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EDITORIAL

Welcome to June 2019 issue of TBR

P.Theerthana and A.K. Sheik Manzoor look into various aspects of booming e-commerce these days including demography.

M.Muthukumaran, R. Shanmuganathan, and D.Rinaldo De David in their paper examine pay, working condition, job stress, commitment etc among bank managers and as to why they leave their jobs.

A. Varadaraj and D.Charumathi in their paper on 'Consumer based Brand Equity with reference to automobile industry' opine that a brand has to have perceived quality, brand associations and generate solid brand awareness.

T.Dheepa, P.Karthikeyan, and G. Ellakkiya study quality of life of migrant workers. As is known, economic factors are the major cause for migrants to leave places of origin and looking for better jobs.

Saravana Kumar S.T. in his paper on 'Job Satisfaction among the teaching faculty, Coimbatore', felt compensation dimension is one key criterion of satisfaction.

Yogesh Mehta, Nisha Solanki, and Yamini Pandey, in their caselet on 'Underrated employees' believe that universal Principles of Management given by Henry Fayol can be implemented irrespective of organization type. If it is not followed, may lead to heavy disruption in smooth working of an organization on the whole. The present caselet is based upon the real observation pertaining to the issues of an academic institution that are due to the avoidance and improper implementation of management rules specifically HR practices.

Wish you a good reading.

Editorial Team

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Articles….

Why the Power of the E Commerce is Driving the Future of Business? A Case on Motivations and Deterrents of Shiksha.com

P. Theerthaana and A.K. Sheik Manzoor

Abstract

With the surge of internet and more improving technological advancements, students are more likely to rely on online education classifieds which connect the education seekers with the education providers. The main purpose of this study is to determine the influential factors for choosing Shiksha.com and also to determine the factors motivating people to refer Shiksha.com to others. The study also sought to determine the impact of demographic profile (age and gender) of the respondents on frequency of use of Shiksha.com. A self-administered questionnaire was administered to a sample of 1250 customers of shiksha.com and Multiple Linear Regression and Percentage Analysis was employed using SPSS to determine the motivators that influence the individuals in choosing shiksha.com. The study employs Multiple Linear Regression which indicated that Satisfaction towards counselling/ expert and Satisfaction towards Educational Information are antecedents of overall customer satisfaction. This also influences the intention to refer shiksha.com to others. This study signals the management team of online education classifieds business to devise online based promotions to acquire the market by whipping the competitors thereby gaining a competitive edge among the competitors.

Keywords: *Online education portals, Service effectiveness, Customer Satisfaction, E-Commerce Adoption, IT Innovation.*

Introduction

With the era of internet and technological gadgets today's customer is seen spending more time in the virtual world rather than in real world. Internet advertising is the process of building and maintaining customer relationships through online activities to facilitate the exchange of ideas, products, and services that satisfy the goals of both buyers and sellers. Advertising through internet, termed as online or internet marketing, is gaining momentum in recent years.

Despite the slowing penetration of regular Internet users, the number of consumer goods and services is still growing. As the Internet establishes its position as a mainstream marketing channel, consumer criticism regarding Internet marketing strategies has increased as well. Critics worry about information privacy, including issues related to the acquisition and dissemination of consumer data.

The present study is conceived in order to throw more light on the factors that measures the behavior of customers towards the online promotion of Shiksha, an online educational portal of Infoedge. The study is conducted about how effective the online promotions strategies utilized

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by Shiksha decided the consumer behavior. The newly launched web portals percolated to the fact that users want their sites to be good looking and with relevant content which matches their needs. The empirical evidence also suggests that people always remember those advertisements which are humorous and arouse their curiosity without leaving them doubtful and confused about the subject of the advertisement. The specific objectives were:

- To determine the relationship between intention to refer Shiksha.com and satisfaction of service offered by Shiksha.com
- To determine the relationship between demographic profile (age and gender) of the respondents and their opinion towards the important influential factor for choosing Shiksha.com.
- To determine the relationship between demographic profile (age and gender) of the respondents and frequency of use of Shiksha.com.
- To determine the antecedents of Overall Satisfaction of Shiksha.com.
- To analyze the main barriers that keep the customers away from choosing Shiksha.com and give ranking based on their order of importance.

Review of Literature

There are many researches and studies about the comparison between traditional marketing and modern marketing and also advantages and disadvantages of E-marketing, which shows the performance and efficiencies of it. Chaston and Mangles (2003), examined the influence of marketing style on the utilization of the Internet among small UK manufacturing firms. They employed a quantitative methodology to determine whether, in business-to-business markets, the Internet is a technology that will be managed differently by firms that have adopted a relationship versus a transactional marketing orientation. The research was conducted depending on a survey strategy through mailed questionnaires on a sample of 298 UK small firms (manufacturers of mechanical or electronic components / their primary area of activity is business to-business marketing / have between 10-50 employees / not branch plants of British or multinational organizations). Insufficient evidence was found to support the view that relationship-orientated firms, when compared with transaction ally-orientated competitors, exhibit differing perceptions about the nature of online markets.

According to Hoge (1993), Electronic marketing (EM) is the transfer of goods or services from seller to buyer that involves one or more electronic methods or media. Hoge's (1993) idea of E-marketing is simple but it does not touch the important aspect of customer relationship. Strauss and Ansary (2006) defined E-marketing in their latest book as the use of information technology in the process of creating, communicating, and delivering value to customers, and for managing customer relationships in ways that benefit the organization and its stake holders. This explanation tells that e-marketing is not only about selling products or providing services through IT but it is lot more than that. It is not just traditional marketing using the

information technology tools but it's a strategic model to achieve brand value and provide customer satisfaction. Dave Chaffey (2002) defines E-marketing as "Applying Digital technologies which form online channels (Web, e-mail, databases, plus mobile/wireless & digital TV) to contribute to marketing activities aimed at achieving profitable acquisition and retention of customers (within a multi-channel buying process and customer lifecycle) through improving our customer knowledge (of their profiles, behaviour, value and loyalty drivers), then delivering integrated targeted communications and online services that match their individual needs.

Astudy also postulates that if the users of the app are in the right demographic profile or represent a good match between a producer¨s product or service and their target market, this path can lead to higher profitability as well as the funding necessary to maintain and expand the business (Jamaluddin Ibrahim, Rafidah Chee Ros, Nurul Faatihah Sulaiman, Roszaini Che Nordin, & Li Ze Yuan, 2014). From the standpoint of web-advertising research, on-line consumers are goal-oriented and perceive ads to be even more intrusive than when they are viewed in other media (Li et al. 2002). All industrial types started to adopt business-to-business (B2B) e-commerce to gain advantages even small medium enterprises (SMEs) **[8].** These businesses' environment raises the absolute necessity to adopt IT innovation in order to attain the business strategic goals and improve their operational efficiencies **[10].** Although several cases reported positive impacts and success about B2B e-commerce implementation, some failures have taken a place worldwide **[8].** A study on the effects of e-commerce adoption on China SMEs found that it has a positive effect on the organization's performance and resulted in new business relationships, which makes new business and new marketing paradigms **[9].**

Research Methodology
This study used descriptive research method where primary data was collected using a structured questionnaire administered to a sample of 1250 respondents, selected using a non-probability sampling technique. The study was conducted in Chennai among the people who were customers or users of Shiksha.com.

The respondents were asked to answer close ended questions on a 5-point Likert-type scale - Highly Satisfied, Satisfied, Neutral, Dissatisfied, Highly Dissatisfied, Dichotomous Scale (Yes/No) and a Category Scale (Multiple terms).

The questionnaire used in this study is divided into 2 parts. In Part 1, the respondents were asked general demographic questions such as name, gender, education qualification and age. Part 2 of the questionnaire contains items measuring various dimensions which determine the factors contributing to the effectiveness of Shiksha.com.

Results and Findings

A. *Demographic profile of the respondents*

From the Table 1, it can be concluded that 56% of respondents were male while 44% were female respondents. Majority of the respondents i.e., 46% were in the age group of 18 to 21 years indicating young sample. 55% of the respondents were 12th completed looking out best suited graduate courses and 38% were graduates looking out options for postgraduate courses.

Table 1 Demographic Characteristics

S.No	Demographic Variables		Number of Respondents	Percentage
1	**Age**			
	1	Less than 18 Years	100	8%
	2	18-21 Years	575	46%
	3	21-25 Years	275	22%
	4	Above 25 Years	300	24%
2	**Gender**			
	1	Male	700	56%
	2	Female	550	44%
3	**Education**			
	1	10th Standard	50	4%
	2	12th Standard	688	55%
	3	Graduate	475	38%
	4	Postgraduate	38	3%

The Fig.1 indicates that 46% of the respondents came to know about shiksha.com through media, 14% through word of mouth, 18% through online marketing, and 22% of them through magazines.
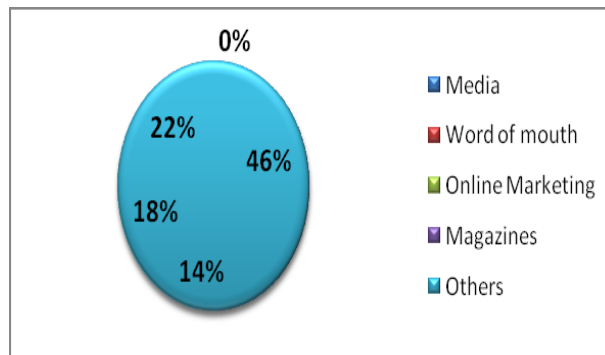
Figure 1: Chart on Knowledge about Shiksha.com.

Fig.2 summarizes a detailed analysis about the level of awareness of the tools of shiksha.com among the respondents. Fig.2 indicates that 18% of the respondents are fully aware of the career central tool of shiksha.com, 34% of them are aware, 42% of are neutral, 4% are not aware and 1% is not fully aware.
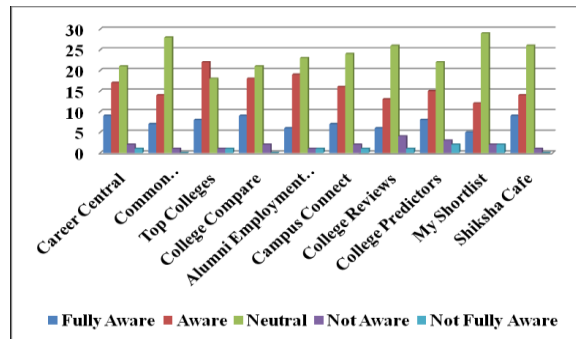
Figure 2: Awareness of the tools of Shiksha.com.

The Fig. 2 also indicates that 14% of them are fully aware of the common application form of shiksha.com, 28% are aware, 56% are neutral, 2% are not aware and none of them is not fully aware about that.

And also 16% of them are fully aware of the top colleges of shiksha.com, 44% are aware about that, 36% are neutral, 2% are not aware and 2% are not fully aware.

Regarding the college compare tool of shiksha.com, 18% of them are fully aware of the college compare of shiksha.com, 36% of them are aware, 42% are neutral, 4% are not aware and none them is not fully aware.

With the alumni employment stats tool of shiksha.com 12% are fully aware, 38 % are aware, 46% of them are neutral about that, 2% of them are not aware and 2% are not fully aware.

14% of them are fully aware of the campus connect of shiksha.com, 32% of them are aware about that, 48% of them are neutral about that, 4% of them are not aware and rest of 1of them is not fully aware about that. 12% of them are fully aware of the college reviews of shiksha.com, 26% of them are aware about that, 52% of them are neutral about that, 8% of them are not aware and rest of 2% of them is not fully aware about that 16% of them are fully aware of the college predictors of shiksha.com, 30% of them are aware about that, 44% of them are neutral about that, 6% of them are not aware and rest of 4% of them is not fully aware about that 10 % of them are fully aware of the my shortlist of shiksha.com, 24% of them are aware about that, 58% of them are neutral about that, 4% of them are not aware and rest of 4 of them is not fully aware about that 18% of them are fully aware of the Shiksha café of shiksha.com, 28% of them are aware about that, 52% of them are neutral about that, 2% of them are not aware and none them is not fully aware about that.
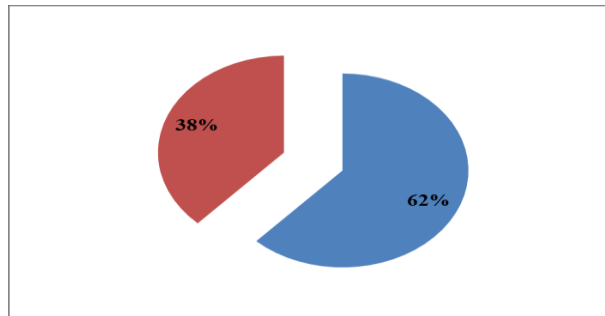
Figure 3: Most Preferred Site of Shiksha.com.

The Fig.3 exhibits that 62% of the respondents mostly prefer of Shiksha's site and the rest 38% of the respondents prefer studyabroad.shiksha.com.
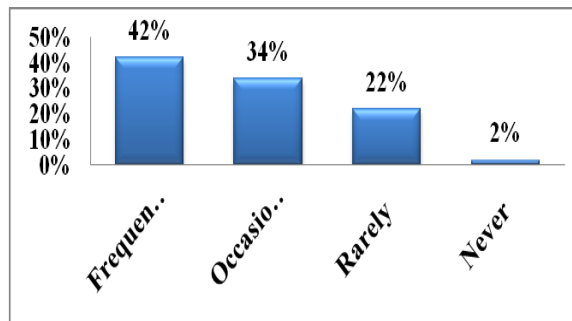
Figure 4: Usage of Shiksha.com.

