

ISSN (Online) : 2279-0667



TAJMMR

ISSN (online) : 2279-0667

Editor-in-Chief : Dr. Karun Kant Uppal

Impact Factor : SJIF 2013 = 4.289

Frequency : Monthly

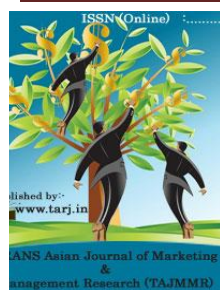
Country : India

Language : English

Start Year : 2012

Published by : www.tarj.inIndexed/ Listed at : Ulrich's Periodicals
Directory, ProQuest, U.S.A.E-mail ID: tajmmr@tarj.in**VISION**

The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.



TRANS Asian Journal of Marketing & Management Research (TAJMMR)

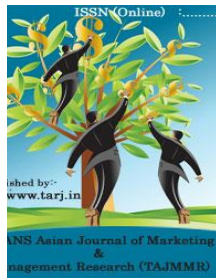
(Double Blind Refereed & Reviewed International Journal)

UGC APPROVED JOURNAL



SR. NO.	PARTICULAR	PAGE NO.
1.	A STUDY ON PUBLIC RESPONSIVENESS AND ENVIRONMENT SUSCEPTIBILITY BASED ON TRANSPORTATION PENCHANT AND VEHICLE USAGE PROCLIVITY Neel Kamal Sharma & Dr. Bineet Sinha	5-15
2.	AN ASSESSMENT OF SERVICE QUALITY: A STUDY ON RETAIL BANKING SERVICES OF INDIA POST Anindra Kumar Haldar	16-32
3.	AN OVERVIEW OF SOCIAL MARKETING IN INDIA Dr.N. Ratna Kishor & T.Ramanaiah	33-46
4.	EFFECTIVENESS OF DISTRIBUTION STRATEGIES ADOPTED BY PUBLIC AND PRIVATE LIFE INSURANCE COMPANIES WITH REFERENCE TO PERAMBALUR DISTRICT P. Balamurugan & Dr.R.Rajendran	47-53
5.	INHERITANCE OF COLOURINGATHOMOGENEOUS SELECTION Turganbaev Ruzimbay Urazbaevich	54-58
6.	SATISFACTION WITH SERVICE CONDITIONS AMONG POLICE MANAGERS: AN EMPIRICAL STUDY OF A COMMISIONERATE, HARYANA. Sandeep Kaur	59-71
7.	INFLUENCE OF SOCIAL MEDIA MARKETING PRACTICES ON CONSUMER BUYING BEHAVIOUR Sumedha Gupta	72-81

8.	ROLE OF MEDIA IN DISASTER MANAGEMENT Dr. Shamsher Singh Malik	82-87
9.	ECONOMIC IMPACT OF BREXIT Dr Sukhvir Singh, Mrs Preetinder Kaur	88-97



TRANS Asian Journal of Marketing Management Research (TAJMMR)

(Double Blind Refereed & Reviewed International Journal)

UGC APPROVED JOURNAL



A STUDY ON PUBLIC RESPONSIVENESS AND ENVIRONMENT SUSCEPTIBILITY BASED ON TRANSPORTATION PENCHANT AND VEHICLE USAGE PROCLIVITY

Neel Kamal Sharma*; Dr. Bineet Sinha**

*Research Scholar,
MVN University, Haryana, INDIA.

**Associate professor,
MVN University, Haryana, INDIA.

ABSTRACT

In recent times the environmental awareness has been area of discussion at international as well as domestic forums. The government has initiative to counter the environment pollution caused by transportation. Although government has started various initiatives at large scale the result on countering the pollution through the transportation has not been substantially visible on the ground. National Electric Mobility Mission Plan 2020 was unveiled in 2013. Under the National Mission Electric Mobility (NMEM) Plan 2020, Government of India has an ambitious target to achieve 60-70 lakh sales of hybrid and electric vehicles by 2020, said a government (source: Indianinfoline August 01, 2017). Through this paper, an effort is made to study the general awareness and sensitiveness towards environment through their transportation habits and vehicle usage among general public in Faridabad. The data collected through survey among 500 sample size. A total of 450 respondents were error free. The study has tried to analyze the behavioral study of transportation habits and vehicle usage based on variables viz., Age, Income level, Travel distance and Type of vehicle fuel.

KEYWORDS: Public Awareness, Environment Sensitiveness, Transportation Habits, Vehicle Usage, carbon foot prints

INTRODUCTION

RATIONALE OF THE STUDY

The transportation sector accounts for about 27% of global energy consumption (IEA, 2010). This sector obtains most of its energy from the combustion of petroleum based fuels and is currently responsible for over half of global oil demand (IEA, 2012). Furthermore, this energy use is projected to increase with the growth of vehicles in both developed and developing countries. As a result, greenhouse gas emissions from transportation, mostly in the form of CO₂, will likely increase. This implies that the current transportation system is unsustainable.

Three major factors have led to the advancement of alternative fuel vehicles (AFVs) worldwide.

- There are increasing concerns over greenhouse gas emissions from transportation and the associated climate change.
- The volatility of oil prices is causing nations to focus on alternative sources of energy.
- Concerns about energy independence have resulted in policies targeting AFV development to reduce dependence on petroleum from foreign sources, some of which are unstable.

National Mission for Electric Mobility (NMEM) that was approved by the National Council for Electric Mobility (NCEM), as per the projections, 6-7 million units of new vehicle sales of the full range of electric vehicles, along with resultant liquid fuel savings of 2.2 – 2.5 million tones can be achieved in 2020. This will also result in substantial lowering of vehicular emissions and decrease in carbon di-oxide emissions by 1.3% to 1.5% in 2020 as compared to a status quo scenario.¹

A countrywide survey conducted by analytics firm absolute data in March 2012, indicates that Indians are actually very eager to adopt new technologies. That is if key factors such as pricing and a low running cost are met. 78 per cent of the respondents said that utility (space, fuel efficiency) is the primary reason for a car purchase. Though nearly half of those looking for a new car opted for a diesel variant, an interesting finding was that 20 per cent said that they were also looking out for xEVs, and 40 per cent thought that they represented the future of the automobile. Asked if they would pay a premium for such technology, 46 per cent said that they were comfortable with Rs 1-2 lakh higher price².

REVIEW OF LITERATURE

Kenneth S Kurani, Tom Turrentine, Daniel Sperling, 1994, We frame the BEV purchase decision in terms of a household's entire stock of vehicles, car purchase behavior and travel behavior. Within this framework, households which own both electric vehicles and gasoline vehicles are called 'hybrid households'. Because nearly all consumers are unfamiliar with the characteristics of BEVs, we designed an interactive interview based on week-long travel diaries, which we call Purchase Intentions and Range Estimation Games (PIREG) to explore hypothetical hybrid household vehicle use. Our primary finding is that consumers' perceived driving range needs are substantially lower than previous hypothetical stated preference studies conclude. We find evidence of a viable market for BEVs with 60 to 100 miles driving range.³

Willett Kempton, Toru Kubo, 2000, Electric-drive vehicles (EDVs), whether based on batteries, engine-electric hybrid, or fuel cells, could make major contributions to the electric utility supply system. Computer-controlled power connections from parked EDVs would provide grid power from on-board storage or generators. This option is even better matched to urban Japan, where vehicles are typically parked throughout peak electrical demand periods. Battery characteristics were calculated from current manufacturer-provided data as well as the California Air Resources Board (CARB) projections. Given current vehicle battery costs and current utility purchase rates, no vehicles would be cost-effective on peak power resources. If utilities take advantage of this opportunity to purchase peak power from vehicles, it would make the electric grid more efficient, enlarge the market for EDVs, lower urban air pollution, and facilitate future introduction of renewable energy.⁴

Ben Lane, Stephen Potter, 2007, The study shows that car buyers have a poor knowledge of cleaner car technologies, the environmental impacts of road transport and car ownership costs. The second study, initiated within the Open University's Design Innovation Group, identifies key 'hotspot' factors that influence consumers' adoption of low carbon products. The study, which is ongoing, has concluded that identifying where and when these hotspot points of leverage occur could help inform initiatives to facilitate consumer adoption and effective use.⁵

Jonn Axsen, Dean C. Mountain, Mark Jaccard, this study investigates the "neighbor effect," where a new technology becomes more desirable as its adoption becomes more widespread in the market. The measurement of this effect as a change in aggregated willingness to pay under different levels of technology penetration was done. Focusing on hybrid-electric vehicles (HEVs), an online survey experiment collected stated preference (SP) data from 535 Canadian and 408 Californian vehicle owners under different hypothetical market conditions.

Revealed preference (RP) data was collected from the same respondents by eliciting the year, make and model of recent vehicle purchases from regions with different degrees of HEV popularity: Canada with 0.17% new market share, and California with 3.0% new market share. Comparison of choice models estimated from RP data only with three joint SP–RP estimation techniques, each assigning a different weight to the influence of SP and RP data in coefficient estimates. Statistically, models allowing more RP influence outperform SP influenced models. However, results suggest that because the RP data in this study is afflicted by multicollinearity, techniques that allow more SP influence in the beta estimates while maintaining RP data for calibrating vehicle class constraints produce more realistic estimates of willingness to pay. Furthermore, SP influenced coefficient estimates also translate to more realistic behavioral parameters for CIMS, allowing more sensitivity to policy simulations.⁶

Ella Graham-Rowe, et al., 2012, Plug-in electric vehicles can potentially emit substantially lower CO₂ emissions than internal combustion engine vehicles, and so have the potential to reduce transport emissions without curtailing personal car use. Assessing the potential uptake of these new categories of vehicles requires an understanding of likely consumer responses. Previous in-depth explorations of appraisals and evaluations of electric vehicles have tended to focus on 'early adopters', who may not represent mainstream consumers. The paper reported a qualitative analysis of responses to electric cars, based on semi-structured interviews conducted with 40 UK

non-commercial drivers (20 males, 20 females; age 24–70 years) at the end of a seven-day period of using a battery electric car (20 participants) or a plug-in hybrid car (20 participants).

Six core categories of response were identified:

- (1) Cost minimization;
- (2) Vehicle confidence;
- (3) Vehicle adaptation demands;
- (4) Environmental beliefs;
- (5) Impression management; and, underpinning all other categories,
- (6) The perception of electric cars generally as ‘work in progress’ products.

Results highlight potential barriers to the uptake of current-generation (2010) plug-in electric cars by mainstream consumers. These include the prioritization of personal mobility needs over environmental benefits, concerns over the social desirability of electric vehicle use, and the expectation that rapid technological and infrastructural developments will make current models obsolete. Implications for the potential uptake of future electric vehicles are discussed.⁷

Ona Egbue, Suzanna Long, 2013, A major barrier is that consumers tend to resist new technologies that are considered alien or unproved, thus, policy decisions that consider their critical concerns will have a higher level of success. This research identifies potential socio-technical barriers to consumer adoption of EVs and determines if sustainability issues influence consumer decision to purchase an EV.⁸

OBJECTIVES OF THE STUDY

- To examine public sensitiveness towards environment through their transportation habits.
- To analyze the awareness of carbon foot print on environment due to the vehicle usage.

HYPOTHESIS OF THE STUDY

H1: there is significant difference between carbon foot prints in environment among different groups of vehicle user (based on fuel).

H2: there is significant lower carbon foot prints in environment between Electric/hybrid vehicles user.

RESEARCH DESIGN

A descriptive research design is used to carry out the study. The data collected through primary method i.e. surveying general public with 500 sample size. Sampling units are the general people above 18 having valid driving license. A snowball sampling method is used in collecting primary data through questionnaire.

The study has tried to analyze the behavioral study of transportation habits and vehicle usage based on variables viz., Age, Income level, Travel distance and Type of fueled vehicle. Statistical tools ANOVA and paired t-Test is used to test the difference in environment

sensitivity and awareness of impact on environment among different age and Type of vehicle users (based on fuel).

OBSERVATIONS AND RESULTS

The survey among the vehicle users in Faridabad displayed and peculiar change in preferences and habits of transportation. The data collected is also analyses to find a relation between the transportation habits of vehicle users on sensitiveness towards environment.

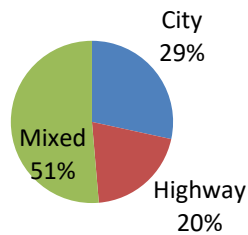
The preference towards transportation mode is very much affected by its accessibility. The observation from the data highlighted that general vehicle users preferred of private vehicle for different mode of transportation. The reason for preference of private vehicle in long distance travel can be due to the convenience, more secure and privacy, improved highways and recently built high speed and secure expressways. But meanwhile the reason for non-preferability of public vehicle in short or long distance travel points could due to the non timeliness, safety and privacy issue, and substandard service.

Preference of Mode of Transportation During Various Travel Distance					
	[>10km]	[10 –50 km]	[50 – 250 km]	[250 - 500 km]	[More than 500 km]
Auto/Taxi	12%	11%	18%	16%	8%
Private vehicle	76%	81%	58%	24%	14%
Public vehicle	11%	7%	18%	17%	16%
Train	0%	1%	6%	40%	16%
Airline	0%	0%	1%	3%	47%

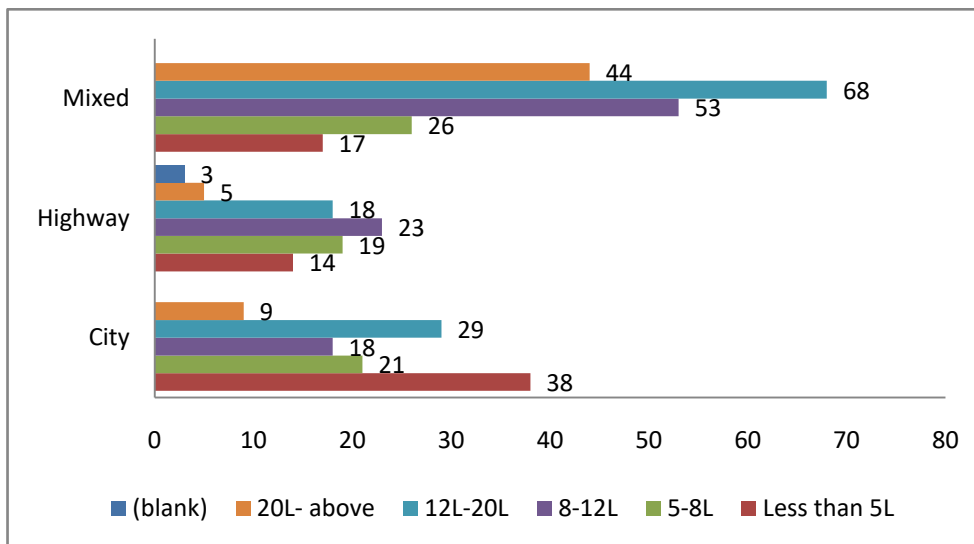
Source: Data collected by survey

From the above table it can be observed that out of the total respondents, in long distance travel, they prefer Airlines in more than 500 kms (47%) and Train in between 250-500 kms (40%) whereas in other three category (i.e. less 250kms) respondents have given their preference to private vehicle. Surprisingly public vehicle (Buses) and Auto/Taxi are less preferred consistently in all category of travel distances.

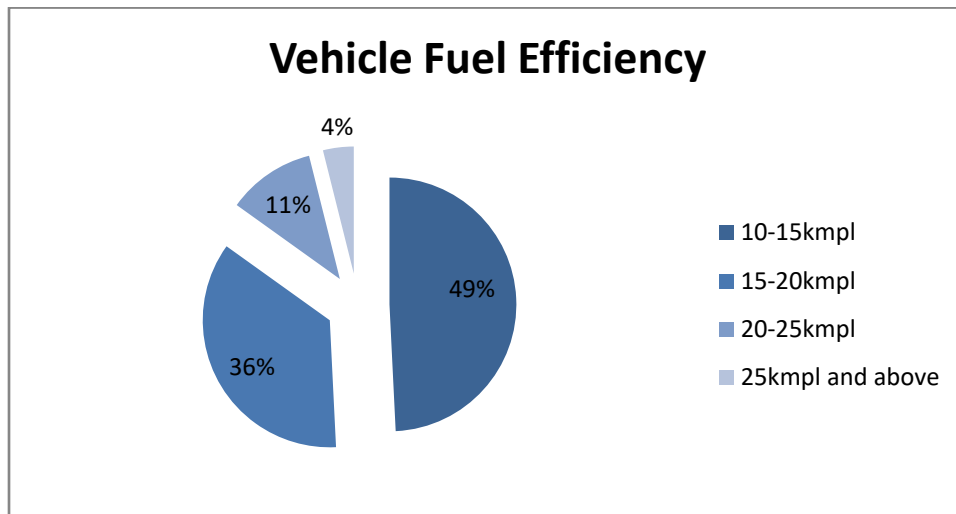
Type of drive in daily routine



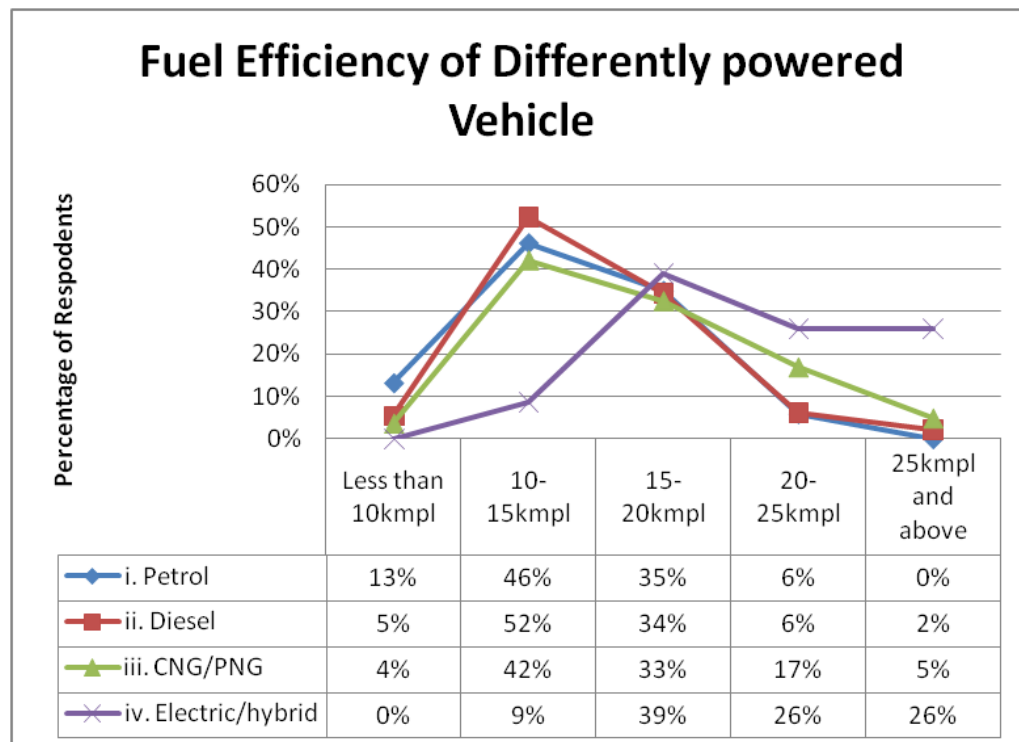
From above representation, it can be clearly inferred that out of the total respondents, half of the vehicle owners (51%) used city as well as highway drive in their daily routine, followed by 29% in city and 20% as highway drive in their daily routine. The observation can be supplemented by the fact that Delhi's NCR region (Faridabad, Gurgaon, Noida, Greater Noida, Ghaziabad, Meerut, Bahadurgarh, Sonipat, etc) have observed an steep increase in private vehicle traffic as general people prefer to commute to their work place in Delhi/NCR on daily routine in their own vehicle.



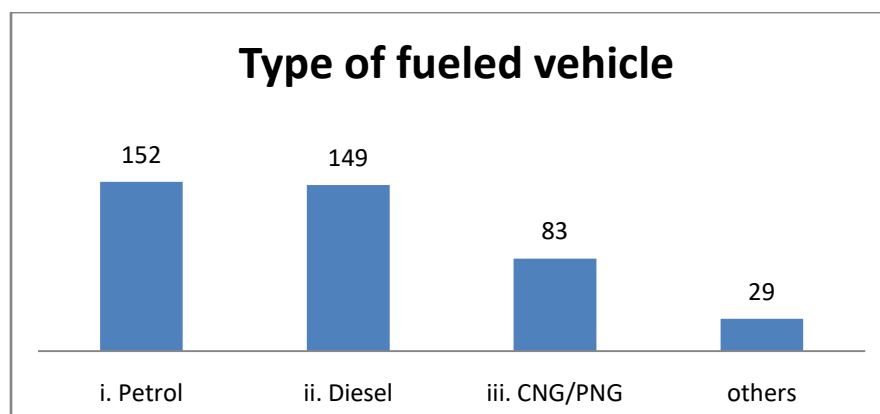
Awareness and Sensitiveness towards Environment: The Indian Automobile consumers are widely known for their critical purchase criterion “KITNA DETI HAI?” But is that really the correct picture? In our survey the finding are astonishing. Out of the total respondents almost 50 percent claimed that their vehicle fuel efficiency is ranged between 10-15 kms; 36 percent claimed that their vehicle fuel efficiency is ranged between 15-20 kms; 11% claimed that their vehicle fuel efficiency is ranged between 20-25 kms; and only 4% claimed that their vehicle fuel efficiency is ranged between 25kms and above.



From the above table, the observations are speaking louder about the higher fuel efficiency claimed by popular automobile brands in Indian market. The maximum of 26% of respondents experiencing vehicle fuel efficiency of 20-25kmpl and 25kmpl and above are user of electric and hybrid vehicle. More than half of the respondents who are the user of have experienced fuel efficiency less than 15kmpl viz. Petrol user 59% and Diesel 56%. Nevertheless the respondents who are users of CNG/PNG are not far less (46%).

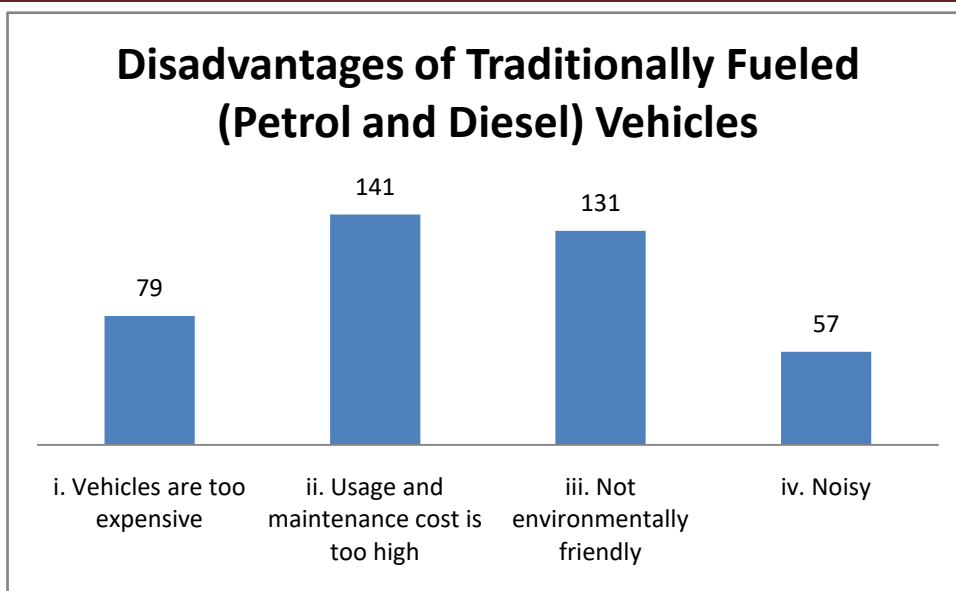


The lesser fuel efficiency experienced by the vehicle user is contrasting with their sensitivity towards environment when asked about the disadvantages of traditionally fueled vehicle. But at the same time, the results also put QUESTION on the purchase criterion of the Indian Automobile consumer “KITNA DETI HAI?” definitely there are other factors that affects the buying decision, but as cited above, facts like more people prefer private vehicle (short and long travel distance) and approximately half of the respondents use highways and city drive in their daily routine.



Also to point out very few people go for low polluting and high efficiency fuel option vehicle. Lack of infrastructural facility outside Delhi/NCR is one of the main factors for low adoption of CNG/PNG. In case of hybrid vehicle the pricing is the main deterrent. Not to forget, Automobiles companies are coming up with mild hybrid technology. But this technology has very low impact on lowering pollution and increasing fuel efficiency.

In the survey, an effort has been made to examine the awareness about the disadvantages of traditionally fueled (Petrol and Diesel) vehicles among all the vehicle users. The two major disadvantages of traditionally fueled vehicles were (a) Usage and maintenance cost is too high and (b) Not environmentally friendly. It was surprising to know that the high pricing of the vehicles were not the considered as disadvantages. In general Indian consumers were earlier thought to be very sensitive towards price, and automobile sector is now becoming as exception. Needless to mention other factors like environment friendly, maintenance cost, safety, comfort are overtaking price issue in Indian market as in developed market.



