospitals. Above all, stress level of the radiographers can also be compared with medical, other para medical employees and non medical employees.

3.4 Conclusion

This comparative study has found that the organization related stressors such as high work load and inadequate salary have highly been experienced by radiographers working in diagnostic centers than hospitals whereas the stressors, conflict with other departmental staffs and lack of communication system have been highly experienced by radiographers working in hospitals than diagnostic centers. The radiographer's specific stressors such as unavailability of doctors, attending multiple accident cases at the same time, heavy weight of the mobile x-ray machine and bending and lifting of heavy weight of the patients have highly been experienced by radiographers working in hospitals than diagnostic centers. The health related problems such as tiredness and exhaustion, back ache and difficulty to get up in the morning were highly experienced by radiographers working in diagnostic centers than hospitals.

It is the responsibility of both hospitals and diagnostic centers to provide stress free and peaceful work environment for radiographers so as to deliver quality and safe patient services. They should take necessary steps to reduce or eliminate the stressors and improve the health and well being of radiographers by means of fulfilling their needs such as sufficient number of personnel and fair salary in accorance with the work load, fair promotion and incentives, healthy working conditions, sufficient protective devices and welfare facilities. Sound health is the key factor providing healthy contribution towards organization. Unhealthy job stress not only affects the intellect of the employees but also affect their social abilities. Failure of the hospital management in providing healthy and stress free environment would lead to many problems in the near future, especially in the employees work performance satisfying the patients and providing the safety service the patients. Moreover, it is the equal responsibility of both employer and employee to take necessary steps to handle the stress.

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Organized Retailers: Drivers of Customer Satisfaction

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Abstract

Retail industry is the largest in India, with an employment of around 8% and contributing to over 10% of the country's GDP. The Indian retail industry can be divided into two parts i.e. organized and unorganized sectors. Organized sector retailing refers to trading activities undertaken by licensed retailers i.e. those who are registered for sales tax, income tax etc. These include the corporate-backed hypermarkets and retail chains, and also the privately owned large retail businesses. Unorganized retailing, on the other hand, refers to the traditional formats of low-cost retailing, for example, the local kirana shops, owner manned general stores, paan/beedi shops, convenience stores, hand cart and pavement vendors etc. in the recent past the organized retail sector in India is experiencing its transformation. Customers are preferred to shop at organized retail shops due to increased disposable income, changing life styles and quality of services offered by the retailers. Therefore the present stud is an attempt to identify factors influencing customer satisfaction which will boost the development in the sector.

Key words: *Organized Retail Industry, Unorganized Retail Sector, Kirana Shops, Shopping Experience*



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In India lrganized retailing includes units of retail formats: i.e.., Specialty Stores, Departmental Stores, Hyper Markets, and Supermarkets whose activity is regulated by any stature or legal provision, and/or those, which will be maintaining regular accounts.

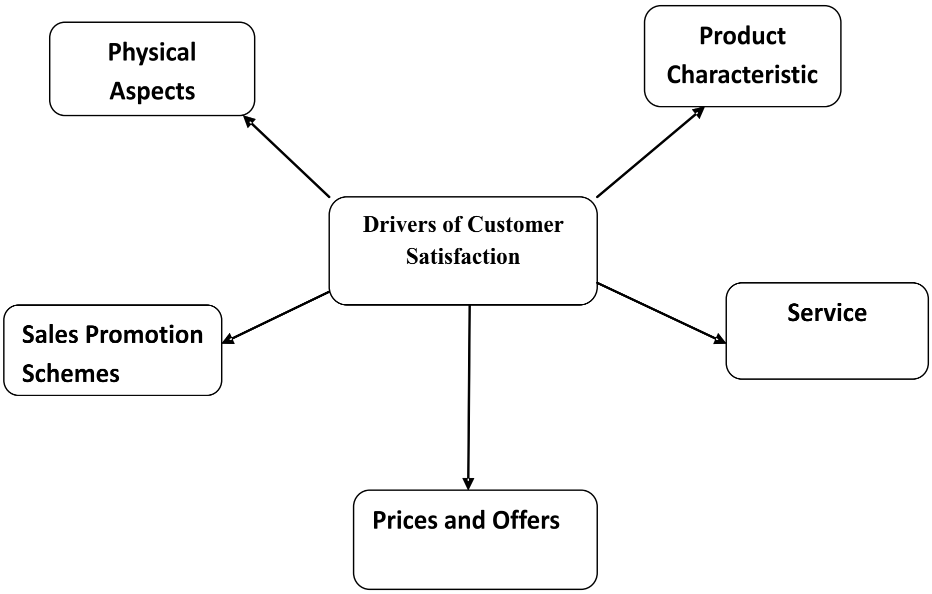
1.1 Organized Retailing in India

Retailing is undergoing unprecedented change in developing economies. In India, this change is very perceptible. The Q110 BMI India Retail Report forecasts that total retail sales will grow from an estimated US$427billion in 2009 to US$798 billion by 2014. An ever-expanding middle and upper class consumer base, there will also be opportunities in India's tier II and tier III cities. The greater availability of personal credit and a growing vehicle population that provides improved mobility also contribute to a trend towards annual retail sales growth of 16% in US dollar terms. India's nominal GDP was an estimated US$1.17trillion in 2009. Average annual GDP growth of 6.7% is predicted by BMI through to 2014. With the population expected to increase from an estimated 1.17 billion in 2009 to 1.25billion by 2014, GDP per capita is forecast to expand by nearly 79% by the end of the forecast period, to reach US$1,791. The forecast for consumer spending per capita is for an increase from US$701 in 2009 to US$1,225 in 2014.

However Organized Retailing in India today is coupled with service and excellent customer shopping experience which should evoke customer satisfaction. Nowaday's customers prefer to shop at organized retail shops wherein they can get food, entertainment and all other things they want to shop under one roof, for the reason of save their time and avoid expenses. Therefore creating superior customer experience seems to be one of the central objectives in today's retailing. Especially in Bangalore the people from all the states of India are living. They prefer to have good shopping experience and they like to buy qualitative, branded products irrespective of cost. Moreover, the metropolitan city Bangalore due to the increase in IT sector and Multinational corporations and plenty of business opportunities helped to increase disposable income and spending capacity of the people.