The Fig. 4 exhibits that 42% of the respondents frequently use shiksha.com website, 34% of them use occasionally, 22% of them use rarely and the rest 2% of the respondents.
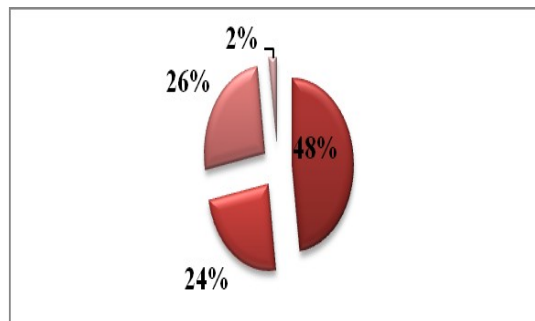
Figure 5: Influencing factor for choosing Shiksha.com

The Fig. 5 exhibits that 48% of the respondents said they choose shiksha.com for their excellent guidance, 24% of them said as they have vast option to select 26% of them said because of their service quality and the rest of 2% of them said other reason.
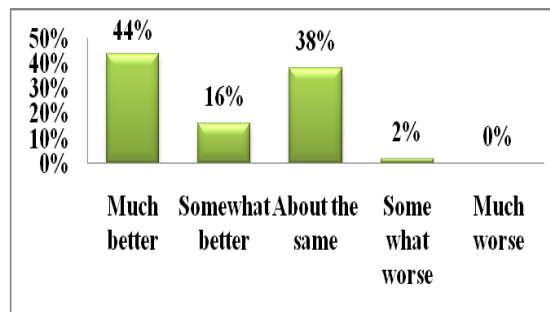
Figure 6: Comparison of Shiksha.com services by other companies

The Fig. 6 exhibits that 44% of the respondents said Shiksha.com service is much better than other companies, 16% of them said somewhat better, 38% of them said about the same, 2% of them said somewhat worse and none said much worse.
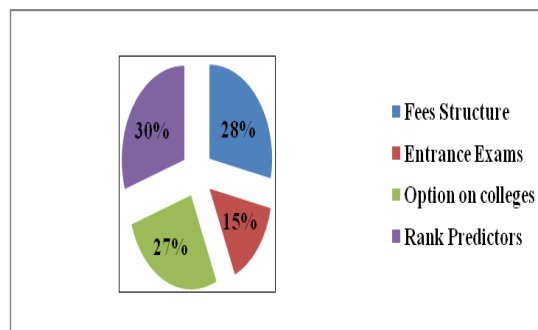
Figure 7: Details considered at the time of choosing an institution

The Fig. 7 indicates that 28% of respondents said they give importance for fees structure of institutions, 15% of them said they give importance for entrance exams, 27% of them said they give importance for option to colleges, 30% of them said they give importance for rank predictors.
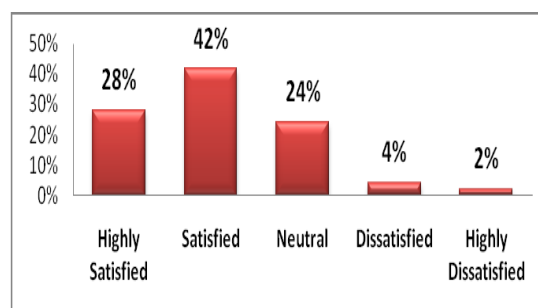
Figure 8: Satisfaction towards counseling/expert

The Fig. 8 exhibits that 28% of the respondents highly satisfied with the counseling/expert guidance available at shiksha.com, 42% of them are satisfied, 24% are neutral and 4% are dissatisfied and 2% of the respondents are highly dissatisfied.
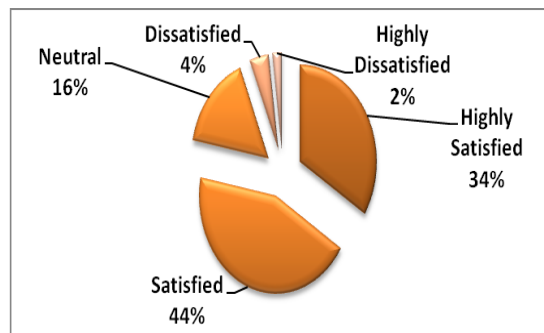
Figure 9: Satisfaction on educational information by Shiksha.com

The Fig. 9 exhibits that 34% of the respondents highly satisfied with the educational information provided by Shiksha.com, 44% are satisfied, 16% are neutral and 4% are dissatisfied and 2% are highly dissatisfied.
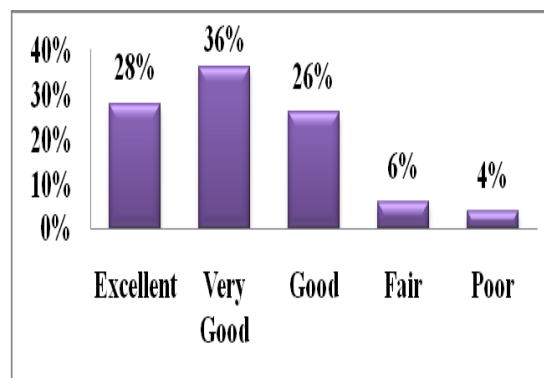
Figure 10: Likeliness to recommend Shiksha.com to others

The Fig. 10 exhibits that 96% of the respondents said they more likely recommend shiksha.com to others and the 4% of the respondents less likely to recommend shiksha.com.
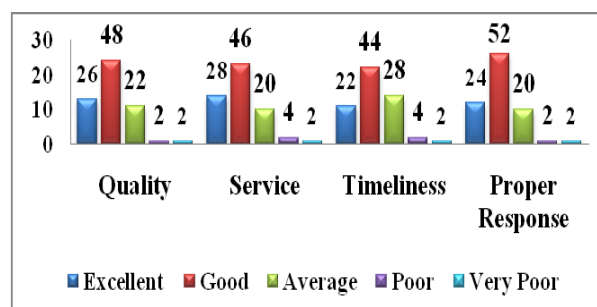
Figure 11: Rating of Shiksha.com at chennai

From the Fig. 11 it is clear that 24% respondents said the timeliness of shiksha.com is excellent, 52% of them said good, 20% of them said average, 2% of them said poor and the rest 2% of the respondents said very poor.
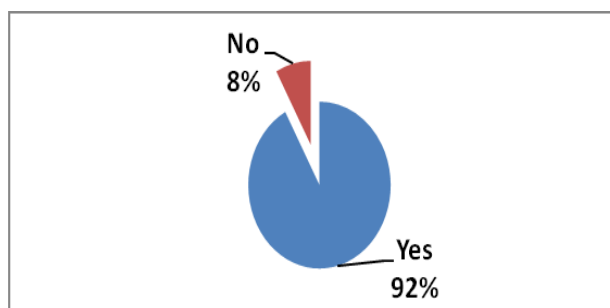
Figure 12: Expectation of improvements in Shiksha.Com' services

The Fig. 12 exhibits that 92% of the respondents said they expect improvement in shiksha.com' services and rest of the 8% of them said no.
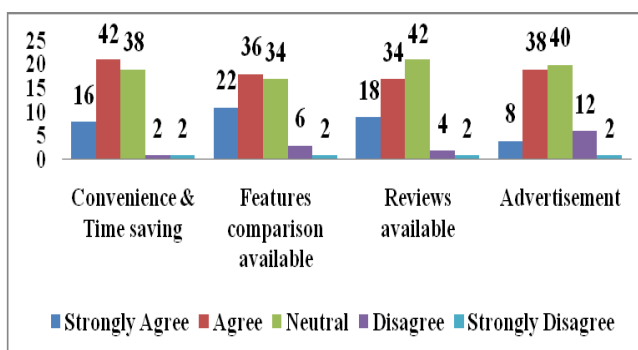
Figure 13: Factors affecting decision making in the final selection

From the Fig. 13 it indicates that 16% of them strongly agree that convenience & time saving factors affects their final decision making in selecting Shiksha service, 42% of them agree this, 38% of them neutral this, 2% of them disagree this and the rest 2% of them strongly disagree It is also seen that 14% of them strongly agree that availability of features and comparison affects their final decision making in selecting Shiksha service, 38% of them agree this, 44% of them neutral this, 2% of them disagree this and the rest 2% of them strongly disagree. 18% of respondents of them strongly agree that availability of reviews affects their final decision making in selecting Shiksha service, 34 % of them agree this, 42% of them neutral this, 4% of them disagree this and the rest 2% of them strongly disagree And also 12% of them strongly agree that advertisement affects their final decision making in selecting Shiksha service, 36% of them agree this, 46% of them neutral this, 4% of them disagree this and the rest 2% of them strongly disagree.

58% of respondents agree that convenience & time saving factors affects their final decision making in selecting Shiksha service, 58% agree that availability of features and comparison affects their final decision making in selecting Shiksha service, 52% agree that availability of reviews affects their final decision making in selecting Shiksha service, 46% agree that advertisement affects their final decision making in selecting Shiksha service.
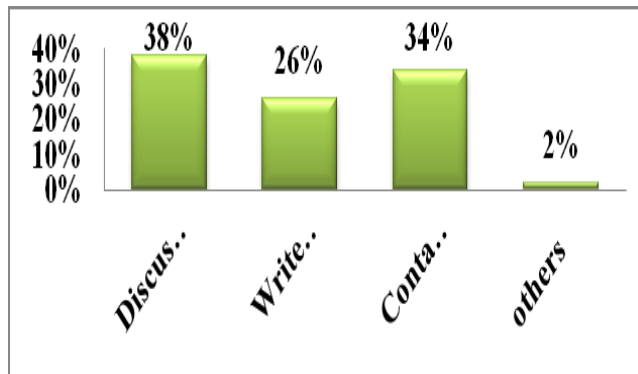
Figure 14: Review after service for Shiksha.com

The Fig. 14 exhibits that 38% of the respondents said after receiving the Shiksha service they discuss with friends/family, 26% of them write a review about the service, 34% of them contact the expert cell for more guidance and rest of the 2% of them select others.
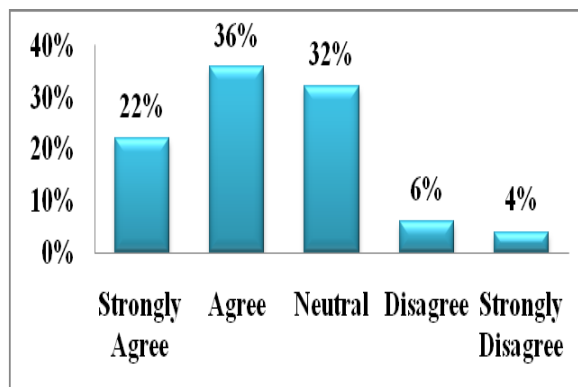
Figure 15: Visit the competitor's website before making final decision

The Fig. 15 exhibits that majority of the respondents agree that they visit the competitor's website before making their final decision

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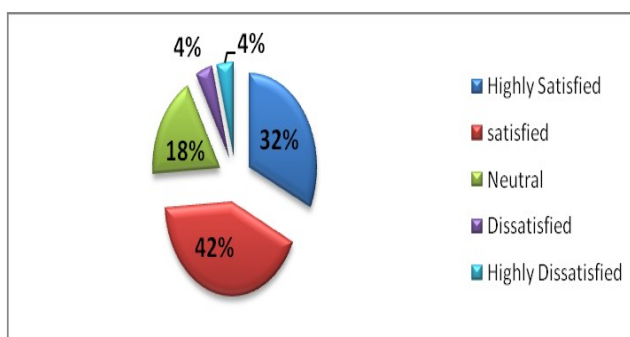
Figure 16: Overall satisfaction level of Shiksha.Com

Fig. 16 exhibits that 32% of the respondents are highly satisfied with Shiksha.com, 42% of them are satisfied, 18% of the respondents are neutral, 4% of them are dissatisfied and 4% of the respondents are highly dissatisfied.

B. Association of Gender and Age with Frequency of use

To understand the statistical significance of association of gender and age with frequency of use of Shiksha.com Pearson Chi-Square test was conducted. Results indicate that there is a significant association between gender, age and frequency of use ($p<0.05$) as indicated in Table II. Therefore, the following hypotheses are accepted,

H1: There is significant association between age of the respondents and their frequency of use of Shiksha.com
H2: There is significant association between gender of the respondents and their frequency of use of Shiksha.com

Table II Association of demographic characteristics with frequency of use

Demographic Profile	Frequency	
Gender	Chi-Square	24.800a
	Df	3
	Asymp. Sig.	0.000
	Chi-Square	18.720a
Age	Df	3
	Asymp. Sig.	0.000

C. Antecedents of Overall Satisfaction of Shiksha.com by Multiple Regression Analysis

H0: β=0. Satisfaction towards counseling/ expert and Satisfaction towards Educational Information are not good predictors of Overall Satisfaction of Shiksha.com.
H1: β≠0. Satisfaction towards counseling/ expert and Satisfaction towards Educational Information are good predictors of Overall Satisfaction of Shiksha.com.

A multiple regression test is performed to test above hypothesis. R Square value =.987, F =1061.751, significance= .000 indicates that Satisfaction towards counseling/ expert and Satisfaction towards Educational Information are good predictors of Overall Satisfaction of Shiksha.com (Table III).

The significantly influencing service quality factors are Educational information and counseling expertise offered by Shiksha.com.

Table III Association of demographic characteristics with frequency of use

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate			
1	.987a	0.974	0.974	0.8898			
Coefficients							
Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**T**	**Sig.**	**Null Hypothesis**	
	B	**Std. Error**	**Beta**				
1 Regression	42.03	5		0.662	0.508	Reject	
Residual	1.1	139	0.021	2.93	0.004	Reject	
Total	43.13	144	0	12.67	0	Reject	
a. Predictors: (Constant), Satisfaction towards Counselling and Satisfaction towards Educational Information.							
b. Dependent Variable: Overall Satisfaction.							

D.   Association between the Customer Satisfaction and Intention to refer Shiksha.com
H0: β=0. Customer satisfaction has no significant positive impact on Intention to refer Shiksha.com.
H1: β≠0. Customer satisfaction has a significant positive impact on Intention to refer others.