To analyze the carbon foot prints your vehicle leaves negative impact on environment, respondents were asked to rate their vehicle from low to high viz. 1 as low and 5 as high. As data calculated and tabulated, the users of petrol vehicle have the carbon foot print of (3.74 out of 5) due to their vehicle usage, similarly the users of diesel vehicle have the carbon foot print of (3.63 out of 5) due to their vehicle usage and the user of CNG/PNG vehicle have the carbon foot print of (3.25 out of 5) due to their vehicle usage. To note is the users of Electric/hybrid vehicle do not feel that their carbon foot print were very low i.e. 2.43 out of 5. One probable reason for the same could be because of pure hybrid car not available in India till date and plug-in hybrid and mild hybrid vehicle available in Indian market are just 2% to 10% more fuel efficient/environment friendly. Other factor that is slowly attracting discussions on the disposal of batteries used in hybrid and electric cars, as the batteries are too not environment friendly.

Although it is clearly visible that electric/ hybrid vehicle user are differing in sensitiveness towards environment, but to test it statistically, ANOVA (analysis of variance) is carried on the collected data to test the hypothesis H1: there is significant differences on carbon foot print among different groups of vehicle users (based on fuel)

SUMMARY

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
Petrol	151	565	3.741722	1.539514
Diesel	149	542	3.637584	1.219118
CNG/PNG	82	267	3.256098	1.452123
Electric/hybrid	23	56	2.434783	1.438735

ANOVA						
<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	42.23339	3	14.0778	10.06937	2.07E-06	2.627158
Within Groups	560.6308	401	1.398082			
Total	602.8642	404				

Source: Calculated from tabulated data

From the ANOVA table, the P-value (0.0000020721566745314) which is much less than 0.05 (significance level), hence it is verified that there is significant difference between carbon foot prints among different groups of vehicle user (based on fuel). From the average rating on carbon foot prints among of the different users of vehicles it is quite clear that the electric/hybrid vehicle users have significant difference from others. To test the whether there is significant difference in paired group, paired t-test is applied. Three different pair groups on which t-test is applied are

A. CNG/PNG and Electric/hybrid

B. CNG/PNG and Diesel

C. Diesel and Petrol

The consolidated results are tabulated below;

PAIRED T-TEST

	<i>CNG/PNG</i>	<i>ELECTR /HYBR</i>	<i>CNG/ PNG</i>	<i>DIESEL</i>	<i>PETROL</i>	<i>DIESEL</i>
Mean	3.2561	2.4347	3.2561	3.6376	3.7417	3.6375
Variance	1.4521	1.4387	1.4521	1.2191	1.5395	1.2191
Observations	82	23	82	149	151	149
Pooled Variance	1.4492		1.3015		1.3804	
Hypothesized Mean Difference	0		0		0	
df	103		229		298	
t Stat	2.8914		-2.43189		0.7675	
P(T<=t) one-tail	0.00233		0.00789		0.221669	
t Critical one-tail	2.43524		2.41319		2.4091	

P(T<=t) two-tail	0.004678		0.01578		0.4434	
t Critical two-tail	2.6916		2.66276		2.6574	

Source: Source: Calculated from tabulated data

From the above data, the p values of the paired test among the group CNG/PNG and Electric/hybrid is 0.00233, which is less than 0.00833 i.e there is significant difference in carbon foot prints on environment among the groups. The p values of the paired test among the group CNG/PNG and Diesel is 0.01578 which is more than 0.00833 i.e there is no significant difference in carbon foot prints on environment among the groups. Similarly, the p values of the paired test among the group Diesel and Petrol is 0.4434 which is more than 0.00833 i.e there is no significant difference in carbon foot prints on environment among the groups. Hence, the data supports that electric/ hybrid vehicle user have different preferability and sensitiveness towards environment.

REFERENCE

- Sluggish EV sales in India, Media reports; SMEV press statement, 2008-2012.
- Buyers willing to pay premium for electric vehicle, The Hindu March 2, 2012,
- Kenneth S Kurani, Tom Turrentine, Daniel Sperling, Demand for electric vehicles in hybrid households: an exploratory analysis, Transport Policy, Volume 1, Issue 4, October 1994, Pages 244–256.
- Willett Kempton, Toru Kubo, Electric-drive vehicles for peak power in Japan , Energy Policy, Volume 28, Issue 1, January 2000, Pages 9–18.
- Ben Lane, Stephen Potter, The adoption of cleaner vehicles in the UK: exploring the consumer attitude–action gap, Journal of Cleaner Production, Volume 15, Issues 11–12, 2007, Pages 1085–1092.
- Jonn Axsen, Dean C. Mountain, Mark Jaccard, Combining stated and revealed choice research to simulate the neighbor effect: The case of hybrid-electric vehicles, Resource and Energy Economics Volume 31, Issue 3, August 2009, Pages 221–238.
- Ella Graham-Rowe, et al., Mainstream consumers driving plug-in battery-electric and plug-in hybrid electric cars: A qualitative analysis of responses and evaluations, Transportation Research Part A: Policy and Practice, Volume 46, Issue 1, January 2012, Pages 140–153.
- Ona Egbue, Suzanna Long, Barriers to widespread adoption of electric vehicles: An analysis of consumer attitudes and perceptions, Energy Policy: The International Journal of the Political, Economic, Planning, Environmental and Social Aspects of Energy, Volume 48, September 2012, Pages 717–729.



TRANS Asian Journal of Marketing Management Research (TAJMMR)

(Double Blind Refereed & Reviewed International Journal)

UGC APPROVED JOURNAL



AN ASSESSMENT OF SERVICE QUALITY: A STUDY ON RETAIL BANKING SERVICES OF INDIA POST

Anindra Kumar Halдар*

*Research Scholar (Ph.D.),
Sri JTT University,
Kolkata, INDIA.

Email id: anindra.haldar@gmail.com

ABSTRACT

Customer satisfaction is a key mediating factor for organisations' profitability. Satisfied customers exhibit loyalties, repeat purchase and communicate favourably leading to improved organisational performance. Customer satisfaction is an outcome of product/service quality. Disconfirmation theory posits that satisfaction is achieved when post purchase performance exceeds pre purchase expectation. Assessing quality of service, having distinguishing elements of intangibility, variability and inseparability, is difficult and therefore, is assessed not only by the service outcome but also by the production and delivery process and by the peripherals related to the service. SERVQUAL model, which is essentially a comparison between the expectation and actual service quality level on 5 dimensions i.e. Tangibility, Reliability, Responsiveness, Assurance and Empathy, is extensively used to study the service quality level. This paper also uses this model to study service quality gap in retail banking services of India Post. The study finds gaps in the service quality level in all the 5 dimensions. The gaps are more pronounced in the Tangibility, Responsiveness and Empathy dimensions. Whereas, the gaps in certain items of Reliability and Assurance like "dependable", "record accuracy", "trust" and "feel safe transaction" are significant but lower than other items.

KEYWORDS: *Customer Satisfaction, Disconfirmation Theory, SERVQUAL Model, India Post.*

INTRODUCTION

The purpose of business is to create a customer (Drucker, 1954). The business will continue only if the customers are satisfied with its products and services. Customer satisfaction is an important outcome of business process (Yeung & Ennew, 2000). Heskett, J.L *et al.* (1994) mentioned about the service-profit chain which links profitability, customer satisfaction, loyalty and employee satisfaction. For the service industry, customer satisfaction is the most important criteria of organizational performance (Chung & Schneider, 2002).

The customer satisfaction has a positive relationship with financial outcomes of the business (Yeung & Ennew, 2000). Link between customer satisfaction, customer loyalty and profitability at individual customer level also has been established (Helgessen & Hogskolen, 2006). Positive link between customer satisfaction, customer retention and market share has been supported (Rust & Zahrik, 1993). Customer satisfaction has direct relationship with customer retention and company profitability (Cronin and Taylor, 1992). Customer reactions or metrics can be divided into two categories, i.e. unobservable or perceptual customer metrics, e.g., customer satisfaction and observable or behavioural customer metrics e.g., customer retention and customer lifetime value. The links between these customer metrics and its impact on financial performance of the firms have been established (Gupta & Zeithaml, 2006). Customer satisfaction essentially, is the customer's judgement whether a product or service falls short or meets expectation. Customer satisfaction is portrayed as disconfirmation of expectations (Oliver, 1997). Andersen *et al.* (1994) consider customer satisfaction to be an "overall evaluation based on the total purchase and consumption experience with goods or services over time".

Researchers have found important role of expectation in managing service delivery and creating and sustaining long term customer relationships (Boulding *et al.*, 1993). Exceeding customer expectation is the key to customer satisfaction (Armstrong & Kotler, 2000). Customer expectations are beliefs about a service as standards against which service performance is judged (Zeithaml *et al.*, 1993). Expectations are formed from variety of sources, such as the customer's needs and wishes, the customer's feelings about a product or service, by promise (staff, advertising and certain service promise), by word-of mouth communication, as well as by past experience of that service or product (Zeithaml & Bitner, 1996). Perceived service quality is the degree and direction of discrepancy between customers' perception about service received and expectations (Zeithaml & Parasuraman, 2004). Service quality is primarily dependent on expected service and actual service (Moore and Schlegelmilch, 1994). Perceived service quality impact the level of customer satisfaction and subsequent customer metrics. Quality service will lead to improved customer satisfaction and customer loyalty (Kumar *et al.* 2009). Customer satisfaction is the outcome of service quality (Parasuraman *et al.*, 1988).

The competitive intensity in any service industry is increasing and simultaneously, customers are becoming more demanding as well. Therefore, it is imperative and question of survival for the companies to improve service quality beyond the expectation of the customer. In order to do this the understanding the dimensions of service quality, their importance and measurement is necessary. Both constitutive definition to clearly understand the concept service quality and operational definition to operationalize and implement the concept in the real life are required.

Assessing quality of service is more complex than quality of products. Service has distinguishing dimensions like intangibility, inseparability, perishability and heterogeneity which makes it more difficult to assess the quality of service. Owing to these distinguishing dimensions of service, the service quality, unlike product quality, is evaluated not only by the service outcome but also by the production and delivery process and by the peripherals related to the service (Zeithaml *et al.*, 1990, Zeithaml and Parasuraman, 2004). Extensive researches have been done to measure service quality leading to innumerable models for measuring service quality (Gronroos, 1990, Parasuraman *et al.*, 1991, Cronin and Taylor, 1992, Avkiron, 1994, Johnston, 1997, Oppewal and Vriens, 2000,). SERVQUAL model to assess service quality as proposed in 1985 has undergone refinement and the final one as proposed is most extensively used to measure service quality (Parasuraman, *et al.*, 1985, 1988, 1991). SERVQUAL model as proposed by Parasuraman *et al.* has five dimensions of service quality, Tangibility, Reliability, Responsiveness, Assurance and Empathy. Taking these five dimensions, a 22 item likert scale has been developed. Although, this scale is extensively used by researchers to study service quality, but there are researchers (Cronin and Taylor, 1992) postulate that it is inadequate and confounds the relationship between the service quality, customer satisfaction and future purchase behaviour. They propose that the unweighted performance based SERVPERF explains more of the variation in the measure of service quality.

SERVQUAL model has been studied in many service contexts like banking, mobile phone, higher education, hospitality, retail store and IT/ITES industry (Sritharan, 2013; Butt & de Run, 2008; Donlagic & Fazlic, 2015; Sohail, *et al.*, 2007; Niranjana & Metri, 2008). There could be gap in service quality in each or in totality of the five dimensions of SERVQUAL model of service quality. This gap could be from the service receivers' perspective of expected level of service quality and perceived actual level of service quality rendered. The overall shortfall in the service quality will be a function of this gap and the relative importance of each of these 5 dimensions of SERVQUAL.

The progression of any economy generally moves from agrarian based economy to manufacturing based economy to service based economy. Case of India is somewhat peculiar where the economy has leapfrogged from predominantly agrarian economy to predominantly service oriented economy skipping the contribution of manufacturing limited towards the economy. The service sector, with around 52 per cent of the Gross Domestic Product (GDP) in 2014-15, is the largest and the fastest-growing sectors of the economy and is growing at CAGR of 9 per cent (**Table 1**), faster than the overall GDP CAGR of 6.2 per cent in the past four years. This structural shift in GDP where a larger share is from service sector necessitates researching in the area of service quality, its antecedents and its impact on the customer satisfaction and subsequent behavioural and attitudinal dimensions for the competitiveness of the sector is of paramount importance.

2. LITERATURE REVIEW

Assessing quality of service has continued to be a subject of extensive research area. Garvin (1983) measured the quality as sum of the incidences of internal failures and external failures which was more in the context of product. However, services with distinguishing characteristics of intangibility, heterogeneity, inseparability and perishability make the context of quality of

service different from that of goods (Parasuraman *et al.*, 1985) and as evidence suggest, since then the development of theoretical construct to assess the service quality and scale to measure the same in the context of service commenced. Quality of services is assessed, apart from the outcome of the service, also from the process of delivery of the services. For services the tangible cues are limited to the service provider's physical facilities, equipment and personnel (Parasuraman *et al.*, 1985). Service quality is a comparison between the expectations and performance (Lewis and Booms, 1983).

2.1. Customer Expectation of Service Quality

Customer expectations are pre-purchase beliefs about a product (Olson and Dover, 1979) which serves as the benchmark against which the actual performance of the product is judged (Zeithaml *et al.*, 1993). Two main approaches to customer expectation of service quality classifications are "expectation – as predictions standard" and "expectations – as ideal standard (Zeithaml *et al.*, 1993). The common theme of this approach to understanding customer expectation of service quality is that the expectations are the consumer- defined subjective probabilities of occurrences of positive or negative outcomes when consumer engages in some behavior. Customer expectations of service quality is further conceptualized as "Ideal expectations" as the "wish for" level of service performance (Miller, 1997), "Desired expectations" as the level at which the consumer wanted the product to perform (Zeithaml *et al.*, 1993) and "Normative expectations" as the level of performance at which the consumer is completely satisfied (Prakash and Lounsbury, 1984).

2.2. Service Quality Construct

Reliability, responsiveness, competence, access and ease of contact, courtesy, communication, credibility, security, understanding of customer and tangibility construct arranged in a continuum from easy to difficult to evaluate were considered dimensions of service quality (Parashuraman, *et al.*, 1985). 97 items were generated for these 10 dimensions. Further research and refinement on these 10 dimensions with 97 items resulted in 5 dimensions with 22 items for the service quality scale (Parashuraman, *et al.*, 1988). These dimensions are Tangibility, Reliability, Responsiveness, Assurance and Empathy. Further refinement of the service quality construct (Parasuraman, *et al.*, 1991) revealed that the Tangibility dimension is not uni-dimensional but splits into two sub-dimensions - one relating to equipment/physical facility and the other relating to employees/communicating material. Also, the refined SERVQUAL scale removed negatively worded statements of the 22 items scale. The 5 dimensions of the scale are:

Tangibility: Physical facilities, equipment, communication material and appearance of personnel.

Reliability: Ability to perform the promised service dependably and accurately.

Responsiveness: Willingness to help customers and provide prompt service.

Assurance: Knowledge and courtesy of employees and their ability to inspire trust and confidence.

Empathy: Caring, individual attention the firm provides its customers.

Cronin, J.J. and Taylor, S.A. (1992), posit that service quality model SERVQUAL, as proposed by Parasuraman *et al.* is inadequate and confounds the relationship between the service quality, customer satisfaction and future purchase behaviour and suggest that the unweighted performance based SERVPERF explains more of the variation in the measure of service quality.

2.3. Application of SERVQUAL MODEL

SERVQUAL model is extensively used in different service contexts to assess service quality. Niranjana and Metri (2008) studied the service quality for IS/ITES outsourcing and posited a new dimension “Outsourcing Quality” triad consisting of client-vendor and consumer to capture the essentials of IS/ITES outsourcing case. Nautiyl (2014) used the SERVQUAL model to study the relationship between the service quality dimensions and customer satisfaction among the customers of retail banking customers of private bank in Delhi area and found that Assurance and Empathy dimensions have high positive correlation and other 3 dimensions, Tangibility, Reliability and Responsiveness have moderately positive correlation with customer satisfaction. Panda and Das (2014), study found that the tangibility, assurance and responsiveness are the key influencers for customer satisfaction for both hospital and hospitality sectors. Vijayanand and Selvaraj (2015), in their study on savings bank account holders of Post Offices added “competence” dimension to the existing five dimensions of SERVQUAL model and found no statistically significant gap between the perception and expectation of service quality by the customers of saving bank accounts of post office. The analysis also showed that tangibility ranked first among the dimensions of service quality.

3. NEED OF THE STUDY

Services offered by India Post are one of the key components of the services sector as well as Indian economy. An organization over 150 years old and with its network of 1.5 million post offices spread across the country of which over 89% are in rural area, it affects millions of people. It is key backbone for meeting country’s communication needs and instrumental in the country’s socio-economic development. It’s services affects the people of the country in many ways, delivering mails, accepting deposits under small scale saving schemes, providing life insurance product under Postal Life Insurance and Rural Postal Life Insurance and acting as agent of Government of India in delivering payments and disbursement for the government sponsored schemes. It has recently forayed into payment banking services.

The role of post office is undergoing transformation with the onset of electronic media, other new technologies and private players. Postal service is facing stiff competition in its core operation of delivering mails from various private operators both local and multinational. However, these changes also have brought different types of opportunities to India Post and it is reinventing itself to remain competitive and relevant to its customers. Under this changed scenario it is imperative that Postal department should relook at how the services are provided, evaluate and improve the quality of the services being provided in order to remain competitive, however, its service quality has remained under researched. As evidence suggests, only one research (Vijayanand, S. and Selvaraj, M., 2015) has assessed the service quality gap between the expected and perception level of service for the savings bank account holders of post office

in Tamilnadu. Therefore, it is imperative to further study the service quality of India Post to assess its effectiveness, identify the shortcomings, if any, in order to improve its services.

4. OBJECTIVE OF THE STUDY

The customer's satisfaction with the service performance will depend on his perception of meeting the actual level of service quality with his expected level of service quality else he will be dissatisfied. The purpose of India Post should be to match the service quality with that of the customers expected level of the service quality. This study attempts to find the expected level and the perceived actual level of service quality for the customers of retail banking services of India Post in Kolkata and find whether there are discrepancy, if any.

Overall objective of the study is to compare between the expected level and the actual level of service quality for all 5 dimensions of SERVQUAL for retail banking services of India Post in Kolkata from the customer's perspective. The specific objectives are:

To compare between the expected level and the actual level of service quality for the following 5 dimensions of SERVQUAL for retail banking services of India Post in Kolkata from the customer's perspective: Tangibility, Reliability, Responsiveness, Assurance and Empathy.

5. HYPOTHESES

The hypothesis to be tested in the study:

Null Hypothesis: There will be no significant gap between the expected level and actual level of service from the customer perspective for the following 5 dimensions of SERVQUAL for the retail banking services of India Post

6. RESEARCH METHODOLOGY

The retail banking services offered by India Post at Kolkata was studied. The research was carried out in the following manner:-

Literature survey was conducted and discussion with India Post official to understand the different dimensions of retail banking service quality of India Post.

The required information was collected from individual customers of retail banking services within Kolkata metropolitan area of Kolkata Region.

6.1 Kolkata metropolitan area is served by 4 divisions and 3 independent Head post offices. In total, Kolkata metropolitan area has 7 HPOs and 267 SPOs. Of the 267 SPOs, 183 SPOs are single handed or double handed or triple handed having one counter for handling all purpose or retail savings customers. 74 SPOs were having multiple counters for handling postal services as well as retail saving customers. The sample for data collection was done by the following method:-

- a. From each of the 7 HPOs, 40 retail savings bank customers were randomly selected.
- b. From the 74 SPOs having multiple counters, 10 SPOs were randomly selected and from each of the 10 selected SPOs, 10 retail savings bank customers were randomly selected.

- c. From the 183 single, double and triple handed SPOs, 20 SPOs were randomly selected from where 1 retail banking customer was selected.
- d. The total sample size for the service receiver was 400.

6.2 The 22-item SERVQUAL questionnaire modified to suit the requirement of saving banking services of India Post was administered to each respondents as below:

Each respondent was given 2 sets of 22 items questionnaire, each question framed with 7-point Likert scale at two levels. One set was to capture the expected level of service quality and the other set was to capture the actual level of service quality received.

6.3 Reliability Analysis

Cronbach's alpha was computed for the expectations, perceptions and gap (expectation minus perceptions) score for each of the 5 dimensions of SERVQUAL to test the reliability and internal consistency of the 5 dimensions as suggested by Parasuraman *et al.* (1988). The reliability coefficients of the retail bank customers of India Post are shown in the **Table 2**. The result indicates that the internal consistency of each of the 5 dimensions on expectations, perceptions and gap are higher than the cut off value of 0.7 as suggested in literature (Nunnally and Barnstein, 1994). Overall reliability coefficients of the expectations, perceptions and gap are also high and hence acceptable to use the gap model to measure service quality.

6.4 Factor Analysis

Kaiser – Meyer – Oklin (KMO) Measure of Sampling Adequacy (MSA) and Bartlett's test of sphericity was conducted on the data to examine the adequacy of data for factor analysis. The result as shown in **Table 3 and Table 4** indicates that the sample taken is appropriate for factor analysis.

Exploratory factor analysis, using the principal component method with varimax rotation on the expectations and perceptions scores, were performed to examine the dimensionality of SERVQUAL instruments for the retail banking services of India Post. The results are shown in **Table 5 and Table 6**. For defining the factors, the items loading of at least (\pm) 0.5 to a factor was considered. Although the results for both expectations and perceptions support 5 factor structure as proposed by Parasuraman *et al.* (1988) but the 22 items do not load into 5 factors as proposed.

Factor 1 with loading of 7 items (REL2, ASS3, EMP1, EMP2, EMP3, EMP4 and EMP5) having eigen value of 5.645 and 5.605 explaining 34.234% and 33.23% of variations for expectations and perceptions respectively. Factor 2 with loading of 5 items (REL1, REL3, REL4, REL5 and RES1) with eigen value of 2.942 and 2.842 explaining 17.212% and 16.21% of variations for expectations and perceptions respectively. Factor 3 with loading of all the 4 original items of tangibility (TAN1, TAN2, TAN3 and TAN4) remains the only factor as envisaged, with eigen value of 2.312 and 2.212 explaining 17.212% and 16.21% of variations for expectations and perception respectively. Factor 4 having the loading of 3 original elements of responsiveness (RES2, RES3 and RES4) with eigen value of 1.245 and 1.225 explaining 7.756% and 7.275% of

variations for expectations and perceptions respectively. Factor 5 having loading of only 3 original elements assurance (ASS1, ASS2 and ASS4) with eigen value of 1.143 and 1.133 explaining 6.542% and 6.142% of variations for expectations and perceptions respectively.

Although, the 5 factor structure is not exactly as proposed by Parasuraman *et al.* (1988) in this study, however, we will continue to use the original 5 factor structure of SERVQUAL for gap analysis of service quality for retail banking services of India Post as Tsoukatos *et al.* (2004) asserted that 5 dimensions of SERVQUAL would better identify specific areas for service quality improvement.

7. RESULTS AND DISCUSSION

Null Hypothesis: There will be no significant gap between the expected level and perceived level in the service quality from the service receivers' perspective in each of the 5 dimensions of the service quality of India Post.

The distribution was assumed to be normal as per Central Limit Theorem considering that the sample size is 400. Paired-samples t-test was conducted to find the difference in each of the 5 dimensions. The result is shown in **table 7**.

7.1.1 Tangibility:

There was a statistically significant difference between the expected level ($M=6.3175$, $SD=0.40873$) and the perceived level ($M=2.9869$, $SD=0.323873$), $t(399)=118.204$, $p<.0005$ (two tailed). The mean difference in the service quality levels was 3.33063 with a 95% confidence interval ranging from 3.27523 to 3.38602. The eta squared statistic (0.9722) indicated a large size effect.

Item-wise analysis of the 4 items constituting the Tangibility reveals consistently high mean difference for all items.

7.1.2 Reliability:

There was a statistically significant difference between the expected level ($M=6.4545$, $SD=0.31683$) and the perceived level ($M=3.7245$, $SD=0.50422$), $t(399)=97.425$, $p<.0005$ (two tailed). The mean difference in the service quality levels was 2.73 with a 95% confidence interval ranging from 2.67491 to 2.78509. The eta squared statistic (0.9596) indicated a large size effect.

Item-wise analysis of the 5 items constituting the Reliability measure reveals the mean difference of 1.525 for the item number REL3 which is "dependable" and a mean difference of 1.78 for the item number REL5 which is "Record-accuracy" are below the over-all mean difference. Whereas the mean difference of 3.7125 for the item number REL1 which is "done at a certain time", the mean difference of 3.515 for the item number REL2 which is "sympathetic and reassuring" and the mean difference of 3.1175 for the item number REL4 which is "as promised" are higher than the over-all mean difference.

7.1.3 Responsive:

There was a statistically significant difference between the expected level ($M=6.2919$, $SD=0.42475$) and the perceived level ($M=2.8881$, $SD=1.229769$), $t(399)=52.458$, $p<.0005$ (two tailed). The mean difference in the service quality levels was 3.40375 with a 95% confidence interval ranging from 3.27619 to 3.53131. The eta squared statistic (0.87336) indicated a large size effect.

Item-wise analysis of the 4 items constituting the Responsive measure reveals consistently high mean difference for all the items.