1.2 Customer Satisfaction in Organized Retailing

Customer satisfaction is widely recognized as a key pressure in the formation of consumers' future purchase intentions. Satisfied customers are also likely to tell others of their favourable experiences and thus engage in positive word of mouth advertising. Therefore in the present study researcher has considered some of the important drivers which lead to customer satisfaction. Major drivers are discussed in the following figure.



2. Research Design

2.1 Review of Earlier Works

Mrs. Shishma Kushwanth, Dr.Mahendra Kumar Gupta (2011) in one of articles discussed about the important factors considered by the customer like prices, quality, services, distance from house, varieties available, cleanliness etc. However in the present study they have proved that the above factors are major drivers of customer satisfaction. According to the retail performance in above stated factors, the customers will decide where to shop. Present study also based on the factor analysis of above stated variables.

Mr. Manish Madan and Sima Kumari (2012) in his article have focused on the retail customer satisfaction model, which is considering different attributes like easy accessibility of the store, need satisfying products/services, sought product at reasonable price, assistance in purchase decision etc. However the study considered and proved the factors like product characteristics, price factors, physical aspects, promotional schemes, personnel interaction which is associated with customer satisfaction.

Mr. Sushil Kumar and Niraj Mishra(2013) have discussed in an article about the dimension of store attributes like range of merchandise, price of merchandise, in store convenience, post-purchase service, location convenience, quality of the merchandise, facilities and services, sales personnel, store atmosphere, sales promotion schemes, and also they proved the correlation between customer satisfaction and store attributes.

2.2 Objectives of the Study

1. To study and identify the major factors driving the satisfaction of customers in organized retailing,
2. To study and understand the level of satisfaction of customers with the various factors of organized retailers

2.3 Scope of the Study

The scope of the present study is covers various income groups of the people who are the customers of organized retailing like Reliance Fresh, KFC, Mc Donald's, Big Bazaar, Shopper's Stop at Bangalore city. The study is based on some drivers of customer satisfaction towards organized retailers.

2.4 Methods of Data Collection

In order to reach above stated objectives the primary data is collected through questionnaire method and interaction with the respondents. Secondary data is collected through published sources like Journals, Books and e-sources.

2.5 Sampling Techniques adopted

For this study simple random sampling was is used and respondent groups had employees, housewives, Farmers, business men of various income groups were selected randomly. Questionnaires were administered to receive the responses from the target group.

2.6 Statistical tool used for analysis:

In order to prove the Hypothesis simple one sample t-test is used. Test is done through the SPSS software.

2.7 Hypothesis tested

The researchers tried to identify the respondent's opinion regarding few vital aspects concerning the stake holders in the studied market segment. Hypothesis tested are,

a. H0 =There is no significant relationship between **Physical Aspects** and retail customer satisfaction

b. H0 = There is no significant relationship between **Product Characteristics** and retail customer satisfaction

c. H0= There is no significant relationship between **Service** and retail customer satisfaction

d. H0=There is no significant relationship between **Prices and Offers** and retail customer satisfaction

e. H0= There is no significant influence of **Sales Promotion Schemes** and retail customer satisfaction

2.8 Scope for Further Research

Respondents considered for the present study is limited to 200 and also the study only covers the customers of various organized retailers at Bangalore city. Further study can be done for various metro and Cosmo cities in India by applying various models available.

3. Results and Discussion

Hypothesis Testing

a. Physical aspects and Retail Customer Satisfaction

3.1 H0 =There is no significant relationship between **Physical Aspects** and retail customer satisfaction

H1= There is a significant relationship between **Physical Aspects** and retail customer satisfaction

One-Sample Test

	Test Value = 0					
					95% Confidence Interval of the Difference	
Physical Aspects	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
Convenient Location	26.702	199	.000	1.60500	1.4865	1.7235
Parking Space	28.356	199	.000	1.34000	1.2468	1.4332
Lighting Arrangement	23.075	199	.000	1.33000	1.2163	1.4437
Proper Display of Products	26.747	199	.000	1.19000	1.1023	1.2777
Pleasant Ambience	51.725	199	.000	1.10000	1.0581	1.1419
Adequate Dressing and Wash Rooms	32.432	199	.000	1.22000	1.1458	1.2942
Cleanliness of Stores	36.276	199	.000	1.13000	1.0686	1.1914

Source: Survey data

From the above calculations it is clear that the null hypothesis is rejected and alternate Hypothesis is accepted. Hence there is a strong relationship between physical aspects and retail customer satisfaction. However the physical aspects of retail organizations are measured by ***location convenient*** to home and workplace. ***Parking space*** for customer's vehicles and ***pleasant lighting*** arrangements. ***Proper display of products***, ***Pleasant Ambience*** which will provide best shopping experience, ***Adequate Dressing and Wash Rooms*** help to attract the young customers. ***Cleanliness of store*** leads to attract more customers. Because 60% of the customers are highly satisfied with the physical aspects of the organized retailers 30% of the respondents are satisfied with the same. Remaining 10% of the respondents are not satisfied with the same.

b. Product Characteristics and Retail Customer Satisfaction

3.2 H0 = There is no significant relationship between **Product Characteristics** and retail customer satisfaction

H1= There is significant relationship between **Product Characteristics** and retail customer satisfaction

One-Sample Test

Product Characteristics	Test Value = 0					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference Lower	Upper
Quality of the Products	44.636	199	.000	1.16000	1.1088	1.2112
Value For Money	25.801	199	.000	1.33500	1.2330	1.4370
Variety of Goods	32.125	199	.000	1.18500	1.1123	1.2577
Availability of Multi Brands	24.343	199	.000	1.18000	1.0844	1.2756
Proper Packing	44.581	199	.000	1.12000	1.0705	1.1695
Exchange Facility	25.500	199	.000	1.41500	1.3056	1.5244

Source: Survey data

As per the above table the null hypothesis is rejected, hence there is a strong relationship between Product Characteristics and retail customer satisfaction. This shows that majority (75%) of the respondents have visited the organized retail outlets because they are satisfied with the product characteristics offered by the organized retailers i.e., Quality of the products, value for the money, variety of goods, availability of multi brands, proper packing, exchange facility available.

c. Service and Retail Customer Satisfaction

3.3 H0 =There is no significant relationship between **Service** and retail customer satisfaction

H1= There is significant relationship between **Service** andretail customer satisfaction