A multiple regression test was performed to test above hypothesis. R Square value =.699, sig. = .000 indicates that dimensions of customer satisfaction significantly influences the Intention to refer others.

The argument that customer satisfaction is an antecedent and positively related to intention to refer others is supported in the findings as indicated in Table IV. Thus a unit increase in the customer satisfaction increases the intention to refer others to the extent of 69.90 percent since R2 value is 0.699.

Table IV: Multiple linear regression analysis for customer satisfaction

Dependent Variable	Independent Variable	Standardized Regression Coefficients (b-Beta)	t-Value	P-Value
Intention to refer Others	Constant		6.566	0.000
	Satisfaction towards counselling/ expert	-0.233	-3.665	0.000
	Satisfaction towards Educational Information	0.395	5.939	0.000
	Overall Satisfaction	0.421	6.287	0.000
	R Square	0.699		
	Adjusted R Square	0.448		
	F Value	38.095		

Implications and Conclusion

This study postulates that Shiksha.com is rendering excellent service by providing educational information like information on fees structure, course details and other needy information and also provides counseling for students to choose their preferred institutions for studies. This is done by conducting researches for years and invented amazing, highly effective, most modern methods and tools which make the choosing colleges better, faster, easier, effective and enjoyable. It is also evident from the analysis that satisfaction towards counseling/ expert and Educational Information are the antecedents of overall Satisfaction of Shiksha.com and also contributes significantly towards it with a strong correlation of 98.7%. It is also evident from the analysis that satisfaction level of the customers is positively related to intention of the customers to refer peers and friends to the extent of 69.9%.

The important managerial implication of this study is that shiksha.com should adapt effective strategies like recruitment and training programs in order to ensure that a quality service (counseling to the students, providing educational information) is delivered to the customers thereby increasing the customer satisfaction which in turn will retain valuable customers and it will enhance their intention to refer Shiksha.com to their peers and friends.

The management of Shiksha.com is required to do R&D to improvise the effectiveness of Shiksha.com as many respondents think it as a barrier to keep them away from Shiksha.com.

Though versatile nature of Social media marketing allows marketers to promote the websites Shiksha.com can concentrate on blogging and social bookmarking as compared to other forms of social media as it plays a great role in increasing rating of website.

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There is an urge to improve content of weblog on company's blogging page. Also layout need to be improves a lot. Whereas other features such as ease of navigation and content on groups and forums are pretty good. Placing link on social profile is preferred by most of respondent in order to increase traffic. This gives a good indication for application.

A good percentage of respondents look for potential institutions on social networking sites and also apply and thereby grabbing opportunities from Shiksha.com. So the applications can spread well and serve well the purpose of person looking job.

There is no doubt that mobile messaging apps have provided a new medium which allows a viral idea/message to spread instantly to millions of consumers at lowest cost. Therefore, it is advised that marketers to cleverly harness the amazing power of digital marketing to reach the mobile-bound audiences and enhance the site hit rate. However, the challenge is to create an exciting idea and get the users to engage and propagate the idea. This definitely calls for more research in the area.

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Turnover Intention among Bank Managers – Sources and their Effects: An Empirical Study

M. Muthukumaran, R. Shanmuganathan, and **D. Rinaldo De David**

Abstract

This study aims to explore the influence of pay, working condition, job stress and commitment on turnover intention of bank managers in commercial banks. One hundred and thirty eight bank managers drawn from 116 branches of both public and private sector banks in Madurai responded to a standardized questionnaire to measure the independent variables and dependent variable. The respondents are ranked good salary, job safety and place for career growth are most important in the banks, along with Opportunities for growth, salary, and work atmosphere were the top factors which are reasoned for the respondents' to stay. Unequal pay, sudden transfers and inadequate incentives in banks make the employees to leave form their working places. Analysis of data with multiple regression revealed a significant negative effect of pay on turnover intention. Working condition had a significant effect on turnover intention. However no significant interaction effect of job stress and commitment was observed on turnover intention. Findings were discussed based on the results on pay, working condition, job stress, commitment, and turnover intention among the bank managers.

Keywords: *Pay, Working condition, Job stress, Commitment, Turnover intention.*

Introduction

Employee turnover has been a popular research topic in the management literature for decades. All the organizations are concerning employee turnover as a key issue because of the time and money involved in addressing this issue, among other factors. It is the importance of this phenomenon, in part, that has led to turnover attracting immense scholarly attention (Singh and Loncar, 2010). The rate of employee turnover has been predominantly mounting concern to the employers, researchers and academicians, not just in IT and BPO industries and also in the banking sector. Turnover is a crucial issue due to a number of reasons. Firstly it has financial consequences as when an employee leaves, recruiting and training cost involved in the exited employees and also the same cost involved to recruit the new employees. Secondly, employees' quit may disturbs the productivity of the organization, and also cultivates a sense of break off at the workplace which may disturb the attitude of managers and employees. The present study seeks to address the employee turnover issue and the reasons behind that issue like the role of pay, working condition, job related stress and commitment of the employees. It also tends to explore the relationship among the variables. The findings of this study would be

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helpful to understand the job-hopping problem in banking sector among the managers and helps to think over the policies by strategy planners.

Literature Review

Price (1977) stated that the employee turnover is the ratio of the number of organizational members who left during the period being considered divided by the average number of people in that organization in that organization. Turnover intention is described by Mobley (1979) as the cognitive process of thinking, planning and desiring to leave a job. According to Carmeli and Weisberg (2006) the term turnover intentions refer to three particular elements in the withdrawal cognition process i.e. thoughts of quitting the job, the intention to search for a different job, and then intention to quit. Simply employee's turnover is an employee's permanent movement beyond the boundary of the organization (Rahman, 2012).

The pay dissatisfaction will decrease the level of commitment and will act as a catalyst of turnover (Greenberg, 1990).Employees are not satisfied with pay, it will decrease commitment to the job, and will lead turnover (Currall et al., 2005). Many of the research studies are insisted as a negative relationship between pay satisfaction and turnover intention (Williams, McDaniel and Nguyen, 2006; Dailey and Kirk, 1992; Motowildo, 1983 etc.).The study conducted by Koh and Goh (1995) among bank employees reported that the working condition has a negative association with turnover intention. When workers feel that the working atmosphere is good, they will like to work more on that place (Bula, 2012).

Job stress has been considered as another serious occupational hazards of that will cause turnover (Delay and Perfill, 1996). Job induced stress results in organizational problems of dissatisfaction, burn-out, low commitment and high turnover intention among workers (Jamal, 1984; Jamal, 1985; Jamal and Bada 1995). Organizational commitment yet another important driver for turnover refers to an attitude or a psychological state of mind, which links the identity of the person to the organization (Salleh, Nair and Harun, 2012). The committed employee parades more creativity and innovation and have higher intention to stay in the organization (James, Madupalli, Brian and John, 2007). Researches evident that organizational commitment has a negative relationship with turnover intention (Chen and Francesco, 2000; Loi, Hang-Yue and S. Foley, 2006).

Research Objectives

The objectives of this study are,
- To measure the causes for turnover intention in Managerial level of employees of commercial banks
- To assess the conceptual model based on the results of this research to understand the relationship between employee turnover intention and the factors influencing turnover intention.

Theoretical Frame Work

Based on the lights of review of literature the theoretical framework (Figure 1) and hypotheses have been developed as presented below.

Figure 1 Conceptual model
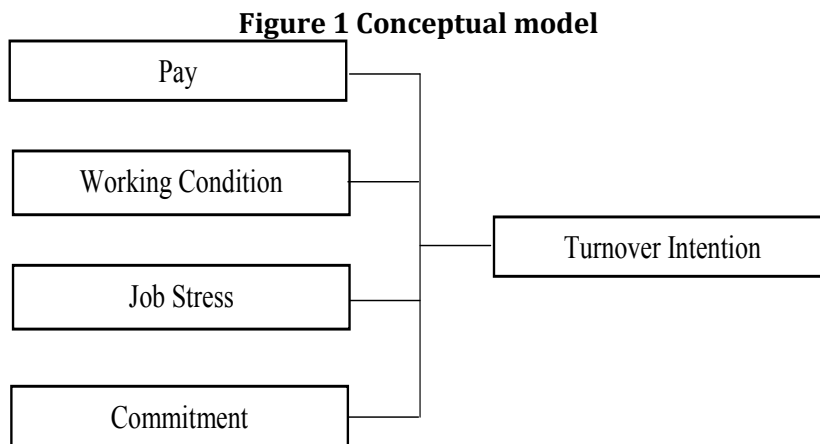
Research Hypothesis

The study hypothesis are,

$H0_1$: There is no significant relationship between pay and turnover intention

$H0_2$: There is no significant relationship between working condition and turnover intention

$H0_3$: There is no significant relationship between job stress and turnover intention

$H0_4$: There is no significant relationship between commitment and turnover intention.

Research Design and Methodology

The main aim of the study is to explore the level of turnover intention among bank managers and to find out various reasons behind the problem. So, the study is primarily descriptive in nature. Both primary and secondary data are used for the study. The population of this study is the bank managers in Madurai involving both public sector and private sector banks. There are 23 public sector banks and 14 private sector banks are in the study area and over all 116 branches of both sector banks A scheduled questionnaire were prepared and through that the responses have been collected from 138 bank managers who currently working in different branches of commercial banks in Madurai.

The questionnaire is prepared in such a way that the respondents disclose their perceptions and opinions on turnover intention. To measure the level of perception towards pay and working condition, the scale of 'Index of Organizational Reactions Questionnaire' devised by Smith (1976) was used. Job stress is measured by the scale prepared by Tate, Whatley and Clugston (1997), The organizational commitment was measured with shorten version of Porter, Steers, Mowday, and Boulian (1974) scale and The items to measure turnover intention are adopted from Cammann, Fichman, Jenkins, and Klesh (1979) turnover intention scale.

Reliability

Scale reliability was evaluated using Cronbach's alpha (coefficient alpha), giving a measure of how well a set of manifest indicators measure the scale. The coefficient value can range from 0 to 1, and, Nunally (1978) recommends an alpha value of 0.7 is acceptable for exploratory research.

Table 1 Reliability coefficient

S. No.	Construct	N of Items	Cronbach's Alpha
1	Pay	7	0.896
2	Working condition	4	0.701
3	Job stress	4	0.823
4	Commitment	8	0.895
5	Turnover Intention	3	0.823

The reliability coefficients for the nine constructs employed in the study exceed the minimum threshold value of 0.7 suggested by Nunally (1978), which ensures that the scale is reliable for use.

Data Analysis

The collected data was fed into SPSS software for data analysis. Various statistical techniques like Friedman's test, multiple correlation and multiple regression were used to infer the collected responses.

Most Important Factor in Work Place

The respondents of the study have ranked the factors which are most important in the banks. For that 5 factors are listed with open ended option. The results of those data are listed in the below table, the non-parametric test of Friedman's K-related sample was used to determine whether respondents had a differential rank ordered preference for the five most important factors in the work place.

Table 2 Friedman's test results of most important factor in work place

Mean rank	Variable	Rank
2.88	Work timings	IV
3.25	Feedback	V
2.62	Good salary	I
2.74	Job security	II
2.78	Place of career growth	III
N: 138		*Sig. 0.000*

The respondents ranked good salary as first priority, job security as second, and career growth as third priority. Work timings and feedback were of less importance to managers of the commercial banks.

Factors Ensuring the Managers to Stay
The study listed 7 items and asked the respondents to rank according to them based on the priority of which are needed to retain the employees. Friedman test is used to determine whether there are differences between ranks. The output of the test is given in the Table 3.

Table 3 Friedman's test results of factors make to stay

Mean rank	Variable	Rank
3.43	Benefits	IV
3.94	Co-workers	V
2.36	Opportunities for growth	I
4.10	location that near home	VII
3.06	Work atmosphere	III
2.83	Salary	II
3.68	Work timings	VI
N: 138		*Sig. 0.000*

The result of this study is shown that there was a differential rank ordered preference for the factors that make the employees to stay in the current working place. Since providing opportunity for growth of the employee is the ultimate strategy to retain the employee. Salary, work atmosphere, benefits, colleagues, work timings, and location near home are other important factors for the employees' stay.

Reason for Leaving
There are 7 reasons were listed regarding the reasons behind why employees are leaving their banks. The respondents were   required to give ranks to the factors who were the most responsible and the next most responsible for the employee's leave. Friedman test is used to determine whether there are differences between ranks.

Table 4 Friedman's test results of factors make to leave

Mean rank	Variable	Rank
2.92	Sudden transfers	II
3.12	Inadequate incentives	III
3.51	Lack of good interpersonal relationship	V
3.53	Lack of basic facilities	VI
3.54	Lack of recognition	VII

2.71	Unequal pay	I
3.37	Job stress	IV
N: 138		*Sig. 0.000*

The test shows that, majority of the respondents stated that unequal pay is major reason behind the employee turnover. Sudden transfer took second place followed by Inadequate Incentives, job stress, lack of good interpersonal relationship, Lack of basic facilities and Lack of recognition.

Correlation Analysis

Correlation analysis is used to measure the degree of association between pay, working condition, job stress and commitment which is presented in the following table.

Table 5 Correlation coefficient

		1	2	3	4
1. Pay	Pearson Correlation	1			
	Sig. (2-tailed)				
2. Working Condition	Pearson Correlation	0.310**	1		
	Sig. (2-tailed)	0.000			
3. Job Stress	Pearson Correlation	0.503**	0.577**	1	
	Sig. (2-tailed)	0.000	0.000		
4. Commitment	Pearson Correlation	0.550**	0.511**	-0.566**	1
	Sig. (2-tailed)	0.000	0.000	0.000	

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

The correlation analysis found that there is a degree of association between the above variables with low probability of error. In clear that the r values reveal that there are positive relationships pay and Organizational commitment (r=0.550, p=0.000), working condition and Organizational commitment (r=0.511, p=0.000), but the stress in the work place has a negative relationship with organizational commitment (r=-0.566, p=0.000).