7.1.4 Assurance:

There was a statistically significant difference between the expected level ($M=6.4263$, $SD=0.45423$) and the perceived level ($M=4.0913$, $SD=0.68835$), $t(399)=65.095$, $p<.0005$ (two tailed). The mean difference in the service quality levels was 2.335 with a 95% confidence interval ranging from 2.26448 to 2.40552. The eta squared statistic (0.91394) indicated a large size effect.

Item-wise analysis of the 4 items constituting the Assurance measure reveals the mean difference of 1.42750 for the item number ASS1 which is “trust” and the mean difference of 1.44 for the item number ASS2 which is “feel safe-transaction” are lower than the over-all mean difference. Whereas, the mean difference of 3.8625 for the item number ASS3 which is “polite” and the mean difference of 2.61 for the item number ASS4 which is “support from the department” are higher than the over-all mean difference.

7.1.5 Empathy:

There was a statistically significant difference between the expected level ($M=6.0855$, $SD=0.55077$) and the actual level ($M=2.9535$, $SD=0.81375$), $t(399)=55.298$, $p<.0005$ (two tailed). The mean difference in the service quality levels was 3.132 with a 95% confidence interval ranging from 3.02065 to 3.24335. The eta squared statistic (0.8845) indicated a large size effect.

Item-wise analysis of the 5 items constituting the Empathy measure reveals consistently high mean difference.

8. FINDINGS AND RECOMMENDATIONS

Overall, there are significant gaps between the expected and perceived level of service quality in all the 5 dimensions of SERVQUAL for the customers of retail banking service of India Post. The size effect is too large for all the 5 dimensions indicating that the result is highly significant. The mean difference of 3.40375 within a scale of maximum score of 7 for the Responsiveness dimension was the highest followed by Tangibility dimension (with mean difference of 3.3303) and Empathy dimension (with mean difference of 3.132) were also very high. However, the mean difference for Reliability dimension (2.73) and Assurance dimension (2.335) were relatively less. When this finding is viewed from the perspective of the relative importance of the SERVQUAL dimensions, it will provide more actionable picture. The order of relative importance of the dimensions has been found for retail banking services of India Post as

Reliability, Assurance, Responsiveness, Empathy and Tangibility (Halder, 2017) which is apparent as it is dealing with financial services for which customers seek reliable transactions and assurance and safety for their finances. Therefore, India Post's service quality on two important dimensions is relatively better than other less important dimensions although it fall short of expected service quality on all dimensions.

India Post being an arm of Indian government provides confidence in the customer about reliability and assurance. However, as it is facing stiff competition from other public sector banks as well for this services which also are likely to provide reliable and assurance to customers, India Post may lose customers to these public sector banks. Moreover, customers are increasingly becoming demanding and comparison of services are restricted within the public/government sector. India Post has to improve on all dimensions to retain and attract customers. The common lacuna within all the dimensions is that the staff responses and behavior with the customers. India Post should work towards making the customer facing employees more empathetic and understanding. Training, awareness & motivational programs and incentive scheme & career progression linked to improvement of service quality could be used to improve the overall service quality.

TABLE 1
CONTRIBUTION OF SERVICE TO THE TOTAL GROSS VALUE
ADDED IN THE ECONOMY

Year	Service – Gross Value Added	Total-Gross Value Added	Growth Rate – Service (%)	Growth Rate – Total (%)	Percentage of Service to Total
2011-12	39697.89	81066.56			48.979
2012 -13	42930.72	85465.52	8.144	5.426	50.232
2013 - 14	46296.80	89752.48	7.841	5.016	51.583
2014-15	50776.11	97190.24	9.675	8.287	52.244
2015 - 16	55722.21	104905.17	9.74	7.938	53.117
2016-17	60035.96	111854.39	7.742	6.624	53.673
		CAGR	8.583	6.529	
				Average	51.638

At Basic Price (at constant price); New series (Base: 2011-12); In Rupees Billion.

Source: Reserve Bank of India

TABLE 2
RELIABILITY COEFFICIENTS (ALPHA) OF SERVQUAL SCALE
FOR CUSTOMERS (N=400)

Dimensions	Total no. of items	Expectations (E)	Perception (P)	Gap (E – P)
Tangibility (TAN1, TAN2, TAN3, TAN4)	04	0.725	0.704	0.717
Reliability (REL1, REL2, REL3, REL4, REL5)	05	0.754	0.726	0.734
Responsiveness (RES1, RES2, RES3, RES4)	04	0.738	0.712	0.726
Assurance (ASS1, ASS2, ASS3, ASS4)	04	0.743	0.736	0.739
Empathy (EMP1, EMP2, EMP3, EMP4, EMP5)	05	0.756	0.750	0.751
Overall	22	0.844	0.824	0.834

TABLE 3
KMO AND BARTLETT'S TEST
FOR EXPECTATIONS SCORE

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.754
Approx. Chi-Square	2102.425
Bartlett's Test of Sphericity	231
Sig.	.000

TABLE 4
KMO AND BARTLETT'S TEST FOR PERCEPTION
SCORES

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.757
Approx. Chi-Square	2968.080
Bartlett's Test of Sphericity	231
Sig.	.000

TABLE 5
RESULTS OF FACTOR ANALYSIS OF EXPECTATIONS SCORES BY CUSTOMERS
(EXTRACTION METHOD: PRINCIPAL COMPONENT ANALYSIS, ROTATION
METHOD: VARIMAX WITH KAISER NORMALIZATION)

Factor Label	Item	Total Item	Factor Loading	Eigen Value	Variance (%)	Cronbach's Alpha
F1	REL2	07	0.808	5.645	34.234	0.823
	ASS3		0.805			
	EMP1		0.821			
	EMP2		0.811			
	EMP3		0.810			
	EMP4		0.812			
	EMP5		0.813			
F2	REL1	05	0.785	2.942	17.212	0.776
	REL3		0.764			
	REL4		0.721			
	REL5		0.720			
	RES1		0.717			
F3	TAN1	04	0.810	2.312	12.560	0.725
	TAN2		0.808			
	TAN3		0.803			
	TAN4		0.801			

F4	RES2	03	0.812	1.245	7.756	0.673
	RES3		0.805			
	RES4		0.802			
F5	ASS1	03	0.812	1.143	6.542	0.654
	ASS2		0.808			
	ASS4		0.803			

TABLE 6
RESULTS OF FACTOR ANALYSIS OF PERCEPTIONS SCORES BY CUSTOMERS
(EXTRACTION METHOD: PRINCIPAL COMPONENT ANALYSIS, ROTATION
METHOD: VARIMAX WITH KAISER NORMALIZATION)

Factor Label	Item	Total Item	Factor Loading	Eigen Value	Variance (%)	Cronbach's Alpha
F1	REL2	07	0.804	5.605	33.230	0.820
	ASS3		0.805			
	EMP1		0.812			
	EMP2		0.811			
	EMP3		0.810			
	EMP4		0.809			
	EMP5		0.803			
F2	REL1	05	0.765	2.842	16.210	0.776
	REL3		0.764			
	REL4		0.721			
	REL5		0.720			
	RES1		0.677			
F3	TAN1	04	0.810	2.212	11.560	0.725
	TAN2		0.808			
	TAN3		0.803			
	TAN4		0.780			

F4	RES2	03	0.812	1.225	7.275	0.697
	RES3		0.805			
	RES4		0.782			
F5	ASS1	03	0.810	1.133	6.142	0.643
	ASS2		0.805			
	ASS4		0.803			

TABLE 7
MEAN DIFFERENCE OF EXPECTATION AND PERCEPTION FOR ALL 5
DIMENSIONS OF SERVQUAL

	Paired Difference					t	df.	Sig.(2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% CI of the Mean				
				Lower	Upper			
ETAN Pair1 PTAN	3.33063	0.56354	0.02818	3.27523	3.38602	118.204	399	0.000
EREL Pair2 PREL	2.73	0.56043	0.02802	2.67491	2.78509	97.425	399	0.000
ERES Pair3 PRES	3.40375	1.29769	0.06488	3.27619	3.53131	52.458	399	0.000
EASS Pair4 PASS	2.335	0.71742	0.3587	2.26448	2.40552	65.095	399	0.000
EEMP Pair5	3.132	1.13278	0.05664	3.2065	3.24335	55.298	399	0.000

PEMP								
------	--	--	--	--	--	--	--	--

Paired sampled test

REFERENCES

- Anderson, E.W. et al., (1994), Customer Satisfaction, Market Share and Profitability: Findings from Sweden, *Journal of Marketing*, 58, July, 53-66.
- Armstrong, G., & Kotler, P. (2000). *Marketing: An introduction* (5th ed.). Upper Saddle River, NJ; New Delhi: Prentice Hall.
- Avkiran, K, N. (1994), Developing an instrument to measure customer service quality in branch banking, *The International Journal of Bank Marketing* 12(6), 10-19.
- Boulding, W. et al. (1999), The Quality Double Whammy, *Marketing Science*, 18(4), 463 – 484.
- Butt, M.M. and de Run, E.C.(2008), Measuring Pakistani Mobile Cellular Customer Satisfaction, *The Icfai Journal of Services Marketing*, VI(1), 40-50.
- Chung, B.G. and Schneider, B. (2002) ‘Serving multiple masters: Role conflict experienced by service employees’, *Journal of Services Marketing*, 16(1) pp. 70–87.
- Cronbach L J (1951), “Coefficient Alpha and the Internal Structure of Tests”, *Psychometrika*, Vol. 16, No. 3, pp. 297-334.
- Cronin, J.J. & Taylor, S.A. (1992), Measuring service quality: a re-examination and extension, *Journal of Marketing*, 56(3), 55-68.
- Donlagić, S. and Fazlić, S.(2015), Quality assessment in higher education using the SERVQUAL model, *Management*, 20(1), 39-57.
- Drucker, F. Peter (1954), *The Practice of Management*, New York, Harper & Row.
- Garvin,D.A. (1983), ‘Quality on the Line’, *Harvard Business Review*, 61(Sep-Oct), 65-73.
- Gronroos,C. (1982), ‘A service quality model and its marketing implications’, *European Journal of Marketing*, 8(4), p.36-44.
- Gupta, S, Zeithaml, V. A . (2006), Customer Metrics and Their Impact on Financial Performance, *Marketing Science*, 25(6), 718 – 739.
- Halder, A.K. (2017), The Relative Importance of the SERVQUAL Dimensions: A Study on the Retail Banking Services of India Post, *International Journal of Research in Commerce & Management*, 8(7), 117 – 121.
- Helgesen O., Hogskolen i. A.(2006), Are Loyal Customers More Profitable? Customer Satisfaction, Customer (Action) Loyalty and Customer Profitability at the Individual Level, *Journal of Marketing Management*, 22, 245-266.
- Heskett, J.L. et al. (1994), Putting the Service Profit Chain to Work, *Harvard Business Review*, 72(2), 167-174.

- Johnston, R. (1997), Identifying the critical determinants of service quality in retail banking: importance and effect, *International Journal of Bank Marketing*, 15(4), 111-116
- Kumar, M. Kee, F. T. & Manshor, A. T.(2009). Determining the relative importance of critical factors in delivering service quality of banks; An application of dominance analysis in SERVQUAL model, *Managing Service Quality*,19(2), 211-228.
- Lewis, R.C. and Booms, B.H. (1983), 'The Marketing Aspects of Service Quality', in 'Emerging Perspectives in Services Marketing', L.Berry, G.Shostack, and G.Upah, eds., Chicago: American Marketing, 99-107.
- Miller, J. A.(1997), Studying Satisfaction, Modifying Models, Eliciting Expectations, Posing Problems and Making Meaningful Measurements, In: Hunt, H. K. (ed.). *Conceptualization and Measurement of Consumer Satisfaction and Dissatisfaction*, Marketing Science Institute, Cambridge, Massachusetts.
- Moore, S.A. and Schelegelmilch, B.B. (1994), Improving Service Quality in an Industrial Setting, *Industrial Marketing Management*, 23(1), 83-92.
- Nautiyal, G. (2014), Impact of Service Quality on Customer Satisfaction in the Retail Banking Sector, *Global Journal of Commerce and Management Perspective*, 3(3), 77-80
- Niranjan, T.T and Metri, B.A (2008), Client-Vendor-End User Triad: A Service Quality Model for IS/ITES Outsourcing, *Journal of Services Research*, 8(1), 123-138.
- Nunnally, J.C. & Bernstein, J.H. (1994), *Psychometric Theory* (3rd ed.), NY, McGraw-Hill.
- Oliver, R.L.(1997), Effects of Expectations and Disconfirmation on Post Exposure Product Evaluation, *Journal of Applied Psychology*, 62(April), 246-250.
- Prakash, V. and Lounsbury, J.W (1984), The Role of Expectation in the Determination of Consumer Satisfaction, *Journal of Academy of Marketing Science*, 12(3), pp. 1-17.
- Olson, J. na Dover, P.A. (1979), Disconfirmation of Consumer Expectation Through Product Trial, *Journal of Applied Psychology*, 64(2), pp. 179-189.
- Oppewal, H. and Vriens, M. (2000), Measuring Perceived Service Quality Using Conjoint Experiments, *International Journal of Bank Marketing*, 18(4), 154-169.
- Panda, T.K and Das, S. (2014), The Role of Tangibility in Service Quality and Its Impact on External Customer Satisfaction: A Comparative Study of Hospitals and Hospitality Sectors, *The IUP Journal of Marketing Management*, XIII (4), 53-69.
- Parasuraman, A., Zeithaml, V. A., and Berry,L.L. (1985), A conceptual Model of Service Quality and Its Implications for Future Research, *Journal of Marketing*, 49(Fall), 41-50.
- (1988), SERVQUAL : A Multiple-Item Scale for Measuring Customer Perceptions of Service quality, *Journal of Retailing*, 64 (Spring), 12- 40.
- (1991), Refinement and Reassessment of the SERVQUAL Scale, *Journal of Retailing*, 67(Winter), 420-450.

Rust R.T. and Zahorik J.A.(1993), Customer Satisfaction, Customer Retention and Market Share, Journal of Retailing, 69(2),193-215.

Sohail, M.S. et al. (2007), Determinants of Service Quality in the Hospitality Industry: The Case of Malaysian Hotels, Journal of Accounting – Business & Management, 14, 64-74.

Sritharan, V.(2013), Service Quality: An Empirical Analysis of National Saving Banks in Northern Province in Srilanka, International Journal of Advanced Research in Management and Social Sciences, 2(12), 134-147.

Tsoukatos, E. et al.(2004), Quality Improvement in the Greek and Kenyan Insurance Industries, Archives of Economic History, 16(2), pp. 93 – 116.

Vaniarajan, T. and Kannan, A.C. (2008), ‘Importance of Quality Dimensions in Service Bank Selection for Mortgage Loans, Journal of Marketing & Communication, 3(3), 27-39.

Vijayanand, S and Selvaraj, M. (2015), Impact of Service Quality on Customer Perception: An Empirical Study in India’s Post Office Savings Banking Sector Using SERVQUAL, International Journal of Business Research, 5(3), 189-206.

Yeung Mathew C.H, Ennew Christine T. (2000), From Customer Satisfaction to Profitability, Journal of Strategic Marketing, 8, 313-326.

Zeithaml, V. A., Parasuraman, A. & Berry, L. L. (1990) Delivering Quality Service, The Free Press, New York, N.Y

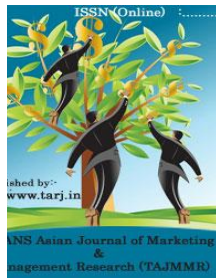
Zeithaml, V. A., et al. (1993), The nature and determinants of customer expectation of service. Journal of the Academy of Marketing Science, Vol. 21(1), pp. 1-12.

Zeithaml, V A. & Bitner, M.J. (1996) Services Marketing, McGraw-Hill, New York, N.Y

Zeithaml,V.A. and Parasuraman, A. (2004), Service Quality, MSI Relevant Knowledge Series, Cambridge, MA.

The Official Website of India Post: <http://www.indiapost.gov.in>

The Official Website of Reserve Bank of India



TRANS Asian Journal of Marketing Management Research (TAJMMR)

(Double Blind Refereed & Reviewed International Journal)

UGC APPROVED JOURNAL



AN OVERVIEW OF SOCIAL MARKETING IN INDIA

Dr.N.Ratna Kishor*; T.Ramanaiah**

*Assistant Professor,
Dept.of Commerce& Business Administration,
Acharya Nagarjuna University,
Nagarjuna nagar, Guntur (District)
Andhra Pradesh, INDIA.
Email id: ratnakishor@gmail.com

**Research Schoalr (Full Time)
Dept.of Commerce& Business Administration
Acharya Nagarjuna University
Nagarjuna nagar, Guntur (District)
Andhra Pradesh, INDIA.
Email id: t.ramanaiah87@gmail.com

ABSTRACT

A Healthier 21st century has been the target of our country. The governments in their manifesto before the onset of new millennium have flaunted the slogan 'Health for All by 2000 AD'. In reality it is still a myth. In Indian society, health care management is at the bottom of the welfare agenda. India lives in its almost 6.5 lakh villages. If basic health care does not reach the rural areas, no matter how much progress is achieved in the urban and semi-urban areas, overall growth as a nation will be retarded. Social marketing concept is a relatively new concept in social science literature. Even though the father of social marketing is a Marketing expert, its popularity gained in recent times and incorporated into the sociology curriculum in most of the universities in India and the world. Social marketing concept was introduced by Marketing Guru Philip Kotler and Gerald Zaltman in the year 1971. For the first time they wrote an article entitled "Social Marketing: An Approach for Planned Social Change" which published in 'Journal of Marketing'. Since then this concept has been extensively used to promote healthy behaviour among the people. It focuses on influencing behaviours that will improve health, prevent injuries, protect the environment and contribute to communities. It is now realized that promotion of healthy activities depends on health education, lifestyle

modification, behavior change, environment modification. Particularly in 21st century there has been a shift in focus of health care experts toward the role of positive aspects of social marketing in diseases prevention. In this background this paper has been emphasized on principles & practices of social marketing. It is based on secondary sources only.

KEYWORDS: *Social Marketing, Commercial Marketing, Healthcare, Social Marketing Mix, etc)*

1.0 INTRODUCTION:

1.1 The Basic Idea

The most basic – and universally accepted - truth about social marketing is that it takes learning from commercial marketing and applies it to the social and health sectors: ideas and techniques that are being used to influence *consumer* behaviour can cross the profit divide and be used to influence *health* behaviour.

This thinking dates back to 1951, when Wiebe asked the question ‘Can brotherhood be sold like soap?’ He evaluated four different social change campaigns, and concluded that the more similarities they had with commercial marketing, the more successful they were. Over the next two to three decades, marketers, public health and social change experts developed and refined this thinking, learning particularly from international development efforts, where social marketing was used to inform family planning and disease control programmes (Manoff 1985).

Choosing Health argued for the “power of social marketing”, and “marketing tools applied to social good” being “used to build public awareness and change behaviour” (Department of Health 2004). This led to the formation of the National Social Marketing Centre for Excellence (NSMC), collaboration between the Department of Health and the National Consumer Council, which has already conducted a national review of social marketing and is developing the first National Social Marketing Strategy for Health in England. The potential of social marketing for improving health has also been discussed in two recent articles for the British Medical Journal (Hastings & McDermott 2006, Evans 2006). Lazer and Kelley’s classic definition of social marketing underlines the point that social marketing recognizes both these phenomena, and, whilst learning from commerce, also adopts a critical perspective when its activities push competing agendas “Social marketing is concerned with the application of marketing knowledge, concepts, and techniques to enhance social as well as economic ends. It is also concerned with analysis of the social consequence of marketing policies, decisions and activities.” (Lazer & Kelley 1973: pix)

1.2 Putting the ideas into practice

Social marketing does not imply one particular type of intervention, but rather a strategic way of *thinking about and managing social change* which is underpinned by marketing (MacFadyen et al 2003). Both marketers and social marketers adopt a strategic approach to planning their activities, guided by the following key stages:

1. Defining the problem

2. Defining objectives
3. Understanding the consumer
4. Segmentation and targeting
5. Understanding and addressing competition
6. The exchange
7. Developing the marketing mix

The NSMC has developed a useful guide to the social marketing planning process (based on similar steps) in its Social Marketing Pocket Guide (Department of Health and National Consumer Council 2005). This resource provides practical help for developing, implementing and evaluating social marketing programmes.

1.2.1. Defining the problem

Any marketing enterprise, whether commercial or social, starts by defining the problem. In social marketing this involves looking at the particular behaviour – say teen binge drinking – and trying to determine what is causing it. The answer may lie in individual factors, such as a lack of understanding of the dangers of excessive alcohol consumption among young people; the behaviour of publicans and the drinks promotions they offer; or with licensing and taxation policy which have made drink too cheap and ubiquitous. Whether it be a matter of individual behaviour, professional practice or public policy (or, typically, a combination of all three) the social marketer seeks to get a clear view of the cultural, economic, societal and other forces which are influencing these. He or she then thinks through the opportunities and threats this analysis throws up, and maps these against their own organization's strengths and weaknesses (often referred to as a SWOT analysis). This provides strategic direction. For example, an analysis of dental health in a particular region may suggest that fluoridation presents the greatest opportunity for bringing improvements, is politically popular with the current Government and is well within the professional capabilities and capacity of the social marketing organization (Hastings et al 2000). It also identifies the main competition in the form of a vociferous group of antifluoridationists.

1.2.2. Defining objectives

Based on a clear understanding of the problem, the marketer seeks to pinpoint clearly the precise behaviour change which is needed and to formulate clear objectives. Clear objectives are valuable for two reasons (Hastings et al 2005).

First, they ensure that a clear understanding and consensus about the intent of the intervention is developed by all those involved. This includes both people within the organization and out with it. For example, if an advertising agency is being used, well defined and agreed objectives can ensure that they are absolutely clear about what their advertising has to achieve from the outset. Similarly, good objectives facilitate communication with superiors and controlling bodies. This can be particularly important in social marketing where funding agencies or politicians may have to be convinced of the value of an intervention.

Second, objectives provide an excellent management tool. They provide a clear focus for intervention design and make it possible to monitor progress and ultimately to measure success. Good objectives are measurable (ie. able to be readily evaluated) and realistic (ie. within the capability of the organization). The latter point is particularly important; there is a tendency for social marketing efforts to be overly optimistic, perhaps because the behaviours they are trying to influence are so important.

1.2.3. Understanding the consumer

The 'big idea' of marketing is that the consumer – rather than production – should be at the heart of the business process. Whilst Henry Ford focused on selling what he could produce, offering his customer little choice but cheapness – *“any colour that he wants so long as it's black”* - modern marketers invert this rubric and produce what they can sell. This deceptively simple change has revolutionized commerce over the last fifty years and it has succeeded because, paradoxically, listening to consumers actually makes it easier to influence their behaviour. Social marketing, then, argues that we should move away from an expert-knows-best mentality, in which decisions are based on professional judgment and rigorous epidemiology, followed by post hoc research on how these perfectly defined interventions can be sold to the public (MacFadyen et al 2003). When people behave in a way that prejudices their health and safety – by having unprotected sex or driving too fast – we should not assume they are simply being irrational and need louder exhortation to be brought into line. Rather, we should recognize that other needs may drive their choices: taking risks, having fun, seeking solace or just trying to cope with life. Social marketers advocate that recognition of the complexities of life, and the need to help people navigate these, is integral to sustained behaviour change (Hastings & Stead, in press).

1.2.4. Segmentation and targeting

Successful marketing operates by offering optimum satisfaction of consumer needs (Kotler et al 2005). In theory, to do this properly, every individual needs to be treated differently and made a unique offering. **Clearly** this would be impractical. Instead, there is a compromise, and people are grouped according to the similarity of their needs. A decision is then made as to which is (are) the most appropriate group(s) of consumers around whom to organize the marketing effort. In short, the population is 'segmented' into 'target markets'. The next task is to decide which segments will become targets (Patron 1998). Three principles guide this decision. **First** the target should be *substantial* - ie. Big enough to warrant attention (Kotler et al 2005, Dibb et al 1994). In commercial terms, it must be capable of generating sufficient profit, in behaviour change terms it must be capable of having a significant impact on the problem being tackled. **Second** it must be *accessible* (Kotler et al 2005, Dibb et al 1994) - viable channels of communication and service delivery must exist. In drugs prevention, school children are, for example, likely to be much more accessible than young adults. **Third** the target should be *actionable*: one that the marketer is capable of serving (Kotler et al 2005, Dibb et al 1994). There is no point in having a big and accessible target if there is nothing to offer them or they are likely to be impervious to any initiatives. In social marketing the same principles of segmentation and targeting apply whether the target group is patients, members of the public, professionals or policymakers. For example, if the aim is to implement water fluoridation to protect dental health, it is clear that many groups

are involved - including the media, politicians and the general public - but water providers are the key segment, because they have the power to make the desired behaviour change: to fluoridate the water (Hastings and Stead, in press). The decision may therefore be made to target all four groups, but with the greatest emphasis on the last.

