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CONTENTS

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GURUKUL BUSINESS REVIEW (GBR)

FROM THE DESK OF THE EDITOR

Greetings and Best Wishes,

Time flies, after 10 years of regular publication 11th issue is tabled for you all.

I take this opportunity to thank all contributors and readers for making Gurukul Business Review (GBR) an astounding success. The interest of authors in sending their research based articles for publication and over whelming response received from the readers is duly acknowledged. I owe my heartfelt gratitude to all the management institutes for sending us their journals on mutual exchange basis, and their support to serve you in better way.

I am very happy to place the following articles and case study of GBR academic journal with the impact factor of 1.223 rated by IIFS:

1- Survey on the destination phenomena for Turkey.

2- Student's involvement, commitment & satisfaction towards skills development: A study of professional courses students.

3- Performance of Assam gramin vikash bank: An analytical study.

4- The influence of product involvement and personality on perceived service among hero bike owners in Cuddalore District, Tamil Nadu.

5- A study on the marketing strategies of Morpheus: A real estate company.

6- Determinants of online buying behaviour: A study of undergraduate students.

7- A multivariate analysis of the perception of frontline staff towards training in hotel industry.

8- Exploring consumer preferred food attributes in India.

9- Retailers and customers perception towards branded gems and jewelry: A comparative study.

10- State tourism websites in India: A comparative study.

11- Case Study: Recessionary challenges at Telco and its strategy for turnaround.

As the editor, I also want to thank the authors, the university administration, board of editorial advisors, reviewers and my editorial members for their contributions that has really made the journey to complete uninterrupted 11 years in publication. For more information on our editorial or the journal statistics or call for papers or any other aspects of the journal, please visit our website at **www.gkv.ac.in**

Thank you for your time and consideration. Be our partners and make this journal part of your life of ideas, thoughts and practice.

Happy reading.

I remain,

(V.K. Singh)

SURVEY ON THE DESTINATION PHENOMENA FOR TURKEY

Ramazan Pars Sahbaz*
Sedat Yuksel**

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ABSTRACT

In this study, it is aimed to develop the phenomena layout of Turkey as a destination. In this context, single-stage cross-sectional sample survey was designed descriptively to understand destination phenomena of Turkey. In fieldwork, the perceptions of returning tourists have been gathered and measured quantitatively. By analyzing factors, the phenomena have been grouped and synthesized within 6 groups. To examine the impacts of demographical and experiential factors on tourists` perceptions F and t tests have been employed. According to results, demographical factors more dominative to differentiate tourists` perceptions on destination than experiential factors.

KEYWORDS: Turkey, Image, Destination, European, Experience, Perception.

INTRODUCTION

Understanding tourist perceptions helps to target markets for tourism promotions, to form hierarchy of accountability to determine appropriate promotion strategies, tools, and financial resources. Tourist perceptual studies become prior and popular in terms of wider implementation spectrum in tourism literature and decision making processes at different levels. In this study, it is aimed to develop a layout to systematize destination phenomena of Turkey and to understand the factors surrounding perceptions. In this context, conclusions and suggestions target to extend discussion frame for tourism researchers, and to facilitate decision making, planning and marketing/promoting in tourism as well.

REVIEW OF LITERATURE

Image is an appearance/picture in mind related to a product or destination (Crompton, 1979). The appearance occurs from attitudes, behaviors either out of control or under control by particular product or destination (Choi, Lehto & Morrison, 2007). According to Gartner (1994), type and quantity of external information sources affect on occurrence grasped content of image. Destination image can be defined as the total of impressions, beliefs, thoughts, expectations and feeling toward a particular destination (Kim & Richardson, 2003).

The destination image can affect on individual perceptions, attitudes and destination selection. Perceptions motivate people to do or not to do something rather than truths. Despite some has never been somewhere and acquired information from secondary sources, destination image may affect on his/her decision (Choi, Lehto, & Morrison, 2007; Hui & Wan, 2003). The image is more effective than information sources. Buhalis (2000) states that tourists` own image by obtaining information via word-of-mouth, audio-visual media, advertising and publicity activities. Mercile (2005) and O'Connor, Flanagan, and Gilbert (2008) attracts attention on audio-visual contents of movies, travel guidebooks and magazines as components of popular culture.

The image of country as a destination is of specific research concern of researchers. Pery et al, (1976) searched on image of Canada as a tourism destination at the end of 5 months promotion campaign. According to results, promotion activities may change the image of the country (as cited in Kim & Morrison, 2005). Gartner and Shen (1992) compared the image of China as tourism destination before and after unrest of students at Tiananmen Square on June 1989. Other examples are Ross (1993) the image of Australia, Andreu et al (2001) the image of Spain in England market. Some other studies conducted on relationships between destination image and physical distance (Prebensen, 2007); awareness or distance (Andsager & Drzewiecka, 2002; Baloglu, 2001); and introductory

*Associate Professor, The Faculty of Tourism, Department of Tourism Management, Gazi University, Ankara, Turkey.
**Assistant Professor, College of Applied Sciences, Department of International Business Administration, Sultanate of Oman.

media (Jenkins, 1999).

Kim and Richardson (2003), indicate a particular effect of destination image on tourist decision making process. Goodall (1990), states that to know/ understand the factors affecting image, helps market targeting and image building for various market segments. Hosany, Ekinci, and Uysal (2006) state image building and management have vital importance in effective product positioning in competitive environment.

Understanding the effects of tourist`s perceptions on destination, can make marketing and promotion activities more successful and positive outcomes and returns can be expected. Destination positioning strategies affected on potential demanders, either measuring existing perceptions or the structure of dynamics of image and the process of image (Choi, Lehto, & Morrison, 2007).

Several specific studies on Turkey as a destination country focused on US Market's before visiting perceptions. Sonmez and Sirakaya (2002) found out Turkey is an attractive destination when natural beauty and cultural attractions merge with well known Turkish hospitality. They also concluded that security conditions, hospitable people, holiday atmosphere, experience, local attractions, social/personal communication channels and comfort are determinants of potential visitors to Turkey from US. The researchers also indicated that security and hospitable people are dominant factors on the image of Turkey as destination. In their studies, Baloglu and McCleary (1999) have compared destination image of four countries in U.S market. According to results, cheaper holiday destination, interesting, friendly and unpolluted environment are some phenomena that have been taken over the image of Turkey as destination. In another study, when Turkeys` image is compared with the other four countries, tour operators and travel agencies mentioned that Turkey was fantastic, interesting, exotic, colorful and attractive destination in U.S. travel market (Baloglu & Mangaloglu, 2001).

Methodology

Problem Definition

Country image is one of the factors affecting the destination selection (Selby & Morgan, 1996; Nadeau, Heslop, O'Reilly, & Luk , 2007; Lepp, Gibson & Lane, 2011). Destination image affecting on tourist choices, does not require experience in particular destination. Potential, deferred even more no-demanders mostly have image on destination and residents of that destination without visiting that destination. In destination marketing and promotion activities, existing image, impressions, perceptions sometimes are advantages, whilst sometimes not.

There are several studies on image of Turkey as destination (See Sonmez & Sirakaya, 2002; Baloglu, 2001). Image on destination varies negatively or positively in mid-term or long term. Thus periodical and/ or further investigations should be conducted for a particular destination.

In the empirical part, research questions following are targeted to answer quantitatively within descriptive design.

● What is the image of Turkey in mind of tourists originated from different countries?

● What are the phenomena of this image?

● Can phenomena be grouped within a layout?

● Do the demographical factors affecting tourist behavior also differentiate destination phenomena of Turkey?

● Do the experiential factors affecting tourist behavior also differentiate destination phenomena of Turkey?

Purpose Statement

The purpose of study is to examine effects of demographical and experiential factors on tourist perceptions on destination as multi-part phenomena. The measurement tool has been adopted from Choi, Chan and Wu (1999) and Hui and Wan (2003) studies, to measure effects of main demographical factors (gender, age, marital status, origin, income) and factors related experience (length of stay, number of visit, type of trip) on tourist perception on Turkey as destination country.

THEORETICAL FRAMEWORK

Since demographical factors unavoidably differentiate tourist expectations, those influence on both individual and group destination selection processes. Thus, many studies have been conducted on relationship between socio-demographical variables and destination image (See for example: Stabler, 1988; Baloglu, 1997; Baloglu & McClearly, 1999; Jenkins, 1999; Mackay & Fesenmaier, 2000; Kozak, 2002; Beerli & Martin, 2004). In the theoretical framework of this study: gender, age, education, income, marital status, usual habitat are demographical factors linked to destination image.

Destination selection is not individual decision making process especially in family life. Some studies concluded that wives and children are more dominant in holiday decision making process (Belch & Willis, 2002; Kim, et al. 2010; Wang et al. 2004). Thus, it is worth to get know that how gender, age and marital status affect on perceptions on Turkey as destination. For example, entertainment may be more dominant in young generation than in third age groups. Vice versa, relaxation may have higher preference by elders than younger tourists. Travel motivators and stimulus differ among various, education and income groups.

Education levels of tourists whose visit Turkey may differ tourists` perceptions depend on their needs, desires, expectations, attitudes etc. It is expected that usual habitats of tourist` might differ priorities, attitudes, lifestyles, consumption habits and expectations of tourists.

Travel is considered a part of people's life experiences as practices, activities, understandings, and identities used for travel originate from everyday understandings, ways of seeing, feeling and doing (Hannam & Knox, 2010).

There are so many variables directly related with destination experience; like number of visit, type of travel length of stay, accommodation type, transportation mode, total individual expenditures, number/type of activities, social contacts etc. However, in destination experience studies, researchers face challenge to quantify testable variables.

Image differs depending on potential visitors/ travellers and returning visitors. In order to examine relationship between travel experience and destination image; several studies have been conducted on image before visiting (Govers, Go & Kumar, 2007; Frias, Rodriguez & Castaneda, 2008); affects of visit on image (Bigne, Sanchez & Sanchez, 2001); to measure image before visiting and after visiting (O'leary & Deegan, 2005); Chen (2001), found that the image of South Korea has been differentiated in mind of American tourist according to travel experience.

Pearce (1982), also conducted research on the perceptions of tourists whose visit to Greece and Morocco. Some supporting studies confirm that the image with returning visitors is more realistic, complex and differentiated relatively (Jenkins, 1999).

Length of stay may be extended by tourists depending on positive perceptions. On the other hand, longer stays in the destination also have effect on perceptions of Turkey. At least, it helps to better understanding and recognition. Moreover, it may be considered as indicator for tourist satisfaction. Tasci and Gartner (2007) state that if tourists have positive perception on destination; he/she stays longer at that destination.

Phelps (1986) found out the image of Minorca (Spanish Island in West Mediterranean) has been differentiated between first time visitors and re-visitors.

Fakaye and Crompton (1991) found out the image of Rio Grande Wallet, in Texas, has been varied among first time visitors, re-visitors and no visitors.

Potential tourists cannot experience tourism and its products because of immobility characteristic. In that case, marketing and promotion activities become more important and complicated. The increase on number of visit can differentiate the perceptions on Turkey as a destination country.