Regression Analysis

To determine the extent and significance to which the independent variables influence the dependent variable, multiple regression analysis was carried out.

Table 6 Regression model summary

Model	R	R^2	Adjusted R^2
1	0.52	0.25	0.25

b. Predictors: (Constant), Pay, Working condition, Job stress, Commitment

Model summary is shown in Table 6. Value of R square is 0.52, which shows that around 52% variation in turnover intention of bank managers due to the independent variables like pay, working condition, Job stress and organizational commitment

Table 7 ANOVA statistics

Model		Sum of Squares	DF	Mean Square	F	Sig.
1	Regression	103.74	4	25.93	4.34	0.002
	Residual	793.99	133	5.97		
	Total	897.73	137			
Dependent Variable: Turnover Intention						
Predictors: (Constant), Pay, Working condition, Job stress, Commitment						

ANOVA was carried out to find the overall strength of the model. The value of F is 4.34, which shows that the model is highly significant.

Table 8 Regression coefficients

Model		Unstandardized		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.14	1.42		9.21	0.000
	Pay	-0.276	0.04	-0.26	-2.62	0.010
	Working condition	-0.218	0.10	-0.21	-2.07	0.040
	Job stress	0.128	0.08	0.12	1.13	0.257
	Commitment	-0.114	0.05	-0.10	-0.25	0.801
b. Dependent Variable: Turnover intention						

On the basis of Beta coefficients the model shows that pay influences 27% of negative variation in bank managers' turnover intention with the t value of -2.62 which is significant. So the study rejected the research hypothesis ($H0_1$) and accept the alternative that there is a significant negative relationship between pay and turnover intention. Working condition causes 21% of negative variation in managers' turnover intention. Hence the t (-2.07) is also significant. Therefore the hypotheses ($H0_2$) is rejected and there is a significant relationship between working condition and turnover intention. Stress causes 12% variation in turnover intention in positive direction but t value (1.13) is not significant. Hence the research hypothesis ($H0_3$) is accepted that there is significant influence of job stress on turnover intention. Commitment effects 11% variation on turnover intention in negative direction with the t value (-0.25) is insignificant. The study accepted the hypothesis ($H0_4$) that there is no significant influence of commitment on turnover intention of bank managers.

Discussion and Conclusion

The study was made to find out the importance factors the leads turnover intention in employees at managerial level of commercial banks. The research was conducted on both public sector and private sector employees in Madurai. Research hypothesis are formulated to test the influence of independent variables on dependent variable. By applying appropriate statistical tools, it is found that pay and working condition are causing turnover intention among the bank managers significantly. The remaining two variables like job stress and commitment is not significantly influence the turnover intention. Two hypothesis are accepted and two are rejected. Pay and working condition has negative association on turnover intention significantly. Job stress shows positive association with turnover intention and organizational commitment has negative association with turnover, but both are highly insignificant.

The respondents are ranked good salary as first, job safety as second and place for career growth as third factor that are most important in the banks. Opportunities for growth, salary, and work atmosphere were the top there factors which are encouraging the respondents to stay in their organization. Further it found that unequal pay among the peers, sudden transfers and inadequate incentives in banks make the employees to leave form their working places.

From the above findings the study can infer that the policies should focused on ensuring a working place for rapid career growth, job security, work atmosphere and taking care of pay and perks for retaining the managers in the banks. Managers have taken a decision to quit their jobs for unequal pay, unsolicited transfers, and lack of motivation in terms money like bonuses and incentives. So the HR policy can also take care of these issues shared by the respondents towards the phenomenon 'turnover intention'.

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A Study on Dimensions of Consumer – Based Brand Equity with Reference to Automobile Industry

A.Varadaraj and D.Charumathi

Abstract

In today's competitive business world brand has become a valuable assets to companies and it has become inevitable to learn and understand how to build a brand, measure and manage a brand equity. The study focuses on the dimensions of consumer-based equity with special reference to automobile industry. Questionnaire was used to collect the primary data. The sample size of the study was 125 and the sample design adopted was convenience sampling. Finally, this paper tries to assess the impact of various dimensions that impact brand equity.

Keywords: *Brand Equity, Perceived Quality, Brand Association, Brand Awareness.*

Introduction

The concept of branding is centuries old. In olden days Egypt brick-makers would "brand" their bricks to make a identification of their bricks. In order to guarantee quality to consumers traders started to trademark their products. The concept of Brands came into emergence in the early sixteenth century. During nineteenth century to enhance the perceived value of products brands were used. In twentieth century it was more reframed with new purposes and strategies. In twenty-first century consumers started trusting the brands and were willing to pay a premium for branded product. Consumers actually develop feelings and associations with brands and then become loyal to them due to their "added value," (i.e., their brand equity) (Barwise, 1993).

A brand has also been defined as "a product offer from a known source" (Kotler, 2000). Keller (2003) defines a brand as a product that adds other dimensions that differentiate it from other products and services designed to satisfy the same need." Brand Equity is defined in terms of unique attributes that effects in marketing strategy. Brand equity plays a major role in both business practice and academic research since it gives competitive advantage for the marketers. Strong brand equity leads to opportunities for successful brand extensions, resilience against competitor's promotional efforts, and creation of barriers to competitive entry (Farquhar, 1989).

Objectives of the Study
- To identify the predicators for brand equity
- To identify the impact of various dimensions that influence brand equity.

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Review of Literature

Chang et al., (2009), analyses the antecedents of brand equity were considered to be brand attitude and brand image, and the consequences of brand equity were considered to be brand preference and purchase intentions. This study concentrates on service brands, selecting 18 from 3 service categories. A structural equation model was presented. The impact of brand equity on customer preference and purchase intentions is confirmed as well, which tends to validate the proposed research framework.

Manoj Pandey and J.K. Raja (2009) stated that the outcome of brand positioning is brand perceptions which are gathered from multiple routes including customer experiences, marketing communication efforts and word of mouth. The perception of the brand was critical as it is apparent from the huge amount of money being spent by organization on brand development and measurement. This study has been conducted to empirically test two hypotheses about the relationship between brand perception and brand loyalty. The first part of the research shows very little evidence that any one brand attribute is more relevant or related to brand loyalty than other brand attributes. The second part observes that higher number of attribute association with brand leads to higher brand loyalty.

P. Natarajan and Thiripurasundari U. (2010), in their paper Brand Preference on 'B' Segment Maruti Cars, emphasized that strong brands quality increase trust in intangible products enabling customers to better visualize and understand them. The Brand Preference towards Maruti B Segment cars was studied by administering structured interview schedule to150 customers in Pondicherry city. Maruti should take the initiative to introduce new models according to the choice of the customers at regular intervals which will pave the way to be No.1 Company in India in the near future. While the customer gets satisfaction and was able to improve his/her standard of living and quality of life, the marketer profits from the brand experience that the customer gets and was able to generate a surplus after ensuring satisfaction to the consumer.

P. Natarajan and U. Thiripurasundari (2010), this study observes that consumer preference of global brands vs. local brands in the Indian car industry. Consumer brand perceptions have substantial implications in Marketing. The customer's preference towards local and global brands was studied by administering structured interview schedule with 150 customers in Pondicherry city. The findings of the study advised that the consumers who possessed global car brands, preferred their car brands due to factors such as global presence, worldwide reputation and quality of being a foreign made. Consumers made favorable perceptions the country, wherein they tend to associate factors such as superior quality, technical advancements, modernization etc. to the country from which the brand had taken its origin. Consumers who owned a local brand evaluated the local brand in a favorable manner, wherein

they tend to associate the brand to India's strong automobile sector that makes quality and technically efficient cars.

Research Methodology

The Researcher used Descriptive Research Design in this research. Primary Data's were collected using questionnaire and Secondary data's were collected from journals, books and websites. The collected data were edited, coded, classified and tabulated for analysis. The sampling technique used by the researcher is convenience sampling. Sample size taken for the study is 125.

Data analysis & Interpretation

Factor Analysis

Aggregate data collected from all the 125 respondents from automobile sector by using the Brand Equity questionnaire were factor analyzed to know its internal structure and the grouping of items.

Table 1 Showing the KMO and bartlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.818
Bartlett's Test of Sphericity	Approx. Chi-Square	973.351
	Df	406
	Sig.	.000

Source: Primary Data

Inference

The KMO value close to 1 indicates that pattern of correlation were relatively compact and so factor analysis yielded is reliable. Kaiser (1974) recommended that accepting values greater than 0.5 as acceptable. Value between 0.7 and 0.8 are good. For the present study the KMO value is 0.818 which falls in to the range of being goods the researcher is a confidence that the factor analysis is appropriate for this data. The Bartlett's test is highly significant (p<0.0001) therefore the factors analysis is appropriate.

Table 2 Showing the communalities for factor analysis

Variables	Initial	Extraction
Brand Association 1	0.373	0.999
Brand Association 2	0.588	0.975
Brand Association 3	0.552	0.999
Brand Association 4	0.362	0.694
Perceived Quality 1	0.324	0.574
Perceived Quality 2	0.289	0.824
Perceived Quality 3	0.365	0.999

Perceived Quality 4	0.242	0.739
Perceived Quality 5	0.335	0.768
Brand loyalty1	0.370	0.692
Brand loyalty 2	0.366	0.573
Brand loyalty 3	0.267	0.633
Brand loyalty 4	0.381	0.999
Brand Awareness 1	0.506	0.643
Brand Awareness 2	0.217	0.647
Brand Awareness 3	0.826	0.891
Brand Awareness 4	0.280	0.644
Brand Awareness 5	0.285	0.749
Brand Image 1	0.289	0.876
Brand Image 2	0.298	0.611
Brand Image 3	0.814	0.999
Brand Image 4	0.399	0.725
Brand Equity 1	0.257	0.659
Brand Equity 2	0.268	0.561
Brand Equity 3	0.803	0.829
Brand Equity 4	0.375	0.524
Brand Equity 5	0.820	0.974
Brand Equity 6	0.389	0.963
Brand Equity 7	0.250	0.551

Source: Primary Data

Inference

Communalities were shown in the output and none goes less than 0.550 the average of communalities can be found by adding them up and dividing by the number of communalities.

Table 3 Showing the total variance explained

Variables	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.860	9.861	9.861	2.860	9.861	9.861	2.203	7.597	7.597
2	2.561	8.832	18.693	2.561	8.832	18.693	2.151	7.417	15.014
3	2.141	7.384	26.077	2.141	7.384	26.077	1.982	6.835	21.849
4	2.079	7.169	33.246	2.079	7.169	33.246	1.868	6.440	28.290
5	1.781	6.141	39.387	1.781	6.141	39.387	1.779	6.133	34.422
6	1.654	5.704	45.091	1.654	5.704	45.091	1.696	5.849	40.272
7	1.531	5.278	50.369	1.531	5.278	50.369	1.588	5.476	45.747
8	1.313	4.528	54.897	1.313	4.528	54.897	1.460	5.034	50.781
9	1.171	4.038	58.935	1.171	4.038	58.935	1.446	4.986	55.767

10	1.124	3.874	62.809	1.124	3.874	62.809	1.444	4.978	60.745
11	1.031	3.556	66.366	1.031	3.556	66.366	1.346	4.640	65.385
12	1.008	3.475	69.841	1.008	3.475	69.841	1.292	4.456	69.841
13	0.908	3.132	72.973						
14	0.853	2.940	75.913						
15	0.767	2.644	78.557						
16	0.760	2.620	81.177						
17	0.729	2.515	83.693						
18	0.627	2.163	85.856						
19	0.579	1.995	87.851						
20	0.536	1.848	89.699						
21	0.531	1.830	91.530						
22	0.497	1.712	93.242						
23	0.465	1.605	94.847						
24	0.448	1.544	96.391						
25	0.343	1.183	97.574						
26	0.277	0.954	98.528						
27	0.232	0.800	99.328						
28	0.114	0.393	99.721						
29	0.081	0.279	100.000						

Source: Primary Data

Inference

The Table 3 list the eigenvalues associated with each linear component (factor) before extraction, after extraction and after rotation. 29 linear components were used. The eigenvalues associated with each factor represent the variance explained by that particular linear component and SPSS also displays the eigenvalue in terms of the percentage of variance explained, factor1explain 9.861 of total variance. It is clear that the first few factors explain relatively large amount of variance whereas subsequent factor explain only small amounts of factors. In the final part of the table rotation sums of squared loadings, the eigenvalues of the factors after rotation were displayed. Rotation has the effect of optimizing the factor structure and one consequence for these data is that the relative important of the factors is equalized. Before rotation, factor 1 accounted for considerably more variance than remaining (9.861 percentage compared to 8.832, 7.384, 7.169, 6.141and 5.704 percentage), after extraction it accounts for only 7.597 percentage of variances (compared to 7.417, 6.835, 6.440 and 6.133 percentage respectively.