1.2.5. Understanding and addressing competition

This stage asks what competition exists to the desired behaviour, and how the social marketing effort can best remove or minimize its influence. Good competitive analyses, as with so much else in marketing, looks at the world through the eyes of the customers (Hastings in press). What products do they use to satisfy the same need? What do they buy instead? Who do they see as the competition? For the commercial marketer the competition is typically other companies, products and services which customers may use instead of the marketer's own. In social marketing, similar commercial competition might exist: a social marketer trying to promote consumption of fruit as a snack among children faces competition from retailers like McDonald's who are also promoting foods to children. But in social marketing, competition also exists in the form of other health messages and campaigns (the same consumers may be simultaneously being targeted by a dental health initiative warning them against eating too much sugar or snacking between meals). Another type of competition is inertia: the powerful appeal of current behaviour or the status quo. For physical activity interventions this may be one of the most powerful forms of competition. Competition also clearly applies when the social marketer is working upstream. Tobacco control campaigns face severe competition from the activities of Philip Morris and Imperial Tobacco: how they stand in their customers' and stakeholders' eyes, their likely response to regulation, their possible future actions, their lobbying and media advocacy efforts and so on.

1.2.6. The exchange

If marketing's underlying 'philosophy' is consumer orientation, its key mechanism is exchange. Kotler and Zaltman (1971) argue that: *"marketing does not occur unless there are two or more parties, each with something to exchange, and both able to carry out communications and distribution"* (p4). Exchange is defined as an exchange of resources or values between two or more parties with the expectation of some benefits. The motivation to become involved in an exchange is to satisfy needs (Houston and Gassenheimer 1987). Exchange is easily understood as the exchange of goods for money, but can also be conceived in a variety of other ways: further education in return for fees; a vote in return for lower taxes; or immunization in return for the peace of mind that one's child is protected from rubella. The essence of exchange is the insight that consumers do not buy products, they buy solutions to problems (Houston and Gassenheimer 1987). This means thinking through what it is that consumers *really* want – often a deceptively simple challenge. By divining consumers' problems and needs and providing ever more imaginative and intricate ways of satisfying them, marketers seek, not to force us to buy, but seduce us with mutually beneficial offerings (Hastings in press)

1.2.7. Developing the marketing mix

‘Commercial marketing is essentially about getting the right product, at the right time, in the right place, with the right price and presented in the right way that succeeds in satisfying buyer needs.’

(Cannon 1992, p46)

1.3 Definition of Social Marketing:

Social Marketing is engaged in the complex task of transforming human behavior and practices. The transformation should sustain over a long run. Sustainability means that the change has to be voluntarily maintained without the prop of the organization. Social marketing is the name given to the approach of applying lessons from commercial advertising to the promotion of social goals (in this case, improved hygiene behaviour). It is a systematic approach to influencing people's behaviours and thereby reducing public health problems. As opposed to commercial marketing, Social Marketing has to overcome negative demand in the sense of resistance to an idea. Social marketers often deal with highly sensitive social issues, which are likely to offend cultural sensitivities. In order to be successful, they have to understand and adapt strategies to cultural norms. Social marketers bring about changes that lead only to invisible benefits and that too in the relatively longer run. Social Marketing does not always lead to direct benefits. Energy conservation and observance of traffic rules are examples of change that lead to benefits to society at large of which the individual is a part.

1.4 Basic Characteristics of Social Marketing

According to Philip Kotler and Nancy Lee (2006) some of the salient features of social marketing are

1. Social Marketing focuses on Behaviour:

Similar to commercial sector professionals, who sell goods and services, social marketers are selling behaviours. Change agents usually want to influence target markets to do one of the following things:

- a) Accept a new behavior (e.g composting food waste)
- b) Reject a potentially undesirable behavior (e.g. starting smoking)
- c) Modify a current behavior (e.g. increasing physical activity from 3 to 5 days of the week)
- d) Abandon an undesirable behaviour (e.g talking on a cell phone while driving). These can be achieved through proper education and effort should be made to alter existing beliefs, attitudes, or feelings. Then only social marketers can influence people to ‘buy’ behaviour. For e.g a specific behaviour among the youngsters of chewing gutka. Social marketer should influence and convince youngsters the negative effects of chewing gutka like mouth ulcer, oral cancer etc . Social marketers in the end measure success if the youngsters abstain from chewing.

2. The Behaviour Change is Voluntary:

The most challenging aspect of social marketing is that it relies heavily on “rewarding good behaviours” rather than “punishing bad ones” through legal, economic or coercive forms of influence. Social marketers cannot promise a direct benefit or immediate payback in return for adopting the proposed behaviour change. For example, the task of increasing voter turnout-especially among youth

3. Social Marketing use traditional marketing principles and techniques:

Customer orientation is an important aspect of marketing. The marketing process begins with marketing research to understand market segments and each segment’s potential needs, wants, beliefs, problems, concerns and related behaviour. Marketers then select markets where they can best affect and satisfy. They establish clear objectives and goals. Then product is positioned to appeal to the desires of the target market.

4. Social marketers select and influence a target market: Marketers know that the market place is a rich combination of diverse populations. They have distinct set of wants and needs. They know that what appeals to one individual may not appeal to another. Therefore they divide the market into similar groups (market segments), measure the relative potential of each segment to meet organizational and marketing objectives. They chose one or more segments (target markets) for concentrating their efforts and resources. For each target a distinct mix of ‘P’s (product, price, place and promotion) is developed. Each designed uniquely to appeal the targeted segment.

1.5 Social Marketing benefits primarily society:

In commercial sector marketing the primary beneficiary is corporate or MNC’s. But the primary beneficiary of the social marketing program is society. It aims at bringing social change. Accept of correct behaviour benefits each and every individual. Thus Social Marketing attempts to bring about changes in ...

- **People** Individuals; groups; populations;
- **Products** ... ‘sin’ products; unhealthy products; healthy products; ...
- **Places** ... settings: creational, work, school, residential, Institutions; physical environment;
- **Public institutions** ... law; education; employment; health ...

1.6 Distinction between Social Marketing vs. Commercial Sector Marketing

It is quite obvious that a regular reader might be confused with social marketing is like the existing market system. But there are differences between the two. Even though social marketers use same techniques of commercial sector marketers, there are visible differences between social and commercial marketing.

Marketing mix	Commercial marketing	Social marketing
Product	Satisfies an identified consumer need (high demand)	Satisfies an identified public health need (may be little or no demand)
Price	Established to cover all costs and generate a profit	Often subsidized in order to provide maximum access to low/middle-income consumers
Place	Focuses on cost-efficiency (most profitable channels). Demand-driven	Focuses on access to target group. Required demand-creation activities
Promotion	Focuses on early market saturation then defending market share in competition with other brands.	Focuses on early market saturation then uses communication to increase overall market.

Some of them are (Kotler & Lee, 2006)

1. One of the major distinguishing factors lies in the type of product sold. In the case of commercial sector marketing, the marketing process revolves primarily around selling goods and services.
2. In the case of social marketing, the marketing process is used to sell a desired behaviour (i.e. eating low fat foods) or idea (i.e. eat five fruits (non-chemical) and vegetables for better health)
3. In commercial sector, the primary aim is financial gain; in social marketing primary aim is societal gain.
4. Social marketers strive to change the unhealthy behaviours of a large percentage of the target audience; commercial marketers are usually concerned with small increases in market share.
5. It may take months or years for health benefits offered in social marketing campaigning to result; in commercial marketers product marketers offer benefits that are realized soon or immediately after the purchase of the product.
6. Social marketers must strive for information and avoid over selling the benefits of recommended changes; but with product marketing, over selling and with some deception, consumers are compelled to accept.
7. Social marketers must usually attempt to achieve their goals with small budgets; commercial marketers attempt to achieve their goal with big budgets.
8. Social marketing is more difficult than commercial marketing. The challenges of social marketing are to influence people to do any of the following:
 - Give up an addictive behaviour(stop smoking)

- Change comfortable lifestyle (reduce thermostats)
- Resist peer pressure (Be sexually abstinent)
- Establish new habits (exercise 5 days a week, wash hands, currency notes, keyboards, use plastic gloves,)
- Reduce the use of cell phone (use land phone)
- Ride safely (use helmets)
- Learn a new skill (compost food waste)
- Remember something (take your bags to the grocery store and reuse them)
- Drink more water (drink 4-5 liters of water)
- Concern for a social issue (global warming, domestic violence)

1.7 Principles of Social Marketing

Social Marketing is the practice of utilizing the philosophy, tools, and practices of commercial marketing for health and/or social programmes. It encourages us to accept a new behaviour, reject a potential behaviour, modify a current behaviour and abandon an old behaviour. Success of marketing depends on the implementation of its principles. Some of the important principles of social marketing are:

1.7.1 The principle of marketing mix or marketing framework

Social marketing relies on commercial marketing's conceptual framework to guide programme development and implementation. This framework places consumers at the centre of exchange process in which they act primarily out of self-interest. Social marketing identifies consumer wants and needs and then develops way to satisfy them. The marketing mix includes four components. They are known as four P's-Product, price, place and promotion (McCarthy 1968)

Product: In business marketing, sellers study the needs and want of target buyers and attempt to design products and services that meet their desires. If well-designed and affordable, these products will be purchased. In social marketing, sellers (sociologists or social workers) also to have study the target audiences and design appropriate products. They must "package" the social idea in a manner which target audiences find desirable and are willing to purchase. However product design is typically more challenging in the social area than it is in the business area. For example the problem of marketing "safer driving" the social objective is to create safer driving habits and attitudes in the population. The product may also be service such as pre-natal care or immunization (polio-drops) with the objective increasing people's utilization of the services. A product may also be a commodity such as condom.

Promotion: It is the communication strategy and tactics that will make the product familiar, acceptable and even desirable to the audience. Social marketing Relies on health communications to inform and educate consumers. (E.g. Indian family planning has poor promotional strategy Birth control methods-only male domination etc.)

Place: The third “P” in marketing framework is place. It is the location where services are provided, where tangible products are distributed (condom) or where consumers receive information about new products or behaviors (railways, bus-stop/highways)

Price: Price is the amount of money charged for a product or service or the sum of the values that consumers exchange for the benefits of having or using the product or service. To make the exchange more attractive to consumers, social marketing seeks to lower costs and to maximise benefits.

Four more Ps to the social marketing mix

1. **Publics:** To be most effective when planning and managing a social marketing campaign, one must take into account all of the people who can affect the success of the program. This includes the external publics—the target audience, groups that influence the target audience, policymakers, the media, and others outside the organization. Just as importantly, non-profit social marketers must involve their internal publics in the development and preparation for the program implementation. These are the people within organization—everyone from Board members and management staff who must approve plans, down to the receptionist who answers the phones and needs to know what to do when someone calls in response to the campaign.
 2. **Partnership** Many social marketing issues are so big that one organization cannot address them alone. Potential partners include organizations (other nonprofits, government agencies and businesses) that have one or more of the following attributes: similar goals, access to the target audience, and credibility with the target audience, interest in sponsorship of program, or resources that fill gaps in organization's capabilities.
 3. **Policy Governmental** or organizational policies can act as a catalyst for social change on a large scale. When policies are put into place that provides an environment of support for a particular behaviour, individuals are much more likely to sustain that behaviour change. For example, workplace non-smoking policies make it easier for smokers to quit by ensuring that they do not see others lighting up around them and removing those social cues to smoking.
 4. **Purse strings** unlike businesses, many non-profit organizations are not able to automatically set aside a certain percentage of their revenue for marketing activities. Social marketers must be creative and proactive in seeking funding for their campaigns from sources such as corporate partners, foundations, donations, and government agencies
- 1.7.2 Consumer Orientation:** A central principle in the social marketing is a commitment to understand the consumer and to design products to satisfy consumers' wants and needs. Those applying social marketing methods need to know about the people whose behavior they want to change-their aspirations and values, their relevant beliefs and attitudes and their Social marketers believe that the behaviours being promoted should contribute to the consumers' and society's well-being. Even though people have their own aspirations and desires or their own health practices, there is responsibility inherent in health promotion and education to design and deliver offerings that preserve and enhance social health. Thus marketing techniques do not escape from this responsibility. Social

marketers also look at the broader social and cultural factors that influence consumer behaviour. They must recognize that behavioral change is influenced by a combination of environmental as well as personal and interpersonal factors.

1.7.3 Consumer Research: A consumer orientation requires an examination of consumer perceptions of product benefits, product price, the competitors' benefits and costs and other factors that influence consumer behaviour. Marketing healthful behaviours relies on the social and behavioural sciences to guide formative research and subsequent program design. Programme planners use consumer research findings to identify the factors to address in promoting behaviour change of the people. Most of the research studies concluded that the mix of internal and external factors have the greatest impact on people's health behaviour.

1.7.4 Audience Segmentation: Audience segmentation is the process of subdividing a market into distinct subsets of customers that behave in the same way or have similar needs. Commercial companies usually segment according to one or more key criteria: Geography, Demographics, Psychographics, and Behavioural characteristics

1.8 Processes of Social Marketing

The social marketing approach differs greatly from public health programmes. These agencies have typically gone about developing programs or materials. In the past, health educators often focused on providing information to the general public about a particular topic. They expected that the people who needed it would realize they are at risk and change their behaviour as a result. In contrast, social marketers know that there is no such thing as "targeting" the general public. To be most effective, a program must precisely specify its target audience and use much customized methods to reach those people. In addition, social marketing does not rely solely upon educating people about an issue, but uses persuasive messages developed through research with members of the target audience. The participation of the people for whom the program is intended is critical.

Five Stages of Social Marketing Process

- 1) Planning,
- 2) Message and materials development;
- 3) Pretesting,
- 4) Implementation, and
- 5) Evaluation and feedback.

However social marketing is not necessarily a clear series of linear steps but rather a process of feedback and adjustment that might require revisiting past stages to make changes based on new information.

1. **Planning** this phase (Step 1) uses the foundation on which the rest of the process is built. To create an effective social marketing program, we must understand the problem that are to be addressed, the audiences that are targeted, and the environment in which the program will

operate. Research is used to analyze these factors and to develop a workable strategy for effecting behavior change.

2. The message and materials development This phase (Step 2) uses the information learned in the planning phase to design the messages to be conveyed as well as the materials that will carry the messages to the target audience.

3. The pretesting This phase (Step 3) involves using various methods to test messages, materials and proposed tactics with the target audience members to determine what works best to accomplish the program's objectives. It is not uncommon to go back and forth several times between development and pretesting as you make necessary changes in the messages, materials or overall strategy and explore whether the new approach works.

4. Implementation: In this phase (Step 4) the program is introduced to the target audience. Repetition is essential for success and implementation must be monitored to ensure that every element proceeds as planned.

5. Finally, the evaluation and feedback This phase (Step 5) assesses the effects of the program as a whole as well as the individual elements of the strategy. Evaluation occurs throughout the process of program development. It is not just at the end, and feedback is used at each stage to improve the program.

1.9 Social Marketing of the Health Programmes

Social marketing is the use of marketing principles to influence human behaviour in order to improve health or benefit society. It refers to all such activities that are aimed at changing the attitude and behaviour of the targeted people toward any social issue or practice. These activities are performed on a nonprofit basis some social, governmental, religious or political organisation. Social marketing is critical because it looks at the provision of health services from the view point of the consumer. Several marketing tools and concepts such as segmentation, positioning, communication, promotion, distribution etc...and concepts related to the dynamics of the market change can be effectively albeit with some modifications, used to address the aforementioned problems.

The programmes follow the consumer marketing principles, but the outcome is a behavioral change, which is a social one, unlike in commercial marketing the outcome is profit, a financial one. A brief of the marketing principles for the social marketing of health programmes are discussed below

- Audience – social marketing begins and ends with the target audience. they are at the nucleus for all the action taken and efforts put in. understanding audience with respect understanding the barriers why they are not behaving in the way they are expected.
- Product - represents the desired behavior audience are expected to do and the associated benefits, tangible objects, and/or services that support behavior change.
- Price - is the cost (financial, emotional, psychological, or time-related) or barriers the audience faces in making the desired behavior change.

- Place - is where the audience will perform the desired behavior, where they will access the program products and services, or where they are thinking about your issue.
- Promotion - stands for communication messages, materials, channels, and activities that will effectively reach your audience.
- Policy - refers to the laws and regulations that influence the desired behavior,
- Action - The process of heightening awareness, shifting attitudes, and strengthening knowledge is valuable if, and only if, it leads to action.
- Exchange -. If you want someone to give up, or modify, an old behavior or accept a new one, you must offer that person something very appealing in return.
- Competition - always exists. Your audience can always choose to do something else.

1.10 CONCLUSION:

Social marketing takes learning from commercial marketing and applies it to the social and health sectors: ideas and techniques that are being used to influence *consumer* behaviour can cross the profit divide and be used to influence *health* behaviour. Social marketing techniques and thinking have spread considerably and are now at the centre of health improvement in many developed countries.

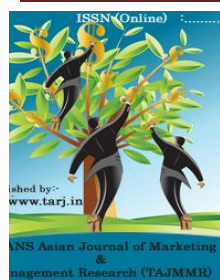
Social marketing implies a strategic way of *thinking about and managing social change*. Both marketers and social marketers adopt a strategic approach to planning their activities, guided by seven key stages: defining the problem, defining objectives, understanding the consumer, segmenting and targeting consumers, understanding and addressing competition, creating an exchange, and developing the marketing mix.

Social marketing principles and techniques are used for improving public health, preventing injuries, protecting the environment, and engendering community involvement. Finally goal of social marketing is improve society by designing and implementing social marketing campaigns that achieve high levels of community education, self-efficacy and beneficial behavior change.

REFERENCES

1. Andreasen, Alan R.(1994) 'Social Marketing: Its Definition and Domain' in Journal of Public Policy & Marketing, Vol.3(1) pp. 108-114.
2. Andreasen, Alan R.(1995) Marketing Social Change, Jossey-Bass, San Francisco. Andreasen, Alan R. (2006) Social Marketing in the 21st Century, Thousand Oaks, California.
3. Bloom, Paul N. &Novelli, William D.(1981) 'Problems and Challenges in Social Marketing' Journal of Marketing, Vol. 45, No.2, pp. 79-88.
4. Kotler, Philip and Lee, Nancy R.(2008) Social Marketing: Influencing Behaviors for Good, Sage, New Delhi.
5. Kotler, Philip and Zaltman, Gerald (1971) 'Social Marketing: An Approach to Planned Social Change' Journal of Marketing, 35, July pp. 3-12

6. McCarthy, Jerome E. (1960) *Basic Marketing: A Managerial Approach*, IL: R. chard D. Irwin, Homewood.
7. National Social Marketing Centre, UK (2006), *Social Marketing Wiki*, London.
8. Frumkin, Peter and Kim, Mark T, “Strategic Positioning and Financing of Non-Profit Organizations: Is Efficiency Rewarded in the Contributions Marketplace?”, The Hauser Center for Non-Profit Organizations and the Kennedy School of Government, Harvard University, Working Paper No. 2, 2000.
9. Weinrich, Nedra Klein, “Integrating Quantitative and Qualitative Methods in Social Marketing Research”, 1996 Issue of the *Social Marketing Quarterly*, Washington D C, 1996.
10. Cannon T (1992). *Basic Marketing. Principles and Practice*. 3rd Edition. London: Cassell.
11. Gordon R, McDermott L, Stead M, Angus K, Hastings G (2006). *A review of the effectiveness of social marketing physical activity interventions*. Report prepared for the National Social Marketing Strategy for Health. Stirling: Institute for Social Marketing.
12. Lazer W, Kelley E (1973). *Social Marketing: Perspectives and Viewpoints*. Homewood, Illinois: Richard D. Irwin, Inc.: pix.
13. Hastings GB, Devlin E, MacFadyen L (2005). Social marketing. Chapter D10 in Kerr J, Weitkunat R and Moretti M (Eds), *ABC of Behavior Change: A Guide to Successful Disease Prevention and Health Promotion*. Oxford: Elsevier Churchill Livingstone.



TRANS Asian Journal of Marketing Management Research (TAJMMR)

(Double Blind Refereed & Reviewed International Journal)

UGC APPROVED JOURNAL



EFFECTIVENESS OF DISTRIBUTION STRATEGIES ADOPTED BY PUBLIC AND PRIVATE LIFE INSURANCE COMPANIES WITH REFERENCE TO PERAMBALUR DISTRICT

P. Balamurugan*; Dr.R.Rajendran**

*Assistant Professor,
Roever Institute of Management,
Perambalur, Tamilnadu, INDIA.
Email id: balateach@gmail.com,

**Assistant Professor (SS),
Department of Business Administration,
Annamalai University,
Annamalai Nagar, Chidambaram, Tamilnadu, INDIA.
Email id: rajendran_au@yahoo.co.in,

ABSTRACT

Since the success of insurers in present scenario is largely depends on their ability to design innovative products and adopt an effective multi distribution channels to reach long range of population. With respect to that it is important to have an effective distribution channels. Here this article is built with objectives, to analyze the awareness level of different distribution channels of public and private life insurance companies, to analyze the impact of distribution channels of public and private life insurance companies on increase acceptability, increase awareness about product, increase trust on company, facilitating expert advice and decrease time to serve and To analyze the awareness level of different mode of payment of premium of public and private life insurance companies Research is descriptive in nature. Primary data is collected with the help questionnaire from 120 valid samples, here researcher adopts simple random sampling method to choose samples. Collected data is analyzed with t-test to find out which insurer is better. Research concludes that in distribution channels, private insurer influenced more with direct marketing and bancassurance channels than public insurer and public life insurer exceed private insurer with impact of distribution channels in Increase Acceptability, Increase Awareness, Increase Trust, Expert Advice and Decrease time.

KEYWORDS: Banc assurance, Corporate Agent, Distribution channels, Distribution strategies, ,Internet and Individual agent.

1. INTRODUCTION:

[10] Though Indian insurance sector is growing fast, the industry has not yet insured even 50% of insurable population of India. Thus the sector has a great potential to grow. Success of insurers in present scenario is largely depends on their ability to design innovative products and adopt an effective multi distribution channels to reach long range of population. [7] Multi-distribution to increase market penetration, insurance companies need to expand their distribution network. In the recent past, the industry has witnessed the emergence of alternate distribution channels. The typical distribution channels used by insurance companies now include bancassurance, direct selling agents, brokers, online distribution, and corporate agents such as non-banking Financial companies (NBFCs) and tie-ups of para-banking companies with local corporate agencies (for example NGOs) in remote areas. Agencies have been the most important and effective channel of distribution hitherto. According to the industry, the role of agents has started evolving from merely a prospecting and selling role to an advisory and service related one.

LIC of India though adopted multi – distribution strategies, majority 96.5% of their business is being done by Individual Agent in the year 2015-16 making other distribution channels less effective and significant. And LIC has to compensate Individual Agent with higher commission than other channels. LIC promote 2.18% of its business through bancassurance. Almost 98.68% of LIC's from Individual Agents and Bancassurance. In private sector's multi channels distribution, Individual Agent's contribution has been declining from 44.05% in the year 2011-12 to 31.9 in the year 2015-16. Bancassurance is complementing Individual Agent's declining contribution by increasing its contribution from 39.01% in the year 2011-12 to 51.7% in the year 2015-16. Private insurer's direct selling channel able to contribute 8.65%, other channels fetch remaining 7%. Bancassurance is being lucrative in private sector multi-channel distribution.

Distribution strategies of public and private sector are different, while public insurer depends largely (96% contribution) on Individual agent and get remaining 4% from other channels. Private insurers depend on bancassurance (51.7%) and individual agent (31.9) put together it contribute 83.6% and remaining 16.4% contribution from other channels.

2. REVIEW OF LITERATURE

Ernst & Young Report on Insurance Industry (2011), Challenges, reforms and realignment insist the need for alternative distribution channels, In addition to challenges in growth, pricing and profitability, life insurers are also faced with significant challenges on the distribution front with a reducing agency force and uncertainties in alternate channels such as Bancassurance.

Gapgemini report on the future of Life insurance (2010) insists the significance of direct selling, to sell these basic products, insurers need to strive for a distribution strategy that is balanced between agents and direct channels, especially internet and mobile phone.

Raj Kumar et all (2013), explore the role and significance of individual insurance agent, A life insurance agent plays a very vital role in one's financial planning and helps to purchase life insurance policy.

Bhagabat Barik¹ et al (2014), insists the significance of hybrid distribution channel, In the life insurance industry, the prominent distribution was agency. Around 90 % of businesses were coming from them. The high cost and low persistency in policy has thought of going to other channels known as alternate channels.

Dr. Dharmendra Mistra² et al, advocates, Private life insurers used the new business channels of marketing to a great extent when compared with LIC.

Dr. Hemendra Gupta, (2015) explore the adverse effect of bancassurance, however the model too has been questioned over the ability of bank staff to understand the need of Life Insurance of their customer and deciding on the right product to be pitched to customer. This has led to push sales of those Insurance products which have a high profit margin for bank.

Dr. Hemendra Gupta (2015), insist the significance of direct selling by insurance company employee, In agency the advisor is paid commission only when he does business in direct marketing model employee get a minimum fixed salary thus increasing the fixed cost in terms of salary. But despite this limitation if an employee is able to generate minimum business the model becomes viable as companies do not have to a pay renewal commission of policies which was there in agency model.

According to business today.in, "It is estimated that three in every four insurance policies sold by 2020 would be influenced by digital channels during either the pre-purchase stage, purchase or renewal stages," according to the report prepared by Google in collaboration with Boston Consulting Group (BCG).