One-Sample Test

Services	Test Value = 0					
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference Lower	Upper
Sales Person's Attentiveness	25.343	199	.000	1.44500	1.3326	1.5574
Behavior of Staffs	20.379	199	.000	1.48000	1.3368	1.6232
Willingness to Resolve Quarries	22.607	199	.000	1.52000	1.3874	1.6526
Good Mannered Staffs	23.247	199	.000	1.23000	1.1257	1.3343
Helpfulness of Staffs	51.725	199	.000	1.10000	1.0581	1.1419
Home Delivery	22.463	199	.000	1.94500	1.7743	2.1157
Warrantee of Products	27.950	199	.000	1.14500	1.0642	1.2258
After Sale Services	20.416	199	.000	2.16500	1.9559	2.3741
Debit and Credit Card Facilities	42.676	199	.000	1.07000	1.0206	1.1194

Source: Survey data

From the above table it can be concluded that the null hypothesis is rejected and alternate hypothesis is accepted, that is, there is a significant relationship between services offered by the retails and customer satisfaction. Because in India there are two types of organized retailers and unorganized retailers. In case of the unorganized retail shops the varieties of services will not be available. Most of the Customers (80%) prefer to shop at organized retail shops because of the variety of the services offered by organized retail shops.

a. Prices and Offers and Retail Customer Satisfaction

1.1 H0=There is no significant relationship between **Prices and Offers** and retail customer satisfaction

H1= There is significant relationship between **Prices and Offers** and retail customer satisfaction

One-Sample Test

Prices and Offers	Test Value = 0					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Affordable Price	22.655	199	.000	2.14500	1.9583	2.3317
Reasonable Price	24.370	199	.000	1.90500	1.7509	2.0591
Festival Offers	30.115	199	.000	1.29500	1.2102	1.3798

Source: Survey data

The above table demonstrates that majority of the customers (70%) are shopped at organized retail outlets because of the prices and offers offered by the organized retail shops. Customers are ready to pay in order to get entertainment, varieties, and affordable prices. Therefore it is suggested to organized retailers that they have to pay much attention in providing goods and services at reasonable and affordable prices**.**

a. Sales Promotional Schemes and Retail Customer Satisfaction

1.1 H0= There is no significant influence of **Sales Promotion Schemes** and retail customer satisfaction

H1= There is significant influence of **Sales Promotion Schemes** and retail customer satisfaction

One-Sample Test

Sales Promotional Schemes	Test Value = 0					
	T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Credit Facilities	24.485	199	.000	2.48500	2.2849	2.6851
Free Gifts	24.208	199	.000	1.56000	1.4329	1.6871
Discounts	19.658	199	.000	1.78000	1.6014	1.9586
Coupons	24.669	199	.000	1.45000	1.3341	1.5659

Source: Survey data

Above table shows that null hypothesis is rejected, Hence there is a significant relationship between Sales promotion Schemes offered by organized retailers and customer satisfaction. Because organized retailers have adopted this strategy in order to attract their customers. 85% of the respondents are satisfied with the sales promotional schemes adopted by organized retailers.

Conclusion:

In India retail sector is divided into two formats i.e.., organized and unorganized retail. However the sector is dominated by unorganized format. But now the retail industry is getting transformation towards organized retailing. Therefore the present study focused on the factor affecting to customer satisfaction towards organized retailing which will be the major force to drive the organized retails. And also the study proved that the organized retail outlets provide better quality of products and services and varieties, good shopping experience, sales promotional schemes, prices and offers. In metro cities like Bangalore, Mumbai, Chennai the people don't get time to shop different products at different places by spending their time and money therefore they prefer the organized retailers wherein they can get shopping, food, and entertainment. But now days the Cosmo cities are also experiencing this transformation as the customers are ready to spend their money to get qualitative products and services. Major disadvantage with the organized retailers is middle income level people cannot shop the products they want, therefore the retailers have to concentrate on providing products and service at reasonable and affordable prices which will be helpful to attract middle and low income level people also.

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Customers' Perveption: Towards Brand

S. Subramaniam, Rahul Mohre, Deepak Kawde

Abstract

Brand is essentially the sum of all experiences related to the product, service, and companies that make and deliver the product. Brand perceptions are shaped by functional experiences: speed, quality, reliability, ease of use emotional experiences : make me feel better, improve my performance, make my life/job more gratifying or easier, the customer associates with the product and company. The objective of the study is to understand which age group prefers branded products. The managerial implications that brand suggest is an important factor to sell a product. In order to establish and build up a product, brand should the target parameter as far as any management is concerned

Key words*: brand, perception, loyalty, self esteem, status,*



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Brands are a means of differentiating a company's products and services from those of thair competitors. There is plenty of evidences to prove that customers will pay a substantial price premium for a good brand and remain loyal to that brand. It is important, therefore, to understand what brands are and why they are important.

McDonalds sums this up nicely in following quote emphasizing the importance of brands:

"…It is not factories that make profits, but relationship with customers, and it is the company and brand names which secure those relationships… ."

Businesses that invest in and sustain leading brands prosper whereas those that fail are left to fight for the lower profit available in the market.

- One definition of the brand is as follows:
- ***A name, term, sign, symbol or design, or a combination of these, that is intended to identify the goods and services of***

one business or a group of businesses and to differentiate them from those of competitors."

- Inter-brand, a leading branding consultancy-defines a brand in this way:

  "A mixture of tangible and intangible attributes symbolized in a trademark, which, if properly managed, creates influence and generates value"

Manufacturers can use their own brands (known as manufacturer's brand) and a brand of their distributor (distributor brands). Manufacturer/distributor use brand names for a variety of reasons from simple identification purposes those with Protection for unique features of the products from imitations, and thesehelp consumers recognize certain quality parameters. In some cases brands are just used to endow the product with unique story and character which itself can be a basis for product differentiation. **FOUR STEPS OF BRAND BUILDING –** The four steps comprise:1. Ensure identification of the brand with customers and an association of the brand in customer's minds with a specific product class or customer need. 2. Firmly establish the totality of brand meaning in the minds of customers by strategically linking a host of tangible and intangible brand associations with certain properties. 3. Elicit the proper customer responses to this brand identification and brand meaning and 4. Convert brand response to create an intense, active loyalty relationship between customers and brand.

CUSTOMER PERCEPTION

Perception can be described as "how we see the world around us." Two individuals may be subjected to the same stimuli under apparels the same condition but how they recognize them select them organize them and interpret them, is a highly individual process based on each person's needs, values, and expectations. It is the influence that each of these variables has on the perceptual process and its relevance to marketing.