Table 4 Showing rotated item – factor loading with eigen values and total variance for BEQ (initial attempt)

Item No	Factor- 1	Factor- 2	Factor- 3	Factor- 4	Factor- 5
Brand Association 1	0.201	0.121	0.258	0.017	0.582
Brand Association 2	0.108	0.429	0.251	0.132	0.135
Brand Association 3	0.028	0.186	0.259	0.067	0.587
Brand Association 4	0.251	0.544	0.228	0.104	0.279

Perceived Quality 1	0.254	0.237	0.053	0.209	0.291
Perceived Quality 2	0.439	0.110	0.166	0.297	0.266
Perceived Quality 3	0.221	0.481	0.102	0.008	0.087
Perceived Quality 4	0.058	0.168	0.146	0.029	0.204
Perceived Quality 5	0.580	0.173	0.153	0.214	0.346
Brand loyalty 1	0.301	0.300	0.445	0.270	0.166
Brand loyalty 2	0.385	0.319	0.225	0.003	0.394
Brand loyalty 3	0.129	0.166	0.452	0.263	0.068
Brand loyalty 4	0.450	0.379	0.064	0.071	0.111
Brand Awareness 1	0.060	0.307	0.209	0.321	0.491
Brand Awareness 2	0.023	0.282	0.133	0.013	0.130
Brand Awareness 3	0.393	0.126	0.487	0.322	0.258
Brand Awareness 4	0.234	0.155	0.196	0.083	0.037
Brand Awareness 5	0.114	0.111	0.338	0.027	0.145
Brand Image 1	0.375	0.140	0.242	0.062	0.106
Brand Image 2	0.383	0.286	0.163	0.011	0.204
Brand Image 3	0.444	0.545	0.285	0.123	0.349
Brand Image 4	0.531	0.241	0.140	0.119	0.306
Brand Equity 1	0.076	0.092	0.263	0.418	0.121
Brand Equity 2	0.250	0.255	0.101	0.308	0.044
Brand Equity 3	0.417	0.528	0.239	0.122	0.184
Brand Equity 4	0.160	0.508	0.190	0.184	0.365
Brand Equity 5	0.358	0.191	0.551	0.231	0.044
Brand Equity 6	0.391	0.312	0.233	0.246	0.144
Brand Equity 7	0.287	0.138	0.280	0.129	0.050
Eigen Value	2.860	2.561	2.141	2.079	1.781
% Of Variance	9.861	8.832	7.384	7.169	6.141
Cumm.%	18.293	33.246	45.091	54.897	69.841

Source: Primary Data

Inference

The analysis was conducted by using principal components method with Varimax rotation. The rotation revealed 5 factors with Eigenvalue greater than 1 explaining 69.841% of the total variance. The table revealed that the loadings vary from 0.509 to 0.809 as an initial attempt.

After factor analyses the 5 factors were named as Brand awareness (Factor-1), Perceived quality (Factor-2), Brand loyalty (Factor-3), Brand associations (Factor- 4), Brand image (Factor-5).

Table No 5 Showing rotated item – factor loading with eigen values and total variance for BEQ (final attempt)

Item No	Factor- 1	Factor- 2	Factor- 3	Factor- 4	Factor- 5
Brand Association1	0.241	0.295	0.281	0.429	0.512
Brand Association2	0.481	0.140	0.060	0.184	0.074
Brand Association3	0.098	0.193	0.354	0.347	0.508
Brand Association4	0.122	0.316	0.092	0.116	0.323
Perceived Quality1	0.319	0.148	0.133	0.283	0.278
Perceived Quality 2	0.359	0.137	0.309	0.178	0.196
Perceived Quality 3	0.529	0.028	0.120	0.046	0.028
Perceived Quality 4	0.241	0.168	0.164	0.021	0.248
Perceived Quality 5	0.373	0.472	0.167	0.113	0.103
Brand loyalty1	0.097	0.284	0.498	0.210	0.080
Brand loyalty 2	0.103	0.236	0.337	0.249	0.106
Brand loyalty 3	0.050	0.381	0.331	0.253	0.030
Brand loyalty 4	0.409	0.315	0.135	0.033	0.464
Brand Awareness 1	0.092	0.373	0.035	0.235	0.497
Brand Awareness 2	0.001	0.285	0.103	0.014	0.155
Brand Awareness 3	0.117	0.655	0.037	0.251	0.111
Brand Awareness 4	0.270	0.316	0.119	0.024	0.079
Brand Awareness 5	0.153	0.346	0.015	0.427	0.131
Brand Image 1	0.007	0.418	0.219	0.131	0.168
Brand Image 2	0.010	0.368	0.177	0.376	0.275
Brand Image 3	0.089	0.174	0.661	0.249	0.297
Brand Image 4	0.506	0.224	0.250	0.062	0.027
Brand Equity 1	0.340	0.091	0.341	0.372	0.091
Brand Equity 2	0.366	0.060	0.302	0.108	0.037
Brand Equity 3	0.101	0.489	0.592	0.232	0.369
Brand Equity 4	0.367	0.288	0.228	0.125	0.449
Brand Equity 5	0.133	0.665	0.154	0.180	0.287
Brand Equity 6	0.024	0.121	0.596	0.122	0.116
Brand Equity 7	0.131	0.329	0.421	0.059	0.036
Eigen Value	2.203	2.151	1.982	1.868	1.779
% Of Variance	7.597	7.417	6.835	6.440	6.133
Cumm. %	15.014	28.290	40.272	55.767	69.841

Source: Primary Data

Inference

This table contains the rotated factor loadings, which represent both how the variables are weighted for each factor but also the correlation between the variables and the factor.

Table 6 Showing the component transformation matrix

Component	1	2	3	4	5
1	0.515	0.625	0.545	0.962	0.545
2	0.781	0.863	0.574	0.531	0.698
3	0.648	0.767	0.533	0.712	0.781
4	0.529	0.526	0.688	0.972	0.859
5	0.752	0.934	0.733	0.610	0.964

Source: Primary Data

Inference

The factor analysis was conducted using principle component method with varimax rotation. The rotation reveals 5 factors with Eigen value ±0. The component transformation matrix shows that the loading varies from 0.5 to 0.9 for total 5 factors.

Findings of the study

- For the present study the KMO value is 0.818 which falls in to the range of being goods the researcher is a confidence that the factor analysis is appropriate for this data. The Bartlett's test is highly significant ($p < 0.0001$) therefore the factors analysis is appropriate.
- It is clear that the first few factors explain relatively large amount of variance whereas subsequent factor explain only small amounts of factors. In the final part of the table rotation sums of squared loadings, the eigenvalues of the factors after rotation were displayed. Rotation has the effect of optimizing the factor structure and one consequence for these data is that the relative important of the factors is equalized.
- The rotation revealed 5 factors with Eigenvalue greater than 1 explaining 69.841% of the total variance. The table revealed that the loadings vary from 0.509 to 0.809 as an initial attempt.
- After factor analyses the 5 factors were named as Brand awareness (Factor-1), Perceived quality (Factor-2), Brand loyalty (Factor-3), Brand associations (Factor- 4), Brand image (Factor-5).

Discussions & Implications

Strong brand equity allows the companies to retain customers better, service their needs more effectively, and successfully implementing and managing an on-going relationship marketing effort by offering value to the customer and listening to their needs. The brand strength depends on the perception of customers. Satisfied and loyal customers indicate positive

perceptions of brand. In this current scenario competition is getting more powerful, it is imperative for the firm to seriously evaluate the factors that are not only important in creating strong brand equity but also assist them in achieving customer satisfaction and loyalty. Based on the results obtained in this study, among all the five brand equity dimensions brand image, perceived quality and brand association were found to significantly contribute to brand equity. Brand loyalty and brand awareness were insignificant and did not affect brand equity. The results of this study provide various insights. For the brand equity sources hypothesized, perceived quality as an aspect of vital importance when building brand equity. The greater impact of perceived quality can be attributed to the sample composition of experienced consumers and service context used for this study.

A Study on Quality of Life of Migrants with Reference to Textile Workers in Erode District

T.Dheepa, P.Karthikeyan and G.Elakkiya

Abstract

In India, there has been steady increase in the number of migrants. Various reasons are attributed to the reasons on migration. The working and living conditions of the migrants, who could easily be absorbed in informal activities in urban areas are far from satisfactory. This study is an attempt to find out the reasons for migration and their living condition. To carry out the study 200 migrants in Erode district were selected randomly. After the collection of data, analysis was done using quantitative tools. The analysis in this study includes regression analysis and correlation analysis. The relationship between various index such as economic, social and work patterns is understood in this study. The findings show that economic factors are the major cause for migrants to leave their places of origin, seeking for better jobs with wages adequate enough to lead a life satisfying their basic necessities.

Introduction

Rapid urbanisation and industrialisation of the areas have generated more employment opportunities and also created better infrastructure. People migrate to such regions perceiving them as greener pastures. Migration can be hugely effective in improving the income, education and participation of individuals and families and enhancing their children's future prospects. (Human Development Report, 2009) Migration in India is mostly influenced by social structures and pattern of development. Migration from different states to other states in India has now become so rampant that its impact is felt in every aspect of life.

Most of the poor people migrating to cities and towns join one or another informal sector activity either in wage employment or self-employment. The participation of these migrant workers in the organized sector employment, which provides decent working condition in the urban areas, has been abysmally low, partly explained by lack of educational attainment of rural youth, which is required to get job in the organized sector. Therefore, they tend to be absorbed in the informal sector which has grown over time, functioning as providers of essential services to the city although at very low returns.

Textile workers are one of such migratory group. Textile industry is now becoming a way of entering a city for the rural migrants. As a result, majority of the workers in the Textile industry are migrants. The Textile industry has a long tradition of employing migrant labour. During the process of economic development, work in Textile provides a traditional point of

entry to the labour force for migrant workers from the countryside. Textile work is often the only significant alternative to farm labour for those without any particular skill or education and it has special importance for the landless. Since the labour is cheap and available in abundance, textile industry makes use of these resources optimistically. These background have made the researcher to explore the quality of life of migrants with special reference to textile industries in Erode District

Literature Reviews

Prabhat Patnaik and Chandra Sekhar (1998) revealed that migrant households live in unhygienic and congested places devoid of basic necessities for a healthy life like housing, water supply, drainage and sanitation and suggested that a comprehensive package incorporating measures to improve urban environment and health status should be launched on a massive scale. **Filmer and Pritchett (1998)** implied that migrant saving –remittances are used for both consumption and investment in Turkey and suggested that migration and remittances have positive indirect effects on incomes in emigrant households. **Sundari S (2002)** made an analysis based on the slum people with 200 sample respondents and the findings showed that there is steady deterioration in the quality of life of migrant households.

Tiwari R.S (2002) analyzed the pattern of migration, poverty profile and consumption pattern of a sample of 500 workers engaged in informal sector in Agra and Kanpur cities in Uttar Pradesh and Puri in Orissa and underlined that low level of income was the major determinant in the process of rural-urban migration. **Arup Mitra (2005)** aimed to focuses on the role of networks in accessing jobs in the urban labour market with 200 sample respondents. The findings are indicative of improvements in the well-being of migrant workers over time, several of the long-duration migrants and natives in the cities still lead a low quality life. **W.N. Salve (2008)** made an attempt to discuss about labor rights and standards in respect of migrant labour in India and findings showed that uniform labour standards in the context of unorganized sector workers, like migrant workers, should be implemented in rural and urban areas of India. **Katewongsa, Musikaphan(2009)** focused on the migrants well being by considering the comparison between benefit and risk in movement and the findings from this study suggested that it is not easy for migrants to achieve a better life by moving for work.

Bikram K. Pattanaik (2009) examined the reasons on why and how these young people had come to work in this urban environment, how they live and spend their money and what they perceive as their major problems and recommended to take more-adequate measures for the protection of human rights of such migrant workers. **James Randall (2010)** attempted to find the reasons for labour migration and to document how and where they migrate, their living conditions prior to migration and at their place of migration. **Ambiga devi P, Gandhimathi S(2012)** aimed to find out the reasons for migration and their living conditions and exhibited

that economic factors outweigh social factors for the people to migrate and suggested that the migrants have to be given proper training to enhance their levels of living.

Chukwuedozie Kelechukwu Ajaero, Ignatius Ani Madu (2014) appraised the impact of rural-urban migration on rural livelihoods in southeastern region of Nigeria and recommended among other things that educational institutions and small and medium scale industries should be established in the study area. **Baykara-Krumme, Helen and Platt, Lucinda (2016)** evaluated the effects of migration on life satisfaction and found that both migrants and return migrants experience higher life satisfaction in old age than stayers.

Methodological Framework
Statement of the problem

The present study is a simple and straight forward analysis of characteristics of migrants of the metropolis of Erode, which receives a regular flow of people from its hinterlands and rural areas looking for jobs and also for better prospects through education and even marital alliances. However, the present study focuses not only on the socio-economic, demographic and other characteristics of the migrants, but also looks in terms of quality of life, they have achieved in the city through their hard life and work. In essence, the study attempts at measuring and scaling quality of life, wellbeing in life and work and also evaluating their perceived understanding of nature, value and knowledge of the life and work they have braved, through a multivariate analysis.

Objectives of the Study

- To examine the social, economic and work characteristics of the migrants in textile activities of Erode region
- To find out the living conditions of the migrants with reference to economic, social and work pattern
- To estimate the quality of life index of the migrants

Research Designs and Methods

The population for the study was the migrants in Tamil Nadu. The migrants in textile activities of Erode region were considered for the study purpose and there were about migrants in Erode region. Out of the total population of 10,67,506 migrant workers in Tamil Nadu (Source: Times of India dated Feb 7, 2016), 200 migrants were considered as a sample size for the research. The sample size was arrived using the sample size calculator. Out of these 200 migrants, the samples were chosen based on the convenience of the researcher. Various data like the demographic profile, economic pattern, living pattern, social pattern, work pattern, problems faced by the migrants were collected using questionnaire. The data so collected were analyzed in terms of percentage analysis (using index consideration), correlation and regression. By using percentage analysis, the demographic factors of the migrants, economic,

social and work pattern of this migrant were explained. The index score is a consolidated measure and computed for each migrant based on their economic, social and work patterns. The interrelationship between working condition and the migrant's pattern of living were analyzed using correlation and regression.