3.SIGNIFICANCE OF THE STUDY

Though Indian insurance sector is growing fast, the industry has not yet insured even 50% of insurable population of India. Thus the sector has a great potential to grow. In the life insurance industry, the prominent distribution was agency. Around 93 % of business is coming from it. The high cost and low persistency in policy has thought of going to other channels known as alternate channels. Though alternative distribution channels are cost effective, it has their own shortcomings, like bancassurance which is dominant distribution channel for private sector has been questioned over the ability of bank staff to understand the need of Life Insurance of their customer and deciding on the right product to be pitched to customer. In this scenario it is interesting to explore distribution strategies of life insurance industry.

4. OBJECTIVES AND HYPOTHESIS:

OBJECTIVES:

- To analyze the awareness level of different distribution channels of public and private life insurance companies,
- To analyze the impact of distribution channels of public and private life insurance companies on increase acceptability, increase awareness about product, increase trust on company, facilitating expert advice and decrease time to serve.

HYPOTHESIS

H₀₁: There is no association between type of Life Insurance Company and the awareness level of distribution channels adopted.

H₀₂: There is no significance difference between impact of distribution channels of public and private life insurance companies on increasing acceptability of its product

H₀₃: There is no significance difference between impact of distribution channels of public and private life insurance companies on increasing awareness about its product

H₀₄: There is no significance difference between impact of distribution channels of public and private life insurance companies on increase trust.

H₀₅: There is no significance difference between impact of distribution channels of public and private life insurance companies on catering expert advice.

H₀₆: There is no significance difference between impact of distribution channels of public and private life insurance companies on decreasing timeto serve.

5. RESEARCH METHODOLOGY:

This research titled “Effectiveness of distribution strategies adopted by public and private life insurance companies with reference to Perambalur district.” is descriptive research in nature. Researcher employs convenient sampling technique to collect 110 public and private life insurance policyholders in Perambalur district as samples. Structured questionnaire is used as a data collection tool. This research uses both primary and secondary data, Primary data is collected by survey with the help of structured questionnaire. And secondary data is collected in the form of literature review to get deep insight into theoretical aspects of research.

6. RESULTS AND DISCUSSION:

Table shows chi-square result to measure the association between type of Life Insurance Company and the awareness level of distribution channels adopted.

TABLE NO: 6.1

		Type of Insurance Company		Total
		Public Life Insurance Company	Private Life Insurance Company	
Awareness of all distribution channels	Yes	35	66	101
	No	75	44	119
Total		110	110	220

The above table 6.1 shows the cross tabulation of Awareness on all distribution channels and Type of Insurance Company. Out of 120 samples from public life insurance company 35 respondents are aware and 65 respondents are unaware of all distribution channels adopted and out of 120 samples from private life insurance company 66 respondents are aware and 44 respondents are unaware of all distribution channels adopted, further to test the relationship between Awareness of all distribution channels and type of insurance company chi square test is applied and result is shown below

TABLE NO: 6.2
CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.287 ^a	2	.000
Likelihood Ratio	18.920	2	.000
Linear-by-Linear Association	18.148	1	.000
N of Valid Cases	220		

From table no: 6.2, it is inferred that, chi square value .000 is below the significant value of .05 thus null hypotheses H_{01} is rejected and there is an evidence of relationship between Awareness of distribution channels adopted and type of Life Insurance Company (Chi-Square = 18.287, df = 2, $p < .05$)

Impact of various Distribution Channels of public and private life insurers on increasing acceptability increasing awareness, increase trust, catering expert advice and decreasing time to serve.

TABLE NO: 6.3
LEVENE'S TEST FOR EQUALITY OF VARIANCES AND T- TEST RESULTS

	Levene's Test for Equality of Variances		t-test for Equality of Means			Mean Score		Mean Difference
	F	Sig.	t	df	Sig. (2-tailed)	Public	Private	
Increase Acceptability	2.135	.145	10.479	217	.000	3.8624	3.0545	.80784
Increase Awareness	1.489	.224	9.885	217	.000	3.7982	3.0545	.74362

Increase Trust	6.613	.011	14.270	217	.000	3.6972	2.5545	1.14270
Expert Advice	7.765	.080	11.091	217	.000	3.6514	2.4727	1.17865
Decrease Time	.955	.329	8.135	217	.000	3.7064	3.0545	.65188

From the above table 6.3 it is inferred that, the values of levene's test of equality of variances for the attributes like increase acceptability, increase awareness, increase trust, expert advice and decrease time respectively are .145, .224, .011, .080 and .329 are higher than the significance value of .005. Which meet the basic assumptions of t-test, which is equality of variance and hence researcher are able to use t-test.

And it is further inferred that, since increase acceptability with sig value .000, increase awareness with sig value .000, increase trust with sig value .000, expert advice with sig value .000 and decrease time with sig value .000 is below the significance value of .005 and hypothesis $H_{02}, H_{03}, H_{04}, H_{05}$ and H_{06} are rejected. And thus it is concluded that there is significance difference between impact of various distribution channels of public and private life insurers on increasing acceptability of their product, increasing awareness about their products, increasing trust, catering expert advice and decreasing time to serve. Distribution channels of public life insurance companies with higher mean in all distribution channels are doing better than distribution channels of private life insurance company.

7. FINDINGS AND CONCLUSION:

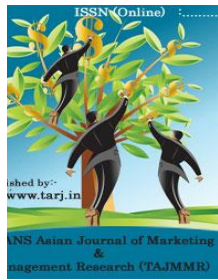
- There is significance difference between impact of various distribution channels of public and private life insurers on increasing acceptability of their product, increasing awareness about their products, increasing trust, catering expert advice and decreasing time to serve. Distribution channels of public life insurance companies with higher mean in all distribution channels are doing better than distribution channels of private life insurance company.
- There is an evidence of relationship between awareness of distribution channels adopted and type of Life Insurance Company, private policyholders are comparatively aware of distribution channels adopted.

8. CONCLUSION:

With below moderate level of insurance penetration in India, Insurance companies have a huge opportunities to grow. To do this they need effective distribution channels. In this research article researchers examine the effectiveness of both public and private life insurer's distribution strategies, though private life insurer have moderate success on explore novel distribution channels they couldn't out pass public life insurer on increase acceptability, increase awareness, increase trust, expert advice and decrease time. Though public life insurer achieve the above mentioned attributes, they achieve this with a single strong distribution channel insurance agent, all other distribution channels are not effective enough in comparison to private insurer.

9. BIBLIOGRAPHY:

1. Ernst & Young Report on Insurance industry Challenges, reforms and realignment, 2011, P.No:2, Available at: [http://www.ey.com/Publication/vwLUAssets/Insurance_industry_-_challenges_reforms_and_realignment/\\$FILE/EY-Insurance-industry-challenges-reforms-realignment.pdf](http://www.ey.com/Publication/vwLUAssets/Insurance_industry_-_challenges_reforms_and_realignment/$FILE/EY-Insurance-industry-challenges-reforms-realignment.pdf).
2. Gapgemini report on “The future of Life insurance” 2010, P.No:3, Available at: https://www.capgemini.com/wp-content/uploads/2017/07/The_Future_of_Life_Insurance.pdf
3. Raj Kumar et al (2013), Current Challenges in Life Insurance Sector, International Journal of Commerce, Business and Management (IJCBM), ISSN: 2319–2828, Vol. 2, No.6.
4. BhagabatBarlk et al (2014), Emerging Trends In Insurance – A Study In Indian Life Insurance Industry, Abhinav National Monthly Refereed Journal of Research in Commerce & Management, Online ISSN-2277-1166, Volume 3, Issue 6, p. 10
5. Dr. DharmendraMistrya (2015), Determinants of Insurance Product Performance in India, by University Journal of Research, Ganpat University, Vol 01, Issue 01, p. 3
6. Dr. Hemendra Gupta (2015), Challenges and Prospect for Agency Distribution Model in Life Insurance in India and Role of Regulator in It, The International Journal Of Business & Management (ISSN 2321 –8916) Vol 3 Issue 5,
7. 3 out of 4 insurance policies to be sold online by 2020: Study, [businesstoday.in](http://www.businesstoday.in/money/insurance/insurance-policies-to-be-sold-online-google-boston-consulting-group/story/204374.html), Available at: <http://www.businesstoday.in/money/insurance/insurance-policies-to-be-sold-online-google-boston-consulting-group/story/204374.html>.



TRANS Asian Journal of Marketing Management Research (TAJMMR)

(Double Blind Refereed & Reviewed International Journal)

UGC APPROVED JOURNAL



INHERITANCE OF COLOURINGATHOMOGENEOUS SELECTION

Turganbaev Ruzimbay Urazbaevich*

*Scientific Research Institute of Astrakhan on Ecology Of Deserts
Samarkand, UZBEKISTAN.

ABSTRACT

This article is devoted to learn Length of the hair of the Astrakhan sheep, the coloration of the sur of Karakalpak breed type, depending on the colors. Major point of the study is reviewing and working out of scientifically well-founded means and selection receptions of karakul sheep Karakalpak sur existing colouring; definition of the important selection signs peculiar to each colouring taking into account their economic and genetic selection importance. An establishment of effective variants of selection, animals on the colouring which realisation will allow accelerating qualitative perfection and quantitative growth of specialised herds of sheep in Republic economy. This article is devoted studying inheritance and tawny phylum of a colouringcolouringsur the Karakalpak pedigree phylum. The obtained data enriches the science of Karakul, and introduction of the developed means and practical receptions of selection in karakul farms of Karakalpakstan will allow to conduct effectively selection-breeding work on increase of uniformity of type of skins with accurate expressiveness and contrast of colouring.

KEYWORDS: *Inheritance Of Colouring, Tawny Type, Length Of Hair, Colouring, Expressiveness, Contrast, Tawny Phylum*

INTRODUCTION

Demand for Astrakhan of original colouring Karakalpak sur constantly grows. Studying of selection bases of deluting of this unique phylum of animals defines an urgency of the selected theme.

Thus, there are not considered such important scientific and applied questions, as laws of occurrence and inheritance of colouring, curly qualities, formation of separate morphological properties of a skin-hairy, research genetical and phenotypic variabilities, their communications with other productive signs.

The aim of the research work is studying and working out of scientifically well-founded means and selection receptions of karakul sheep Karakalpak sur existing colouring; definition of the important selection signs peculiar to each colouring taking into account their economic and genetic selection importance. An establishment of effective variants of selection, animals on the colouring which realisation will allow to accelerate qualitative perfection and quantitative growth of specialised herds of sheep in Republic economy.

METHODOLOGY

Investigation was carried according to thoroughbred karakul sheep of coloring sur the Karakalpak pedigree phylum, eanlings, karakul skins, samples of a skin, hair and wool of animal different age.

Subject of researches. Productive, biological indexes, as features of a scalp, commodity qualities of astrakhan fur, morphological features and efficiency of wool, growth and developments and meat efficiency, histological frame of a skin.

Scientific novelty of work. For the first time, the nature of colouring Karakalpak sur and the characteristic of existent was opened, on phylum and the maintenance of melanin, degree of brightening hair is yielded, with expressiveness, contrast and balance; are studied astrakhan, wool and meat efficiency of sheep. The created lines of animals are described; recommendations about their use in selection process are given. Distinctiveness of animal different colouring on growth and development, morphological indexes of wool and histological frame of a skin is defined. On big enough experimental stuff character and degree of inheritance of colouring depending on variants of selection of animals on which basis it is developed a series of means of the selection is defined, allowing to create specialised herds of sheep of valuable and other colouring.

Practical results of researches. On the basis of complex studying Karakalpak sheep sur of Karakalpak pedigree phylum, available colouring, their basic selection signs and quality indicators for selection of animals, and also criteria of an assessment of eanlings of each colouring which will be used at deluting and building of specialised herds of sheep sur valuable colouring are defined. In a breeding economy "Kyzyl Kum" is approved and confirmed new factory phylum Karakul sheep sur, recommendations about their deluting are developed. The obtained data enriches the science of Karakul, and introduction of the developed means and practical receptions of selection in karakul farms of Karakalpakstan will allow to conduct

effectively selection-breeding work on increase of uniformity of type of skins with accurate expressiveness and contrast of colouring.

Reliability of the received results. In dissertation researches the authentic data by efficacy of unimodal selection astrakhan sheep of the Karakalpak pedigree phylum with the account productively - biological features is obtained, is studied by the standard methods.

Practical results start with the theoretical workings out, the obtained data is treated biometrical, they are compared with the analogical data of the foreign and domestic authors, the received results of researches of discussions and approbation at republican and international conferences that specifies in reliability of the received results.

The theoretical and practical importance of results of authors.

The theoretical importance: the organisation in astrakhan sheep farms, shirkat farms of selective-breeding work with the account productively - biological features astrakhan sheep of the Karakalpak pedigree phylum which has important scientific value at building of highly productive herds of animals that also proves to be true the scientific data on breed perfection, indexes commodity qualities and some biological indexes of the Karakalpak pedigree phylum.

The practical importance. The developed methods (methods, ways) will allow to conduct effectively selective-breeding work to increase of uniformity of type of skins with accurate expressiveness and contrast of colouring. astrakhan sheep sur of Karakalpak pedigree phylum, available colouring important practical value at branch development.

Introduction of results of researches. On the basis of researches on increase of productive qualities astrakhan sheep of the Karakalpak pedigree phylum introduction in a breeding farms "Kyzyl Kum" in Turtkul region of Republic Karakalpakstan. (The certificate introduction of MSiVHPK, 2017г.) Economic efficiency shows that the high level of profitability is received by production of astrakhan fur of a colouringpulaty-sur - 85,6 %, dried apricots-gul - 83,0 %, shamchirak-gul - 81,3 % and kamar red - 74,0 percent. Is developed and used in production of the recommendation to production on deluting of sheep cyp the Karakalpak pedigree phylum in the Karakalpak tongue (Nukus, 2012)

INHERITANCE OF COLOURING AT HOMOGENEOUS SELECTION

Was noticed that the basic astrakhan signs - colours, a colouring, astrakhan phylum, a class, the dimension and drawing of a locating of a curl, silkiness and gloss of a scalp, commodity properties and quality of astrakhan fur is steadily enough inherited in brooding and consequently visual selection to astrakhan signs became effective in breeding work with sheep of colouringsurof the Karakalpak pedigree phylum.

TABLE-1
INHERITANCE OF COLOURING AT HOMOGENEOUS SELECTION

Selectiontype	n (head)	Colouringoflambs, %								
		SHG	SHG	PS	KK	KT	KS	SHD	CHK	Other
SHGxSHG	405	71,6	7,9	7,5	–	–	–	5,4	4,7	3,0
UGxUG	463	9,1	68,5	–	6,4	2,9	3,1	5,1	4,7	0,3
PSxPS	309	10,9	3,7	71,5	–	–	–	6,2	5,1	2,6
KKxKK	299	–	3,6	–	65,9	11,4	14,8	–	–	4,3

SHG- shamchirak-gul,UG -uryuk-gul, PS-pulati– sur, KK-kamar

The analysis of the data resulted in the table-3 shows that homogeneous selection is most effective for fastening in brooding of desirable colouring. So sheep shamchirak-gul distances- 71,6 %; pulati - sur-71,5 %; uryuk-gul-68,5 % and kamar-65,9 percent similar whereas the lobe of eanlings of less desirable and other colouring accordingly compounded-13,1; 13,9; 10,1 and 4,3 percent.

Selection astrakhan sheep of colouring sur was carried out both on colouring, and on astrakhan phylums. Studying of this complex index within colouring Karakalpak sur has shown that to each colouringcharacteristicly various allocation of eanlings on scrolling to phylums.

TABLE- 2
SCROLLING TYPES OF LAMBS OF DIFFERENT COLOURING
KARAKALPAK SUR, %.

Colouring	Quantityofanimals	jacket	ridge	flat	TheCaucasian
		X±Sx			
Shamchyrak-gul	110	67,3±4,1	4,5±0,9	12,7±2,6	15,5±2,7
Uryuk-gul	129	65,9±3,2	6,2±1,2	15,5 ±3,0	12,4 ±2,5
Pulaty-sur	80	61,3±2,7	11,3 ±2,0	18,7 ±3,4	8,7 ±1,9
Kamar:					
Red	66	46,9±1,5	6,1±1,1	31,8±4,3	15,2±2,7
Dark	35	48,6±1,7	14,2 ±2,6	22,6±3,8	14,6±2,5
Light	43	53,4±2,1	14,3±2,7	20,7±2,5	11,6±2,2
Shabdar	25	60,0±2,7	12,0±2,3	16,0 ±2,3	12,0±2,1
Chakir	25	56,0±2,3	16,0±1,7	12,0±2,0	16,0±1,9
Blackcolouring	108	55,6±2,1	19,4±1,9	14,8±2,6	10,2±1,8

The analysis of the data of the table-4 shows that lambs of desirable colouring were basically жакетного astrakhan type (46,9-67,3 %), the share of lambs of invaluable Caucasian type was within 8,7-15,5 %.

CONCLUSIONS

It was positioned that expressiveness, contrast and balance colouring on the skin area were not identical. It was thus noticed that on these parameters astrakhan fur of the Karakalpak pedigree phylum differs from astrakhan fur of Bukhara and Surkhan-Darya pedigree phylums.

REFERENCE

Abdukhalil, K. (2016). The level of competitiveness of textile industry in Uzbekistan. Retrieved from <https://dea.lib.unideb.hu/dea/handle/2437/231429>

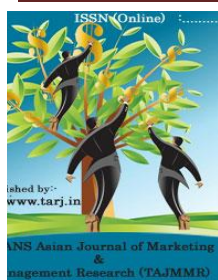
Akimov, A., & Dollery, B. (2009). Financial development policies in Uzbekistan: an analysis of achievements and failures. *Economic Change and Restructuring*, 42(4), 293–318.

Akmal, R. (2016). Perfection of the mechanism of attracting foreign investments in light industry of the Republic of Uzbekistan. *European Journal of Economics and Management Sciences*, (3).

Chandra, A. (2014). India's economic relations with Uzbekistan and Turkmenistan: 1991-2005. Retrieved from <http://shodhganga.inflibnet.ac.in/handle/10603/14488>

Djanibekov, N., Hornidge, A.-K., & Ul-Hassan, M. (2012). From joint experimentation to laissez-faire: transdisciplinary innovation research for the institutional strengthening of a water users association in Khorezm, Uzbekistan. *The Journal of Agricultural Education and Extension*, 18(4), 409–423.

Salahodjaev, R., Omanbayev, B., & Lynn, R. (2016). A Study of Intelligence in the Karakalpakstan Region of Uzbekistan. *MANKIND QUARTERLY*, 57(2), 277–282.



TRANS Asian Journal of Marketing Management Research (TAJMMR)

(Double Blind Refereed & Reviewed International Journal)

UGC APPROVED JOURNAL



SATISFACTION WITH SERVICE CONDITIONS AMONG POLICE MANAGERS: AN EMPIRICAL STUDY OF A COMMISSIONERATE, HARYANA.

Sandeep Kaur*

*Assistant Professor,
Department of Public Administration,
DAV College, Chandigarh, INDIA.

ABSTRACT

The Southwest Journal of Criminal Justice, Vol. 8(1) 99 literature review Police Job Satisfaction Although the concept of job satisfaction has been extensively investigated in other professions, empirical research conducted on job satisfaction among police officers has been limited (Bennett, 1997; Dantzker, 1994; Zhao et al., 1999). As a result of high employee turnover, increased recruitment and training expenses for new police applicants may harm the limited budgets of law enforcement agencies, thus endangering the effectiveness of public safety. These operational managers are empowered and held accountable to focus, manage, and direct their organizational sub-unit's problem-solving process towards addressing the crime and disorder issues associated with this data. The main reason for the differences between organizations lies in how the management of an organization understands and implements their role in human resource management, and whether it shows commitment and sets an example to its employees. It is only in this way that they can ensure the satisfaction of their employees. The Service Conditions which have been made part of the study included such as; pay, working hours, medical facilities, incentives for additional responsibilities, getting the leave, fool-proof promotion process, getting promotion as and when due and rewards awarded on merit to the officers.

KEYWORDS: Productivity, Efficiency, Effectiveness, Methodically

INTRODUCTION

One significant aspect of public sector organizations that has been addressed in recent years is job satisfaction. It has drawn this interest because of the complex issues that face governmental agencies in the coming years due to limited funding and the need for stability. Job satisfaction has an influence on productivity in different ways. As defined by Locke (1976), job satisfaction is a positive state originating from the appraisal of someone's work or work experiences. Positive changes in working groups, supervision, incentives, and the work itself can increase the productivity and the quality of services in organizations (Argyle, 1972). However, job dissatisfaction can lead to lower productivity, efficiency, effectiveness and poor employee morale (More, et.al. 2006). Ercikti, Vito, Walsh, Higgins—Major Determinants of Job Satisfaction Among Police Managers (2011) Southwest Journal of Criminal Justice, Vol. 8(1). pp. 97–XX. © 2011 Southwestern Association of Criminal Justice 98 Ercikti, Vito, Walsh and Higgins—Major Determinanta of Job Satisfaction Among Police Managers (2011) The Southwest Journal of Criminal Justice, Vol. 8(1) 99 literature review Police Job Satisfaction Although the concept of job satisfaction has been extensively investigated in other professions, empirical research conducted on job satisfaction among police officers has been limited (Bennett, 1997; Dantzker, 1994; Zhao et al., 1999). As Bennett maintained, job satisfaction is a “neglected but important and timely topic in police studies” (1997, p. 296). Buzawa et al. (1994) stated that research on job satisfaction in policing is newer than similar research involving other professions: only about 20 published articles treating job satisfaction as a dependent variable pertain directly to policing.” Dantzker (1994) argued that police job satisfaction literature is methodically and topically limited. Griffin, Dunbar, and McGill noted that “job satisfaction, which has long been recognized in private industry as a prerequisite for successful job performance, has been merely a slogan in police organizations” (1978, p. 77). Even a decade later, most criminal justice researchers agree that research on job satisfaction among police officers is subject to further investigation. There are several reasons why job satisfaction is important to police organizations. First, negative attitudes toward work can adversely affect job performance in both the quantity and quality of services provided. Thus, poor performance can impact police-community relations by adversely affecting public attitudes toward the police (Buzawa, Austin, & Bannon, 1994). In addition to a moral obligation to demonstrate concern for its employees and promote positive work-related attitudes, job satisfaction promotes lower stress levels and, accordingly, fewer symptoms of stress (e.g., absenteeism, burnout, and alcoholism) (Hoath et al., 1998: 338). Police officers can experience high rates of employee turnover due to their low job satisfaction (Zhao et al. 1999). Loo's (2004: 162) study of 135 male Canadian police mangers determined that a substantial portion of the respondents (34.1%) fit the profile of high burnout “distressed police managers” that warranted some significant type of organizational intervention. As a result of high employee turnover, increased recruitment and training expenses for new police applicants may harm the limited budgets of law enforcement agencies, thus endangering the effectiveness of public safety. Consequently, research on job satisfaction among police officers may provide valuable information that can improve the quality of police services. According to Herzberg (1959), different factors combine to create job satisfaction and dissatisfaction among employee. He identified these as either motivators or hygiene factors. Motivators promote job satisfaction. They include: (a) achievement, (b) responsibility, (c) the

work itself, (d) recognition, and (e) advancement/promotion. Hygiene factors do not directly lead to job satisfaction among employees. However, their absence may lead to job dissatisfaction. They consist of: (a) organizational policies, (b) supervision and leadership, (c) pay or salary, (d) work conditions, (e) communication with supervisors/work partners. Herzberg contended that employees need to reach an acceptable level of hygiene factors to feel neutral about their jobs. Therefore, employers should seek ways of eliminating dissatisfaction resulting from hygiene factors and focus on improving the motivators in the work environment to increase job satisfaction. Zhao and his colleagues (1999: 154) stated that Herzberg's (1968) two-factor theory of job satisfaction "provides a useful theoretical framework for empirically assessing officers' job satisfaction." They further suggested that a comprehensive examination of job satisfaction not only should cover organizational (work environment) variables but also certain job characteristics and employees' demographic characteristics. Hackman and Oldham (1975) suggest that changes in intrinsic work environments lead to higher levels of motivation and satisfaction among employees. Their theory includes three constructs: (1) core job characteristics, (2) critical psychological states, and (3) outcomes. Core job characteristics include: (a) skill variety, (b) task identity, (c) task significance, (d) autonomy, and (e) feedback. If employers adequately provide these five job characteristics, employees will experience three critical psychological states: (1) meaningfulness of the job, (2) responsibility of outcomes of work activities, and (3) knowledge of work outcomes. These three critical psychological states then lead to positive outcomes, such as: (a) higher internal motivation, (b) higher growth job satisfaction, (c) higher general job satisfaction and d) increased productivity and less absenteeism and turnover. They also argued that employees experience satisfaction when they have autonomy and discretion on the job. Timely and/or positive feedback regarding their job activities as well as the knowledge that their work outcomes are helpful for others also promotes job satisfaction. In addition, job challenges that require a variety of skills enrich and enlarge the job and elevate job satisfaction. Hackman and Oldham (1980) developed a measurement scale, the Job Diagnostic Scale (JDS) to measure job satisfaction levels of employees using the five core job characteristics. Prior research regarding the major determinants (demographic and organizational variables) on police job satisfaction is inconsistent. Consensus has not been reached about which demographic variables significantly predict job satisfaction. Zhao et al. (1999) pointed out that there has been very limited research on the relationship the work environment has on police and their job satisfaction levels. The most commonly used demographic variables in police job satisfaction are: age, gender, race, educational attainment, rank, and length of service (Zhao et al., 1999). For example, while some researchers maintained that age is significantly correlated with job satisfaction among police officers (Dantzker, 1994), other researchers offered mixed findings (Buzawa et al., 1994). Similarly, researchers reported inconsistent findings with gender (Aremu & Adeyoju, 2003; Bennett, 1997; Burke & Mikkelsen, 2004; Buzawa et al., 1994; Dantzker, 1994; Grant, Garrison & McCormick, 1990). Dantzker's (1994) job satisfaction survey of twelve police departments in six states (N = 552) indicated that police officer participants had low overall job satisfaction levels. They reported the greatest dissatisfaction with the pay and the least dissatisfaction with supervisory support. Police officers between the ages of 20 and 25 were more satisfied than other age groups. The male police officers had higher job satisfaction levels than female police officers. The men were more likely