Most arrivals to Turkey are organized tourists who purchased package/inclusive tour from retailer/ travel agency. Hence, travel agencies have dominative role on destination decisions. Especially, for new destinations travel agencies are informative sources for potential visitors. Therefore type of travel may differentiate the destination phenomena of Turkey.

RESEARCH DESIGN

Because of longitudinal context; specific destination image studies need to be up-to-dated within similar target groups for further periods. Even not being able to establish new facts or causal relationships, up-to-dated guidelines for practitioners and policy makers cannot be ignored benefits of destination image studies. That is why; it is dynamic and unique research concern. In this study, the prior objective is to develop a phenomena layout for Turkey as tourism destination. In addition, it is aimed to understand how the demographical and experiential factors differ tourists` perceptions on Turkey.

In Turkish case, moreover, some extra research needs have been observed because of unique; political affairs between Turkey and other countries, and important in-country constructive changing/ developments in last decade. Previous researches targeted US tourists to explain perceptions on Turkey. However, European market has highest share in arrivals to Turkey. Moreover, policy makers, planners, micro and macro tourism promoters give European countries priority in Turkish tourism industry. Thus, European tourists' perceptual studies are vitally important for public and private tourism sector in Turkey.

Previous studies targeted potential tourists in their usual habitat. In this study, returning tourists are targeted after their full experience.

Research Method

In most studies on destination image, either structured or unstructured measurement techniques have been employed. Structured examples are Goodrich, 1977; Haahti, 1986; Gartner, 1989; Milman & Pizam, 1995; Baloglu & Brinberg, 1997. To measure conceptual and emotional components of destination image Embacher & Buttle, 1989; Reilly, 1990; Walmsley, Jenkins, 1993; Dann, 1996; Echtner & Ritchie, 1993 employed unstructured measurement techniques. Some employed both structured and unstructured scales (see Choi, Chan & Wu 1999; Baloglu & Mangaloglu 2001).

This study is cross sectional single-stage sample survey that has quantitative approach. It has been designed as descriptive study. As research method, face to face interview based survey has been conducted. The interview questionnaire has been structured and designed by using both ranking and rating scale. The scale which developed by Choi, Chan, and Wu (1999) and Hui and Wan (2003), has been adopted.

Sampling

Research population is quite big for census. As a sampling methodology, non-probability (convenience and snowball) sampling techniques have been implemented. Firstly the airport was selected within simple random way from 7 most tourist-arrival airports (Ataturk, Antalya, Menderes, Dalaman, Esenboga, Milas-Bodrum, Sabiha Gokcen).

In quantitative analyzing stage, 471 questionnaires have been processed and analyzed. When it is assumed Confidence Interval (95%), standard deviation of population (0.50), and magnitude error (0.05), the planned sample size would be 384 (Cooper & Schindler 2006). In the study, subjects interviewed are bigger than planned sample to reduce non-response error and to get closer normally distributed data.

Data Gathering

The questionnaire has been designed within 3 chapters: demographics, experience and image perceptions in English. To gather quantitative data, the interviews have been conducted at the departure hall of Milas-Bodrum Airport on August 2010. In total, 471 questionnaires have been collected by interviewers within a full week.

Factor Analysis has been employed to measure each statement for perception in 3rd chapter. In this study, destination phenomena of Turkey have been combined into categories.

RESULTS

The quantitative data gathered has been processed and analyzed via SPSS™ 17.1 with statistical techniques (frequencies, crosstab, t test, ANOVA, Factor Analysis, Cronbach`s alpha).

Phenomena Layout

The purpose of using Factor Analysis is to combine factors (phenomena) into categories. As principle, when the factor loads less than 0.30, these phenomena are not utilized for further statistical analysis. Between 0.30-0.50 is more important, while greater than 0.50 is very important.

Factor load is used for name each category. Higher factor load phenomenon is accepted more important than the others (Rencher, 2002). Thus, they are dominant to name category. After grouping into categories, internal consistency of each statement in the factor category would be measured.

Cronbach`s alpha test is used for this purpose. Statement that has less than 0.50 Alphas, will be removed in further steps.

Average of factors is greater than 2.5. It means interviewees participated to research have positive perceptions on Turkey, in general. As seen on Table-1, tourism product category (hereafter TP) has the highest average (3.964). According to perceptions, Turkey is beautiful and attractive destination has good climate and interesting lifestyle. Second highest average (3.709) is with multi-culturalism & social contact category (hereafter MC&SI).

In this category, Tourists state that Turkey is multicultural destination that crossroad between east and west and Turkish people are hospitable.

Adventurous, exotics and entertainment (hereafter AEE) has (3.613) average as third category. Consumption, consumerism and cost category (hereafter CCC) has (3.432) average. It seems that recent economical crises, ethnic terrorism, political conflicts affect on perceptions of Turkeys` development level, political stability and security category (hereafter DPS) with relatively lower average (3.379). The lowest category is clean, green and familiar (hereafter CGF) with (3.040) average.

Table 1: The Grouped Phenomena Layout

Category	Phenomenon	Mean	Factor load	α Alpha	Eigen Value
	TP	**3,964**			
TP Tourism Product (destination attraction, amenities, accessibility)	S 1: There are so many interesting place in Turkey	4,104	,778		
	S 2: There are many restful and relaxing places in Turkey	4,205	,719		
	S 3: There are many areas of natural beauty in Turkey	4,155	,698	0,821	8,731
	S 4: There are wide variety of tourist attractions in Turkey	3,928	,649		
	S 5: New facilities and services are available in Turkey	3,476	,523		
	S 26: Turkey has pleasant weather	4,597	,650		
	S 31: Turkey has a well-developed transport system	3,285	,590		
	CCC	**3,432**			
CCC Consumption Consumerism Cost	S 10: Good tourist information is available	3,425	,427		
	S 11: Shopping and services are cheap	3,280	,746		
	S 12: There are a wide variety of products available in Turkey	3,499	,757	0,810	2,148
	S 13: Turkey is a good place for shopping.	3,460	,851		
	S 14: There are good quality products in Turkey.	3,170	,609		
	S 16: The cost of the visit to Turkey meets your budget	3,758	,453		
	AEE	**3,613**			
AEE Adventurous Exotic Entertainment,	S 7: Everything is different & fascinating in Turkey	3,543	,550		
	S 9: Holiday in Turkey is a real adventure	3,667	,603		
	S 15: Foods are varied and exotic in Turkey	3,543	,535	0,764	1,730
	S 18: Turkey has a good nightlife.	3,752	,633		
	S 19: Turkey has an exotic image	3,558	,637		
DPS Development, Political Stability, Security	**DPS**	**3,379**			
	S 21: Turkey is a politically stable country.	3,127	,759		
	S 22: Turkey is a progressive country.	3,393	,688	0,678	1,388
	S 30: Turkey is a safe place to visit	3,618	,469		
	MC&SC	**3,709**			
MC&SC Multiculturalism and Social Contact	S 25: Turkey is bridge between East and West	3,565	,697		
	S 28: Turkey is multicultural country	3,558	,475		
	S 17: Many people speak English.	3,612	,482	0,627	1,296
	S 20: The local people are hospitable.	4,102	,516		
	CGF	**3,040**			
CGF Clean, Green, Familiar	S 6: Beaches and seas are clean in Turkey.	3,675	,687		
	S 8: Turkey is clean and green	3,206	,681	0,596	1,146
	S 29: The lifestyle and customs in Turkey are similar to those in my country	2,238	,557		

The descriptive characteristics of interviewees' participated survey are given on the Table-2 by gender, age, marital status, income and education level, origin country, number of visits, length of stay, and type of travel.

Table 2: Descriptives of Sample

Factor	n = 471	%
Gender		
Male	227	48,2
Female	244	51,8
Age		
Under 20	75	15,9
20-29	136	28,9
30-39	82	17,4
40-49	111	23,6
50-59	50	10,6
60 +	17	3,6
Education		
Basic	51	10,8
High School	179	38,0
Higher education	176	37,4
Graduation	65	13,8
Origin/residency		
UK	268	56,9
Netherland	111	23,6
Belgium	92	19,5

Length of Stay		
1-2 nights	8	1,7
3-4 nights	3	0,6
5-6 nights	55	11,7
7 and more	405	86,0
Number of visit		
Once	175	37,2
Twice	94	20,0
Three times	65	13,8
Four times and more	137	29,1
Type of Travel		
Individual	167	35,5
Group	66	14,0
Packaged tour	238	50,5
Marital Status		
Single	200	42,5
Married	180	38,2
Divorced / widow	34	7,2
Non-marital togetherness	57	12,1
Monthly Total Income		
Up to 1000 Euro	134	28,5
1001-2000	124	26,3
2001-3000	124	26,5
3001-4000	27	5,7
4000 Euro and more	62	13,2

The quantitative data has been tabulated phenomena layout (see on Table-3) Demographical factors have higher influence to differentiate perceptions. On the other hand, income level, gender, education, significant influences on destination phenomena of Turkey. Number of visit and length of stay are significant differentiator factors, but type of travel has low influence on perceptions.

When we look at phenomena layout, TP and AEE are the most differentiated phenomenon categories in all categories. Secondly, MC & SC and CGF categories are being differentiated by demographical and experiential factors. Lowest differentiated phenomenon category is CCC.

CCC, AEE, and CGF phenomenon categories have been differentiated by gender as expected (See on Table-3). In all categories, the female participants have more positive perceptions on Turkey than males.

As a demographical factor, age differentiates 22 phenomena on Turkey; age is dominant factor to differentiate destination phenomena of Turkey. Third age group (+65) is more positive on TP, while middle (30-39 age) is more positive in DPS and MC&SC categories.

The perceptions of tourists have been differentiated significantly in TP and CCC categories by education level of participant (see on Table-3). The participants, who have secondary level education, have more positive perceptions than the others. However, especially in CCC category, primary level educated participants have more positive perceptions.

The perceptions of tourists have been differentiated significantly in all categories, except CCC, by marital status of participant (see on Table-3). Highest positive perceptions have been gathered from married participants. Second group is divorced/widows.

Table 3: Summarized Associations between Phenomena and Factors

Factors		Phenomena Categories						
		Statistics Significance	TP	CCC	AEE	DPS	MC&SC	CGF
Demographic Factors	Gender	t	-,893	-2,418	-2,897	-1,839	-,866	-2,310
		ρ	,373	,016	,004	,066	,387	,021
	Age	F	6,962	,748	4,402	3,907	3,758	6,136
		ρ	,000	,588	,001	,002	,002	,000
	Education	F	3,733	3,815	1,747	1,115	1,768	2,164
		ρ	,011	,010	,157	,343	,152	,091
	Origin Country	F	8,438	,952	16,322	6,314	17,691	3,295
		ρ	,000	,387	,000	,002	,000	,038
	Marital Status	F	11,056	1,651	5,678	3,815	4,305	3,490
		ρ	,000	,177	,001	,010	,005	,016
	Income	F	2,268	,998	,506	3,004	1,639	2,529
		ρ	,061	,409	,731	,018	,163	,040
Experiential Factors	Length of Stay	F	7,910	1,181	2,256	2,094	4,772	1,626
		P	,000	,316	,081	,100	,003	,182
	Number of Visit	F	11,759	6,332	6,134	,689	3,473	1,503
		ρ	,000	,000	,000	,559	,016	,213
	Type of Travel	F	,366	6,431	5,112	1,739	1,705	,836
		ρ	,694	,002	,006	,177	,183	,434

The perceptions of tourists have been differentiated significantly in DPS and CGF categories by income level of participant (see on Table-3). The lower and middle income level participants have more positive perceptions in DPS category. Vice versa, in CGF category, upper levels are more positive.