Results and Discussion
Demographic Profile

Table 1 Demographic Profile of Migrants

S.No.	Demographic variables	Categories	Frequency	Percent
1	Gender	Male Female	140 60	70 30
2	Age	Below 25 25 – 30 31 – 35 36 – 40 41 – 45 Above 45	61 82 20 27 5 5	30.5 41 10 13.5 2.5 2.5
3	Education	Illiterate Primary education Middle High school Higher secondary Diploma Graduate	100 38 35 19 5 1 2	50 19 17.5 9.5 2.5 0.5 1
4	Type of family	Nuclear Joint	97 103	48.5 51.5
5	Marital status	Married Unmarried Widow Separated/Divorced	137 58 2 3	68.5 29 1 1.5
6	Occupation of parents	Agriculture Daily wage earners Self employed Salaried job Others	77 87 15 17 4	38.5 43.5 7.5 8.5 2
7	Income of your family (in Rs)	Less than 5000 5000 – 10000 10000 – 15000 16000 – 20000	13 95 67 25	6.5 47.5 33.5 12.5

The male being the breadwinner of the family has to search for better jobs for supporting the livelihood of their family members. So most of the migrants were mostly male and within the

age category of 25-30 years. The workers are mostly migrated from Bihar, Orissa, West Bengal and Assam. These regions have an inadequate educational infrastructure creating a huge mismatch between demand and supply. As a result, the migrants were mostly illiterate and were basically from joint family. They struggle hard to meet their daily needs by earning wages with average monthly income of around Rs.7500.

Economic Pattern of Migrants

Table 2 Economic pattern of migrants

S.No.	Variables	Categories	Frequency	Percent
1	Source of saving	Post office	4	2
		Bank	87	43.5
		Chit fund	9	4.5
		Friends and relatives	100	50
2	Reason for saving	Education	10	5
		Marriage	39	19.5
		Health	18	9
		Future	94	47
		Construction of house	13	6.5
		Emergency	23	11.5
		Others	3	1.5
3	Monthly savings	Less than 500	84	42
		500 – 1000	76	38
		1000 – 1500	23	11.5
		Above 1500	17	8.5
4	Debt possessed	Possessed	128	64
		Not possessed	72	36
5	Source of debt	Money lender	48	24
		Chit fund	10	5
		Friends and relatives	113	56.5
		Bank	26	13
		Others	3	1.5
6	Reason for debt	Education	15	7.5
		Health	22	11
		Marriage	57	28.5
		Construction of house	37	18.5
		Emergency	29	14.5
		Personal expanses	40	20
7	Expenditure of your family (in Rs)	Less than 5000	146	73
		5000 – 10000	54	27
8	House possessed	Possessed	115	57.5
		Not possessed	85	42.5
9	Land Possessed	Possessed	103	51.5
		Not possessed	97	48.5

10	Furniture	Possessed	101	50.5
		Not possessed	99	49.5
11	Refrigerator	Possessed	52	26
		Not possessed	148	74
12	TV	Possessed	90	45
		Not possessed	110	55
13	Radio	Possessed	88	44
		Not possessed	112	56
14	Grinder	Possessed	79	39.5
		Not possessed	121	60.5
15	Mixer grinder	Possessed	88	44
		Not possessed	112	56
16	Jewels	Possessed	77	38.5
		Not possessed	123	81.5
17	Cell phone	Possessed	137	68.5
		Not possessed	63	31.5
18	Vehicle	Possessed	70	35
		Not possessed	130	65
19	Value of asset (in Rs)	Less than 10000	55	27.5
		10000 – 20000	52	26
		20000 – 40000	17	8.5
		40000 – 60000	11	5.5
		60000 – 80000	30	15
		Above 1 lakh	35	17.5

Table 3 Index score of economic pattern of migrant

Index score	Frequency	Percent
10 – 40	0	0
40 – 70	92	46
70 – 100	108	54
Total	200	100

The majority of migrants save around 10% of their earnings for their future use by depositing in banks and from 200 migrants, 128 migrants possess debt by getting it from their friends and relatives for fulfilling their basic needs and the increase in the debts was the main reason for their migration. Out of the 200 migrants considered for study, 115 migrants possess house and land but all these possession are found to be in their native places and they live in the workplace on a temporary basis. It also revealed that only 35 migrants possess assets valuing more than Rs.1 Lakh. The index score indicates that 46% of the migrants fall in the medium index score and 54% migrants' fall in the higher range of economic index score. This reveals the fact that the migrants found to have better economic position after migrating from their native place, which resulted in improvement of their standard of living.

Living Condition of Migrants

Table 4 Living pattern of migrants

S.No.	Living condition	Categories	Frequency	Percent
1	Accommodation pattern	Own house Rental house Job site	53 100 47	26.5 50 23.5
2	Current living space	Within 100 sq.ft 100 - 200 sq.ft 200 - 300 sq.ft Above 300 sq.ft	100 53 22 25	50 26.5 11 12.5
3	Wall type of Residing place	Rubbersheet Bricks Stone	32 135 33	16 67.5 16.5
4	Floor type of Residing place	Mud Cement	68 132	34 66
5	Roof type of residing place	Leaf Rubbersheet/Tent Asbestos	69 30 58	34.5 15 29
6	Bathroom	Within house Within compound Away from house	26 92 82	13 46 41
7	Latrine	Within house Within compound Away from house	30 74 96	15 37 48
8	Type of latrine	Water closet Independent Shared Public	8 45 92 55	4 22 46 27
9	Drainage	Closed Open	149 51	25.5 74.5
10	Drinking water	Within premises Near the premises Away from premises	44 117 39	22 58.5 19.5
11	Family members migrated along with respondents	Self Self with spouse Self with spouse and children Self with parents Whole family	52 46 43 28 31	26 23 21.5 14 15.5
12	Reasons for migration	Low income Lack of job Poverty It to be independent Family problem	40 54 32 34 40	20 27 16 17 20

Around 100 migrants are living in rental house and the area of their residential place is within 100 sq.ft. Most of the respondents live in houses in which the walls are made up of bricks and the floor with cement and the roofs are made up of leaf. Their living pattern shows that 92 migrants have bathroom with in their compound and with latrines away from their houses and they use the toilet on sharing basis. This shows that their current living conditions are not as better as their living condition in their native place. 148 migrants migrated their spouse and family and the prime reason is that almost everybody in the family works invariably to improve their financial status and they have migrated because of 'lack of job and source of income' in their place of origin. The index pattern reveals the fact that the migrants found to have poor social position after migrating from their native place, which shows their poor social existence and mobility.

Problems Faced Due to Migration

Table 5 Problems faced due to migration

S.No.	Problems	Categories	Frequency	Percent
1	Language	Faced Not faced	121 79	60.5 39.5
2	Child education	Faced Not faced	30 170	54 46
3	Health	Faced Not faced	21 179	89.5 10.5
4	Away from relatives	Faced Not faced	110 90	55 45
5	Finding shelter	Faced not faced	63 137	68.5 31.5
6	Getting ration card	Faced Not faced	56 144	72 28
7	Availing health provision	Faced Not faced	8 192	96 4
8	Job promotion	Faced Not faced	40 160	80 20
9	Poor living condition	Faced Not faced	38 162	81 19
10	High cost of living	Faced Not faced	66 134	33 67

The main problem faced by the migrants was language because most of them were from the northern region of India. Most of the migrants were away from their relatives and they struggled to find shelter and to get adapted to the new living condition. Only 40 migrants from 200 migrants got promotion in their job. The workers migrated to other places on temporary basis, so they struggled to get their ration card in order to participate in various government schemes.

Social Pattern of Migrants

Table 6 Social pattern of migrants

S.No.	Variables	Categories	Frequency	Percent
1	Mode of transport to workplace	By walk Bicycle Bus Mopeds/bike	79 68 24 29	39.5 34 12 14.5
2	Distance of workplace from your living place respondent's	Within the site Less than 5km 5 – 10 km 10 – 15 km	60 86 43 11	30 43 21.5 5.5
3	Public distribution system	Accessed Not accessed	78 122	39 61
4	Government schools	Accessed Not accessed	82 118	41 59
5	Government hospital	Accessed Not accessed	191 9	95.5 4.5
6	Extension of trade union	Not aware Partially aware Aware	99 32 69	49.5 16 34.5
7	Union benefits	Not aware Partially aware Aware	104 60 36	52 30 18
8	Insurance benefits	Not aware Partially aware Aware	28 154 18	14 77 9
9	Accident benefits	Not aware Partially aware Aware	28 137 35	14 68.5 17.5
10	Compensation benefits	Not aware Partially aware Aware	116 43 41	58 21.5 20.5

11	Child education scheme	Not aware	85	42.5
		Partially aware	81	40.5
		Aware	34	17
12	Welfare facilities	Not aware	82	41
		Partially aware	82	41
		Aware	36	18
13	Pension schemes	Not aware	93	46.5
		Partially aware	61	30.5
		Aware	46	23

Table 7 Index score of social pattern of migrants

Index score	Frequency	Percent
10 – 40	60	30
40 – 70	140	70
70 – 100	0	0
Total	200	100

79 migrants used to go by walk to their workplace and it also indicate that 73% of migrants are either living within the site or at a radius of 5 km. This shows that they have accommodation nearer to their workplace. Out of 200 migrants, around 120 migrants have not accessed to public distribution system and government schools but they have accessed to government hospitals. Only few migrants were aware of the availability of trade unions and the availability of various benefits in the place of their work.

Work Pattern of Migrants

Table 8 Work pattern of migrants

S.No.	Work related Variables	Categories	Frequency	Percent
1	Year of experience in current job	Less than 3 years	65	32.5
		3 – 5 years	81	40.5
		5 – 7 years	33	16.5
		Greater than 7 years	21	10.5
2	Reason for joining in current job	Friends and relatives	71	35.5
		No skill required	47	23.5
		Easy entry	56	28
		Employer engage them	26	13
3	Nature of work	Independently	126	63
		Contract	74	37
4	Level of skill required for current job	High skilled	13	6.5
		Semi skilled	96	48
		Unskilled	91	45.5

5	Deciding authority for respondent's wage	Owner Contractor Subcontractor	51 100 49	25.5 50 24.5
6	Mode of payment of wages	Daily Weekly Monthly	47 97 56	23.5 48.5 28
7	Place of migration	Intradistrict Interdistrict Interstate	19 26 155	9.5 13 77.5
8	Hiring source to current job	Owner Contractor Subcontractor	40 83 77	20 41.5 38.5
9	Type of migration	Temporary Permanent	141 59	70.5 29.5

Table 9 Index score of work pattern of migrants

Index score	Frequency	Percent
31 – 40	200	100
41 – 50	0	0
51 – 60	0	0
Total	200	100.0

It is revealed that around 80 migrants get motivated by their relatives and friends and they have a work experience of around 3-5years. 50% of migrants were semi-skilled and their wages were decided by their contractors. It also indicated that 50% of the migrants were hired by the contractors and they migrated on temporary basis. The index score of work pattern reveals the fact that the migrants found to have poor working position after migrating from their native place, which shows their poor working condition and work status.

Interrelationship Between Working Condition and Migrant's Pattern of Living

Table 10 Interrelationship between working condition and migrant's pattern of living

	Economic Index	Social Index	Work Index
Economic Index	1	.196**	.095
Social Index	.196**	1	.258**
Work Index	.095	.258**	1

Table 11:Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.793a	.629	.624	.677
a. Predictors: (Constant),Work Index, Economic Index, Social Index				

Table 12 ANOVAa

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	8.876	3	2.959	3.167	.000b
	Residual	183.119	196	.934		
	Total	**191.995**	**199**			
a. Dependent Variable: work condition						
b. Predictors: (Constant), Work Index, Economic Index, Social Index						

Table 13 Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	**Std. Error**	**Beta**		
1	(Constant)	.578	1.013		.767	.444
	Economic INDEX	.541	.111	.218	3.066	.002
	Social INDEX	.343	.132	.030	.415	.033
	Work INDEX	.352	.151	.007	.096	.032
a. Dependent Variable: work condition						

Y=(0.777)+(0.341)(X1)+(0.055)(X2)+(0.014)(X3)

Where Y=Score on work condition

X1=Score on Economic index

X2=Score on Social index

X3=Score on Work index

Economic index is positively related to the social index of migrants with correlation coefficient of 0.196 and social index is positively related to the work index with correlation coefficient of 0.258. The people get migrated from Bihar, Orissa, West Bengal and Assam to other states to improve their standard of living. The results show that the migrants are sacrificing their social needs in order to attain better economic position through their work pattern. The R value of 0.793 indicates a medium degree of correlation and the R square value indicates 62.9% of total variation in the dependent variable (living condition) can be explained by the independent

variable (Economic, Social and work pattern). Here significant value from regression is 0.000 which is less than 0.05, indicating that overall regression model is statistically significant which predicts the outcome variable i.e., living condition. It shows that the Economic, Social and Work variables has positively impact with the dependent variable working condition.

Conclusion

The current study shows economic factors is the major cause for migrants to leave their places of origin, seeking for better jobs with wages adequate enough to lead a life satisfying their basic necessities. Though the migrants of the current study are provided with proper basic amenities yet their quality of life index does not seem to be satisfactory. Nearly two-thirds of the sample respondents have limited living space with inadequate drinking water and toilet. The working conditions of the respondents are also not satisfactory. These workers are not aware of the social security measures meant for them. None of the respondent is a member of trade unions to ask for their rights. Further the study shows that none of the sample respondents has got very good or good quality of life index. Therefore, appropriate measures are to be taken by the urban local body to provide the basic minimum services, especially by making provision for safe drinking water, subsidized housing, toilet and electricity facilities for the workers and for the speedy implementation of welfare provisions and social security measures for textile workers. The informal industrial sector must get organized to ask for other rights and to represent the workers' interest in areas relating to insurance, training, wages, terms and conditions of work and healthy working environment. Thus the study concludes that the stakeholders and the Governments, the textile sector and the individuals should ensure decent working condition and proper contract system providing social security and basic health care for the families of the migrant textile workers.

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A Study on Job Satisfaction among the Teaching Faculty of Self-Financing Arts and Science Colleges Affiliated to Bharathiar University, Coimbatore

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Abstract

Education is basically the influence which the teacher exerts on the students entrusted to his care. Effective teachers are required in the classroom because even the best curriculum and most perfect syllabus remain ineffective in the absence of a good teacher. Hence retention of high quality teachers becomes important. It is also important to understand the factors behind the retention of the good teachers. One such factor behind the retention of the good teacher is job satisfaction. Nowadays, there is, however, a general feeling that the teachers do not have satisfaction in their job. There seems to be growing discontentment towards their job as a result of which the standard of education is falling. Teachers are dissatisfied in spite of different plans and programmes, which have been implemented to improve their job. Job satisfaction consists of total body of feeling towards the nature of job, promotion and of supervision etc that an individual has in his job. If the sum total of influence of these factors gives a rise to feelings of satisfaction, the individual has job satisfaction.