to change police departments, while the women were more likely to accept a job offer different from policing. Police officers with the rank of sergeant had the lowest satisfaction level compared to other police officers. While the education level of police officers did not have a significant impact on job satisfaction levels, the findings indicated a weak relationship between education and job satisfaction. Finally, ethnicity/race and age had the greatest impact on the police officers' perceptions of job satisfaction. Black officers reported greater satisfaction than did their white colleagues. Other studies found that education had an inconsistent affect upon police job satisfaction. Some researchers found a positive correlation between education level and job satisfaction 100 Ercikti, Vito, Walsh and Higgins—Major Determinanta of Job Satisfaction Among Police Managers (2011) The Southwest Journal of Criminal Justice, Vol. 8(1) 101 among police officers (Dantzker, 1992; Carlan, 1999). Lefkowitz (1974) reported a negative relationship between job satisfaction and education level of police officers. Other researchers reported that education level did not have a significant effect on job satisfaction among police officers (Griffin, Dunbar, & McGill, 1978). The same inconsistent pattern was present for rank and length of service. Some researchers reported a negative relationship between rank and length of service and job satisfaction among police officers (Buzawa et al., 1994; Dantzker, 1992, 1994; Hoath, Schneider & Starr, 1998; Brunetto & Farr-Wharton, 2003) while others reported the opposite (Burke, 1989) or no relationship (Bennett, 1997). Organizational psychologists have investigated job satisfaction and its influence on different organizational factors, such as absenteeism, employee turnover, productivity, pay, skill variety, task identity, autonomy, supervision, and promotion. Commonly used organizational variables to measure job satisfaction perceptions among police officers: a) equipment, b) pay, c) promotion, d) work environment (skill variety, task identity, task significance, autonomy, and feedback), e) supervisor relations, f) work-family conflict, g) stress, and h) management policies (Dantzker, 1994). These organizational variables have had differing impacts upon police job satisfaction. Slovak (1978) found that work satisfaction among police officers was multidimensional and was mostly determined by: (a) equipment/preparation, (b) compensation /advancement, and (c) management/organization. Dantzker and Surrence (1996) determined that the police officers were least satisfied with pay and availability of in-service training but they were most satisfied with their present assignment and immediate supervisor support. Dantzker (1997) reported that organizational size had an impact on police officer job satisfaction. Police officers from agencies that employed less than 100 sworn officers had the highest job satisfaction levels among the three groups of agencies. Police officers from agencies that employed more than 500 sworn officers had the lowest job satisfaction levels among the three groups of agencies. Brunetto and Farr-Wharton (2002) found that pay, dealing with clientele, and organizational management practices (promotion, appraisal, and other procedures) decreased police officer job satisfaction. Howard, Donofrio and Boles (2004) reported that work-family conflict was a strong predictor of different aspects of police job satisfaction. Mire (2005) surveyed 87 police officers from Lafayette, Louisiana to determine correlates of their job satisfaction. In addition to demographic variables, organizational (e.g., task identity, skill variety, task significance, autonomy, and feedback), and personality variables (e.g., neuroticism, extraversion, and openness) were considered. Age, years of service, and rank was significantly correlated to job satisfaction. Also, all of the five organizational variables had significant correlations with job satisfaction,

explaining 13% of the variance. Personality variables could explain only 10% of the variance in police job satisfaction. Another organizational variable is the stated purpose of the department. Innovations in policing, such as community policing, have contributed to job satisfaction. The relationship between the two, however, is complex. Some studies have examined the impact of community oriented policing upon job satisfaction. Adams, Rohe, and Arcury (2002) found that community police officers were more positive about their assignments, more accepting of different policing strategies, more optimistic about the impact of COP on police-community relations, and were more satisfied with their jobs compared to traditional police officers. Halsted, Bromley, and Cochran (2000) reported that deputies with strong orientations for community service had higher job satisfaction levels than deputies with strong crime control orientations. Ford and his colleagues (2003) determined that a sample of Midwestern police officers' job satisfaction was directly related to their commitment to their organization. Yet, their level of commitment to a community policing strategy was unrelated to their job satisfaction but strongly related to their behaviors in support of the strategy. Another organizational paradigm is offered by Compstat (Walsh, 2001, p. 352): At the core of the Compstat process is a computerized information dissemination system, which is expected to process, map and analyze weekly crime and disorder statistics. This information is then sent to operational managers in a timely fashion, usually once a week. These operational managers are empowered and held accountable to focus, manage, and direct their organizational sub-unit's problem-solving process towards addressing the crime and disorder issues associated with this data.

The significance of employee satisfaction is vital for ensuring the long-term efficiency and effectiveness of organizations in both the public and private sectors. Nowadays comparable organizations use similar starting points to provide the inputs required for operations, such as financial and material resources, information etc. Nevertheless, organizations achieve different levels of efficiency and effectiveness in their operations. The main reason for the differences between organizations lies in how the management of an organization understands and implements their role in human resource management, and whether it shows commitment and sets an example to its employees. It is only in this way that they can ensure the satisfaction of their employees. Monitoring satisfaction has been one of the main tasks of management that should not serve its own purpose but should underpin the identification of opportunities to continuously improve human resources management processes. Sakanovič and Mayer (2006) state that employee satisfaction has become an increasingly important category. A satisfied employee works more and better. Authors have delved into the factors that influence employee (dis)satisfaction and have been investigating their correlation with an organization's effectiveness. A positive correlation between employee satisfaction and an organization's effectiveness has often been proven. Other studies have proven that higher satisfaction (or work experiences and their antecedents – Meyer and Allen, 1991) contributes to a stronger commitment to the organization (Brunetto & Farr-Wharton, 2003) and less fluctuation and absenteeism (Howard, Howard Donofrio and Boles, 2002). A satisfied person is more successful and performs his/her work more efficiently, achieves the goals of the organization and contributes to its effectiveness (Gorenak and Pagon, 2006). According to Robbins (1991), employee dissatisfaction manifests itself in employees leaving the organization, their attempts to

actively voice their opinions (proposals for improvements, activity in trade unions, conversations with superiors etc.), passive loyalty (waiting for the situation to improve and being confident that the management will take the right decisions) and negligence (absences, being late, a large number of errors etc.). Other areas influenced by low employee satisfaction include absenteeism, performance (Lambert, Edwards, Camp and Saylor, 2005), motivation and organizational commitment (Locke, 1997; Meyer, Becker and Vandenberghe, 2004) as well as burnout (Whitehead, 1989). All of the above-mentioned result in additional costs (Camp and Lambert, 2006) and lost time for the organization and, consequently, negatively affect its competitiveness and development opportunities. The consequences of dissatisfaction observed in employees include problems with their mental and physical health (Garland, 2002) as well as low morale (Lambert, 2001). Based on the above, we may assume that it is important for academics and practitioners to understand, analyse, develop and implement the concept of employee satisfaction in their work and thus contribute to the welfare of private and public sector organizations as well as to society as a whole.

Objective of the Study: The objective of the study is to examine and assess the satisfaction of the police managers with their Service conditions.

Universe and Scope of the study: The study has been conducted on Ambala-Panchkula Commisionerate comprising of three police districts. The Study has focused on Service Conditions of the police officers who are responsible to manage public order in the society. The Service Conditions which have been made part of the study included such as; pay, working hours, medical facilities, incentives for additional responsibilities, getting the leave, fool-proof promotion process, getting promotion as and when due and rewards awarded on merit to the officers.

Sample: A sample of 312 police officers of different ranks from the three police districts has been drawn by using convenience technique of sampling from the universe choosing 40% of the existing officers of lower rung and 20% of the officers of Non-Gazetted ranks from the three police districts of the Commisionerate. The Sample included: 86 police officers from Ambala-Rural, 77 officers from Ambala-Urban and 149 from Panchkula police district making the sample of 312.

Appropriate posers, covering the area study, were raised through a devised Interview Schedule. Both Quantitative and qualitative research methods of inquiry have been used to reach the findings. Analysis of the responses:

Table 1: You are satisfied with the emoluments you get in lieu of your job.

	Q16						Chi-Square	p-value	
	Agree		Undecided		Disagree				Total
Ambala Rural	24	27.9%	0	0.0%	62	72.1%	86	11.327	.023*
Ambala Urban	26	33.8%	7	9.1%	44	57.1%	77		
Panchkula police district	34	22.8%	8	5.4%	107	71.8%	149		
Total	84	26.9%	15	4.8%	213	68.3%	312		

Source: Computed From Primary Data p-value ≤ 0.05 is significant denoted as, p-value ≤ 0.01 is significant denoted as**, p-value > 0.05 is not significant denoted as ns.*

Over all analysis of the Table 1 reflects that in all the three police districts only lesser proportion of respondents (26.9 percent) were satisfied with the emoluments they got in lieu of their job.

Nonetheless, fair majority of dissents (68.3 percent) were registered by the respondents. Insignificant proportion of respondents (4.8 percent) remained undecided on the issue.

However, on correlating the responses it was found that more of respondents (72.1 percent) of Ambala-Rural police district were not satisfied with the emoluments they got in lieu of their job followed by Panchkula police district (71.8 percent) and then by Ambala-Urban police district (57.1 percent).

Statistically, significant association (p-value-.023*) was found between the variable and statement signifying that more of respondents of Ambala-Rural were dissatisfied with emoluments than respondents of other two police districts.

Findings: -- Majority of the respondents was not satisfied with the emoluments they got in lieu of their job.

Observation: Police officers are getting good salaries; a constable is getting around Rs.30,000/ per month and an Inspector is getting around Rs. 50,000/ but since the living cost keep soaring so the police officers find the emoluments are not satisfactory especially keeping in mind the nature of their job wherein they are on duty for 24 hours a day. The trend of the responses indicated that police officers working in the rural areas are more dissatisfied than the officers working in the urban areas.

Table 2 : You are satisfied with the working hours of your job.

	Q2							Chi-Square	p-value
	Agree		Undecided		Disagree		Total		
Ambala Rural	9	10.5%	1	1.2%	76	88.4%	86	4.172	0.383
Ambala Urban	5	6.5%	5	6.5%	67	87.0%	77		
Panchkula police district	14	9.4%	9	6.0%	126	84.6%	149		
Total	28	9.0%	15	4.8%	269	86.2%	312		

Source: Computed From Primary Data p-value ≤ 0.05 is significant denoted as, p-value ≤ 0.01 is significant denoted as**, p-value > 0.05 is not significant denoted as ns.*

Over all analysis of the 2 reflects that in all the three police districts, a significant majority of respondents (86.2 percent) were NOT satisfied with the working hours. Nonetheless, some insignificant proportion of respondents (9.0 percent) was satisfied with the working hours.

However, more of respondents of Ambala-Rural police district were not satisfied with the working hours (88.4 percent) followed by Ambala-Urban police district (87.0 percent) and then by Panchkula police district (84.6 percent).

Finding: -- Majority of the respondents was not satisfied with the working hours.

Observation: As has been referred to earlier, a police officer is on duty for 8 hours but in 24 hours, can be called any time to meet an emergency. Due to shortage of staff and compulsions of the situations, very often, a police officer has to perform double duty or additional duty and for the same reason officers are dissatisfied with their working hours. The officers, who work as In charge of a police-post or police station, are always engaged in one or the other activity.

Table 3: You are satisfied with the medical facilities provided to you by the police Commisionerate.

	Q3							Chi-Square	p-value
	Agree		Undecided		Disagree		Total		
Ambala Rural	17	19.8%	2	2.3%	67	77.9%	86	3.871	0.424
Ambala Urban	22	28.6%	1	1.3%	54	70.1%	77		
Panchkula police district	34	22.8%	7	4.7%	108	72.5%	149		
Total	73	23.4%	10	3.2%	229	73.4%	312		

Source: Computed From Primary Data $p\text{-value} \leq 0.05$ is significant denoted as*, $p\text{-value} \leq 0.01$ is significant denoted as**, $p\text{-value} > 0.05$ is not significant denoted as ns.

Over all analysis of the Table 3 reflects that in all the three police districts, a high majority of respondents (73.4 percent) were not satisfied with the medical facilities provided to them by the Police Commisionerate. Nonetheless, some proportions of agreed responses (23.4 percent) were registered by the respondents indicating their satisfaction with the medical facilities.

However, on correlating the responses, it was found that more of respondents (77.9 percent) of Ambala-Rural police district were not satisfied with the medical facilities provided to them by the police followed by Panchkula police district (72.5 percent) and then by Ambala-Urban police district (70.1 percent).

Statistically, no significant association was found between the responses of the three districts of the Commisionerate and the statement.

Finding: -- Majority of the respondents was not satisfied with the medical facilities provided to the police officers of the Commisionerate.

Observation: Haryana Police Department provides for Rs. 500/ per month to the police officers to attend to their medical needs besides providing reimbursement to the officials in case of Hospitalization or chronic nature of diseases. There is well equipped Police Hospital at Haryana Police Academy, Madhuban. Haryana Govt. has empanelled 23 private hospitals for the treatment of State government employees. Dissatisfaction of the police officers with medical facilities may be due to costly medical health care and meager monthly medical allowance.

Table 4: You are given extra incentives for the additional responsibilities given to you.

	Q4							Chi-Square	p-value
	Agree		Undecided		Disagree		Total		
Ambala Rural	17	19.8%	2	2.3%	67	77.9%	86	4.574	0.334
Ambala Urban	23	29.9%	2	2.6%	52	67.5%	77		
Panchkula police district	29	19.5%	7	4.7%	113	75.8%	149		
Total	69	22.1%	11	3.5%	232	74.4%	312		

Source: Computed From Primary Data $p\text{-value} \leq 0.05$ is significant denoted as*, $p\text{-value} \leq 0.01$ is significant denoted as**, $p\text{-value} > 0.05$ is not significant denoted as ns.

Over all analysis of the Table 4 reflects that in all the three police districts, fair to higher, majority of respondents (74.4 percent) found that they were not given extra incentives for the additional responsibilities given to them. Nonetheless, some proportions of (22.1 percent) were registered by the respondents.

However, on making comparison, it got established that more of respondents (77.9 percent) of Ambala-Rural police district stated that they were not given extra incentives for the additional responsibilities given to them followed by Panchkula police district (75.9 percent) and then by Ambala-Urban police district (67.5 percent).

Insignificant proportion of respondents remained undecided on the issue.

Statistically, no significant association was found between the responses of the three districts of the Commisionerate and the statement.

Finding: -- Majority of the respondents denied being given any extra benefit for the additional responsibilities given to them.

Observation: Due to dearth of the staff at the grass-root level, the staff has to perform at times, rather most of the times, additional responsibilities besides doing their own duties in routine and especially during the days of socio-politico-cultural activities in the state. There is no provision of paying 'overtime' to the police officers. However, compensation for additional responsibilities assigned to the staff is often met by the authorities by giving relaxations such as soft duty, off hours, or accommodating the officer in a suitable manner.

Table 5 You get leave whenever you need it in urgencies.

	Q5							Chi-Square	p-value
	Agree		Undecided		Disagree		Total		
Ambala Rural	14	16.3%	3	3.5%	69	80.2%	86	1.798	0.773
Ambala Urban	13	16.9%	2	2.6%	62	80.5%	77		

Panchkula police district	26	17.4%	9	6.0%	114	76.5%	149		
Total	53	17.0%	14	4.5%	245	78.5%	312		

Source: Computed From Primary Data $p\text{-value} \leq 0.05$ is significant denoted as*, $p\text{-value} \leq 0.01$ is significant denoted as**, $p\text{-value} > 0.05$ is not significant denoted as ns.

Over all analysis of the Table 5 reflects that in all the three police districts, fair to higher, majority of respondents (78.5 percent) did not get leave whenever they need it urgencies. Nonetheless, insignificant proportion of respondents agreed dissents (17.0 percent) were registered by the respondents.

Insignificant proportion of respondents (4.5 percent) remained undecided on the issue.

However, on collating the responses it was found that more of respondents (80.5 percent) of Ambala-Urban police district expressed that they did not get leave whenever they needed in urgencies except circumstances beyond the control followed by Ambala-Rural police district (80.2 percent) and then by Panchkula police district (76.5 percent).

Statistically, no significant association was found between the responses of the three districts of the Commisionerate and the statement.

Finding: -- Majority of the respondents asserted that they did not get leave even in urgencies.

Observation: It is very hard to get sanctioned the leave in police, especially if the officer is posted in the field. Due to shortage of staff and pressure to complete the investigations at the earliest, availing the leave becomes a distant dream. The repercussions of availing long leave can leave behind the unwanted transfer to unsettle the officer.

Table 6: Your police Commisionerate have foolproof promotion process.

	Q6							Chi-Square	p-value
	Agree		Undecided		Disagree		Total		
Ambala Rural	28	32.6%	5	5.8%	53	61.6%	86	3.011	0.556
Ambala Urban	32	41.6%	2	2.6%	43	55.8%	77		
Panchkula police district	50	33.6%	10	6.7%	89	59.7%	149		
Total	110	35.3%	17	5.4%	185	59.3%	312		

Source: Computed From Primary Data $p\text{-value} \leq 0.05$ is significant denoted as*, $p\text{-value} \leq 0.01$ is significant denoted as**, $p\text{-value} > 0.05$ is not significant denoted as ns.

Over all analysis of the Table 6 reflects that in all the three police districts, Simple majority of respondents (59.3 percent) did not confirm that their Commisionerate had foolproof promotion process. Nonetheless, some noticeable agreed responses (35.3 percent) indicated that foolproof

promotion process was in place. Insignificant proportion of respondents (5.4 percent) remained undecided on the issue.

However, correlation of responses suggested that more of respondents (61.6 percent) of Ambala-Rural police district confirmed that their Commissionerate did not have foolproof promotion process followed by Panchkula police district (59.7 percent) and then by Ambala-Urban police district (55.8 percent).

Statistically, no significant association was found between the responses of the three districts of the Commissionerate and the statement.

Finding: -- Majority of the respondents was of the opinion that promotion process of the police officers was not foolproof.

Observation: The state of Haryana has laid down General Guidelines for the promotion of police officers of the state. To make it fool proof, the state provides for a seniority list is maintained within the sub-cadre and cadre, all the seniority lists of all ranks, cadres are reviewed and published every year by 1st January every year. Grievances, if any, are to be represented within one month from the notification of the list. There are five promotional courses for the promotion of enrolled police officers with some exemptions. For each rank there is Departmental Promotion Committees. Despite all these provisions police officer do not find the promotion process fool proof as the seniority list is not often revised and then posts are not available, promotion committees do not meet regularly. Thus, police officers are not satisfied with the promotion process.

Table 7: Your department promotes the officers whenever they are due for that.

	Q7							Chi-Square	p-value
	Agree		Undecided		Disagree		Total		
Ambala Rural	47	54.7%	3	3.5%	36	41.9%	86	3.945	0.413
Ambala Urban	50	64.9%	4	5.2%	23	29.9%	77		
Panchkula police district	86	57.7%	11	7.4%	52	34.9%	149		
Total	183	58.7%	18	5.8%	111	35.6%	312		

Source: Computed From Primary Data $p\text{-value} \leq 0.05$ is significant denoted as*, $p\text{-value} \leq 0.01$ is significant denoted as**, $p\text{-value} > 0.05$ is not significant denoted as ns.

Over all analysis of the Table 7 reflects that in all the three police districts, simple majority of respondents (58.7 percent) revealed that their department promotes the officers whenever they are due for that. Nonetheless, some noticeable dissents (35.6 percent) were registered by the respondents indicating that officers were not promoted as and when they were due.

Insignificant proportion of respondents (5.8 percent) remained undecided on the issue.

However, while making comparison of responses, more of respondents (64.9 percent) of Ambala-Urban police district revealed that their department promotes the officers whenever they were due for that followed by Panchkula police district (57.7 percent) and then by Ambala-Rural police district (54.7 percent).

Statistically, no significant association was found between the responses of the three districts of the Commissionerate and the statement.

Finding: + Majority of the officers-respondents stated that their department promotes them whenever they are due for the promotion.

Observation: The police officers in the state are promoted by way of two methods; one by clearing the competitive examination and secondly assured promotion on completion of stipulated length of service. Department does not promote those officers who are facing any serious nature of disciplinary action.

Table 8: The rewards are given to the officers on merit basis.

	Q8							Chi-Square	p-value
	Agree		Undecided		Disagree		Total		
Ambala Rural	38	44.2%	3	3.5%	45	52.3%	86	6.373	0.172984
Ambala Urban	27	35.1%	8	10.4%	42	54.5%	77		
Panchkula police district	46	30.9%	12	8.1%	91	61.1%	149		
Total	111	35.6%	23	7.4%	178	57.1%	312		

Source: Computed From Primary Data $p\text{-value} \leq 0.05$ is significant denoted as*, $p\text{-value} \leq 0.01$ is significant denoted as**, $p\text{-value} > 0.05$ is not significant denoted as ns.

Over all analysis of the Table 8 reflects that in all the three police districts, fair majority of respondents (57.1 percent) opined that rewards were not given to the employees on merit basis. Nonetheless, some noticeable agreed responses (35.6 percent) were registered by the respondents. Insignificant proportion of respondents (7.4 percent) remained undecided on the issue.

However, on correlating the responses it got established that more of respondents (61.1 percent) of Panchkula police district agreed that rewards were NOT given to the employees on merit basis followed by Ambala-Urban police district (54.5 percent) and then by Ambala-Rural police district (52.3 percent).

Statistically, no significant association was found between the responses of the three districts of the Commissionerate and the statement.

Finding: -- Majority of the respondents opined that rewards were NOT given to the employees on merit basis.

Observation: Generally merit is the principle followed to reward the police officers for their brave action or exemplary conduct during the performance of their duties. There are certain acts which are self-evident to win a reward and there are rewards where subjectivity is the deciding factor. Therefore, the criteria followed by the State Government is often blamed for its being bias in such cases. Many political & other considerations are taken into account before choosing an officer for the award. Comparably, the officers of Panchkula police district were highly dissatisfied.

1. Findings: -- Majority of the respondents was not satisfied with the emoluments they got in lieu of their job.
2. Finding: -- Majority of the respondents was not satisfied with the working hours.
3. Finding: -- Majority of the respondents was not satisfied with the medical facilities provided to the police officers of the Commisionerate.
4. Finding: -- Majority of the respondents denied being given any extra benefit for the additional responsibilities given to them.
5. Finding: -- Majority of the respondents asserted that they did not get leave even in urgencies.
6. Finding: -- Majority of the respondents was of the opinion that promotion process of the police officers was not foolproof.
7. Finding: + Majority of the officers-respondents stated that their department promotes them whenever they are due for the promotion.
8. Finding: -- Majority of the respondents opined that rewards were NOT given to the employees on merit basis.

Summary: Except getting promotion whenever it was due in none of the other areas the Police Managers were found satisfied. Therefore, it can be concluded that police officers of the Commisionerate were not satisfied with the prevailing service conditions>

REFERENCES

Factors Influencing Employee Satisfaction in the Police Service: The ...

https://mpira.ub.uni-muenchen.de/62037/1/MPRA_paper_62037.pdf

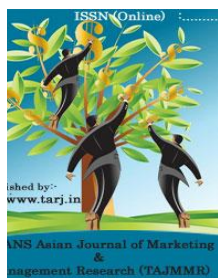
by N Tomaževič - 2014 - Cited by 36 - Related articles

Adams, R. E, Rohe, W. R., & Arcury, T. A. (2002). Implementing community-oriented policing: Organizational change and street officer attitudes. *Crime and Delinquency*, 48, 399-430.

Brunetto, Y., & Farr-Wharton, R. (2002). Using social identity theory to explain the job satisfaction of public sector employees. *The International Journal of Public Sector Management*, 15, 534 -551.

Dantzker, M. L. (1992). An issue for policing- educational level and job satisfaction: A research note. A Dantzker, M.L. (1997). Police officer job satisfaction: Does agency size make a difference? *Criminal Justice Policy Review*, 8, 309-322. *American Journal of Police*, 12, 101-118.

Hoath, D. R., Schneider, F. W., & Starr, M. W. (1998). Police job satisfaction as a function of career orientation and position tenure: Implications for selection and community policing. *Journal of Criminal Justice*, 26, 337-347.



TRANS Asian Journal of Marketing Management Research (TAJMMR)

(Double Blind Refereed & Reviewed International Journal)

UGC APPROVED JOURNAL



INFLUENCE OF SOCIAL MEDIA MARKETING PRACTICES ON CONSUMER BUYING BEHAVIOUR

Sumedha Gupta *

*Assistant Professor,
P.G. Dept. of Commerce and Management,
Master Tara Singh Memorial College for Women,
Ludhiana, INDIA.