The perceptions of tourists have been differentiated significantly in all categories, except CCC, by origin country of participant (see on Table-3). British tourists have more positive perceptions than Dutches and Belgians.

The Turkey perceptions of tourists have been differentiated significantly in TP and MC&SC categories, by length of stay of participant (see on Table-3). The tourists, who stayed 3-4 nights at the destination, have more positive perceptions than the others.

The perceptions of tourists have been differentiated significantly in TP, MC&SC, AEE, and CCC categories by number of visit. While the number of visit is increasing, tourists become more positive toward Turkey. The tourist who had more than four times visit, have most positive perceptions on Turkey.

The perceptions of tourists have been differentiated significantly in TP and AEE categories, by type of travel (see on Table-3). Organized tourists have more positive perceptions in CCC category. Vice versa in AEE category, individual tourists are more positive toward Turkey.

LIMITATIONS OF THE STUDY

This study has been designed as descriptive study rather than causal due to lack of probability sampling possibilities. Due to research design, to test hypothesis and to establish fact seem more convenient in further researches. Following can be listed as limitations of the research:

● Non-probability sampling methods (convenience and snowball) could be implemented in fieldwork due to data collection difficulties.

● Only one type of transportation mode (airlines) could be included to fieldwork.

● Fieldwork has been done just at Bodrum-Milas Airport.

● Primary data has been gathered from returning tourists.

● Origin country could be tested within only British, Dutch, Belgian tourists.

● Just one period (August 2010) was permitted by airport authority to gather data at airport.

● Limited numbers of demographical and experiential factors could be tested.

● The questionnaire has been developed only in English.

CONCLUSIONS

In this study, the phenomena layout has been developed by using factor analysis for Turkey as a tourist destination. 31 phenomena grouped within 6 categories. The highest average category is tourism prod-uct. Within this category, Turkey has been defined as beautiful, attractive, good climate destination with interesting lifestyle. Second highest average category is multi-culturalism & social contact. Tourists mention that Turkey is multicultural destination and a cross-road between the east and the west and that Turkish people are hospitable. The others can be ordered as adventurous, exotics and entertainment as third; consumption, consumerism and cost; development stability and security; and lastly clean, green and familiar category. There are various attractions of Turkey as a destination, while potential tourists eliminating alternative destinations to make holiday decision. For example 'cultural diversity', 'clean sea', 'pleasant climate' 'hospitable hosts' etc. Averages of factors indicate that interviewees have positive perceptions about Turkey as a tourist destination, in general.

In this study, some of the factors like age, gender, income and education level, marital status, origin country (usual habitat), have been grouped as demographical factors. On the other hand, the variables related the tourist experience in destination like number of travel, type of travel, and length of stay have been grouped within experience factors. By using measures of associations, it has been concluded that demographical factors are more dominant than experience as differentiator factors on tourist perceptions. Younger, female, British, married, higher income, frequent visitor, longer staying and group travelers have more positive perceptions on Turkey as destination.

Some studies concluded that wives and children are more dominant in holiday decision making process (Belch & Willis, 2002; Kim, et al., 2010; Wang et al., 2004). In this perspective, Turkey has an advantage with positive perceptions of women towards Turkey. Another demographical characteristic, marital status also differentiates destination phenomena of Turkey. It can be explained with the family decision making on destination choice. Although there was no question accompanying people in trip, in most case couples travel together. Thus, by sharing experience in family, it will be easier to tolerate/reduce negative perceptions and to spread positive impressions.

Income level of tourists does not strongly differentiate destination phenomena of Turkey. It is related to limitations of study. If quantitative data could have been gathered at the various types of check points, like marinas, train stations or land borders, then, more differentiated income groups could be interviewed. The fieldwork has been done at Milas-Bodrum Airport,

sample unit were not heterogeneous enough.

Length of stay differentiates destination phenomena of Turkey. For individual tourists, to encourage them to extend staying will be a promotional way in marketing management. However, in Turkish case, majority of tourists are organized mass tourists. Thus, they purchase a package tour that contains certain dates and programs for arrival and departure. Especially for organized tourists, it cannot be observed that when tourists have positive image, they could extend their staying. With other way, it cannot be easily said that if tourists did extend their staying, they would have positive perceptions. But revisit behaviors or further holiday decisions will be affected by positive perceptions. Thus marketing and promotion activities should encourage long length of stay at the destination.

Number of visit differentiates destination phenomena of Turkey. It is not difficult to understand and explain this association. Revisit behavior occurs with positive perceptions from previous experiences. By persuading tourists to revisit destination, we can get another chance to make positive image. Eventually destinations welcome loyal tourists.

As result, demographical factors are more dominative differentiator on destination phenomena of Turkey than experiential factors. However, if more experiential factors can be added to inquiry within probability sampling methodology and the fieldworks can be done at various arrival and departure points for various transportation modes, then causal research can be conducted to establish facts.

IMPLEMENTATIONS

Destination image is a multi-part phenomenon. Understanding of tourist perceptions and expectations is important for positioning and repositioning in destination marketing. To get favorable position and competitive advantage in regional and global tourism markets, destination image building and management should be supported by primary data specifically gathered. Factor classification studies have remarkable contribution to understand and to explain destination image and marketing context. That is why the consequences of the research are crucial input for segmentation and promotion management in marketing, as well as in image building and destination marketing.

It can be said that, to target women in marketing and promotion activities, can rise positive perceptions up. Surely, on the other hand, the reasons of negativity of male tourists are not only further research

concern but also crucial input for image building efforts. Education level differentiates destination phenomena of Turkey. Nevertheless, there are some determinants like safe and security, hygiene and sanitation, consumerism, that no difference among various levels of education. These should be stressed on destination image making campaigns. Hence, to get know prominent attractions of Turkey for various lifestyle groups is key success factor for destination marketing and publicity planning stage. Safe & security, hygiene & sanitation, consumerism may be stressed on destination image building campaigns.

The differentiations on phenomena by origin country should be considered in image management process. This is valuable informative input to optimize scarce resources in destination marketing. Market analysis should be done, and destination marketing and promotion activities should be planned and adopted toward various target markets.

For further researches, it can be focused on the top number of visit before declining in terms of destination life cycle literature. Surely, it is also a preferable way for psycho-centric and mid-centric tourists to reduce risks with unknown or new destinations. Even so, it does not change the value of revisit behavior. To examine the effects of experiential factors, it is required to design inquires with potential demanders at their usual habitat. To overcome limitations of resources, causal researches can be designed and conducted for each target market separately. The further studies, especially destination lifecycle, may explain wider phenomena about Turkey as destination.

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STUDENT'S INVOLVEMENT, COMMITMENT & SATISFACTION TOWARDS SKILLS DEVELOPMENT: A STUDY OF PROFESSIONAL COURSES STUDENTS

Lata Bajpai Singh*
Bindu Agrawal**

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ABSTRACT

To learn, one must wear an attitude towards it. Most research in organizational behavior considered involvement, commitment and satisfaction in order to study the attitude. The present study is about professional course student's involvement, commitment and satisfaction towards the skills development from their courses on the basis of gender and past academic performance. The study is descriptive research in which the skills set required among professional courses students have been compiled from the previous researches and further tested using statistical test. The primary data was collected using a structured questionnaire through convenience sampling from 251 respondents of a private university at Haryana India. The result of study demonstrates that the student's involvement, commitment and satisfaction towards the skills development from their courses on the basis of gender was found insignificant and except commitment, the student' involvement & satisfaction was also found insignificant on the basis of past academic performance.

KEYWORDS: Attitude, Involvement, Commitment, Satisfaction, Higher Education.

INTRODUCTION

Skilled labor is required to make a country competitive internationally and to stimulate the economy. India has a shortage of skilled labor. In this regard, various initiatives of different platform to bridge the skills gap are underway at different levels i.e. at central / state government or private institution. With the help of all these platforms and initiatives, learning can be improved; however learning is impossible without an attitude.

The root cause of low employability in India is poor school and college (Saikia 2011). It is ironic that, despite being labor surplus, there is a lack of obvious talent in India (Kashyap and Martinez 2011). Their estimates suggest that only 25% from 4.5 lakh engineering graduates are considered employable by the IT / ITES companies every year.

As per India skills-people matters survey (2011) the existing gap in expected via-a-vis available skills, which is forcing organization to resort to innovative ways to make entry - level talent productive on the job. The survey reveals that 52% of the respondent agreed that there is inadequate number of skilled candidates available when hiring for entry level positions. Apart from it 52% respondents agreed that entry level attrition is mainly driven by inadequate skills to cope with job demands. The same report further confirms that 83% of the respondents affirmed that the present education system does not deliver the expected level of quality candidates demanded by the industry. The one of the problem in the present education system is lack of depth in skills learned both in functional and soft skills. Majority of the respondents confirmed that there is gap in the expected and available skills set of the pass-outs from the education system.

The efforts of students made for learning is the most important way for them to reach knowledge, because there is desire, openness, expectation, curiosity towards knowledge and meeting of needs in the nature of learners (Simsek 2007). The purpose of all the training and education is to make participants useful for the society so that they can contribute towards the development. Thus the aim of all the learning activities is a positive change in the attitude of

*Assistant Professor, Manav Rachna College of Engineering, Faridabad, Haryana, India.
**Associate Professor, Manav Rachna College of Engineering, Faridabad, Haryana, India.

participants. Learning is basically an individual performance and for that reason, positive or negative attitudes towards learning are valuable for the success of learning (Sen 2013). A positive attitude is vital to encourage students to get interested in learning a certain subject (Ashaari 2011). A negative attitude towards the course will be an obstacle in learning the course effectively (Fullerton & Umphery 2001).

Understanding student's attitude towards mathematics will help teachers to support their interest in that subject (Kennedy 1998). One of the factors that affect the success of students in a particular course is the attitude of the student towards that particular course (Caliskan & Kilinc 2012). The importance of the research on attitude is related to the prediction of one's response to an object (Wolf 2008). While the positive attitude serve a better comprehension of the nature of learning for the learners, it also makes the students more open to learning, increases their expectations from learning process and reduces their anxiety levels. Whereas, students have positive attitudes towards reading, take more advantage of the advance organizers. However the achievements of the students, developing negative attitudes go down (Gungor & Acikgoz 2006).