Perception is defined as the process by which an individual selects, organizes and interprets stimuli into a meaningfull and coherent picture of the world. A stimulus is any unit of input to many of the senses. Examples of stimuli include products, packages, and brand names, advertising and commercial. Sensory receptors are the human organs that receive sensory inputs. All of these functions are called into play either single or in combination evaluation and use of most consumer products. The study of perception is largely the study of what we subconsciously add to or subtract from raw sensory input to produce our own private picture of the world.

PERCEPTUAL SELECT:

Consumer subconsciously exercise a great deal of selectiv on as to which aspect of the environment, which stimuli, they perceive. An individual may look at somethings, ignore others and turn away from still others. In total, people actually receiver and and perceive only a small fraction to the stimuli to which they expose.

Nature of stimulus:

Marketing stimuli include an enormous number of variables that affect the customer's perception such as the nature of product, its physical attributes, the packaging design, brand name advertisement and commercial the position of the print ad or the time of the commercial, and the editorial environment.

Contrast:

Contrast is one of the most attention compelling attributes to the stimulus. Advertiser often uses attention getting device to achieve maximum and thus penetrates the customer's perpetual screen.

Expectation:

People usually see what they expect to see, and what they expect to see is based on familiarity, previous experience or they perceive product and product attributes according to their own expectation.

Customer decision making and buying process

Need Recognition
↓
Information Search
↓
Evaluation of alternatives
↓
Purchase decision
↓
Post-purchase behaviour

Objective of the study consists of :

- Understanding which age group prefers branded products,
- Studying the influencing power of brand.
- Studying why a customer prefers a particular brand.
- Studying how a brand image is built.
- Studying customers' perception about brands.

RESEARCH METHODOLOGY

Data has been collected through two sources: - 1. Primary Source 2. Secondary Source

Primary Data has been collected by the method of survey. Questionnaire was made and filled online by probable customers. The questionnaire was prepared to understand the perception of people/customers towards the brand

Secondary data has been collected from Internet, Books, and Journals.

LITERATURE REVIEW

Brand

A brand is been defined as, "an identifiable product, service, person or place, augmented in such a way that the buyer or user perceives relevant unique added values that match their needs most closely" (Freire and Caldwell, 2004). It is more than just the sum of its component parts; it embodies additional attributes that are intangible but are very real. A brand is an intangible asset for any company; and because it is intangible, its value is more, as it is always difficult to build something intangible. A brand is a perceived image that resides in the minds of consumers (Davis, 1995). It is a set of expectations and associations evoked from experience with a company or product (Davis, 2002). It is the aura that surrounds a product or service that communicates its benefits and differentiates it from its competitors for the consumer (Ellwood, 2002).

Branding

Arnold notes that "Branding is …inextricably linked with the central principles of marketing. Marketing is about understanding two levels of demand: needs, which define the boundaries and the critical success factors of a market; and wants, the 'extras' which are valued by consumers and are used by them to differentiate between alternative products. Branding is concerned primarily with this second level, where customer perceptions from the basis of the relationship between customer and product."

Brand Awareness

Brand awareness relates to creating in consumers, the awareness about a brand. It is generally performed during the pre-launch period, i.e. before the brand is actually launched. However, it has to be continued even after the brand has been launched, in order to ensure 'top-of-mind recall.' It is evaluated by using the techniques of brand recall (aided) and brand recognition / rating (Keller, 2003). According to Keller (1993), brand awareness is a necessary condition for the creation of a brand image. When a brand is well established in memory, it is easier to attach associations to the brand and establish them firmly in memory. Brand awareness is the consumer's ability to identify a brand under different conditions (Keller, 2003) and may *include culture that signifies brand archetype*. This can take the form of brand recognition and brand recall. Without brand awareness there is no brand equity. Awareness is the necessary condition for brand familiarity, brand preference (or disliking), brand loyalty and also for trial, etc. (Lockshin and Spawton, 2001). Brand awareness is an important component of brand equity across all conceptualizations of the construct for products (Keller, 1993) and for services (Kayaman and Arasli, 2007). Brand recognition assumes prior exposure to the brand. When given a cue, consumers are likely to correctly identify the brand as being previously seen or heard. Consumers might recognize many brands but only recall a small number; sometimes even only one brand. Brand recognition is therefore considered as the minimum level of brand awareness and is based on aided recall – providing cue in the questionnaire itself by way of asking about the brand name or persuading for rating of specific brand (Holden, 1993; Laurent et al., 1995).

Brand Loyalty

Brand loyalty has played a central role both in brand literature and customer loyalty literature (Jacoby and Chestnut, 1978). It is defined as the biased (non-random) behavioural response (re-purchase, referral, price sensitivity) expressed over time by some decision-making unit with respect to one or more alternative brands out of a set of brands and is a function of psychological processes (Thiele and Bennett, 2001). Brand loyalty is the consumer's preference to buy a particular brand in a class of products. Brand loyalty is assessed with the customer's willingness to buy the brand repeatedly irrespective of the changes in the price and to refer the brand to others. Brand loyalty is the consumer's conscious or unconscious decision, expressed through intention or behaviour, to repurchase a brand continually. It occurs because the consumer perceives that the brand offers the right product features, image and level of quality at the right price. Hence, from the customer's point of view, what is loyalty? Loyalty is primarily attitude that many a times leads to a binding relationship with the brand. Many consultants and researchers argue that there must be *"strong attitudinal commitment"* for true brand loyalty to exist (Day, 1969; Jacoby and Chestnut, 1978, Foxall and Goldsmith, 1994; Mellars et al., 1996 and Reichheld, 1996). These attitudes may be measured by asking how many people say they like the brand, feel committed to it, will recommend it to others, and have positive beliefs and feelings about it – relative to competing brands (Dick and Basu, 1994).

The movement from purchase loyalty to a more holistic conceptualization appears supported in the emerging literature. It is today widely assumed that loyalty is a multi-dimensional construct, which is better understood when adding an attitudinal dimension (Baldinger and Rubinson, 1996; Oliver, 1999; Bandyopadhyay and Martell, 2007). This multidimensionality is made explicit in Oliver's (1999, 34) definition: [. . .] a deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behaviour.