Keywords: Education, Privatisation, Job, Satisfaction.

Introduction

In India, over the years, there have been private initiatives in education initially for philanthropic reasons and eventually for commercial reasons in professional and in higher education to meet the growing demands.

Privatization of higher education has emerged in several forms and types in the recent decade in India. 1) Privatization within government higher educational institutions takes place in the form of introducing self-financing courses. 2) Converting government-aided private institutions into private self financing institutions; 3) Allowing self-financing private institutions with recognition and also without recognition to expand, which may be termed as commercial private higher education institutions. According to the survey report of the National Assessment and Accreditation Council, 2008, there are 17625 colleges in the country. Out of these, only 14000 colleges come under the purview of UGC'S system. Only 40% colleges are reorganized under the 2(f), which means 60 % of the colleges in our country are not assessed and they are without minimum qualifications.

There are 42 % of the institutions privately owned and run catering to 37 % of the students enrolled in the higher education that is 3.1 million out of 8.4 million. Further, human resources demand in India is increasing 18 % ever year but growth of higher education is only 11%; hence the need for privately owned institutions is expanding. Government and Universities have granted recognition /affiliation to unaided colleges and many Universities have authorized new self-financing courses even in government and aided colleges.

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Teaching faculty is the most important group of professionals for our nation's future. They are producing good leaders, economists, scientists etc. to the nation. Apart from this, they are safeguarding society through eradicating ignorance and inequalities among the people in the society. "It is estimated that in 20,918 colleges in the country, 1.86 crore of students are being trained up by these professionals. Hence teaching faculty at college level is more responsible than any other professionalists in the world, as per the confidential report by the National Assessment and Accreditation council, which is affiliated to the University Grants Commission (UGC). It expressed the concern over the fact that 68 % of the country's universities and 90 % of its colleges are" of middling or poor quality" and that well over half of the faculty in India's colleges do not have the appropriate degree qualifications."

As of now, more than 50 % higher education in India is imparted through private institutions and job satisfaction amongst teaching faculty is also quite low. A highly qualified teaching staff is the corner stone of a successful educational system. Daily interaction between teachers and students is the centre of the education process: Attracting and retaining high quality teachers is thus a prime necessity for higher education in India.

It is an important thing to understand the factors behind the retention of the highly qualified faculty in higher education. One such factor is job satisfaction. Job satisfaction is one factor behind the retention of highly qualified faculty in higher educational institutions in India. Hence an attempt is made by the researcher to evaluate the job satisfaction amongst teaching faculty of the self financing colleges affiliated to the Bharathiar University.

Objectives of the Study
1. To study the Job satisfaction level among the teaching faculty towards the workplace conditions.
2. To know the job satisfaction level among the teaching faculty towards the compensation.
3. To offer suggestions for improved job satisfaction level.

Methodology
There are 105 self-financing arts and science colleges affiliated to Bharathiar University, Coimbatore. The total number of teaching faculty employed in all these 105 self-financing colleges is 3000 (Approximately). This study is designed to collect primary data from a sample size of 400 respondents, which is 14% of the universe, who are selected under proportionate stratified simple random sampling techniques.

Statistical Techniques
The researcher used the relevant statistical tools to analyse the collected variable by using
*   chi square test
*   't' Test
*   One – way ANOVA

Limitations of the Study

1. This study ignores the self financing Arts and Science courses offered by Aided Colleges and Government Colleges affiliated to Bharathiar University
2. This study is restricted to teaching faculty only, and does not include non teaching staff members of self financing Arts and Science colleges

Review of Literature

Jain, Jabeen, et. al. (2007), in their study "Job Satisfaction as Related to Organisational Climate and Occupational Stress: A Case Study of Indian Oil" concluded that that there is no significant difference between managers and engineers in terms of their job satisfaction and both the groups appeared almost equally satisfied with their jobs. When the managers and engineers were compared on organizational climate, it was found that both the groups differed significantly. Managers scored significantly high on organizational climate scale than the engineers indicating that the managers are more satisfied due to the empowerment given to them."

Gupta & Joshi (2008) concluded in their study that Job satisfaction is an important technique used to motivate the employees to work harder. It had often said that, "A HAPPY EMPLOYEE IS A PRODUCTIVE EMPLOYEE." Job satisfaction is very important because most of the people spend a major of their life at their work place."

Paloa spagnoli et.all (2011), their study examines the evolution of job satisfaction in a service organization over a six-year period. The following aspects affecting job satisfaction were examined: management practices, rewards, work climate and the work itself. The main theoretical implication of this study resides in its contribution towards filling the literature gap on satisfaction with job aspects from a time perspective."

Cross tabulation for Gender and Various dimensions of job satisfaction

S.No	Gender	N	Various Dimensions of job satisfaction			
			Workplace Conditions		Compensation	
		(400)	High	Low	High	Low
1.	Male	227	98 (43.2)	129 (56.8)	118 (52)	109 (48)
2.	Female	173	94 (54.3)	79 (45.7)	59 (34.1)	114 (65.9)

Sources: Primary data

Workplace conditions: Various Dimensions of job satisfaction
The highest (56.8%) percentage of the male respondents is the least satisfied towards the workplace conditions and the remaining 43.2% of the respondents are highly satisfied with workplace conditions, whereas the highest (54.3%) percentage of the female respondents are highly satisfied and 45.7% of the respondents have low satisfaction.

Compensation

The highest (52%) percentages of the male respondents are highly satisfied and 48% have low satisfaction. Similarly, 65.9% of the female teaching faculty have low satisfaction and the remaining 34.1% of the faculty highly are satisfied with the compensation.

Satisfactory level of the respondents towards nature of the management

S.No	Nature of the Management	SA	A	NAND	DA	SD
1	The management is supportive and encouraging	115 (28.75%)	77 (19.25%)	83 (20.75%)	36 (9%)	89 (22.25%)
2	The administrators clearly define the college policy	44 (11%)	84 (21)	63 (15.75%)	96 (24%)	113 (28.25%)
3	Access to management is good and easy	38 (9.50%)	69 (17.25%)	137 (34.25%)	47 (11.75%)	109 (27.25%)
4	The style of the management is good	41 (10.25%)	41 (10.25%)	119 (29.75%)	120 (30%)	79 (19.75%)
5	There is a good treatment	38 (9.50%)	69 (17.25%)	137 (34.25%)	47 (11.75%)	109 (27.25%)

Source: Primary Data

The tables describes the respondents opinion towards the nature of the management. There are five positive statements raised by the researcher. The following are the responses of the respondents.

Nature of the Management

a. **The Management is supportive and encouraging**: Out of the total respondents, 28.75% of the respondents strongly agreed that the management is supportive and encouraging the teaching faculty. Another 19.25% of the respondents agreed with the statement. The highest 48% of the respondents agreed with the statement. It is very much clear that the management is supportive and encouraging academic endeavours.

b. **The administrators clearly define the college policies**: Among the total respondents, 28.25% of the respondents strongly disagree, followed by 24 % of the respondents who disagree that the administrators clearly define the college policies. Only 11% of the respondents strongly agree with the statement.

c. **Access to the management is good and easy**: The highest percentages of the respondents (27.25%) strongly disagree and another 11.75% disagree that the access to the management is good and easy. Only 9.50% of the respondents strongly agree with the statement. Therefore, it is understood that the present management is flexible and easily accessible to the staff members.

d. **The style of the management is good:** The highest percentage of the respondents (30%) disagree, followed by 19.75 % who strongly disagree that the style of the management is good. Only 10.25 % of the respondents strongly agree and agree respectively. Therefore the existing style of the management is good and making it interesting to fulfil academic ventures.

e. **There is a good treatment:** Out of the total, 27.25% of the respondents strongly disagree and 11.75% of the respondents disagree that there is a good treatment from the management of the self Financing Arts and Science colleges.

Findings on socio economic backgrounds

a. **Gender Segment**: 56.75% of the respondents are men, whereas 42.25% of the respondents are women. It is observed that men are found to be working at the highest percentage in the self financing Arts and Science colleges than the women, since; men are highly motivated towards flexible working times and immediate employment opportunities.

b. **Age Segment**: 63.25% of the respondents are in the age group of below 35 years. And those in the age group of above 36 years are showing decreasing trend. They easily move for other colleges for higher post and Government vacancies. It is understood that self financing Arts and Science colleges provide wide opportunities for young teachers who are below 35 years.

c. **Marital Status Segment**: The highest (58%) percentage of respondents belongs to married category. There are 42% of the respondents who are unmarried. It is obvious that more married teachers are found than the unmarried teachers.

d. **Educational Qualification segment**: 46.25% teachers who are holding PG with M.Phil degree are easily admitted in the self financing Arts and Science colleges.

e. **Professional Experience Segment**: The highest (44%) percentage of the respondents have less than 2 years of experience, and the lowest percentage of the respondents (10.75%) have experience of 7years and above. The reason behind this is that self financing college's teachers leave the job from one college to another college owing to poor salary structure, no salary increment and threatening by the Administrators / Management not to do any higher studies further.

f. **Course /Branch wise segment**: 54.75% of the respondents belong to Arts course category and remaining 45.25 % the respondents are from science streams.

g. **Department wise segment**: The highest (22%) percentage of the respondents belong to commerce department followed by 19% who belong to computer science and the lowest 2% belong to industrial electronics.

h. **Income wise segment**: The lowest percentage (7.25%) of the respondents is earning a monthly income above Rs.10000. The highest percentage (56%) of the respondents are earning a monthly income below Rs.6000.It is observed that the compensation paid by the self financing Arts and Science colleges to their employees is below Rs.6000. Their income is found to be just sufficient to bread and butter, which happens to be the minimum comfort today.

Cross tabulation on gender and various dimensions of job satisfaction

1. Out of the total 227 male respondents, 52% of respondents are highly satisfied with compensation.
2. In case of female respondents, out of 173, 57.8% of the respondents are in high satisfaction, about professional development.

Cross tabulation on age and various dimensions of Job satisfaction

1. The highest (65%) percentage of the respondents are in high level of satisfaction towards Workplace conditions. They belong to the age group of below 30 Years.
2. The respondents in the age group between 31 and 35 years are in high level of satisfaction towards professional development.
3. 48.4% of the respondents who belong to the age group of between 36 and 40 years are highly satisfied with both compensation.
4. The highest (85.7%) percentage of the respondents are in low level of satisfaction towards compensation. They belong to the age group of 46 years and above.

Cross tabulation on the marital status of the respondents and various dimensions of job satisfaction

1. Of all, 52.2% of the married respondents are at high level of satisfaction towards compensation.61.3% of the unmarried respondents are in high level of satisfaction towards Workplace conditions.

Cross tabulation on the educational qualification of the respondents and various dimensions of Job satisfaction

1. 54% of the respondents having PG as the highest qualification are in high satisfaction towards the compensation. The respondents having Ph.D qualification show high satisfaction towards the Workplace conditions.

Finding Based on the Workplace Conditions

Satisfactory level of the respondents towards the nature of the management

a) **Management supportive and encouraging**

The highest (28.75%) percentage of the respondents strongly agree that the management is supportive and encouraging.

b) **Management/Administrator clearly defines the college policy:** 28.25 % of the respondents strongly disagree with the statement that the administrator clearly defines its policy and only 11 % strongly agree with the statement.

c) **Access to management is good and easy:** 27.25% of the respondents strongly disagree and 11.75% of the respondents disagree that access to the management is easy and good.

d) **The style of the management is good:** 30% of the respondents disagree that style of the management is good and is making it interesting to fulfil the academic venture.

e) **There is a good treatment:** Of all, 27.25% of the respondents strongly disagree with the statement that there is a good treatment from the management.

Satisfactory level towards the Inter personal relationship of the respondents

a) **Healthy relationship with management**: 25.75% of the respondents agree and 15.50% of the respondents strongly agree that healthy relationship is existing.

b) **Relationship with students is good**: The highest percentage (31.25%) of the respondents strongly agree and 19% of them agree that the relationship with students is up to the mark

c) **Relationship with other department faculty is good:** Of all, 21.50% of the respondents agree and 15.50% strongly agree that relationship with other department faculty is good.

d) **Good understanding among the faculty members:** The highest (27%) percentage of the respondents disagree and 18.50% of the respondents strongly disagree that good understanding is prevailing among the faculty members.

e) **Cooperation and coordination are good:** Out of the total respondents, 31.75% of them agree and 5.50% of the respondents strongly agree that cooperation and coordination are good among the teaching faculty of self financing Arts and Science colleges.

Findings Based on the Compensation
Job satisfaction level of the teaching faculty towards salary

a) **Salary is adequate:** 38.25% of the respondents strongly disagree that salary is adequate. It is evident that self financing colleges are offering only minimum salary.

b) **Grant of annual increment:** There are 39.75% of the respondents who strongly disagree that granting of annual increment is not followed in their Colleges.

c) **Leave salary:** 35.75% of the respondents strongly disagree and 25.25% of them disagree that leave salary is available. It seems that colleges are not offering vacation salary or only half of their pay is been given.

d) **Advance salary:** 45.25% of the respondents strongly disagree and 14% of them disagree that advance salary is not given to the staff.

e) **Provision of provident fund:** 40 % of the respondents strongly disagree that there is the provision of provident fund system.