REVIEW OF LITERATURE

Many researchers have been working on the subject of attitude and for the purpose of literature review in this paper; the researchers took the literature of the work done between 1975 till 2013. Most of the research in organizational behavior has been concerned with three attitudes: satisfaction, involvement and commitment (Brooke, Russell & Price 1988, Keller 1997). Attitude of an individual is an evaluative statement - either favorable or unfavorable.

Attitudes which are defined as learned positive or negative responses towards certain objects, situations, institutions, concepts or other people have direct effects on the learning process and shape the future lives of individuals (Saferoglu, 2004; Sunbul, Yagiz & Arslan 2003).

The notion that attitudes influence behavioral intentions (Ajzen & Fishbein 1980; 2000; Fishbein and Ajzen 1975) has been researched extensively during the past few years, and this relationship has been well established in the marketing literature (Allen, Machleit and Kleine 1992; Curran, Meuter and Surprenant 2003; Dabholkar (1994), the overall attitude construct is important in understanding the totality of student reactions to the courses they take (Curran & Rosen 2006).

College students must be actively involved and engaged in their surroundings if they are expected to learn and grow while attending college (Evans et. al. 2009). It is important for the students to be academically involved and engaged. It is also important for the students to become involved and engaged in other areas of college life (Tinto 1987). Emphasizing student's participation in the class can have a positive effect on student's commitment to excellence and appreciation of other student's contributions to the learning experience (Curran & Rosen 2006). While level of participation may vary widely, the fact remains that there is participation in the class by each student, meaning that students are contributors to the outcomes of the course and influential forces in any valuations of those outcomes (Bettencourt 1997; Schneider and Bowen 1985). The students don't necessarily simply need to get involved to feel satisfied with their college experience; it may be more important for a student to become involved in organizations and feel passionately about it (Maurer 2007).

Sen (2013) found that male prospective engineers have higher levels of anxiety than female prospective engineers and male students are more anxious than female students. They also found that the students have low level of academic achievements have higher level of learning anxiety. Yusoff et. Al. (2012) in their research said that: the employers in the engineering firm seem to be more interested in graduates who have high level of competency and sufficient knowledge of science and engineering principles. Engineering Graduates need to realize that having a good degree is no longer sets them apart from other candidates, in today's job hunting. Graduates must be able to market themselves by performing good employability skills; especially technical skills. There exist a correlation between attitude related issues and student placement results (Ragunath, Mohan, Venkateshan 2013).

The employability skills refer to the required skills to acquire, keep and doing well on a job (Robinson 2000). Zaharim et al. (2010), the higher education provider, employers and the Government need to have a common understanding on the set of skills should be owned by the engineering students.

Yusoff et. al. (2012) in their work had fifty attributes to examine the required employability skills as valued by the employers while hiring fresh engineering graduates and then they grouped it into ten skills that are; communication skills, team work,

lifelong learning, professionalism, competency, knowledge of science willingness to learn. Apart from it various studies done (SCANS 1991; Mayers 1992; Kearns 2001; The Conference Board 1996; Lankard 1990; Razak 2008) about the attributes required by employers to address the current changes in work environment. The attributes been studied were communication skills, confidence, tolerance for change and teamwork. Yusof et. al. (2012) did a study on measurement model of employability skills using confirmatory analysis and quoted that Yen et. al. (2009) studied the employer feedback on employability skills of university graduates and incorporated some employability skills attributes namely; thinking skills, information skills, communication skills, technology skills, lifelong learning, international perception and understanding the cultural and professional skills. Changes in the industrial sector require educational institutions to provide graduates with employability skills (Maclean & Ordonez 2007 & Khaled 2011). Arsad, Osman & Soh (2011) did a study on Instrument development for 21st century skills in Biology and considered various attributes as Digital age literacy, inventive thinking, effective communication, high productivity and spiritual values.

OBJECTIVES OF THE STUDY

A study was conducted by FICCI and E&Y in collaboration (2012) on skill development in India to understand and comprehend the issues surrounding vocational education and training by putting the learner's first. As per the report, the current focus of skill development has shifted to the learner and their needs and expectations from vocational education and training (VET). In the same lines the various objectives of this study are given below:

● To find out students' involvement, Commitment and satisfaction towards skills development from their professional courses on the basis of gender,

● To find out students' involvement, Commitment and satisfaction towards skills development from their professional courses on the basis of past academic performance,

HYPOTHESES OF THE STUDY

● There is no significant difference in the students' involvement towards the skills development through their professional courses on the basis of gender.

● There is no significant difference in the students' commitment towards the skills development

through their professional courses on the basis of gender.

● There is no significant difference in the students' satisfaction towards the skills development through their professional courses on the basis of gender.

● There is no significant difference in the students' involvement towards the skills development through their professional courses on the basis of past academic performance.

● There is no significant difference in the students' commitment towards the skills development through their professional courses on the basis of past academic performance.

● There is no significant difference in the students' satisfaction towards the skills development through their professional courses on the basis of past academic performance.

RESEARCH METHODOLOGY

Data collection was done using primary & secondary sources. For the purpose of primary data collection; survey method was employed with the help of a structured questionnaire. The secondary data was collected from published research journals, various reports and newspaper etc. The target respondents were the students of professional courses of a private university at Faridabad, Haryana who are above than 18 years of age and pursuing professional / technical course for the purpose of employment later. The convenience sampling technique was used to approach the respondents.

A non disguised and structured questionnaire was used to gather data from the target respondents. Before the survey administration, the pre-test questionnaire was pilot tested on a sample of 10 respondents. During the pilot testing, ambiguous items were reworked and refined. For the purpose of primary data collection 400 questionnaires were distributed out of which 257 filled questionnaire were received and then 251 usable questionnaire were compiled and analyzed further using SPSS 17.0. The primary data was collected using convenience sampling technique.

The instrument carries questions for demographic profiling and student's involvement, commitment and satisfaction towards skills development. For the purpose of instrument development, the items for skills set were explored from the previous studies. The instrument for research carries 20 items as the part of various skills set required

from employability perspective. These 20 items (table no. 1) were adopted from different studies.

Table 1: List of Various Skills Set Required From Employability Perspective

S. No.	Various items for skills set	Sources
1.	Oral Communication, Team work skills, Interpersonal/ Social Skills, Leadership skills, Learning Skills, Creative thinking, Ethical & Moral Skills, Technology Utilizing Skills,	Yusuf, Mustapha, Syed, Malik, & Seri (2012)
2.	Written communication, Problem Solving/ Managerial Skills, Designing, Using the technical Equipments/ Machines, Defect Identification	Yusoff, Omar, Zaharim, Mohame Azah & Muhamad Norhamidi (2012),
3.	Physical grooming, Convincing/ Motivating Skills, Discipline orientation, Operating/ Operational Skills, Problem/ Defect Identification, Solving Problems/ Defects, Quality implementation, Awareness & Implementation of Health & Safety issues	Report on Human Resource & skills requirements in the Electronics & IT Hardware Sector (2022), A report by National Skills Development Corporation

DATA ANALYSIS

Table 2 exhibits the demographic profile of the sample. Out of 251 respondents, 157 respondents are the males and 95 are females. Majority of the respondents are in undergraduate course and in their First year of the course. It can also be seen that the majority of the respondents i.e. 125 are up to 20 years of the age and from the 4-8 lakhs annual income group.

Table 2: Respondent's Demographic Profile

S. N.	Variable	Category	Respondents
1	Gender	Male	157
		Female	95
2	Qualification	Undergraduate	166
		Post Graduate	85
3	Course Year	1st Year	133
		2nd Year	73
		3rd year	25
		4th year	12
		5th year	8
4	Age group	Up to 20 years	125
		21- 22 years	68
		23- 24 years	37
		24 years & above	21
5	Family Income Group	Up o 3 lakhs	72
		4- 8 lakhs	100
		9- 14 lakhs	52
		15 lakhs & above	25

The scale reliability was checked by using Cronbach's alpha and the values are given below in table 3.

Table 3: Scale Reliability Test

S.N.	Scale	Cronbach's alpha
1	Involvement	0.939
2	Commitment	0.955
3	Satisfaction	0.924

Above mentioned Table 3 is a compilation of value of Cronbach's alpha from the 20 items each i.e. i

nvolvement, commitment and satisfaction. The value of Cronbach's alpha for all the three i.e. involvement, commitment and satisfaction are above the cut-off point (0.7) recommended by Nunnaly & Bernstein (1994), thus the scale can be considered as reliable.

H1: There is no significant difference in the students' involvement towards the skills development through their professional courses on the basis of gender.

Table 4: Independent Samples Test- Student's involvement on the basis of Gender

Involvement	Levene's Test for Equality of variances		t- test for Equality of Means					95% confidence Interval of the Difference	
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Equal variances assumed	.041	.839	-1.384	243	.168	-2.532	1.829	-6.135	1.071
Equal variances not assumed			-1.378	183.63	.170	-2.532	1.837	-6.156	1.092

The student' satisfaction towards skills development through their professional courses was tested using Independent sample t-test and table no. 5 presents the result of the same.

The p value from the test has been observed as 0.942 which is more than .05, thus the null hypothesis can't be rejected. Hence from this test it was that there is no significant difference in the students' satisfaction towards the skills development through their professional courses on the basis of gender.

H2: There is no significant difference in the students' commitment towards the skills development through their professional courses on the basis of gender.

Table 5: Independent Samples Test- Student's Commitment on the basis of Gender

Commitment	Levene's Test for Equality of variances		t- test for Equality of Means					95% confidence Interval of the Difference	
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Equal variances assumed	2.092	.149	-3.131	248	.002	-5.989	1.913	-9.757	-2.221
Equal variances not assumed			-3.265	221.736	.001	-5.989	1.835	-9.604	-2.374

The student' commitment towards skills development through their professional courses was

tested using Independent sample t- test and table no. 5 presents the result of the same. The p value from the test has been observed as 0.149, which is more than .05, thus the null hypothesis can't be rejected. Hence from this test it was that there is no significant difference in the students' commitment towards the skills development through their professional courses on the basis of gender.

H3: There is no significant difference in the students' satisfaction towards the skills development through their professional courses on the basis of gender.

Table 6: Independent Sample Test - Student's Satisfaction on the Basis of Gender

	Levene's Test for Equality of variances		t- test for Equality of Means					95% confidence Interval of the Difference	
Satisfaction	F	Sig.	t	df	Sig. (2-tailed)	Mean Differenc e	Std. Error Difference	Lower	Upper
Equal variances assumed	.005	.942	-2.918	248	.004	-5.61496	1.92447	-9.40534	-1.82457
Equal variances not assumed			-3.265	221.736	.001	-5.999	1.835	-9.604	-2.374

The student's satisfaction towards skills development through their professional courses was tested using Independent sample t-test and table no. 5 presents the result of the same. The p value from the test has been observed as 0.942 which is more than .05, thus the null hypothesis can't be rejected. Hence from this test it was that there is no significant difference in the students' satisfaction towards the skills development through their professional courses on the basis of gender.

H4: There is no significant difference in the students' involvement towards the skills development through their professional courses on the basis of their past academic performance.