Brand image / perception can be defined as the perception about a brand as reflected by the cluster of associations that consumers connect to the brand name in memory (Rio and Azquez, 2001). The greater the consistency between the brand image and the consumer's self image, the better the consumer's evaluation of a brand and the greater his intension to buy it (Graeff, 1996; Hogg et al,. 2000).

Lalitha ct al. (200)., (2008) made a study entitled "Brand Preference of Men's wear." Scope of the study focuses on the brand preference regarding shirts and pants of select consumers living in twin cities of Hyderabad and Secunderabad. It is confined to the customers visiting the select showrooms in Hyderabad and Secunderabad. The objectives of this study were to know the reason why customers prefer branded shirts and pants to unbranded ones, to find out the influence of advertisement for branded clothing for the purchase behaviour of the respondent and to know the factors influencing customers while choosing branded shirts or pants. It is concluded that educational qualifications, employment status, age group, convenience of shops, and advertisement are influencing factors for purchasing the branded shirts and pants by the respondents. 94 percent of the respondents are highly educated and purchased branded ready wears. Age group of 20-50 years is income earning and spending on the branded wears. The study reveals that the advertisements play a limited role to choose the brand among readymade dresses available in the market. 54 percent of the customers are buying branded ready wear because of quality and status symbol.

Ritu Narang (2006) in a study entitled "A Study on Branded Men's wear" was taken up in the city of Lucknow with an intention to explore the purchase behaviour of the buyers of branded men's wear. The objectives of this research are to study the purchase behaviour of the buyers of branded men's garments, to study the impact of advertising on the purchase decision of buyers, and to study the impact of promotional activities on purchase behaviour of buyers (Kazmi, 2001;Mathur, 2002). The research type was exploratory as it was conducted to develop a concept about the purchasing behaviour of buyers of branded men's garments and the impact of advertising on their purchase decision. This study concluded that most of the times, buyers visit the showrooms of branded garments with the purpose of shopping (Jaishri and Jethwaney, 1999). The purchasing of branded garments is not impulsive. However, compared to women, male buyers visit the showroom for passing the time; the number of people visiting the showroom with a brand in mind is same as the number of people visiting the showroom with no brand in mind; Advertising has maximum impact in creating brand awareness (Kamalaveni, 2008).

ANALYSIS AND INTERPRETATION

The researcher has done the research in order to analyze the perception of young customers (less than 30 years) in relation to branded products. A questionnaire was prepared comprising 10 questions and distributed to 400 respondents out of which 300 people responded. Out of 300, 164 respondents are less than 30 years which is the target sample for this research.

The analysis is Descriptive statistical analysis using MS- Excel. The total sample size is 164.

Table I – The number of young respondents agreeing on the parameter

S. No	Question	Hypothesis	Strongly Agree & Agree
1	Do you prefer branded products?	H0: Young crowd don't prefer brand H1: Young crowd prefer brand Age group – less than 30 years	140
2	Are you a loyal customer for the product you buy?	H0: Young crowd are not brand loyal H1: Young crowd ar e brand loyal	140

S. No	Question	Hypothesis	Strongly Agree & Agree
3	Is brand for you is a status symbol?	H0: Young crowd brand is not a status symbol H1: Young crowd brand is a status symbol	92
4	Do you support the brand which does CSR activities?	H0: Young crowd don't prefer brands which prefer CSR activities H1: Young crowd prefer brands which prefer CSR activities	128
5	Do you believe in products that are endorsed by your favourite celebrities?	H0: Young crowd don't believe in products that are endorsed by favourite celebrities H1: Young crowd prefer brands which are endorsed by favourites celebrities	56
6	Do good brands provide a self esteem to you?	H0: Young crowd don't believe in products that provide self esteem H1: Young crowd believe in products that provide self esteem	116
7	Do you frequently change your brand?	H0: Young crowd frequently change the brand H1: Young crowd don't frequently change the brand	52
8	Do you also recommend your brand to others?	H0: Young crowd don't recommend brand to others H1: Young crowd recommend brand to others	136
9	Does country of origin affect your perception towards brand?	H0: Perception of young crowd towards brand is not affected by country of origin H1: Perception of young crowd towards brand is affected by country of origin	80
10	Which of the following, according to you, help build a good brand image?	H0: Young crowd doesn't believe that quality helps in building a good brand image H1: Young crowd believes that quality helps in building a good brand image	128

Table II – The descriptive statistical analysis

Sl. No	Hypothesis	Arithmetic mean	Standard Deviation	Standard Error	LCV	UCV	Hypothesis Status
1	H0: Young crowd don't prefer brand H1: Young crowd prefer brand Age group – less than 30 years	**4**	0.9	0.07027819	**2.862255**	3.137745	Reject H0
2	H0: Young crowd are not brand loyal H1: Young crowd are brand loyal	4	1	0.07808688	2.84695	3.15305	Reject H0
3	H0: Young crowd brand is not a status symbol H1: Young crowd brand is a status symbol	3.5	1	0.07808688	2.84695	3.15305	Reject H0
4	H0: Young crowd don't prefer brands which prefer CSR activities H1: Young crowd prefer brands which prefer CSR activities	4	1	0.07808688	2.84695	3.15305	Reject H0
5	H0: Young crowd don't believe in products that are endorsed by favourite celebrities H1: Young crowd prefer brands which are endorsed by favourites celebrities	3	1	0.07808688	2.84695	3.15305	Fail to reject H0
6	H0: Young crowd don't believe in products that provide self esteem H1: Young crowd believe in products that provide self esteem	4	1	0.07808688	2.84695	3.15305	Reject H0

Sl. No	Hypothesis	Arithmetic mean	Standard Deviation	Standard Error	LCV	UCV	Hypothesis Status
7	H0: Young crowd frequently change the brand H1: Young crowd don't frequently change the brand	3	1	0.07808688	2.84695	3.15305	Fail to reject H0
8	H0: Young crowd don't recommend brand to others H1: Young crowd recommend brand to others	4	1	0.07808688	2.84695	3.15305	Reject H0
9	H0: Perception of young crowd towards brand is not affected by country of origin H1: Perception of young crowd towards brand is affected by country of origin	3	1	0.07808688	2.84695	3.15305	Fail to reject H0
10	H0: Young crowd doesn't believe that quality helps in building a good brand image H1: Young crowd believes that quality helps in building a good brand image	4.1	1.4	0.10932163	2.78573	3.21427	Reject H0

LCV: Lower Curve Value UCV: Upper curve value (Indicates two tailed test)

FINDINGS & RESULTS

After analysis of the data through descriptive statistical tool it was found that 140 out of 164 young people in the age group less than 30 years prefer branded product,140 out of 164 young people in the age group less than 30 years are loyal towards the product they buy, 92 out of 164 young people in the age group less than 30 years seem to think brand as a status symbol, 128 out of 164 young people in the age group less than 30 years support the brand which shows CSR activities, 56 out of 164 young people in the age group less than 30 years believe in brands that are endorsed by favourite celebrities, 116 out of 164 young people in the age group less than 30 years believes a good brand provides self esteem, 52 out of 164 young people in the age group less than 30 years frequently change brand, 136 out of 164 young people in the age group less than 30 years recommend brand to others, 80 out of 164 young people in the age group less than 30 years are affected by the brand's country of origin, 128 out of 164 young people in the age group less than 30 years feels **quality** helps to build a good brand image.