Satisfactory level of the respondents towards the allowance

a) **Conveyance allowance:** 38% of the respondents strongly disagree and 14.50% disagree that granting of conveyance allowance is given to the staff .

b) **Medical Allowance:** 39.75% of the respondents strongly disagree that the medical allowance is given to the staff.

c) **Festival allowance:** There are 35.75% of the respondents who strongly disagree that festival allowance is available in the self financing colleges.

d) **House rent Allowance:** 45.25% of the respondents strongly disagree that house rent allowance is given to the staff.

e) **Allowance of additional duties:** There are 38.75% of the respondents who strongly disagree that the allowances are given for additional duty.

Satisfactory level of the respondents towards the rewards and awards

a) **Cash Awards for the Academic Excellence:** 50.75% of the respondents strongly disagree that there are cash awards for academic excellence. It obviously decreases the satisfaction level of the teachers**.**

b) **Promotion:** The highest (42.75%) percentage of the respondents strongly disagree that there is a provision for promotions.

c) **Providing additional responsibility:** The highest (53%) percentage of the respondents strongly disagree that colleges provide additional responsibilities other than teaching.

d) **Official appreciation in recognition of services:** There are 55.75% of the respondents who strongly disagree that there is official appreciation for the recognition of services.

e) **Special awards for the publications:** 40% of the respondents strongly disagree and 17.50% of the respondents disagree that special awards are given for publications in the reputed journal and books.

Satisfactory level of the respondents towards the physical environment of the colleges

a) **Good supply of drinking water:** 29% of the respondents disagree and 13.50% of the respondents strongly disagree that good supply of water is provided.

b) **Toilet facility:** There are 35.50% of the respondents who strongly agree that colleges are providing good toilet facility.

c) **Play ground facility:** There are 26.50% of the respondents who disagree with the statement that colleges have got good play ground facility**.**

d) **Canteen facility available:** The highest (42%) percentage of the respondents agree that colleges provide good canteen facility.

e) **Staff parking facility available:** The highest **(**30.75%) percentage of the respondents disagree that staff parking facility is available. It indicates that many colleges do not have good parking facility.

Findings Based on the Results of Test of Hypotheses

a. H_1: There is a significant difference between the gender of the respondents and their overall job Satisfaction.

    i. Tools Used : The above hypothesis is tested with the help of students' 'T' test

    ii. Results: The calculated value is greater than the table value (P > 0.05). The difference between the gender of the 44teaching faculty and their job satisfaction is not significant. It is further inferred that there is no significant association between the gender of the teaching faculty and their overall job satisfaction. As a result there is no difference in the perception of the teaching faculty towards all the above four tested variables in the study area.

b. H_1 :There is a significant association between the age of the respondents and their overall job satisfaction

    i. Tools used: The hypothesis given above is tested using Chi-Square test.

    ii. Results: The calculated value X^2=12.225 and the (P>0.05).The association between the age and overall job satisfaction is not significant. Therefore it is clear that there is no significant association between the age of the respondents and the various factors of the job satisfaction. Therefore, it is clear that job satisfaction is varied according to the age level of the each and every respondent.

c. H_1: There is a significant difference between the marital status of the respondents and their overall job satisfaction

    i. Tools Used: The above hypothesis was tested with students' 'T' Test.

    ii. Results: The calculated value T=-3.952 and

(P<0.05) Hence, the difference between the marital status of the teaching faculty and their job satisfaction is significant. It is further inferred that in case of Workplace conditions and infrastructure the difference is significant because the commitment of the married faculty is entirely different from that of the unmarried faculty.

This is clearly depicted from the test. Similarly In the case of compensation and professional development the difference is not significant. Hence, there is no difference between the marital status and job satisfaction of the teaching faculty. It shows that there is a significant relationship between the marital status and job satisfaction. It is obvious because the attitude of the married men and women is varying from that of the unmarried.

d. H_1: There is a significant difference between the educational qualification of the respondents and their overall job satisfaction

    I. Tools used: The hypothesis is given below tested by using One way ANOVA 'F' Test

    II. Results: The calculated value F=6.762 and (P<0.05) the calculated value is less than the table value. The research hypothesis is accepted and the null hypothesis is rejected. The difference between the educational qualifications of the respondents and their

overall job satisfaction is at significant level. It is further inferred that in terms of different parameters, the job satisfaction is at significant level in respect of their education qualification.

Suggestions

The following suggestions and recommendations have been made to the respective authority based on the present research study. This would be helpful for increasing the job satisfaction of the teaching faculty, retaining the good teaching faculty, increasing the quality of the higher education and through which achieving the national growth and stability.

To the Educational Promoters

1. The administrator of self financing Arts and Science colleges is expected to define employment policy or conditions clearly to the teaching faculty while they join. This includes tenure, condition for leaving, salary, working hours, and acknowledgement for receiving the certificates and appointment order by stating all these things. If given to teaching faculty well in advance, it would increase their job satisfaction.
2. It is suggested to have a consortium decision on minimum qualification for the faculty. Most of them are Post graduates and less numbers of them are Ph.D holders. The qualification difference among the faculties would create better inter personal relations and uniformity in salary fixation.
3. The administrator would make attempts to offer good salary or other benefits as a means to retain the expertise of the faculty members in the self financing colleges.
4. There is a need for staff association or committee to address the issues related to dissatisfaction and grievances.
5. The management can give decent salary and various benefits to its faculty members to induce voluntary participation in curricular and co curricular activities.
6. With regard to non monetary benefits it is recommended to follow the western model of motivating the teacher in term of title like best result producers, problem solver, paper publisher. Some sort of recognition from the management would increase the job satisfaction of the teaching faculty.
7. Most of the Colleges are not permitting the faculty to do part time PhD's or higher studies during their service. So it is suggested to have some sort of amicable agreement between the teaching faculty and the management to increase the professional development of the teaching faculty.

To The University

The self financing colleges are affiliated to the university which has the power to monitor the colleges and ensure that feasibility of the course is up to the mark of the university stipulated standard. The following suggestions are made to the university for better monitoring and to impart good quality education.

1. It is suggested that the employment condition of the self financing colleges be monitored through a separate board formed to minimize the grievances related to the employment conditions. It would increase the confidence level of the teaching faculty and achieve high level job satisfaction.

2. It is suggested that the self financing colleges are surprisingly inspect to know the infrastructure of the colleges and to give the suggestions to develop their infrastructure.

Conclusion

Job satisfaction is the fulfilment of one's expectation from job. It is a pleasurable or positive emotional state resulting from the appraisal of one's job experience. But the expectation of people may not be homogeneous. It may differ from person to person, place to place, job to job, context to context, and organization to organization. So, job satisfaction cannot be generalized. From the academic perspective, Workplace conditions, compensation, infrastructure and professional development affect the job satisfaction of the teaching faculty.

The present study has tried to discover the level of job satisfaction among the teaching faculty of self financing Arts and Science colleges affiliated to Bharathiar University, Coimbaotre considering the three dimensions namely Workplace conditions, compensation and professional development. The study shows that Workplace conditions, professional development significantly creates overall job satisfaction of the teaching faculty, strategic attention need to be given specifically for the compensation dimension which is closely associated with overall job satisfaction. Formation of consortium at the state level would be the best choice to exercise compensation dimension with reasoning.

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Underrated Employees

Yogesh Mehta, Nisha Solanki and Yamini Pandey

Abstract

Universal Principles of Management given by Henry Fayol can be implemented irrespective of organization type if not followed may lead to heavy disruption in smooth working of an organization on the whole. The present caselets is based upon the real observation pertaining to the issues of an academic institution that are due to the avoidance and improper implementation of management rules specifically HR practices. To maintain the confidentiality, hypothetical names are used for the entities.

Caselet

Shri Vivekananda Institute of Technology established in 1998, is well known technical institute in Rajasthan and Mr. Satya Sharma, the Chairman of the institute is a smart businessman since the beginning of his career. Before the establishment of the institute, Mr. Satya Sharma prospered as renowned businessman in hotel and other industries where he built up huge profits and goodwill. In 2010, he started one more college to expand the business and to produce more doctors for the society and generate good revenue for the self. Initially he hired a good reservoir of talent in the form of well known professionals from academics and continued with the same. Later he added courses like Ayurveda, Medical, Pharmacy, Nursing, Engineering, etc to take advantage of opportunities available in the education sector. In 2013, due to governmental interventions in terms of private universities promotion in Rajasthan, Shri Vivekananda Institute of Technology became a private university with 21 different departments, offering more than hundred courses in regular and distance mode. In order to fulfill the course requirement Mr. Satya Sharma hired a number of Govt. retired professors, educationists and advisors from different areas of expertise. He, not only welcomed suggestions given by the people associated at various capacities but also supported the various activities or events financially with great coercion to uplift the university and create a quality brand in education sector.

The management laid emphasis on events and activities but paid no heed towards the promotion and increment policy of their faculty members. The incentive for the additional task was even nullified by the university which de-motivated the academic (faculties) staff and as a

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result; mostly the academic staff started leaving the university. Without making any efforts to retain the staff, new people (staff/faculty) were hired with different salary slabs keeping the criticality of the situation. They started hiring retired academicians or fresher as they were ready to join for lesser salary. The middle management believed that they can hire more staff with lesser salary and can bring about cost cutting for the University.

One day Dr. Malini, one of the highly tenured professors came up with her resignation to Dr. Ramesh, the Dean Academics and put forth the reason of low salary for leaving the job. The issue was brought forward to the HR Manager, Mr. Ramannad with a suggestion to increase the salary by 20% of Dr. Malini. The suggestion of Dr Ramesh was duly incorporated and as a result Dr Maliini withdrew her resignation and resumed services. With the passage of time vivid problems prospered in the university pertaining to the staff and to overcome (solve) these problems Mr. Satya Sharma appointed a new HR Manager Mr. Rajan. After studying the organisation in detail Mr. Rajan, found the issues like over work load without incentives, no proper record of data, improper employee handling, lack of appraisal, poor monitoring, etc. Hesuggested Mr Satya Sharmafor restructuring the salary of the academic staffs so that they can be retained and make good use of their caliber bymaking them more motivated and enthusiastic.

After doing all the calculations, Mr. Rajan and Mr. Satya Sharma found that salary restructuring is not so easy to implement and the cost will increase by so many folds. Due to this, the decision of salary restructuring was put on hold. After waiting for a month when the academic staffs did not get any increment, they collectively decided to resign from their services as Dr. Malini did for salary increment. Dr. Ramesh (Dean Academics) shared this information and decision of academic staffs with Mr. Satya Sharma and requested him for corrective measures. Mr. Satya Sharma consulted the matter with Mr. Ramanand, ex -HR Manager. asking for the strategy that retains the employees without increasing the cost. But Mr. Ramanand said as this was the decision of Mr Rajan, HR Manager, so he may handle the situation in an effective manner.

Now, the organization is facing many issues regarding the HR policies which are making the employees dissatisfied, de-motivating, frustrating and least productive. This scenario is somewhere hindering the success even after putting extra efforts in physical, social, and financial aspects of the organisation.

Q1: What are the various issues in the HR policies of Shri Vivekananda University?
Q2: What is the root cause for the failure of Mr Satya Sharma to create brand image of Shri Vivekananda University even after being so supportive?
Q3: How the issue of Bulk resignation can be resolved?

Case Synopsis

Universal Principles of Management given by Henry Fayol can be implemented irrespective of organization type if not followed may lead to heavy disruption in smooth working of an organization on the whole. The present caselets is based upon the real observation pertaining to the issues of an academic institution that are due to the avoidance and improper implementation of management rules, specifically HR practices. To maintain the confidentiality, hypothetical names are used for the entities.

Shri Vivekananda University, Previously, it was a well known name (Shri Vivekananda Institute of Technology) in education industry located in Rajasthan. The Chairman of the University is a smart businessman and had knowledge of Hotel Industry. The Chairman and his team along with faculty members were putting all efforts to create a well known brand in education industry by promoting academic and non-academic activities. Even after running an institute or university for more than 15 years, now, the organization is facing many issues regarding the HR policies which are making the employees dissatisfied, de-motivating, frustrating and least productive. This scenario is somewhere hindering the success even after putting extra efforts in physical, social, and financial aspects.

Learning Objectives and key Results
- To formulate better HR policies
- To identify the reasons for employee turnover
- To analyze the unstructured performance appraisal system
- To understand the importance of Role clarity

Course Positioning

The case provides a learning opportunity for students of management courses to understand and relate various principles of management and HR practices which need to be maintained in organization for the effective management of people. This case will also prepare students to act effectively while selecting and managing the people in the organization. This case is relevant to students of management areas who devotes their good time in business studies and contribute to the HR club and also at one side an employee. After discussion of case, students are expected to perform well and implement practical aspects of HR practices in organization.

Classroom Discussion

Suggested total time for discussion is 45 minutes. The discussion can be divided into three parts:

Approximate Time	Topic Covered	Question Number
10-minutes	General definitions and introduction to the topic	1
5-minutes	History of the term and background	1
5-minutes	Need of effective HR practices	1
10-minutes	Problems associated with poor management in organization	1

| 10-minutes | Role of HR practices in creating brand image | 2 |
| 5-minutes | Identification of effective solution for the issue of bulk resignation | 3 |

Assignment Questions and Analysis

1) What are the various issues in the HR policies of Shri Vivekanand University?
   Ineffective Recruitment & Selection
   Unstructured Performance appraisal
   No empoyee retention plans

2) What is the root cause for the failure of Mr Satya Sharma to create brand image of Shri Vivekanad University even after being so supportive?
   The chairman was not having the experience of academics as he was purely into business and money minded. Poor working of lower and upper management , which leads to hindrens of faculty members. Feedback problem, as the chair man is dealing only with the middle level management, not with the faculty memebers so he could not get the proper feedback on system from other employees except the middle level managment, which creates a communication gap in between the top level management and faculty members.

3) How the issue of Bulk resignation can be resolved?
   Performance appraisal should be having clear parameters with weightage .
   It should be strutured and certain.
   Salary should not be on the basis of negotiation and criticality of situations rather it should have fixed slabs based on qualification, experience and other achievements.

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