Table 7: One way ANOVA- Student's involvement on the basis of past academic performance

	Squares			.	˘
Between the Groups	688.137	5	137.627	.716	.612
Within Groups	45964.761	239	192.321		
Total	46652.898	244			

For the purpose of exploring the difference in respondent' involvement towards skills development form their professional courses on the basis of their past academic performance, one way ANOVA was applied. As per the table no. 7 the F value is 0.716 and the corresponding p value is 0.612, which is more than .05, therefore we can't reject null hypothesis. It means

there is no significant difference in the students' involvement towards the skills development through their professional courses on the basis of their past academic performance.

H5: There is no significant difference in the students' commitment towards the skills development through their professional courses on the basis of their past academic performance.

Table 8: One Way ANOVA- Student's Commitment on the Basis of Past Academic

Commitment	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2540.564	5	508.113	2.348	.042
Within Groups	52799.660	244	216.392		
Total	55340.224	249			

H6: There is no significant difference in the students' satisfaction towards the skills development through their professional courses on the basis of their past academic performance.

Table 9: One way ANOVA- Student's Satisfaction on the Basis of Past Academic Performance

Satisfaction	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2270.764	5	454.153	2.082	.068
Within Groups	53213.860	244	218.090		
Total	55484.624	249			

To study the difference in respondent' satisfaction towards skills development form their professional courses on the basis of their past academic performance, one way ANOVA was applied. As per table no. 9 the p value is 0.068 and it is more than .05, therefore we can't reject null hypothesis. It means there is no significant difference in the students' satisfaction towards the skills development through their professional courses on the basis of their past academic performance.

DISCUSSION & CONCLUSIONS

Keller (1997), in his research related to attitude, studied involvement, commitment & satisfaction as the part of study on attitude. For the study purpose, the researchers enlisted 20 skills set required from the employment perspective through the literature review and the students' involvement, commitment & satisfaction on all those 20 skills set have been analyzed using primary data. It has been collected through structured questionnaire.

With the help of the study, it was found that

the difference in the students' involvement, commitment & satisfaction towards the skills development from their professional courses on the basis of gender is insignificant. While studying the difference in the students' involvement & satisfaction towards the skills development from their professional courses on the basis of their past academic performance was also found insignificant, however the difference in the student' commitment on the basis of past academic performance was found significant.

The students enter higher education with their own expectation of learning experiences Pike (2006). The expectation can influence how students respond to their academic surroundings and impact their decisions of whether or not to remain in certain fields of study or college in general (Bosch, Hester, Macentee, MacKenzie, Morey & Nichols, 2008, Kuh, Gonyea & Williams, 2005 Pike 2006). The results in this study are an evident that students with good past academics performance have better commitment towards the skills development from their courses. That means to have students with commitment towards skills development, their past academic performance matters and that must be considered.

LIMITATIONS & FUTURE RESEARCH

This study was conducted at a private university only; so results may not generalize the behavior or the attitude of the students from all the professional courses. The data was collected through structured questionnaire; however the possibility of the biased responses can't be ignored.

The researchers strongly feel that a question must be answered through another study, the level of the students involvement, commitment and satisfaction and the awareness among them about the need of the skills in today's scenario. Apart from it, this study leads to a curiosity with researchers about the effect of students' involvement, commitment and on their satisfaction or overall attitude towards the course.

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PERFORMANCE OF ASSAM GRAMIN VIKASH BANK: AN ANALYTICAL STUDY

Kingshuk Adhikari*
Pinkumoni Kashyap**
Nikhil Bhusan Dey***

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ABSTRACT

Regional Rural Banks are playing a pivotal role in development of the rural economy. Over the year, it has been observed that many regional rural banks of India have been losing viability due to numerous factors. The present paper makes an attempt to appraise the performance of Assam Gramin Vikash Bank for a period of eight years (2006 - 2013) on various counts. The paper not only examines the growth in number of branches and employees but also makes a modest attempt to analyze the growth of deposit, credit and recovery performance of AGVB during the study period. Branch and employee productivity of AGVB have also been studied. Interpretations of data have been made by employing Compound Annual Growth Rate (CAGR) and least square trend equation and coefficient of determination. Analysis of relevant data reveals that there has been considerable growth over the period of study.

KEYWORDS: Deposit, Credit, Overdue, Trend, Recovery.

INTRODUCTION

Since the beginning of planning era in India, the improvement of the standard level of living of the weaker section residing in rural areas of the country in particular and the development of the rural economy of the country in general are prime objectives of the Government of India as well as different State Governments of the country. In order to attain these objectives, the government of India has adopted different measures on various occasions and the establishment of Regional Rural Banks in India in the year 1975 is one such step taken by the Government following the recommendation of M. Narasimham committee. These banks are set-up mainly with a view to develop rural economy by providing credit for the purpose of agriculture, trade mall industries and other productive activities in the rural areas (Yadav & Singhal, 2005).

These banks have gained momentum not only by inculcating banking habits among the rural masses but also by channelizing these mobilized savings through loans and investment (Uddin, 2003). Moreover, findings of the studies made by Singh & Upadhya (1984) (Rathore, 2004) (Misra & Rao, 2006), (Narasaiah & Ramudu, 2008), (Adhikari, 2009), (Navi, 2013) revealed that these banks could not be able to maximize the recovery performance. Again, study made by Acharya & Mohanty in 2006 exhibited that in the process of giving financial support to the poor, RRBs themselves have become financially and operationally sick and could not do much to attain its viability.

Assam Gramin Vikash Bank (AGVB) came into existence on 12 January, 2006 as an outcome of the merger of four regional rural banks in Assam, namely, Pragjyotish Gaonlia Bank, Lakhmi Gaonlia Bank, Cachar Gramin Bank and Subansiri Gaonlia Bank. Presently, there are two Regional Rural Banks working in Assam, viz., Assam Gramin Vikash Bank and Langpi Dehangi Rural bank which have been sponsored by UBI and SBI respectively. AGVB covers 25 districts out of total 27 districts of Assam with its wide network of 374 numbers of branches (Annual Report, 2012-13).

OBJECTIVES OF THE STUDY

The present study makes an attempt to analyze the performance of Assam Gramin Vikash Bank for the period of eight years (2006 to 2013) on the basis of select parameters.

Data and Methodology

The study is based on secondary data. In order

*Assistant Professor, Department of Commerce, Assam University, (A Central University), Silchar, India.
**Research Scholar, Department of Commerce, Assam University, (A Central University), Silchar, India.
***Dean, Mahatma Gandhi School of Economics and Commerce, Assam University, (A Central University) Silchar, India.

to conduct the study Annual Reports of Assam Gramin Vikash Bank for various years pertaining to the study period (from March 2006 to March 2013) has been obtained. The data collected from Annual Reports have been processed and analyzed. Statistical tools like Compound Annual Growth Rate (CAGR), trend equations and coefficient of determination have been applied to arrive at the findings of the study.

ANALYSIS AND DISCUSSION

Branch Network

Table 1 shows area wise composition of branches of Assam Gramin Vikash Bank from 2006 - 2013. As on 31st March 2006 the bank had a network of 355 branches out of which 294 i.e., 82.76 percent of branches were located in rural areas and thus covering a wide range of rural population within the area of its jurisdiction. The 49 branches i.e. 13.80 percent of the total branches were located in semi urban areas and remaining 12 branches i.e. 3.38 percent were urban areas.

Table 1: Number of branches of Assam Gramin Vikash Bank

Year (as on 31st March)	Rural Branches	Semi Urban Branches	Urban Branches	Total Branches
2006	293 (82.76)	49 (13.80)	12 (3.38)	354 (100.00)
2013	280 (74.86)	78 (20.85)	16 (4.27)	374 (100.00)
CAGR (%)	(-) 0.65	6.87	4.20	0.79

Source: Annual Report, Assam Gramin Vikash Bank 2006-2013.

Note: Figures in parenthesis indicate relative share of different status of branches to total branches of AGVB

The total number of branches of Assam Gramin Vikash Bank has increased to 374 as on 31st March 2013 with 0.79 percent of CAGR during the study period. At present the bank has 280 (74.86%) branches in rural areas 78 branches (20.85%) in semi urban areas and remaining 16 (4.28%) in urban areas. Over the years, the population of the state has been growing at an alarming rate. As a result some of the rural areas have been re-designated as semi urban areas and as such the status of 14 branches has been changed from rural to semi-urban.

Thus, CAGR of branch expansion in rural areas is found to be negative (- 0.65 %). Moreover, number of branches in semi urban and urban area has been increased over the study period with CAGR of 6.87 percent and 4.20 percent respectively.

Table 2: Staffing Pattern of Assam Gramin

Year (as on 31st March)	Number of Employees			Total
	Officer	Cashier/Clerk	Others	
2006	772 (43.62)	625 (35.31)	373 (21.07)	1770 (100.00)
2013	974 (51.70)	605 (31.11)	305 (16.19)	1884 (100.00)
CAGR (%)	3.38	(-) 0.46	(-) 2.83	0.90

Source: Annual Report, Assam Garmin Vikash Bank, 2006-2013.

Note: Figures in parenthesis indicate relative share of different categories of staff to total staff of AGVB.

Table 2 depicts that employee strength of AGVB has increased to 1884 numbers in the year 2013 as against 1770 numbers in 2006 with a CAGR of 0.90 percent. It is noticed that over the years numbers of officers has increased to 974 numbers with CAGR of 3.38 percent. At the same time, number of Cashier/ Clerk and others has shown decreasing trend i.e., (-) 0.46 percent and (-) 2.83 percent CAGR respectively. The may be attributed to the fact that not only there has been extensive computerization of branches of the bank but also many employees working in lower grade have been promoted during the period of study.

Deposit Mobilization

Table 3 shows category wise deposit mobilized by Assam Gramin Vikash Bank for the period of 2006-2013.

Table 3: Category wise deposit mobilization by Assam Gramin Vikash Bank

Year (as on 31st March)	Current Deposit (₹ in Cr.)	Saving Bank Deposits (₹ in Cr.)	Term Deposits (₹ in Cr.)	Total Deposit (₹ in Cr.)
2006	69.73 (4.08)	943.68 (55.16)	697.32 (40.76)	1710.73 (100)
2013	385.51 (6.97)	3268.15 (59.08)	1877.62 (33.95)	5531.28 (100)
CAGR (%)	27.67	19.42	15.20	18.25

Note: Figure parenthesis indicates share of different categories of accounts.
Source: Annual Report, Assam Garmin Vikash Bank, 2006-2013.