The null hypothesis is rejected and we inferred that the perception towards brand of young crowd is immense. The young crowds prefer branded products, they are loyal towards branded products, it stands as a status symbol for them, they recommend brand to their friends and relatives and quality is treated as the only parameter in determining a brand. Limitations are:

1. Due to constraints of time and financial resources, the scope of the study is limited to few customer of Nagpur only, and
2. Smaller sample may not always give better results. Sample may not be true representative of the whole population.

CONCLUSION

The study concludes that the perception of young crowds towards brand is more as compared to people who are in the age group of 31 and above. The young people treat brand as a status symbol and it puts their self esteem high. It can also be concluded that **quality** is treated as the highest parameter to determine brand.

Managerial Implicates

The study reveals that brand is an important factor to sell a product. In order to establish and build up a product brand should be the target parameter as far as any management is concerned.

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Demographic Comparatistics: Customer Satisfaction in Public Sector Banks

Eliza Sharma

Abstract

The study is an attempt to measure the customer satisfaction in the public sector banks of India. The primary data have been collected through questionnaire along with the demographic profiles of the customers. A comparative analysis has been done to measure the differences in the satisfaction level of the customers due to different demographic profiles. The study shows that there is a significant difference in the satisfaction level of customers who belongs: to different age groups, different occupations and having different annual income. It is also found from the study that there is no significant difference in the satisfaction level of the customers due to the gender difference and due to the difference in their educational qualification.

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Customer satisfaction is an evaluation by the customer, after buying goods and services. Customer satisfaction is the judgment assumed out of the comparison of pre-purchase expectations with post-purchase evaluation of the product or service experience, as defined by academic literature [1]. Customer satisfaction entails the full meeting of customer expectations of certain products and services. If the perceived performance matches or even exceeds customers' expectations of service, then they will be satisfied. If it does not, then they are dissatisfied [2].

The banking industry like any other financial services industries is facing a market that is rapidly changing; new technologies being introduced, fear of economic uncertainties, fierce competition and more demanding customers and the changing climate have presented an unparalleled set of challenges [3]. Banking, being a customer-oriented services industry, the customer is the centre of attention and customer service has to be the distinguishing factor. The challenge for banks is to lower costs, increase efficiency, while improving the quality of their service, and increase customer satisfaction [4]. **C**ustomer **S**atisfaction has become an important dimension for performance measurement particularly for banking and finance industry. As most banks and finance organizations offer similar products and services, improving customer satisfaction and loyalty is the most important factor in maintaining as well as increasing market share for these organizations. In banking industry, customer satisfaction is associated with the superior service quality of the banks and increased customer satisfaction leads to the profitability. Superior service quality will lead to low customer defection, increased customer loyalty, opportunities for cross selling of the financial products, increased word of mouth recommendation, and enhanced corporate image [5]. Investment in customer relationships provides the basis for developing strategies for creating customer value, and that such strategies provide the foundation for sustainable competitive advantage leading to solid financial performance of the banks [6]. The process of obtaining new customers is very costly and time-consuming. Thus it is more appropriate to work upon the service quality to retain the existing customers instead of using limited resources in obtaining new customers [7]. Customer satisfaction and high-quality services often result in. in more repeated purchases and market share improvements. Customer satisfaction leads to customer loyalty and this leads to profitability [8]. Customer satisfaction has a long-term financial impact on the business. Highly satisfied customers of a firm are likely to purchase more frequently, in greater volume and buy other goods and services offered by the same service provider [9]. Thus keeping in view the importance of customer satisfaction in banking sector, the current study is an attempt to measure the customer satisfaction in Indian public sector banks.

The main objective of the study is to make a comparative analysis of the customer satisfaction in banks on the basis of various demographic factors.

The current study is based on the primary data collected through questionnaire (appendix-I) from 3000 customers of public sector banks working in India. The sampling technique used in the study is convenience sampling and the data is collected from the Delhi/ NCR region only. The data is collected from the customers who have visited the bank branches and the banks taken in the study is all the 26 public sector banks working in India. The customers have been personally contacted and served with questionnaire and data have been collected. The period for the collection of data is May 2013 to November 2013. The comparative analysis of customer satisfaction on the basis of demographic factors has been done using Chi square method using SPSS 17.0.

This section discusses the analysis of the primary data collected through questionnaire, for measuring the customer satisfaction in the banks. The questions and responses were coded and analysed using SPSS software 17.0. The findings of the analysis with the interpretation are given in the following sections.

PROFILE OF RESPONDENTS

The distribution of respondents on the basis of respondent's attributes covered by the study is presented in the table 1. Age, gender, educational qualification, occupation and annual income of the respondents have been presented in this section.