ABSTRACT

Social Media has emerged as a convenient tool for customer engagement. Due to increase in internet usage, number of active social media users is increasing. In India, active social media users have grown at 15 per cent, to 136 million in 2016. The huge population has either subscribed on social media sites like Facebook, Twitter, Whatsapp, Youtube, LinkedIn etc. or on a vast number of customer forums and online groups. Social networking has become so popular, that according to Anderson Analytics, 71% of social network users could not live without it (Sheehan, 2010). Now, 52% of the online population uses two or more social media sites, up from 42% in 2013. India has world's largest number of Facebook Users with over 195 million users, overtaking US by over 4 million subscribers. Moreover key Facebook Users from India are aged 18-24, which is the largest and fastest growing population segment. Not only did this challenge the fundamental basics of traditional marketing, but it also helped to shape the practice of modern marketing. Moreover with the advent of education, changing social and economic status of women leads to drastic change to their buying behavior. One such change is also of use of social media websites. As the user bases grow, so does the interest of marketers. Marketers are willing to invest large amounts of money to reach their target market. But still the question arises how people feel about social media, how it affects their brand awareness and preference and how they perceive social media marketing practices. In this regard, present paper is an attempt to study the perception of present day educated women towards recent trends of social media practices. As India is still in its developing stage towards digital or e- commerce, so viewpoints of Indian women who constitute half of the population will naturally help the marketers to make further strategies to reach their goals.

KEYWORDS: *Buying behavior, Perception, Social media marketing practices, Social Networking Sites*

INTRODUCTION

Social Media has emerged as a convenient tool for customer engagement. Due to increase in internet usage, number of active social media users is increasing. In India, active social media users grew at 15 per cent, to 136 million in 2016. The huge population has either subscribed on social media sites like Facebook, Twitter, Whatsapp, Youtube, LinkedIn etc. or a vast number of customer forums and online groups. India has world's largest number of Facebook Users with over 195 million users, overtaking US by over 4 million subscribers. Key Facebook Users from India are aged 18-24, which is the largest and fastest growing population segment. Social networking has become so popular, that according to Anderson Analytics, 71% of social network users could not live without it (Sheehan, 2010). As the user bases grow, so does the interest of marketers. Marketers are willing to invest large amounts of money to reach their target market. Digital ad spending in India is expected to grow at around 47.5 per cent in 2016 in comparison with the overall ad spending which is expected to grow at 15.5 per cent. (Yral report on Social Media)

Social media marketing is a new concept and swiftly growing way in which business house are reaching out to potential customers easily. Social media marketing is about understanding how technology is making it easier for people to connect socially with their social networks and how your business can profit from that understanding.

Lazer and Kelliy's (1973) defines, "social marketing as concerned with the application of marketing knowledge, concepts, and techniques to enhance social as well as economic ends. It is also concerned with the analysis of the social consequences of marketing policies, decisions and activities".

With the reach and the power to influence audience, celebrities and influencers are the emerging faces of social media marketing and a roadmap for brands to reach their targeted audience.

Role of Women as Buyer

Women in every form of society, plays a very important role in the march of civilization and social progress. Great services are rendered by them in various vocations of life as mothers, wives, daughters, and friends and so on. The social and economic status of women is drastically changing and the roles of women within family and society are changing. Traditionally men are accorded more power within the family than women but well educated income earning women are beginning to exert pressure for a reallocation of power.

The increasing work force in women changes their behaviour as a consumer. They are now more interesting in convenience buying. The behaviour of women as a consumer always differs between working women and non working women. Women who have opted for the modern feminine orientation differ from traditional women in a number of ways. They are more liberal in

their attitudes towards life, events and business. They are financially optimistic but careful spenders. These changes in their orientation necessitate an analysis of their role as consumers.

REVIEW OF LITERATURE

Linda A. Jackson and others (2001) made efforts to examine gender differences in use of internet and factors responsible for these differences based on a general model of internet use, and found that females used e-mail more than did males, males used the internet more than females, and females reported more computer anxiety, less computer self efficacy, and less favourable and less stereotypical computer attitudes.

Mangold and Faulds (2009) described that tools and approaches for communicating with customers have changed greatly with the emergence of social media; therefore, businesses must learn how to use social media in a way that is consistent with their business plan.

Chu (2011) examined the link between Facebook brand related group participation, advertising responses, and the psychological factors of self-disclosure and attitudes among members and nonmembers of Facebook groups. It also found that users who are Facebook group members maintain a more favorable attitude toward social media and advertising. Users who have more positive attitudes toward advertising are more likely to join a brand or a retailer's Facebook group to receive promotional messages.

Sliva, Bhuptani, Menon & D'Sliva (2011) has made an attempt to understand the usage pattern of social media among youth in the city of Mumbai. It also aimed at assessing the influence of social media on the consumer buying behaviour. Results from the analysis indicated that social media is a very important tool for networking among youngsters.

Bashar, Ahmad & Wasiq (2012) has undertaken an empirical study to understand the effectiveness of social media as a marketing tool and an attempt has been made to find the extent social media helps consumers in buying decision making. Results of study suggested that the social media is growing very fast and holds huge potential but is still in its developing stage in India.

Bhakuni & Aronkar (2012) tried to understand the usage pattern of social media among the students of Gwalior city and also assessed the influence of social media advertising on the purchasing intention of the students. The study concluded that social media is a rapidly growing area with large number of young students associating with it and there is a strong positive relationship between purchase intention and social media advertising.

Vij & Sharma (2013) has done a study on social media experience of consumers and marketers in the State of Punjab. Based on the results of the study and reviewed literature, the paper suggested the measures for effective Social Media Marketing (SMM) strategies. It suggested that social media marketing content should be 'interesting', 'informative', 'interactive' and 'reliable'. Marketers should coordinate their social media marketing effort with the changing tastes and preferences of customers.

OBJECTIVES OF THE STUDY

a) To study the influence of social media on consumer buying behavior.

b) To assess perception of women customers towards social media marketing practices of companies.

RESEARCH METHODOLOGY

(a) **Research Design:** - To analyze the behavior of women towards Social Media Marketing, descriptive research design was used. Primary data was collected with the help of close ended questionnaire. Secondary data was collected through various journals, books and websites.

(b) **Sample Design:** - Target population of the present study involves the women who visit Social Media sites. Data was collected from 150 women Internet users through snowball sampling technique from Ludhiana and Jalandhar City of Punjab.

(c) **Analysis:** - The data collected was analyzed with the help of various statistical tools like frequency distribution, Chi-square test, and arithmetic mean. This study was quantitative study but the results of the study were interpreted in qualitative way.

ANALYSIS AND INTERPRETATIONS:

Demographic Profile of Respondents

Table 1: Demographic Profile of Respondents

Particulars	Classification	Frequency	Percentage
City of residence	Ludhiana	84	56%
	Jalandhar	66	44%
Age Group	Less than 25	75	50%
	25-35	35	23%
	36-50	40	27%
Marital Status	Married	98	65%
	Unmarried	52	34%
Education	Undergraduate	27	18%
	Graduate	46	31%
	Post Graduate	62	41%
	Professional	15	10%
Monthly Income	Less than 20000	60	40 %
	20000-30000	45	30%
	30001-40000	24	16%
	Above 40000	21	14%

As per shown in table demographics of respondents were classified according to their city of residence, age, education, marital status and monthly income. 56% of respondents belong to Ludhiana city and rest belongs to Jalandhar. 50% of respondents were below 25 years of age.

Majority of respondents are post graduate (41%). 40% of respondents have their monthly income below Rs.20000 and 30% respondents have their monthly income from Rs. 20,001 to Rs. 30,000.

Awareness of Social Media Websites:

Table 2: Awareness of Social Media Websites

	Frequency	Percent	Valid Percent	Cumulative Percent
No	06	4.0	4.0	4.0
Valid yes	144	96.0	96.0	100.0
Total	150	100.0	100.0	

Out of the total respondents 96% respondents were aware about the social media so further study was conducted with these group of people only.

Brand Awareness through Social Media Websites

Respondents were asked that whether social media web-sites make them aware about various brands in different product categories, the responses of same are shown in table 3.

Table 3: Brand Awareness through Social Media Websites

	Frequency	Percent	Valid Percent	Cumulative Percent
No	23	15.9	15.9	15.9
Valid yes	121	84.1	84.1	100.0
Total	144	100.0	100.0	

Majority of respondents (i.e. 84%) admitted this fact that social media help them to identify the brands available in the market. It increases their awareness level towards the availability of brand. On the other hand nearly 16% of respondents said that social media does not increase their awareness towards the brands.

Brand Preference through Social Media Websites

Every marketer wants to know whether the customer prefers the brand which is advertised through social media. In the same line respondents were asked to reveal their purchase intention towards the brand which is advertised on social media websites.

Table 4: Brand Preference through Social Media Websites

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	50	34.7	34.7	34.7

yes	94	65.2	65.2	100.0
Total	144	100.0	100.0	

65% of respondents said that they prefer the brand which is advertised on social media, it clearly shows that impact of social media on brand preference among customer is significant. On the other side still nearly 35% of respondents don't prefer the brand advertised on social media.

Relationship between Brand Awareness & Brand Preference through Social Media Websites

To study the influence of social media on buying behavior of customer the data of brand awareness & brand preference was clubbed as under

Table 5: Relationship between Brand Awareness & Brand Preference through Social Media Websites

Factor	Brand Awareness		Total
	No	yes	
Brand preference No	19	31	50
yes	4	90	94
Total	23	121	144

It can be clearly inferred from the table that majority of customers who become aware about brand through social media, they also purchase the same brand.

HYPOTHESES

To be very precise following hypothesis was tested:-

H₀₁: There is no significant relationship between awareness and preference of brands that are promoted on social media sites.

H_{a1}: There is a significant relationship between awareness and preference of brands that are promoted on social media sites.

Chi square test

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	22.65 ^a	1	.000		
Continuity Correction^b	20.92	1	.000		

Likelihood Ratio	24.93	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	23.40	1	.000		
N of Valid Cases	144				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.63.

b. Computed only for a 2x2 table

We reject the null hypothesis if, the 2 sided significance reported in the last column corresponding to the Pearson Chi square is less than the significance level selected (5% or 10%). Here the P value .000 is much less than accepted levels of .05 or .10. So we reject the null hypothesis. In other words there is a significant relationship between awareness and preference of brands that are promoted on social media sites.

Perception of customers towards social media marketing practices

Respondents were requested to share their level of agreement on 8 statements about their perception towards social media marketing. The degree of agreement towards statements was set from 1 to 5 (5 denotes the strongly agree, 4 denotes agree, 3 denotes neutral, 2 denotes disagree, whereas, 1 is for the strongly disagree).

Mean score and mode is calculated for the analysis of the statements. Along with the mode value, in case of mean score following criteria is used for analysis part:-

- a) The mean score among 1.00-1.80 means Strongly Disagree
- b) The mean score among 1.81-2.60 means Disagree
- c) The mean score among 2.61-3.40 means Neutral
- d) The mean score among 3.41-4.20 means Agree
- e) The mean score among 4.21-5.00 means Strongly Agree

Table 7: Perception of customers towards social media marketing practices

S. No.	Statement	Mean Score	Mode	Std. dev	Level of Agreement
1	Advertisements through social media are more interesting and attractive than traditional advertising.	3.69	4	.926	Agree
2	Social media advertisements are more interactive than traditional advertising.	3.90	4	.876	Agree

3	Social media advertising is more informational than traditional advertising	3.81	4	.685	Agree
4	Organizations that use social media for marketing purpose are more innovative than others who are not using it.	3.90	4	.860	Agree
5	I rely to the opinion of experts on social media sites while considering any product or service.	3.23	3	1.033	Neutral
6	I consider the reviews of customers on social media while taking purchase decision.	3.9	4	.842	Agree
7	I am subscribed to updates and alerts regarding a brand or product through social media networking sites.	3.63	4	.886	Agree
8	I feel comfortable in sharing my information on social media sites.	2.24	2	1.12	Disagree

INTERPRETATION

Statement 1:

Mean score of 3.57 and mode 4 depicts that women customers are agreeing with the statement that Advertisements through social media are more interesting than traditional advertising, which shows that marketers should move their promotional efforts from traditional tools to social media tools.

Statement 2:

Here it is clear from the mean score and mode of second statement that customers believe that Social media advertisements are more interactive than traditional advertising. The more interaction with customers can motivate them more to purchase the advertised brand.

Statement 3:

Customers were asked to compare the social media advertising & traditional advertising on informative ground, & mean score of 3.81 and mode of 4 revealed that customers found Social media advertising more informative than traditional advertising.

Statement 4:

Innovation is highly needed to increase the market share and respondents are agreeing on the point that Organizations that use social media for marketing purpose are more innovative than others who are not using it.

Statement 5:

Respondents were asked to share their view that whether they consider these opinions or not. No clear view is received on this opinion (as the mean score is 3.23 and mode is 3) so it cannot be said certainly that whether customers refer to the opinion of experts on social media sites while considering any product or service or not.

Statement 6:

These days the customers post their experiences relating to product or service on social media sites and the present study reveals that respondents consider the reviews of previous customers while taking purchase decision as indicated by the mean score of 3.8 and mode of 4.

Statement 7:

Anybody can subscribe to updates and alerts regarding a brand or product through social media networking and the mode value 4 shows that respondents taken under study subscribe to these updates.

Statement 8:

The mean score of 2.56 and mode 2 depicts that women respondents taken under study do not feel comfortable in sharing their information on social media websites.

CONCLUSION AND MANAGERIAL IMPLICATIONS

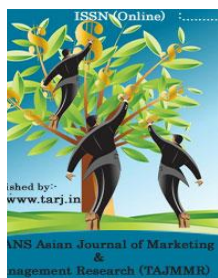
Social media can emerge as best tool for brand promotion, if used efficiently. Customers have positive perception towards social media marketing practices; they consider social media advertising more interesting, innovative, informative and interactive as compare to traditional advertising. Social media is not only creating the awareness among customers about different brands but also playing important role in their purchase decision as the study shows that there is a significant relationship between awareness and preference of brands that are promoted on social media sites. But women customers are not comfortable in sharing their personal information on social media websites due to which social media web-site marketers' may not get additional information about their prospective customers. To instill the confidence in the women customers they have to take extra steps to ensure that information shared by their prospects will be kept strictly confidential.

Thus study is significant for providing the baseline information and references for marketers to understand the psychology of women customers towards social media and make further strategies to enhance their customer base. A study with different sample size and in different

locations may provide fruitful results to understand the perception of customers towards social media marketing practices. Further study can be conducted on women residing in the rural areas and the perception of rural women can be compared with the urban women perception towards social media to get the holistic approach of the topic.

REFERENCES:

1. Bashar, A., Ahmad, I., & Wasir, M. (2012). Effectiveness of Social Media as a Marketing Tool: An Empirical Study, International Journal of Marketing, Financial Services & Management Research, 1(11), 88-99.
2. Bhakuni, P., & Aronkar P. (2012). Effect of Social Media Advertising on purchase Intentions of Students-An Empirical Study conducted in Gwalior city. International Journal of Applied Services Marketing Perspectives, 1 (1), 73-79.
3. Cox, Shirley A. (2010). Online Social Network Members' Attitude Toward Online Advertising Formats. MA thesis, The Rochester Institute of Technology.
4. Chu, Shu-Chuan. (2011). viral advertising in social media: Participation in Facebook groups and responses among college-aged users. Journal of Interactive Advertising 12: 30-43.
5. D'Silva, B., Bhuptani, R., Menon, S., & D'Silva, S. (2011). Influence of Social Media Marketing on Brand Choice Behaviour among Youth in India: An Empirical Study presented in International Conference on Technology and Business Management, March 28-30, 756-763.
6. Linda A. Jackson and others (2001). Gender and the Internet: Women Communicating and Men Searching, International Journal of Retail and Distribution Management, Vol. 44, P-363-379.
7. Mangold, Glynn W., and David J. Faulds (2009). Social Media the New Hybrid of Promotion Mix, Business Horizons, Vol 52, pp 357-365.
8. Social media from Wikipedia, the free encyclopedia, URL: http://en.wikipedia.org/wiki/Social_media
9. Vij, S., & Sharma, J. (2013). An Empirical Study on Social Media Behaviour of Consumers and Social Media Marketing Practices of Marketers, presented paper in 5th IIMA Conference on Marketing in Emerging Economies, 9-11 January 2013, 1-19.
10. Yadav, N. (2012). Social Networking Sites-A New Vehicle for Advertising, MIMT Journal of IT & Management Research, 2 (1), 38-48.



TRANS Asian Journal of Marketing Management Research (TAJMMR)

(Double Blind Refereed & Reviewed International Journal)

UGC APPROVED JOURNAL



ROLE OF MEDIA IN DISASTER MANAGEMENT

Dr. Shamsher Singh Malik *

*Associate Professor & Head,
Deptt. Of Public Administration,
C.R.Kisan College, Jind. INDIA.

ABSTRACT

The media forges a direct link between the public and emergency organizations and plays a very important role in disseminating vital information to the public before, during and after disasters. The media assists in the management of disasters by educating the public about disasters; warning of hazards; gathering and transmitting information about affected areas; alerting government officials, relief organizations and the public to specific needs; and facilitating discussions about disaster preparedness and response for continuous improvement. To help the media fulfill these roles, direct working relationships between the media and disaster management organizations should be established and maintained. Experience shows that regular interactions with the media before a disaster strikes, aids the effective flow of information and lays the groundwork for effective working relationships in the aftermath of a disaster.¹

The Press Day on November 16, 2000 was observed with the theme of "Role of Media in Disaster Management – Preparing People to Cope with Disasters." A National Seminar was organised at Vigyan Bhawan, New Delhi, which was inaugurated by the President of India. In his inaugural address, the Hon'ble President emphasized the need for disseminating preparedness aspects of disaster management among all sections of society and making special provisions for the more vulnerable sections of the community viz. women and children.

KEYWORDS: Disaster, Satellite Radio, Mass Media & ICT.

INTRODUCTION

The media forges a direct link between the public and emergency organizations and plays a very important role in disseminating vital information to the public before, during and after disasters. The media assists in the management of disasters by educating the public about disasters; warning of hazards; gathering and transmitting information about affected areas; alerting government officials, relief organizations and the public to specific needs; and facilitating discussions about disaster preparedness and response for continuous improvement. To help the media fulfill these roles, direct working relationships between the media and disaster management organizations should be established and maintained. Experience shows that regular interactions with the media before a disaster strikes, aids the effective flow of information and lays the groundwork for effective working relationships in the aftermath of a disaster.¹

The Press Day on November 16, 2000 was observed with the theme of “*Role of Media in Disaster Management – Preparing People to Cope with Disasters.*” A National Seminar was organised at Vigyan Bhawan, New Delhi, which was inaugurated by the President of India. In his inaugural address, the Hon’ble President emphasized the need for disseminating preparedness aspects of disaster management among all sections of society and making special provisions for the more vulnerable sections of the community viz. women and children.

TERMINOLOGY

Mass Media: Communication channels used for mass dissemination of information to the public.

Electronic Media: Channels that broadcast information to mass audiences by electronic means, through radio and television for example.

Print media: Channels that disseminate information to the public in print format, such as newspapers, journals and magazines.

Satellite Radio: A more sophisticated kind of radio that utilizes satellite technology to broadcast audio information from orbiting satellites directly to the receiver.

The Role of Media in Disaster Management

Types of Media

Two main types of mass media exist, namely, the electronic and print media.

1. The Electronic Media:

The Radio:

The radio is the most popular and widespread information tool used in disaster management due to its affordability and widespread reach. Radios are more readily available in homes, cars, schools and at the workplace and can quickly and easily transmit information to the public through disaster preparedness documentaries, commercials designed to build awareness, discussion groups and interviews, radio dramas and call in programmes. The radio takes information directly to people from all walks of life, quickly and easily, even the very poor in the most remote rural village.

Satellite radios can play a key role during the disaster warning and disaster recovery phases. Its key advantage is the ability to work even outside of areas not covered by normal radio channels. Satellite radio can also be of help when the transmission towers of the normal radio channels are damaged in disaster.

The Television:

The Television is a powerful tool in broadcasting disaster warnings, and is a powerful tool in broadcasting disaster warnings, and is widely used in many countries, with growing popularity. The visual impact of the television provides tremendous opportunity for disseminating messages with great impact on the viewing public because of the realistic combination of picture and sound.

2 The Print Media:**The Newspaper:**

The Newspaper is one of the oldest means of communication that can still be relied on. It can be used for both early warnings as well as for recovery messages. The good thing is that the newspaper is widely circulated and can be made to reach the most remote areas by using helicopters to aid the distribution process.

OTHER PRINTED MATERIAL:

Magazines and journals target a specific audience, for example contractors/builders, academics or farmers. It is therefore an effective way to reach targeted populations with specific disaster-related information.

The Media play a special role in disaster management

The media plays an integral and vital role in the management of disasters. Usage of satellite imagery facilitates speedy transmission of information around the globe, and this has put tremendous power in the hands of news reporters to influence global public opinion. Since disasters are a significant source of news and capture the attention of populations worldwide, the media provides tremendous visibility for disaster-related issues and, if used properly, can aid the process of disaster management in the following ways:

INCREASED LOBBYING:

The media can increase lobbying for political commitment, to make national leaders more responsive to the unique needs of vulnerable communities and special populations (such as the elderly and disabled) by increasing visibility of related issues through consistent reporting. By applying pressure on public officials, the media can help effect positive change when for unique areas that would otherwise have been ignored.

Aid prioritization of Disaster Risk Issues:

The media can influence the government to prioritize disaster risk issues, thereby ensuring that “self serving” political interests are not emphasized at the expense of the wider population. For example, the media may expose excessive and inefficient expenditure to relocate persons from vulnerable areas just before a general election with a view to secure votes, while little or no

attention is given to replenishing the stock of relief supplies in the national warehouse for distribution in the event of a disaster. This kind of exposure facilitates more prudent and balanced prioritization of disaster risk issues.

Facilitate creation of Early Warning Systems:

The media can help disaster mitigation experts create Early Warning Systems by providing information on risks and existing technologies that can aid the development of useful concepts and systems.

Increase international donations:

The media can trigger donations from the international community subsequent to the occurrence of national disasters, as well as push the government to increase budgetary allocations for disaster response programmes.

Improve coordination of risk assessment activities:

The media can improve the coordination of risk-assessment activities between policymakers and donor communities. This integration of effort should result in increased availability of resources and improved work programmes geared towards saving lives of affected populations and vulnerable communities.

Impact of the media

The media is a mere tool in the hands of the disaster management professional and can, therefore, yield positive or negative results depending on how it is used.

POSITIVE EFFECTS OF THE MEDIA:

1. The media is usually the first to define the event as an official disaster. They inform the public about it and therefore heighten awareness. This resulting awareness influences public opinion about how the disaster is being managed and often determines the level of attention Introduction to Disaster Management that relief agencies pay to the particular disaster.
2. The media provides instantaneous information and are considered to be trusted sources especially at the local level, where the news media have a “vested interest” in the home town. The network’s continuous and factual coverage of incidents and post-disaster events can aid decision making and response immediately after a disaster, thereby saving lives and property.
3. The media is an invaluable asset in times of a disaster by disseminating information about public safety, giving details useful details on areas such as impassable roadways and downed utility lines. Other important public health concerns are usually addressed by issuing water safety advisories and providing information about sites where medical help is available for the public.
4. In the absence of telephones and other mechanisms for communicating with the world outside an affected area, the news media provides: the affected population with much needed information and the outside world with a glimpse of what that affected community is dealing with.

Negative effects of the media:

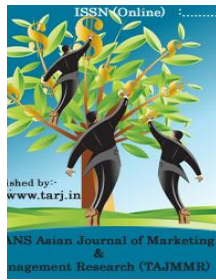
By developing an awareness of both the positive and negative aspects of disaster coverage, you can be better prepared to view both the print and electronic media in a more realistic manner.

1. The media may exaggerate some elements of the disaster and create unnecessary panic.
2. The media's inaccurate portrayal of human behavior during and after disasters may create a very dramatic and exciting, but only partially truthful story. For instance, it is not uncommon to see footage of people looting after a disaster on all news networks, but most viewers may not realize that all the networks were covering the same store being looted. As a result, people may feel that widespread and uncontrollable looting is taking place in the affected area(s) which may not be true at all.
3. Influential politicians may manipulate the media for personal or political gains. For example, Hurricane Dean significantly affected the island of Jamaica a few weeks before the 2007 general elections. The electronic media consistently showed members of a particular political party issuing relief items to the poor, which sent a subliminal message that the political party in question was more responsive to the needs of the people than the other. Incidentally, the political party (that was portrayed in a positive light by the media) won the elections and now forms the new government of Jamaica.
4. News reporters may provide biased coverage for purposes of sensationalism by capturing horrific devastation on a street, choosing to ignore that on the opposite side of the street all the houses are intact with minor damage. This kind of "irresponsible journalism" may lead to the deployment of unnecessary and inappropriate resources to moderately affected areas thereby depriving the more severely affected areas of well needed aid.
5. Media representatives often converge on a high-profile event creating tremendous "congestion" in the affected area. This influx of individuals with needs into an already burdened area can be overwhelming, which may hinder or compromise search and rescue operations, jeopardize rescuer safety and hamper the provision of care needed by the critically ill and injured. We see from the above discussion that the media can play a very positive and important role in times of disaster, but can likewise hinder the response and recovery process. With this in mind, it is important to recognize that convergence of the media generally occurs after national disasters and, as such, a plan to effectively manage the media should be part of every disaster plan and standard operating procedures.