The current deposit has rose from 69.73 crore in 2006 to 385.51 crore in 2013 with CAGR of 27.67 percent. Similarly, savings deposit has jumped to 3268.15 crore in 2013 against 943.68 crore of 2006 which exhibit CAGR of 19.42 percent. Again, term deposit has increased from 697.32 crore in 2006 to 1877.62 crore in 2013 registering CAGR of 15.20 percent. Moreover, AGVB has mobilized total deposit of 55331.28 crore as on 31st March 2013 against the

deposit of 1710.73 crore as at 31st March 2006 which evident by CAGR of 18.25 percent. Growth analysis reveals that current deposit has highest CAGR among all the categories of deposit. As on 31st March 2006 the relative of share of Current Deposit, Saving Bank Deposit and Term Deposit was 4.08 percent, 55.16 percent and 40.76 percent which has increased to 6.97 percent 59.08 percent but in case of Current Deposit relative share has declined to 33.95 percent during the study period.

$$Current\ Deposit\ of\ AGVB = 53.725x - 107692\ with\ R^2 = 0.9081$$

$$Savings\ Bank\ Deposit\ of\ AGVB = 359.55x - 720469\ with\ R^2 = 0.9815$$

$$Term\ Deposit\ of\ AGVB = 157.51x - 315422\ with\ R^2 = 0.8914$$

The straight trend line equations have been fitted for growth of different categories of deposit of Assam Gramin Vikash Bank. The regression coefficients of different categories of deposits of Assam Gramin Vikash Bank are found to be positive which imply that deposits of all the categories of account have been growing with the passage of time. It is observed from the values of the slope of equations that the growth of savings bank deposit is the highest and that of term deposit is the lowest. But the values of coefficient of determination imply that 98% variation in savings bank deposit and 89% variation in term deposit of AGVB can be explained with the help of time only.

Table 4: Growth of Outstanding Advances of Assam Gramin Vikash Bank

Year (as on 31st March)	Priority sector Advance (₹ in crore)	Non-Priority Sector Advance (₹ in crore)	Total Advance (₹ in crore)
2006	545.57 (63.88)	308.51 (36.12)	854.08 (100.00)
2013	2618.17 (84.09)	495.36 (15.91)	3113.53 (100.00)
CAGR (%)	25.11	7.00	20.30

Note: *Figure parenthesis indicates share of different categories of loan.*
Source: *Annual Report, Assam Gramin Vikash Bank, 2006-2013.*

Table 4 depicts advances made by Assam Gramin Vikash Bank during the period from 2006-2013. Priority sector advances of AGVB were 545.57 crore in 2006 and it has increased to 2618.17 crore in 2013 with CAGR of 25.11 percent. Similarly, non-priority sector advance has also increased from 308.51 crore in 2006 to ₹ 495.39 crore in 2013 evident by CAGR of 7 percent. Total advance of Assam Gramin Vikash Bank has increased from 854.08 crore in 2006 to 3113.53 crore in 2013 with CAGR of 20.30 percent. The relative

share of priority sector loan has increased from 63.88 percent in 2006 to 84.09 percent as at 31st March 2013. However, possible reason may be because of 60 percent targets were fixed for the sector. Further, the relative share of non-priority sector advance has declined to 15.91 percent as on 31st March 2013 against 36.12 percent as on 31st March 2006.

$$Growth\ of\ Priority\ Sector\ advances\ of\ AGVB = 288.88x - 579155\ with\ R^2 = 0.9341$$

$$Growth\ of\ Non\ Priority\ advances\ of\ AGVB = 24.817x - 49485\ with\ R^2 = 0.9599$$

The regression coefficients of different categories of advances of Assam Gramin Vikash Bank found positive which imply that loans provided to all the groups under priority sector have been growing with the passage of time. It is noticed from the values of the slope of equations that the growth of priority sector advance is the higher than non-priority sector advance of AGVB where the values of coefficient of determination imply that 93% variation in priority sector advance and 95% variation in term -priority sector lending of AGVB can be explained with the help of time only.

Table 5: Credit -Deposit Ratio and Investment-Deposit Ratio of AGVB

Year (as on 31st March)	CD Ratio	ID Ratio
2006	49.93	34.64
2013	56.29	24.16

Source: *Annual Report, Assam Gramin Vikash Bank, 2006-13.*

Table 5 shows Credit Deposit Ratio and Investment Deposit Ratio of Assam Gramin Vikash Bank over the study period. The existing CD ratio suggests possibilities for utilization of available deposits in the form of credit. CD ratio of Assam Gramin Vikash Bank has increased from 49.93 percent in 2006 to 56.29 percent in 2013. ID ratio indicates the percentage of the total deposit which has deployed in the investment portfolio of AGVB. It is found that ID ratio of AGVB has shown a decreasing trend from 34.64 percent in 2006 to 24.16 percent in 2013.

Table 6: Sector wise Overdues Position of Assam Gramin Vikash Bank

Year (as on 31st March)	Farm Sector (₹ in crore)			Non-Farm Sector (₹ in crore)			Total Overdues (₹ in crore)		
	Demand	Overdues	Percentage (%)	Demand	Overdues	Percentage (%)	Demand	Overdues	Percentage (%)
2006	50.61	29.07	57.43	234.35	50.00	21.34	284.65	79.07	27.78
2013	163.85	62.49	38.14	509.88	118.42	23.23	673.72	180.91	26.85
CAGR (%)	18.27	11.55	(-) 5.68	11.75	13.11	1.22	13.10	12.55	(-) 0.48

Source: *Annual Report, Assam Gramin Vikash Bank, 2006-2013.*

Table 6 depicts that percentage of overdues to total demand for recovery in farm sector decreased during the study period. But, overdues against total demand for recovery in non-farm sector has shown increasing trend. Thus, overdues of farm sector are much higher than that of non-farm sector in terms of absolute figures. However, in terms of CAGR in non-farm sector overdues is higher with 1.22 percent compare to farm sector overdues with negative CAGR of 5.68 percent. The percentage of overdues to total demand for recovery of loans was 27.78 percent in 2006 but decreased to 26.85 percent in 2013. Over the years the bank has organized number of customer meet and loan recovery camp which has contributed in improving the recovery rate.

Table 7: Branch Productivity of Assam Gramin Vikash Bank

Year (as on 31st March)	Deposit Per Branch (₹ in crore)	Advance Per Branch (₹ in crore)	Business Per Branch (₹ in crore)	Profit Per Branch (₹ in crore)
2006	4.82	2.41	7.25	0.3
2013	14.73	8.32	23.11	0.29
CAGR (%)	17.33	19.35	18.03	38.44

Note: *Based on Annual Reports of Assam Gramin Vikash Bank (various issues)*

Table 7 shows branch productivity in respect of deposit, advance, business and profit of Assam Gramin Vikash Bank during the study period. The deposit per branch of Assam Gramin Vikash Bank has increased from 4.82 crore in 2006 to 14.73 crore in 2013 which exhibit CAGR of 17.33 percent during the study period. Further, advance per branch of AGVB has increased from 2.41 crore in 2006 to 8.32 crore in 2013 with CAGR of 19.35 percent. Business per branch of AGVB has jumped from 7.25 crore in 2006 to 23.11 crore in 2013 which shows CAGR of 18.03 percent. Moreover, profit per branch of the bank rose from 0.3 crore in 2006 to 0.29 crore in 2013 with CAGR of 38.44 percent.

Table 8 depicts employee productivity in respect of deposit, advance, business and profit of Assam Gramin Vikash Bank during the study period under consideration. The deposit per employee of AGVB has increased from 0.97 crore in 2006 to 2.94 crore in 2013 which imply CAGR of 17.20 percent during the study period. Further, advance per employee of AGVB has increased from 0.48 crore in 2006 to 1.65 crore in 2013 with CAGR of 19.23 percent.

Table 8: Employee Productivity of Assam Gramin Vikash Bank

Year (as on 31st March)	Deposit Per Employee (₹ in crore)	Advance Per Employee (₹ in crore)	Business Per Employee (₹ in crore)	Profit Per Employee (₹ in crore)
2006	0.97	0.48	1.45	0.10
2013	2.94	1.65	4.59	0.60
CAGR (%)	17.20	19.23	17.90	38.29

Note: *Based on Annual Reports of Assam Gramin Vikash Bank (various issues).*

Business per employee of AGVB has rose from 1.45 crore in 2006 to 4.59 crore in 2013 which shows CAGR of 17.70 percent. Moreover, profit per employee of the bank has jumped from 0.1 crore in 2006 to 0.6 crore in 2013 with CAGR of 38.29 percent.

CONCLUSIONS

To conclude, the analysis of all select parameters reveals that performance of AGVB over the period of study is by and large satisfactory. The bank has been offering its service mainly in rural Assam with wide network of all CBS branches. However, the proportion of employees in the officer grade has been increased substantially without sufficient increase in the number of employees in the clerical cadre as well as sub-staff. AGVB has been able to mobilize deposit and inculcate saving habit among the rural people of the state which is one of the laid down objectives of Regional Rural Bank in India. The proportion of low cost stable deposit, i.e., savings deposit is the highest among all categories of deposit of AGVB. Moreover, the bank has made significant growth in credit deployment also. In case of priority sector advance, bank has been able to attain the minimum stipulated norms of RBI since its inception. Thus it can be noted that credit needs of the rural people have been met by the bank. However, the recovery rate of AGVB has been marginally improved. Further both branch productivity and employee productivity have been improved during the study period to a considerable extent.

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THE INFLUENCE OF PRODUCT INVOLVEMENT AND PERSONALITY ON PERCEIVED SERVICE AMONG HERO BIKE OWNERS IN CUDDALORE DISTRICT, TAMIL NADU

T. Frank Sunil Justus*
T. Sunitha**
M. Gnanasundari***

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ABSTRACT

The manuscript tries to determine the post purchase service satisfaction as perceived by customers of Hero bikes based on their level of involvement and their personality type. The respondents are classified as those with high and low product involvement and as Type A and B personality. The SERVQUAL scale designed by Parasuraman (1991) has been used to measure the gap between customers' expectations of services and their perceptions of the actual service delivered, based on five dimensions: reliability, responsiveness, assurance, empathy, and tangibility. Respondents with high involvement and Type A personality respondents were found higher satisfied with the service quality. This study should help the manufacturer to understand that customers' opinions and perceptions on the service they receive is also dependant on the involvement and the personality type of the customer. Manufacturers should in future come out with steps to differentiate their service offerings and make it superior in terms of quality delivered compared to their competitor's offerings. Further studies can be carried out relating to specific segments of bike such as commuter and executive segment as also the study can be extended across different geographical terrains.

KEYWORDS: Product, Service, Consumer, Involvement.

INTRODUCTION

Consumers tend to perceive the quality of a service on the basis of a variety of informational cues that they associate with the product. These cues act either individually or in composite and can be either intrinsic or extrinsic to the service. It is hard to perceive service quality compared to product quality because services are intangible, variable, and perishable and are simultaneously produced and consumed.

Zeithaml (1990) indicated that the accepted framework for researching service quality stems from the premise that a customer's evaluation of service quality is a function of the magnitude and direction of the gap between the customer's expectations of service and the customer's perception of the service delivered. This study takes a look at the customer perceived service satisfaction factors. Bitner and Hubbert (1994) identified service quality as the general impression of the relative superiority or inferiority of the organization and its services.

Zeithaml (1993) indicated the expectations of a service vary widely among different consumers of the same service and the expectations stem from word of mouth, past experiences, Promise of service in advertisements, the purchase alternatives available and other situational factors.

Shemwell et al., (1998) argued that the key to sustainable competitive advantage lies in delivering high quality service that will in turn result in satisfied customer.