Table 1 Respondents' Profile

Respondent Profile	**Frequency**	**Percent**	**Cumulative Percent**
AGE (In years)			
Less than 25 Years	187	6.2	6.2
25-35 Years	1186	39.5	45.7
35-45 Years	1250	41.7	87.4
45-60 Years	234	7.8	95.2
60 & above Years	143	4.8	100.0
Total	3000	100.0	
GENDER			
Female	653	21.8	21.8
Male	2347	78.2	100.0
Total	3000	100.0	

EDUCATIONAL QUALIFICATION			
Below Secondary (10+2)	184	6.1	6.1
Secondary (10+2)	231	7.7	13.8
Graduate	1121	37.4	51.2
Post Graduate	1276	42.5	93.7
Professional	188	6.3	100.0
Total	3000	100.0	
OCCUPATION			
Service	1570	52.3	52.3
Business	1051	35.1	87.4
Professional	175	5.8	93.2
Others	204	6.8	100.0
Total	3000	100.0	
ANNUAL INCOME(In Rupees)			
Less than 1 Lakh	236	7.9	7.9
1 Lakh -3 Lakh	338	11.3	19.2
3 Lakh - 5 Lakh	1048	34.9	54.1
5 Lakh - 10 Lakh	814	27.1	81.2
Above 10 Lakh	564	18.8	100.0
Total	3000	100.0	

Interpretation: The profile of the respondents brought out by the study indicates that highest percentage of respondents i.e. 41.7 percent belongs to the age group of 35 to 45 years followed by 39.5 percent of respondents belongs to age group of 25 to 35 years. While the lowest number of respondents i.e. 4.8 percent belongs to the age group of 60 and above. The study has shown that a majority of the respondents (78.2 percent) are males while only 21.8 percent of female respondents have participated in the customer satisfaction survey. It is also apparent from the table 1 that the highest percentage of respondents i.e. 42.5 percent is post graduates followed by 37.4 percent of graduate respondents. The lowest percentage of respondents i.e. 6.1 percent are below secondary in educational qualification. It is apparent from the table 1 that 52.3 percent of the total respondents are in service occupation followed by 35.1 percent of respondents who are in business by occupation. The lowest percentage of respondents i.e. 5.8 percent is professional. 34.9 percent of the total respondents come under the group of an annual income from 3 lakh to 5 lakh, while only 7.9 percent of the total respondents are having annual income less than 1 lakh.

Thus conclusively it can be said that respondents for customer satisfaction survey are mostly male respondents, with an age group of 35 to 45 years, post graduate by educational qualification, service by occupation and having an annual income between 3 lakh to 5 lakh.

DEMOGRAPHIC COMPARATISTICS: CUSTOMER SATISFACTION

The demographic factors of the respondents such as, age, occupation, annual income and qualification have also been collected during data collection. Thus an attempt has been made to measure the differences in satisfaction level of the customers on the basis of their demographic factors. The comparative analysis of customer satisfaction on the basis of demographic factors like age, gender, educational qualification, occupation and annual income using chi-square test is done in the following section.

In order to examine whether the satisfaction level of customers differs in various types of age group, cross tabulation of the age*customer satisfaction has been made and chi square test has been conducted.

Table 2: Age* Customer Satisfaction Cross Tabulation

Age Group		Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied	Total
Less than 25 Years	Count	12	25	41	94	15	187
	% within Age	6.4%	13.4%	21.9%	50.3%	8.0%	100.0%
25-35 Years	Count	35	158	257	604	127	1181
	% within Age	3.0%	13.4%	21.8%	51.1%	10.7%	100.0%
35-45 Years	Count	52	193	272	610	123	1250
	% within Age	4.2%	15.4%	21.8%	48.8%	9.8%	100.0%
45-60 Years	Count	9	26	33	135	31	234
	% within Age	3.8%	11.1%	14.1%	57.7%	13.2%	100.0%
60 and Above	Count	5	12	33	83	15	148
	% within Age	3.4%	8.1%	22.3%	56.1%	10.1%	100.0%
Total	Count	113	414	636	1526	311	3000
	% within Age	3.8%	13.8%	21.2%	50.9%	10.4%	100.0%

Table 3: Results of Chi-square test

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.937	16	0.014
Likelihood Ratio	36.748	16	0.002

Interpretation: It can be interpreted from the table 2 that 50.9 percent of the total respondents are satisfied while only 3.8 percent of the total respondents are very dissatisfied. The respondents, who belong to the age group of 25-35 years, are having lowest percentage of very dissatisfied i.e. 3 percent only and the respondents who belong to age group of 60 and above are having lowest percentage of dissatisfied respondents i.e. 8.1 percent. Highest percentage of satisfied respondents also belongs to the same category. Highest percentage of very satisfied and satisfied respondents belongs to the age group of 45 to 60 years.

The results of chi square is shown in table 3, for the cross tabulation of age* customer satisfaction level. The value of chi square is 30.937 at 16 degree of freedom is found significant at a level of 1 percent. Thus it can be interpreted that there is a significant difference in the satisfaction level of customers who belong to different age groups.

In order to examine whether the satisfaction level of customers differs due to gender differences, cross tabulation of the gender*customer satisfaction has been made and chi square test has been conducted.

Table 4: Gender* Customer Satisfaction Cross Tabulation

		Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied	Total
Female	Count	31	96	128	339	59	653
	% within Gender	4.7%	14.7%	19.6%	51.9%	9.0%	100.0%
Male	Count	82	318	508	1187	252	2347
	% within Gender	3.5%	13.5%	21.6%	50.6%	10.7%	100.0%
Total	Count	113	414	636	1526	311	3000
	% within Gender	3.8%	13.8%	21.2%	50.9%	10.4%	100.0%

Table 5: Results of Chi-square test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.236	4	0.264
Likelihood Ratio	5.177	4	0.270

Interpretation: It can be interpreted from the table 4 that the lowest percentage of very dissatisfied and dissatisfied respondents has been recorded for male respondents. The percentage of very satisfied male respondents is higher in comparison to female respondents. Overall the difference between satisfaction level of both the male and the female in percentage is very small within group. Thus we can interpret that satisfaction level is almost equal or near to the equal between the male and the female customers of the banks.

Table 6: Educational Qualification*Customer Satisfaction Cross Tabulation

		Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied	Total
Below Secondary	Count	7	27	24	97	29	184
	% within Educational Qualification	3.8%	14.7%	13.0%	52.7 %	15.8%	100.0 %
Secondary	Count	6	19	48	128	30	231
	% within Educational Qualification	2.6%	8.2%	20.8%	55.4 %	13.0%	100.0 %
Graduate	Count	41	151	245	561	123	1121
	% within Educational Qualification	3.7%	13.5%	21.9%	50.0 %	11.0%	100.0 %
Post Graduate	Count	50	196	278	644	108	1276
	% within Educational Qualification	3.9%	15.4%	21.8%	50.5 %	8.5%	100.0 %
Profession al	Count	9	21	41	96	21	188
	% within Educational Qualification	4.8%	11.2%	21.8%	51.1 %	11.2%	100.0 %
Total	Count	113	414	636	1526	311	3000
	% within Educational Qualification	3.8%	13.8%	21.2%	50.9 %	10.4%	100.0 %

Table 5, the tabulated value of chi-square at 1 percent level of significance for 4 degree of freedom (df) is 13.276. The calculated chi-square value at 4 df is 5.236 which is less than the tabulated value. The assumption that there is no difference in the satisfaction level of customers in various groups of age stands to be accepted by the chi-square test when applied at 1 percent level of significance. Thus overall it can be interpreted that there is no significant difference in the satisfaction level of the customers due to the gender difference.