The media plays a unique role in disaster management. Humankind is not powerless when faced with the fury of nature. They can find means to reduce the impact of disasters and save lives. Communication technology and media are essential means of saving lives, reducing property damage, and increasing public understanding, irrespective of location, population, or level of economic development. Such communication can educate, warn, inform, and empower people to take practical steps to protect them from natural hazards⁵

REFERENCES

1. Ministry Of Home Affairs, Government Of India (2009)“*National Policy on Disaster Management*” New Delhi, p.20.
2. Department of Agriculture and Cooperation Ministry of Agriculture Government of India (2001) “*High Powered Committee on Disaster Management*” New Delhi, p-205.
3. Virtual University for the Small States of the Commonwealth (VUSSC) Commonwealth of Learning (COL) (2011) “*Introduction to Disaster Management*” Canada, pp-119-120.
4. National Disaster Management Authority (2009) “*2nd INDIAN DISASTER MANAGEMENT CONGRESS*”, New Delhi, pp-185-187.
5. Virtual University for the Small States of the Commonwealth (VUSSC) Commonwealth of Learning (COL) 2011 “*Introduction to Disaster Management*” Canada, pp-122.



TRANS Asian Journal of Marketing Management Research (TAJMMR)

(Double Blind Refereed & Reviewed International Journal)

UGC APPROVED JOURNAL



ECONOMIC IMPACT OF BREXIT

Dr Sukhvir Singh*; Mrs Preetinder Kaur**

*Assistant Professor,
Department of Commerce,
SGTB Khalsa College,
University of Delhi, INDIA.
Email id: sukhvir_singh@rediffmail.com

**Assistant professor,
Department of Commerce,
Hansraj College,
University of Delhi, INDIA.

ABSTRACT

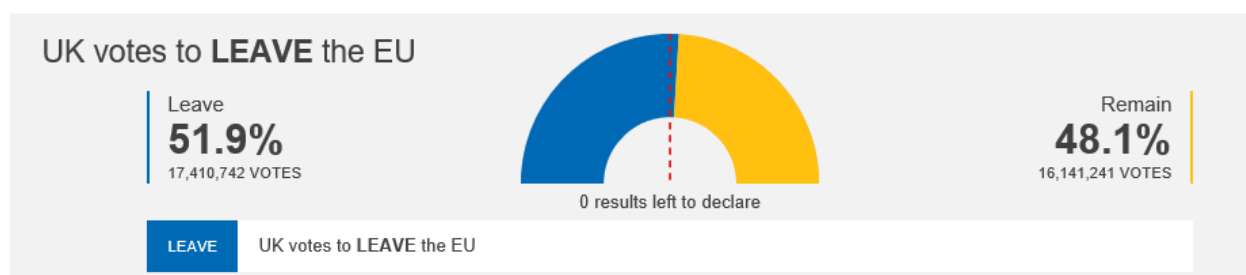
BREXIT is a word that used as a shorth and way of saying the UK leaving the EU – merging the words Britain and exit to get Brexit, in the same way as a possible Greek exit from euro was dubbed Grexit in the past. In the present paper we tried to know the impact of Brexit on Indian and UK economy and also tried to know the people's views on these impacts. We suggested that any upward effects appear to be limited and the worst-case scenarios are very disastrous. However, most scenarios will impose a noticeable long-term cost on the UK economy. The worst-case scenario is associated with, a decline of almost four percent in real GDP compared to a GDP of continued EU membership but in the long run these effects could be overcome. However, most scenarios will impose a noticeable long-term cost on the UK economy. The worst-case scenario is associated with, a decline of almost four percent in real GDP compared to a GDP of continued EU membership but in the long run these effects could be overcome. Now confronting the prospect of higher tariffs for their exports, the announcement of new regulatory and immigration policies and a declining exchange rate, these companies have all indicated the need to review their massive operations in the UK given these new governing realities.

KEYWORDS: Disastrous, Announcement, Immigration, Regulatory

INTRODUCTION

It is a word that has become used as a shorthand way of saying the UK leaving the EU - merging the words Britain and exit to get Brexit, in a same way as a possible Greek exit from the euro was dubbed Grexit in the past. Brexit is an abbreviation for "British exit," referring to the UK's decision in a June 23, 2016 referendum to leave the European Union (EU). The vote's result surprised pollsters and roiled global markets, causing the British pound to fall to its lowest level against the dollar in over 30 years. Prime Minister David Cameron, who called the referendum and campaigned for Britain to remain in the EU, resigned on July 13. Home Secretary Theresa May, who had become the leader of the Conservative Party a couple of days earlier, succeeded him as Prime Minister.

A referendum - a vote in which everyone (or nearly everyone) of voting age can take part - was held on Thursday 23 June, 2016, to decide whether the UK should leave or remain in the European Union. Leave won by 51.9% to 48.1%. The referendum turnout was 71.8%, with more than 30 million people voting.



So when will Britain actually leave it?

The process of leaving the EU will formally begin when May triggers Article 50 of the Lisbon Treaty, after which the UK will have two years to negotiate a new relationship with the trade bloc. Because no country – with the exception of Greenland, an autonomous Danish territory – has left the EU before, and because Britain's constitution is unwritten, legal questions have swirled around the process. May has said she intends to begin Brexit negotiations by the end of March 2017.

If that happens, the UK will be scheduled to finish EU exit talks by the end of March 2019.

The European Union - often known as the EU - is an economic and political partnership involving 28 European countries. It began after World War Two to foster economic co-operation, with the idea that countries which trade together are more likely to avoid going to war with each other. It has since grown to become a "single market" allowing goods and people to move around, basically as if the member states were one country. It has its own currency, the euro, which is used by 19 of the member countries, its own parliament and it now sets rules in a wide range of areas - including on the environment, transport, consumer rights and even things such as mobile phone charges

BREAKING DOWN 'Brexit'

Supporters of Brexit base their opinions on a variety of factors, from the global competitiveness of British businesses to the European debt crisis to concerns about immigration. Britain had already opted out of the European Union's monetary union – meaning that it uses the pound instead of the euro – and the Schengen Area, meaning that it does not share open borders with a number of other European nations. "Out" campaigners argued that Brussels' bureaucracy is a drag on the British economy and that European Union laws and regulations threaten British sovereignty.

Brexit Fallout

Fulfilling various negative predictions, the leave vote severely impacted markets worldwide. The British pound crashed by more than 11% against the dollar – its biggest-ever one-day fall – and London's FTSE and Stoxx Europe 600 fell by 8% on the news. Both Barclays and Lloyds Banking Group saw their shares plummet more than 30 percent before rebounding slightly. Germany's Deutsche Bank was down about 14%, the Bank of Ireland and two of Italy's largest banks were all down by more than 20%. Shares in Greece's big banks were down around 30%. In the U.S., stock markets were down 3% across the board, with investors rushing to safe-haven assets such as bonds, gold and the Japanese yen.

Impacts of Brexit on these key areas

Immigration: If European Union migrants already in the United Kingdom know that it would be hard to get back in UK if they left, they might stay longer than they otherwise would have. Emigration out of Britain could have fall alongside a rise in immigration, perhaps leaving net migration cause little changed or even higher in the short term. In the medium term, net migration from European Union countries would almost certainly fall if Britain will be outside the single market, reducing the growth rate of the British labour force (though the extent of the fall would obviously depend on the new arrangements that would be put in place). This may lead to increase in wages and inflation, benefiting some workers but to the detriment of some employers. Most importantly, the government would have the ability to implement a different migration policy, with criteria probably set according to people's skills and professions, rather than where they come from. Accordingly, the quality of migrant labour could rise, boosting Britain's productivity performance and plugging labour shortages in specific sectors. Migration policy is not the only way in which Brexit would impact the labour market. The United Kingdom would be freed from many of the European Union's restrictive regulations (such as the Agency Workers' Directive, which gives temporary workers the rights of full-time workers). This boost to the overall flexibility of the labour market could offset some of the cost to firms from lower migration.

Trade: The chances are high that a favorable trade agreement could be reached after Brexit, as there are advantages for both sides in continuing a close commercial arrangement. Not only is the European Union important to the United Kingdom's trade position, British markets are important to the rest of the European Union.

Given the scale of trade interdependence between the United Kingdom and the European Union's members, and the advantages of maintaining a close commercial arrangement, there would be little to be gained on either side from hostile trade relations after Brexit. Indeed, given that the European Union is currently negotiating free trade agreements with countries that are much less important to it from a trading point of view, it would be odd if it did not try to reach an agreement with the United Kingdom. Similarly, there is no reason to think that Britain would not be able to negotiate new trade deals with those countries that it currently has free trade agreements with via the European Union. Under Article 50 of the Treaty on European Union, a country leaving the European Union has two years in which to negotiate a withdrawal agreement, before the Treaties cease to apply to that country. During that two-year negotiation period, the United Kingdom would still effectively be in the European Union with unfettered access to the single market.

Cost of losing access to the single market: The European single market is more than a free trade agreement without tariffs. Goods can move freely because all members adhere to common regulatory requirements and technical standards. In addition, the single market provides for the free movement of services, capital and people. Britain could in effect remain part of the single market by becoming a member of the European Economic Area. The option of remaining in the European Economic Area (like Norway) seems an undesirable one in the event of Brexit. The whole point of leaving the European Union would be to gain substantial extra freedoms – which in that case would not be possible. At the same time, some of the United Kingdom's influence over the European Union would be lost. Assuming Britain does not remain in the single market, and then even if the United Kingdom managed to negotiate a free trade agreement, exporters would face additional costs in selling into the European Union. These would include extra costs of clearing customs and the administrative costs of complying with the European Union's rules of origin. They might also face other non-tariff barriers, such as quotas. They would also still need to adhere to European product standards in order to export freely to the union.

However, these factors would be an inconvenience rather than a major barrier to trade. The important fact is that other countries, such as the United States, manage to export successfully to the European Union despite facing these barriers.

Worst-case scenario: The worst-case Brexit scenario would be one in which the United Kingdom failed to negotiate a free trade agreement with the European Union. Such an outcome might result from the Union playing hard ball in order to discourage any other members from leaving however; there have been three key developments over the past few years which mean that this would be a far smaller concern than it would have been in the past.

First, tariffs have fallen substantially as part of a world-wide trend towards reducing trade barriers. As part of this, the average European Union most-favoured nation tariff on manufactured goods has fallen to just 4%.

The second key development is that manufacturing has fallen substantially as a share of the British economy (and of course, European Union tariffs would apply only to goods, not services). Manufacturing has fallen from over 20% of GDP in the mid-1990s to less than 10%

now. While the services exports as a share of output have been rising, goods exports as a share of output have been broadly stable

The third development is that Europe has become less important, as an export market, for the United Kingdom. The share of Britain's exports of goods and services that go to the European Union has been on a downward trend over the past decade or two; the current 45% share is down from 55% in 1999.

Falling tariffs, the decline in manufacturing and Europe's diminishing importance – we doubt that even the absence of a trade deal with the European Union would hurt the United Kingdom's overall exports materially. The benefits of being in the European Union are smaller than they were a few decades ago, when a Brexit would have been a far bigger deal.

The benefits of leaving: Even if Britain's overall trade with Europe did suffer, it is quite easy to imagine these losses being offset over the long term by the opportunities, created by leaving the European Union, to boost trade with other countries. In recent years, export growth for the United Kingdom has, in the main, come from outside the European Union. Over the coming years, economic growth is likely to be much stronger in the rest of the world than in the European Union. Brexit would therefore give Britain a crucial opportunity by allowing it to broker its own trade deals with non-European Union countries. This is not currently possible under European Union membership, as any trade negotiations can only be carried out for the Union as a whole. There remain large areas of the world with which the European Union has not reached a free trade agreement.

3) FINANCIAL SERVICES

A threat to financial services exports: Although there are no tariffs on financial services, leaving the European Union could lose Britain its "pass porting rights". These allow British-based institutions to sell into the rest of the European Union without having a branch there. Similarly, banks in, say, the United States can locate in the United Kingdom and sell to the European Union without setting up there.

There is major uncertainty over how important this issue is. Losing these rights could mean that banks would just have to set up a brass plate subsidiary in the European Union to process business essentially still done in London. But it is also possible that it would prompt the United Kingdom to lose large amounts of business to the European Union. So, Britain's financial services exports to the European Union would probably be hit by Brexit.

The opportunity for financial services exports post-Brexit

There is a decent chance that the City would still prosper if the United Kingdom left the European Union. London's pre-eminent position as a global financial centre predates the single market. The City possesses intrinsic advantages, including Britain's legal system, the English language, a convenient time zone perfectly placed between the working hours of Asia and New York, openness to immigrants, a large pool of skilled labour and a critical mass of expertise in support services such as accounting and law.

In particular, there seems to be considerable scope for Britain to increase financial services exports to China and Hong Kong. They currently amount to just 2% of the United Kingdom's total financial services exports, even though China is the world's second largest economy (though, as noted above, the time zone differences may act as a barrier)

4) FOREIGN INVESTMENT

Firms and investors in many non-European Union countries have been using Britain as a gateway to Europe, benefitting from the zero-tariff environment and free movement of labour and capital. Accordingly, the main fear here seems to be that, foreign direct investment inflows would dry up and parent companies may even close-up shop and move production or offices elsewhere. In addition, given that foreign multinationals tend to be productivity-enhancing, bringing with them new technologies and management practices, a drying up of this investment into Britain could be damaging for the country's long-term potential

Nevertheless, some researchers think that these concerns are overblown. They are predicated on the assumption that, on leaving the European Union, Britain would be hit with a swathe of harsh tariffs which would make it costly to export to member countries. But, as we have already determined, tariffs on exports to the European Union remain generally low for non-member countries. Moreover, these fears don't take into account the fact that firms choose to invest in Britain for a myriad of reasons, not just for its access to the single market, and that they do not just invest in projects for the production of physical goods.

ANALYSIS

- It is most probable that, after Brexit, Britain would not agree to the free movement of labour with the European Union. Government would change the policy to restrict the number of low skilled workers entering the country and would allow more highly skilled workers to come to UK (including from outside the European Union). This would be a potential problem for low-wage sectors heavily dependent on migrant labour, such as agriculture, but it could benefit other sectors which have shortage of highly skilled labour. Overall, policy would be shifted to be more specifically designed for Britain's migration requirements.
- There is an opportunity to boost trade; Fears over the threat of Brexit to trade and resultant employment are often overstated, with some pretty big figures being banded regarding the potential loss to the British economy. Given the assumption that all exports to the Union would cease if the United Kingdom was to leave, it is a big overstatement.

It is not said that Brexit would definitely be a good thing for British trade and its manufacturing and services industries. That would depend on a variety of factors not yet known (and in some cases will never be known), like what could be the outcome of negotiations from the United Kingdom's new trading relationship with the European Union; what would be the future economic growth of the European Union versus other markets; will the European Union succeed in implementing new free trade agreements with other countries; and how successful Britain could be at pushing for the completion of the single market in services if it stayed in the European Union.

- Overall, financial services have more to lose immediately after the Brexit than other sectors of the economy. Even in the best case scenario, where passporting rights will be preserved, the United Kingdom would still lose its influence over the single market's rules. Britain would probably be hurt in the short term, but it would not move towards disaster. Britain's competitive advantage is founded on more than just unrestricted access to the single market. The Brexit would enable the United Kingdom to gain trade deals with the emerging markets that could pay dividends its for the financial services sector in the long run.

IMPACT ON INDIA ECONOMY

With the financial and political impacts of Brexit continuing to be heard around the world, questions persist over its impact for the global economy, including the world's emerging markets.

What does Brexit mean for India? As a former British colony, India enjoys particularly close economic, trade, political and cultural ties to the United Kingdom.

Although significant coverage has expectedly focused on the fallout from the referendum, the UK's decision to leave the European Union presents a **potential upside for India** in numerous ways.

- First, the massive selloff of the British pound that followed Brexit resulted in a roughly 8% decline of the currency relative to the Indian rupee. Financial experts anticipate the plunge to continue before the pound stabilizes, making it significantly less expensive for Indians to travel and study in the UK. The falling currency also presents cheaper real estate options for Indian citizens and companies seeking property in the UK's famous expensive property market.
- Second, Brexit will likely compel London to seek a more sensible trade relationship with New Delhi to regain strength. Britain and India have been so far unable to reach a free trade agreement, with negotiations having become undesirable in the convoluted financial politics of the 28-nation EU bloc.

Now unaccountable to the rest of the EU, the UK will aim to boost trade ties with India and other similarly situated countries. With India's economy outperforming all of its counterparts, the erstwhile crown jewel of the British Empire appears to be gleaming brightly once again from London's view.

- Third and closely related, the financial and political uncertainty enveloping the EU makes the Indian stock market a more attractive destination for foreign investment. While Indian markets experienced a dip in the immediate aftermath of the referendum, they have generally recovered, particularly relatively to other global exchanges.
- Fourth, some analysts expect that Brexit could lead to changes in UK immigration policies that would favour high-skilled workers from India. Alienated from the rest of the Europe, the UK could potentially face a scarcity of high-skilled EU workers if the movement of professionals from the continent is curbed. India could benefit from the possible shortfall.

- Fifth, the U.S. Federal Reserve, along with the central banks of other major countries, will likely wait to raise interest rates to avoid affecting economic growth and aggravating already precarious global markets. The delay should help maintain or even strengthen the inward flow of foreign investment to India as a result of relatively higher interest rates.

NEGATIVE IMPACTS

Although Brexit's impact on India appears silent, serious risks remain, particularly for those sectors with significant exposure to the UK. Some of India's most prominent companies, which employ over 100,000 workers in the UK and include the Tata Group and several high profiles IT firms, could be the hardest hit. Now confronting the prospect of higher tariffs for their exports, the announcement of new regulatory and immigration policies and a declining exchange rate, these companies have all indicated the need to review their massive operations in the UK given these new governing realities. Ultimately, prolonged uncertainty stemming from the EU referendum could undermine the ability to recover which India has demonstrated in response to Brexit thus far.

When elephants fight, the grass suffers: India businesses have their presence in a wide array of sectors in the UK which includes automobiles, auto components, pharmaceuticals, gems and jewellery, education and IT enabled services. Most of these sectors would be vulnerable to changes in demand and currency values.

Auto components: India is an important supplier of auto components to the EU region. The region accounts for about 36% of India's total auto component exports, while the share of UK is about 5%. The UK Passenger Vehicle market is highly export oriented and the segment has close linkages with the EU automotive market. The anticipated slowdown in the UK and the EU region will have a down casting effect on the sector.

Also, the depreciating Pound will have impact on the revenue stream companies over the near term. The real impact will depend on imposition of any trade restrictions between the EU and UK, which will become clear in the medium term.

Information Technology: India is one of the largest exporters of IT-enabled services and this sector has significant exposure to the European market especially the UK. UK accounts for about 17% of India's total IT exports. India's IT exports to other European countries is at about 11%. The IT companies thus are expected to face the heat of the Brexit.

Given the risk of further moderation in growth in the UK and EU, there is an increased probability that the companies could lower their IT budgets (a discretionary spend). This would have an impact on the domestic software companies. Further, the depreciation of Pound does not for tells well for the sector and can negatively impact the growth in the sector.

Metals: With the global recovery remaining fragile and an evident moderation in China, the steel and aluminium sectors are already facing the issue of overcapacity. Demand in the EU has been overpowered and this latest development is expected to further dampen demand. This might lead to a great loosening of metal prices giving rise to earning pressures for company.

Conclusion of the Study: This present study presents a comprehensive, rigorous and impartial assessment of the scale and nature of the impact of Brexit on the UK economy and Indian economy. It explores a wide range of scenarios based on alternative assumptions about the trade relationship that might be eventually negotiated between the UK and the EU, and how the UK government will react to its new-found policy taking account of the impact of migration and fiscal policy on economic conditions.

The results of the study suggest that the economic risks and opportunities presented by EU withdrawal are asymmetric. Any upward effects appear to be limited and the worst-case scenarios are very disastrous. However, most scenarios will impose a noticeable long-term cost on the UK economy. The worst-case scenario is associated with, a decline of almost four percent in real GDP compared to a GDP of continued EU membership but in the long run these effects could be overcome.

To fore cast the economic impact of Brexit is a difficult task and all estimates may be subjected to a varying degree of uncertainty. The economic impacts of UKI zeaving the EU will depend on what policies the UK will adopt after Brexit. But lower trade due to reduced integration with EU countries will probably cost the UK economy more than what it will gain from lower contributions to the EU budget.

The direct impact of Brexit on the rest of the EU would also be noticeable. The export, supply of comodities and services, investment and policy interests of many large corporate houses will be affected adversely, but maybe the biggest impact will be on the cost of raising finance in Europe which is probable to increase. All member states will, however, feel the impact of Brexit, both politically and economically.

REFERENCES AND BIBLIOGRAPHY:

- Abadie, A. and J. Gardeazabal (2003) 'The Economic Costs of Conflict: A Case Study of the Basque Country', American Economic Review 93(1): 113-32.
- Alfaro, L., A. Chanda, S. Kalemli-Ozcan and S. Sayek, (2004) 'FDI and Economic Growth: The Role of Local Financial Markets', Journal of international Economics 64(1): 89-112.
- Anderson, J. and E. van Wincoop (2003) 'Gravity and Gravitas: A Solution to the Border Puzzle', American Economic Review 93(1): 170-92.
- Baier, S. L. and J. H. Bergstrand (2007) 'Do Free Trade Agreements Actually Increase Members' International Trade?' Journal of International Economics 71: 72 95.
- Baldwin, R. (2006) 'Multilateralising Regionalism: Spaghetti Bowls as Building Blocs on the Path to Global Free Trade', The World Economy 29(11): 1451-1518.
- Bloom, N., R. Sadun and J. Van Reenen, (2012) 'Americans Do IT Better: US Multinationals and the Productivity Miracle', American Economic Review 102 (1): 167-201.
- Campos, N. and F Coricelli (2015) 'Some Unpleasant Brexit Econometrics', VoxEU.org (<http://www.voxeu.org/article/some-unpleasant-brexiteconometrics>).

- Dhingra, S., G. Ottaviano, T. Sampson and J. Van Reenen (2016) ‘The Consequences of Brexit for UK Trade and Living Standards’, CEP Brexit Analysis No.2 (<http://cep.lse.ac.uk/pubs/download/brexit02.pdf>).
- Fally, T (2015) ‘Structural Gravity and Fixed Effects,’ NBER Working Paper No. 21212, forth coming in Journal of Industrial Economics.

Editorial Board

Dr. SS Narta

Professor
Department of Commerce,
Himachal Pradesh University,
Summerhill, Shimla – 171005,
H.P., India.

Dr. Mamta Mokta

Professor
Department of Public Administration,
Himachal Pradesh University,
Shimla, India.

Prof. Shyam Lal Kaushal

School of Management Studies
Himachal Pradesh University,
Shimla, India.

Dr. Durgesh Nandini

Associate Professor
Department of Public Administration,
IGNOU, Delhi, India.

Dr B. Mohan

Associate Professor in English
S.V. College of Engineering and Technology
Chittoor, Andhra Pradesh, India.

Dr. Dalbir Singh

Assistant Professor
Haryana School of Business,
G.J.U.S & T, Hisar,
Haryana, India.

Dr. Sonia Sharma Uppal

P.G. Department of Commerce and Management
Arya College, Ludhiana,
India.

Nadeera Jayathunga

Senior Lecturer
Department of Social Sciences
Sabaragamuwa University, Belihuloya
Sri Lanka

Mrs. Sabina Dinesh Kumar

Assistant Lecturer
Faculty of Management Studies & Comm.
University of Jaffna,
Sri Lanka

Jumana M. Elhafiz

Assistant Professor
Department of Biochemistry,
Shendi University, Ministry of Health,
Sudan

Dr. Sunil Kumar

Assistant Professor,
Punjab School of Economics,
Guru Nanak Dev University,
Amritsar, Punjab, India

Dr. Ebele P. ifionu

Faculty, Department of Finance and Banking
University of Port Harcourt, Nigeira

Review Process

Each research paper/article submitted to the journal is subject to the following reviewing process:

1. Each research paper/article will be initially evaluated by the editor to check the quality of the research article for the journal. The editor may make use of iThenticate/Viper software to examine the originality of research articles received.
2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
3. At this stage, two referees will carefully review the research article, each of whom will make a recommendation to publish the article in its present form/modify/reject.
4. The review process may take one/two months.
5. In case of acceptance of the article, journal reserves the right of making amendments in the final draft of the research paper to suit the journal's standard and requirement.

Categories

- Business Management
- Marketing
- Finance
- Insurance
- Human Resource & I.T.



Published by

Trans Asian Research Journals

SCO 34, 1st Floor, HUDA Market,
Near Red Cross, Jagadhri - 135 003 (Haryana) INDIA
Website : www.tarj.in

Our other publications :

Asian Journal of Multidimensional Research (AJMR)

ISSN (online) : 2278-4853