Parasuraman (1994) suggested that the consumer's overall satisfaction with the transaction is based on the evaluation of three components: service quality, product quality and price. The purpose of this paper was to find out how the existing customers of HERO two wheeler's based on their level of involvement with the product and their personality perceive the service experience they receive at the dealership.

Rust and Oliver (1994) exposed satisfaction as the customer fulfillment response which is an evaluation as well as an emotion based response to a service.

Product Involvement

A consumer's level of involvement depends on the degree of personal relevance that the product holds for that consumer. High involvement purchases are those that are very important to the consumer. Schiffman

*Assistant Professor, Department of Business Administration, Annamalai University, Tamil Nadu, India.
**Assistant Professor, Department of Business Administration, Annamalai University, Tamil Nadu, India.
***Research Scholar, Department of Business Administration, Annamalai University, Tamil Nadu, India.

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(2004) identified that highly involved consumers find fewer brands acceptable whereas uninvolved consumers are likely to be receptive to a great number of advertising messages regarding the purchase and will consider more brands.

Bitner and Hubert (1994) underscored that perceptions of service quality could occur at multiple levels in an organization - with the core service, physical environment, interaction with the service providers, etc.

Consumer Personality

The personality of respondents can be classified as Type A and Type B personality. Type A personality respondents personify an aggressive involvement in a chronic, incessant struggle to achieve more and more in less and less time and, if necessary, against the opposing efforts of other things or other people.

Type B personality respondents never suffer from a sense of time urgency, feel no need to display their accomplishments, play for fun rather than exhibiting their superiority and can relax without guilt.

OBJECTIVES OF THE STUDY

● To determine the post purchase service satisfaction as perceived by customers of Hero bikes based on their level of involvement with the product.

● To determine the post purchase service satisfaction as perceived by customers of Hero bikes based on their personality.

RESEARCH DESIGN

Descriptive research design has been adopted in this study and the research was conducting using a quantitative questionnaire among the HERO Company's existing customers. A total of 200 respondents were surveyed at Cuddalore district in Tamilnadu.

Exploratory factor analysis with a varimax rotation was conducted on the total 20 questions, which were later reduced to five SERVQUAL determinants and t-test was applied to find the influence of SERVQUAL determinants with components of product involvement and personality.

The respondents were classified as type A & B on the basis of their personality and K means cluster was used to classify the respondents based on their product involvement. The SERVQUAL scale designed by Parasuraman (1991) has been used to measure the gap between customers' expectations of services and their perceptions of the actual service delivered, based on five dimensions: reliability, responsiveness, assurance, empathy, and tangibility.

Table: 1 Dimensions of Customers Post-Purchase Perceived Service Factors

Retained factors	Factor loadings	% of Variants	Mean	S.D
Assurance		8.78		
When I give a complaint, the supervisor properly understands the complaint	.657		3.70	1.04
I am sure the technicians will not misuse my vehicles during the course of service	.614		3.84	.99
I always feel satisfied with the quality of service	.509		3.77	.95
I believe the technicians are careful in handling and do not break parts during the course of work	.509		3.56	1.04
Empathy		8.57		
I believe the dealership is aseptically designed	.668		3.60	.99
I am satisfied that I can fix up an appointment for service at any time of my convenience	.583		3.55	1.07
I believe the time I wait at the dealer during my vehicle service will be comfortable	.532		3.57	1.10
The service experience is always very pleasing	.517		3.54	1.12
Responsibility		7.72		
I believe the dealer ensures that warrantees are properly provided	.693		3.49	.99
I am satisfied the service schedule is properly communicated to men	.565		3.43	1.14
If I get busy they send personnel to pick my vehicle	.540		3.55	1.08
Reliability		7.40		
I get a feeling that my vehicle performance is good after every maintenance	.646		3.51	1.10
I am satisfied the dealership provides me correct timings for my service	.531		3.37	1.04
I do not get a feeling that my vehicle gets worse after a service	.504		3.61	1.10
I believe the dealer transaction is transparent	.479		3.42	1.18
Tangibility		6.94		
All the sections of the vehicle like lighting, electrical work, body work are attended at the same place	.479		3.77	.93
I Believe the dealership do no drag me to unwanted parts replacement	-.467		3.58	.93
I have the option for card payment	.455		3.49	1.02

The above table showing the exploratory factor analysis with a varimax rotation was conducted on the twenty items of questions. From the factor analysis five factors have been divided and the factor loading above .45 in each column is formed a dimension.

Product Involvement and Perceived Service

The respondents were classified as high and low involvement by means of K cluster analysis.

Table: 2 Involment of Respondents

	involved	involved
I always feel emotionally attached to my vehicle	4.19	1.98
My day is not complete without a ride in my bike	4.17	1.84
My status has gone up after I bought this vehicle	4.15	1.87
This vehicle is an integral part of my family	4.08	1.64
I always enquire about service quality to friends	4.16	1.76
I love to maintain the vehicle same way my friends maintain	4.10	1.82
I keep my vehicle spic and span	4.11	1.60
I cannot spend a day without my vehicle	4.14	1.60
I always prefer to reach my office the way people i adore commute	3.94	1.82
I feel my life has become less burdened after I bought this vehicle	4.08	1.62
My punctuality in arriving at my workspot has got improved	4.10	1.85
I keep reading interesting things about vehicles	4.08	1.89
I like to drive my vehicle atleast for a small distance every day	4.03	1.75

Out of a total of 200 out of respondents 145 respondents were found as highly involved to the product (Bike in this case) while 55 respondents shared a low involvement.

Table 3: Mean and Standard Deviation of Dimensions of Perceived Service by Involvement of Respondents

Dimensions of Perceived Service	Involvement	N	Mean	Std. Deviation	t	df	Sig. (2-tailed)
Assurance	High involvement	145	3.81	.56827	5.182	198	<0.001**
	Low involvement	55	3.31	.70541			
Empathy	High involvement	145	3.67	.58540	5.432	198	<0.001**
	Low involvement	55	3.14	.74809			
Responsibility	High involvement	145	3.69	.60413	5.812	198	<0.001**
	Low involvement	55	3.10	.75543			
Reliability	High involvement	145	3.63	.59005	5.701	198	<0.001**
	Low involvement	55	3.08	.67164			
Tangibility	High involvement	145	3.77	.47811	7.139	198	<0.001**
	Low involvement	55	3.21	.51864			

***Significant at the 0.01 level (2-tailed)*

From table it is observed that respondents who have a high involvement to the product tend to have a larger satisfaction with all the five dimensions of perceived service. The mean value of above 3 across all five dimensions of perceived service indicates that both high and low involvement respondents are satisfied with the service. It is however understood that highly involved respondents are more satisfied with the service. P value indicates that there is considerable difference at 1 percent level on the basis of satisfaction perceived by high and low involvement respondents across the five dimensions of perceived service. Because of their involvement they better understand the vehicles and the service needs of the vehicle. Gronroos (2007) described the service experience on the basis of technical element which referred to what the customer received from the service and the functional element which referred to how the service was delivered. Lantos (2011) revealed that highly involved consumers usually make good target customers who are more likely to be frequent buyers, buy in high volume, purchase higher end versions, encourage others to buy, and so on. It can be understood that highly involved customers know what to expect as service. This is amplified by Beatty and Smith (1987) who indicated that the greater the involvement the greater is the motivation to pursue an activity.

Personality and Dimensions of perceived service

The scale of Bortner (1966) was used to classify the respondents as Type A & B personality

Table 4: Mean and Standard Deviation of Dimensions of Perceived Service by Personality of Respondents

Dimensions of Perceived Service	Personality	N	Mean	Std. Deviation	t	df	Sig. (2-tailed)
Assurance	Type B	74	3.43	0.69	-4.161	198	<0.091**
	Type A	126	3.81	0.59			
Empathy	Type B	74	3.24	0.77	-5.084	198	<0.001**
	Type A	126	3.71	0.55			
Responsibility	Type B	74	3.21	0.73	-5.328	198	<0.001**
	Type A	126	3.72	0.61			
Reliability	Type B	74	3.06	0.68	-7.917	198	<0.001**
	Type A	126	3.73	0.50			
Tangibility	Type B	74	3.26	0.49	-7.996	198	<0.001**
	Type A	126	3.82	0.47			

***Significant at the 0.01 level (2-tailed)*

From the above table it can be found that Type A personality respondents possess a higher satisfaction across the five dimensions of service compared to Type B personality. The mean value of above 3 across all dimensions indicates that both type A & B respondents are satisfied with the service. However it is observed that type A respondents are more satisfied with the service. The P value indicates

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that that there is significant difference at 1 percent level across all five dimensions between Type A & B personality in the way the service is perceived. This can be because of their emphasis on quantity over quality. Robbins (2007) revealed that Type A personality respondents because of their concern for quantity and speed rely on past experiences rather than allocating time to develop unique solutions. Type B personality respondents seem to have an inherent tendency to accentuate negative aspects of the service. Kewley (1987) revealed that the research on type A and type B people is still accumulating. Newstrom (2006) identified that type A's enjoy their success so much that they disregard their surrounding stress. Type A's because of their tendency to be fast will take their vehicle to service at the first sign of a malfunction and will not allow a problem to aggravate and this explains the reason why they feel more satisfied across all dimensions of perceived service.

The research revealed a very positive result, that the customers' service expectations are met and surpassed especially in the case of type A and high product involvement respondents. Nevertheless, the results also showed on aspects that the company can work on in future in order to improve the customers' perceptions even more. Lovelock (2011) observed that the ultimate goal in improving service quality is to close or narrow the gap between what customers expect to receive and their perception of the service that is actually delivered.

This study should help the manufacturer to understand that customers' opinions and perceptions on the service they receive is also dependant on the involvement and the personality type of the customer. Companies hence require a better understanding of the customer, their level of involvement and their personality attributes in order to provide a better service. Fisk et al. (2008) revealed that internal marketing is the way the parent vehicle manufacturer supports and controls how a vehicle retailer provides a service. Hence companies should come out with steps to differentiate their service offerings and make it superior in terms of quality delivered compared to their competitor's offerings. Future study can be carried out relating to specific segments of bike such as commuter and executive segment as also the study can be extended across different geographical terrains.

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A STUDY ON THE MARKETING STRATEGIES OF MORPHEUS: A REAL ESTATE COMPANY

Surabhi Singh*

ABSTRACT

The real estate industry in India has a huge potential and is the second largest employer after agriculture. Large population base, rising income level and intense urbanisation has contributed to the growth of this Industry. Morpheus group, a leading real estate company based in Noida has been able to draw its revenue from this sector with effective application of marketing strategies. Marketing of a real estate project requires to start before the construction. It is a necessity to have a marketing plan which factors in real-time demand drivers as well as those that will prevail when the project nears completion. In short, actual real estate marketing consists of - studying every portion of the project, aligning it against prevalent and future market requirements, developing marketing mix and marketing funds in an effective manner. It is an exploratory case study using the primary sources of information.

KEYWORDS: Urbanization, Strategies, Revenue, Real Estate.