In order to examine whether the satisfaction level of customers differs due to the fact that they posses different educational qualification, cross tabulation of the educational qualification*customer satisfaction has been made and chi square test has been conducted.

Table 7: Results of Chi-square Test

	Valu e	Df	Asymp. Sig. (2 -sided)
Pearson Chi -Square	29.236	16	0.022
Likelihood Ratio	30.526	16	0.015

Interpretation: It can be interpreted from the table 6 that level of dissatisfaction is the lowest for the respondents having secondary education only. But still no such large variance has been found for satisfied, very satisfied, neutral or dissatisfied categories due to the fact that respondents are having different educational qualifications.

Table 7, the tabulated value of chi-square at 1 percent level of significance for 16 degree of freedom (df) is 31.999. The calculated chi-square value at 16 df is 29.236 which is less than the tabulated value. The assumption that there is no difference in the satisfaction level of customers in various groups of age stands to be accepted by the chi-square test when applied at 1 percent level of significance. Thus overall it can be interpreted that there is no difference in the satisfaction level of the customers due to the difference in their educational qualification.

In order to examine whether the satisfaction level of customers differs due to differences in their occupation, cross tabulation of the occupation*customer satisfaction has been made and chi square test has been conducted.

Table 8: Occupation*Customer Satisfaction Cross Tabulation

		Very Dissatisfied	Dissatisfie d	Neutral	Satisfied	Very Satisfied	Total
Service	Count	63	205	361	792	149	157 0
	% within Occupation	4.0%	13.1%	23.0%	50.4%	9.5%	100. 0%
Business	Count	31	124	168	598	130	105 1
	% within Occupation	2.9%	11.8%	16.0%	56.9%	12.4%	100. 0%
Professio nal	Count	10	57	50	46	12	175
	% within Occupation	5.7%	32.6%	28.6%	26.3%	6.9%	100. 0%
Others	Count	9	28	57	90	20	204
	% within Occupation	4.4%	13.7%	27.9%	44.1%	9.8%	100. 0%
Total	Count	113	414	636	1526	311	300 0
	% within Occupation	3.8%	13.8%	21.2%	50.9%	10.4%	100. 0%

Table 9: Result of Chi-square Test

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	114.747	12	0.000
Likelihood Ratio	107.075	12	0.000

Interpretation: It can be interpreted from the table 8 that the lowest percentage i.e. 2.9 percent respondents who are very dissatisfied belong to the business category and highest percentage of satisfied and very satisfied respondents are also from the business category. Thus overall variance has been noted in each category of satisfaction level of the customers due to the different occupation.

Table 9, the tabulated value of chi-square at 1 percent level of significance for 12 degree of freedom (df) is 26.216. The calculated chi-square value at 12 df is 114.747 which is more than the tabulated value. The assumption that there is no difference in the satisfaction level of customers from different occupations stands to be rejected by the chi-square test when applied at 1 percent level of significance. Thus overall it can be interpreted that there is a significant difference in the satisfaction level of the customers due to the difference in their occupation.

In order to examine whether the satisfaction level of customers differs due to differences in their annual income, cross tabulation of the annual income*customer satisfaction has been made and chi square test has been conducted.

Table 10: Annual Income*Customer Satisfaction Cross Tabulation

		Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied	Total
Less than 1Lakh	Count	5	39	51	124	17	236
	% within Annual Income	2.1%	16.5%	21.6%	52.5%	7.2%	100.0%
1-3 Lakh	Count	15	62	65	157	39	338
	% within Annual Income	4.4%	18.3%	19.2%	46.4%	11.5%	100.0%
3-5 Lakh	Count	38	150	197	547	116	1048
	% within Annual Income	3.6%	14.3%	18.8%	52.2%	11.1%	100.0%
5-10 Lakh	Count	32	98	212	400	72	814
	% within Annual Income	3.9%	12.0%	26.0%	49.1%	8.8%	100.0%
10 Lakh or above	Count	23	65	111	298	67	564
	% within Annual Income	4.1%	11.5%	19.7%	52.8%	11.9%	100.0%
Total	Count	113	414	636	1526	311	3000
	% within Annual Income	3.8%	13.8%	21.2%	50.9%	10.4%	100.0%

Table 11: Result of Chi-square Test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	34.933	16	0.004
Likelihood Ratio	34.737	16	0.004

Interpretation: It can be interpreted from the table 10 that the lowest percentage of very dissatisfied respondents i.e. 2.1 percent belong to the respondents having annual income less than one lakh. The highest percentage of very dissatisfied respondents i.e. 4.4 percent belongs to the group having annual income 1 to 3 lakh. The highest percentage of satisfied and very satisfied respondents belongs to the group with annual income more than 10 lakh while the lowest percentages of dissatisfied respondents i.e. 11.5 percent is also from the same group.

As shown in table 11, the tabulated value of chi-square at 1 percent level of significance for 16 degree of freedom (df) is 31.999. The calculated chi-square value at 16 df is 34.933 which is greater than the tabulated value. The assumption that there is no difference in the satisfaction level of customers in various groups of annual income stands to reject by the chi-square test when applied at 1 percent level of significance. Thus overall it can be interpreted that there is a significant difference in the satisfaction level of the customers due to the difference in their annual income.

CONCLUSION

An attempt has been made in the current study to measure the differences in satisfaction level of the customers on the basis of their demographic profiles. The study shows that there is a significant difference in the satisfaction level of customers who belongs to different age groups, different occupations and having different annual income. It is also found from the study that there is no significant difference in the satisfaction level of the customers due to the gender difference and due to the difference in their educational qualification. This finding is supported by the study that demographic variables like gender and educational qualification have no impact on customer satisfaction in banks [10]; while the other study revealed that there is a significant relationship between the annual income and customer satisfaction level [11]. Studies have proved that there is a significant difference between the demographic variables such as age and occupation and the customer satisfaction [12][13].

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