INTRODUCTION

The real estate market in India is in sound stage and the scope is quite unlimited. Real estate investment is the most profitable business, because with increase in population, the increase in demand for houses has taken place and simultaneously growth has emerged in the IT centres. Shri Prithvi Raj Kasana, MD, Morpheus Group, said there is a vast scope for real estate business in North India in the present scenario. "The demand for real estate properties had decreased in previous years due to the gloomy picture of economic slowdown. But the conditions have improved recently and investments in real estate have picked up momentum again".

The real estate business is inter-linked with industrial growth and urbanization. With the increased attraction towards modern infrastructure and technology, people are drifting towards cities from rural areas and demand for real estate properties is ever increasing. Demand for residential property has increased manifold as against supply. Because of lesser availability of housing plots and flats, people are willing to pay more to get property, which in turn has attracted more and more businessmen towards realty sector, eyeing the profits in this sector. A number of real estate companies' construction services sectors have developed in and around the cities of Delhi, Ghaziabad, Noida, Gurgaon, Mohali, Jaipur, Chandigarh, Amritsar and Ludhiana. Real estate, or property development, is considered one of the pillar industries of the Indian economy.

This study has developed a methodology to evaluate the competitiveness of real estate developers in India to illustrate the effectiveness of the evaluation method. Morpheus is one of India's leading developers that specialize in Residential Housing. The company does turnkey development right from land acquisition, licensing, master planning, design, execution, marketing and sales, and project handover. Morpheus has collaborated with some of the leading Real Estate developers, Architects, Consultants and A-class contractors to bring world-class real estate developments in India. Following this literature review, the competitive model of Morpheus group has been developed based on seven key competitive factors identified in the literature. They include: (1) financial competency; (2) market share; (3) management competency; (4) social responsibility; (5) organizational competency; (6) technological capabilities; and (7) regional competitiveness. Morpheus group has four companies namely, Morpheus Prodevelopers Pvt. Ltd., Vyom Infrastructures & Projects Pvt. Ltd., Morpheus Infra Structures Pvt. Ltd. and Morpheus Hotels Pvt. Ltd. Real estate not only accounts for a considerable portion of an individual's wealth, but also a significant share of national economy. The completed projects of

*Assistant Professor, Institute of Management Studies(IMS), Ghaziabad, Uttar Pradesh, India.

Morpheus Group are SOHO, Morpheus Green, etc.

The vision of Morpheus group is to provide best-in-class real estate developments that stand for innovation, timeless design, and create value and wealth for the customers in the long run. Morpheus group is a recognized homebuilder that has been committed to excellence. To have a clear vision helped the owners when creating the homebuilding company.

The various marketing strategies of Morpheus group are-

- Making alliance with other real estate professionals.
- Maintaining relationship with the clients.
- Using internet for improving the marketing efforts.
- Using social media for posting its information on real estate.

This paper has made an attempt to evaluate the role of the seven factors for enhancing the effect of marketing strategies. The seven competitive factors have been taken from available literature.

REVIEW OF LITERATURE

Chua (1999) studied the role of international real estate in a mixed-asset portfolio while attempting to control higher taxes, transaction costs and asset management fees incurred when investing in real estate, as well as the appraisal smoothing in real estate return indices.

According to experts tracking the realty sector, sites such as Magicbricks.com, 99acres.com, Makaan.com, IndiaProperty.com and Common Floor.com are fast becoming the choice of consumers looking for renting a property, as well as for developers. The online real estate market is yet to reach an inflection point as seen in the travel or e-commerce sector. However, with the penetration of internet, more and more consumers in the urban areas have started using this medium as the first point of search for all their real estate needs. Many newly-launched real estate projects in good locations are losing out on sales because of faulty marketing vision. In changing real estate and construction market, the old thumb rules used by industry specialists sometimes stops being valid. There is a fundamental shift in the market rules. Sometimes the investments involved in the industry are very high and these investments are built on speculation. It is very valuable to collect data on the market dynamics in a scientific manner to reduce risk.

OBJECTIVES OF THE STUDY

- To study the impact of seven competitive factors on the marketing strategies in Morpheus group.
- To explore the significance of factors on marketing strategies in Morpheus group.

RESEARCH DESIGN

The research design is exploratory in nature. During this period we have collected and analyzed data through conversations with the CEO, brokers, consultants and partners. A questionnaire was also distributed for knowing the impact of factors on marketing strategies of Morpheus group. In the questionnaire we have shown the marketing strategies in every factor.

Sampling

A total of 70 samples was collected from customers of Morpheus group and employees of Morpheus group in Noida for knowing the impact of marketing strategies on success of real estate companies and for knowing the significance of factors for marketing strategy and effectiveness of the same for success of Morpheus group. The method of sampling is convenience sampling.

Research Methodology

The statistical tool used for analyzing the tabulated data is SPSS 20. Cronbach alpha test was applied to check the reliability of data. Anova Factor analysis is performed to know the significant impact of factors on marketing strategies. The questionnaire was administered on experts of real estate companies like brokers, developers and consultants. The questionnaire was made on Likert scale and the seven factors have been taken for which rating has been given by these experts.

Hypothesis Considered

H0: The impact of factors are not significant.
H1: The impact of factors are significant.

Data Analysis

Table 1: ANOVA (Rating)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.608	6	0.268	0.186	0.980
Within Groups	90.692	63	1.440		
Total	92.300	69			

This indicates that the seven factors whose rating has been given by the respondents is analyzed and shows that all the factors have no significant impact on marketing strategies. These factors have proved to be incremental in affecting the marketing strategies adopted by any real estate company. Further, one way Anova has validated that the seven factors do not significantly affect the marketing strategies of real estate companies.

RESULTS

One way ANOVA has shown that the significant value is p value >.05 so null hypotheses is accepted and impact of factors are not significant.

CONCLUSION AND IMPLICATIONS

Real estate companies in India must improve their condition so that their market share can be improved in this huge competitive environment. The approach which is required is the insights of research into market demand, micro and macro-economic market factors and the study of past sales of sites in a given location. These insights can give an accurate and predictive road map of what the market wants now and will want in the future. Morpheus group is following the same strategy. This study offers the implications of factors of marketing strategies on real estate company performance and throws light on the significance of marketing strategies for the same.

Limitations of the Study

The sample size is restricted to 70 only. Due to lack of time, large samples could not be collected.

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DETERMINANTS OF ONLINE BUYING BEHAVIOUR: A STUDY OF UNDERGRADUATE STUDENTS

Meenakshi Saxena*

ABSTRACT

Now-a-days a lot of trade is conducted electronically and it has increased with wide spread use of internet and technology. Customers are no longer tied up to the opening hours or specific locations to purchase products and avail services. It may become virtually active at any time and at any place. The process of either buying behaviour online or off line remains the same. But the factors which influence online consumers are certainly varied. In the present study, various factors affecting online buying behaviour of consumers, discussed in earlier research are examined and the potential determinants of online buying behaviour of the university students explored by using Exploratory Factor Analysis (EFA).

KEYWORDS: Online Buying Behaviour, Online Shoppers, Shopping Experience, Buying Comfort, Willingness.

INTRODUCTION

Internet has changed the world in many ways. It has changed the way consumers' purchase goods and services. According to the report of Technopak, Emerging Trends in Retail and Consumer Products 2013, the Indian retail market which is currently estimated at $ 490 billion will grow at a CAGR of 6% to reach $865 billion by 2023. This report has also stated that electronic-retailing (e-tailing) will come out as a key retail channel, which will steer the growth of corporatized retail. Even though the online business in India is still at its nascent stage but it has challenged the traditional Indian retail business. E-tailing will sound a warning bell to brick-and-mortar retail not only in India but also all over the world.

The concept of online buying has developed gradually after the launch of the World Wide Web. It took the concept of online buying to an entirely new level. Online buying in full swing started in the year 1996. Besides purchasing, it can be used for various reasons. These reasons may be products comparison, prices, features and other facilities and services that various sellers are offering.

Online buying behaviour or online shopping behaviour refers to the process of purchasing products or services through internet. Offline and the online markets work on different principles and so the business models are also totally different. Online retail stores are able to offer better price and a large selection not only in metros or urban areas but also by penetrating in the smaller cities and towns. The consumers are able to access either local or international products with just a click of mouse. Consumers with busy schedules can get their desired products at anytime and at any place.

Vijay, Sai. T. & Balaji, M.S. (2009), have stated that consumers all over the world, are increasingly shifting from the crowded stores to the one- click online shopping format (Gangandeep Nagra, R. Gopal, 2013).

The increasing use of Internet by the younger generation in India provides an emerging prospect for online retailers. If online retailers become aware of factors affecting buying behaviour of Indian young consumers, then they can further develop their marketing strategies to convert potential customers into active ones.

REVIEW OF LITERATURE

There are intensive studies of online shopping attitude and behavior in recent years. Most of these have attempted to identify factors influencing or contributing to online shopping attitudes and behavior. The researchers seem to take different perspectives and focus on different factors in different ways (Li Na,

*Assistant Professor, Manav Rachna College of Engineering, Faridabad, Haryana, India.

& Ping Zhang, 2002).

A lot of research has also been done to differentiate online shopping and traditional shopping.

Adoptions rate of new technology or inertia is another major determinant of shopping preferences. Researchers have suggested that those who are quick to adopt new communication technologies are more upscale, better educated, high profile and younger than the non adopters (Atkin1993, Rogers1995 and Lin 1998).

Case, Burns & Dick (2001) suggested that internet knowledge, income and education level are especially powerful predictors of Internet purchases among University students (Li Na, & Ping Zhang, 2002).

Ho & Wu (1999) discovered that there is positive relationship between online shopping behavior and five categories of factors which include e-stores, logistical support, product characteristics, websites, technological characteristics, information characteristics and homepage presentation (Li Na, & Ping Zhang, 2002).

Bellman, Lohse and Johnson (1999, p.33), Na Li, & Ping Zhang, (2002), Chandra, Kumar Ashok, Devendra Kumar Sinha,(2013) reported the relationship among demographics, personal characteristics and attitudes towards online shopping . These authors found that people who have a more wired lifestyle and who are more time constrained tend to buy online more frequently.

Bhatnagar, Misra and Rao (2000) examined how demographics, vender/service/product characteristics, and website quality influence the consumers' attitude towards online shopping and consequently their online buying behaviour.

Jarvenpaa, Tractinsky and Vitale (2000) investigate how consumers' perceived store size and reputation influence their trust in the store, risk perception, attitudes and willingness to buy at the specific store. They have discovered that there is a positive relationship between consumer trust in Internet stores and stores' perceived reputation and size. Higher consumer trust also reduces perceived risks associated with Internet shopping and generates more favorable attitude towards shopping at a particular store which in turn increases willingness to purchase from that store.

Jahng, Jain & Ramamurthy (2001) Na Li, & Ping Zhang, (2002) propose and validate a technology/ product fit model to describe and predict the relationship between product characteristics, ecommerce environment, characteristics and user outcomes. They classify products sold on the Internet as belonging to four categories based on social and product presence requirements viz: simple, experimental, complex or social. When a positive fit is established between the e-commerce environment and the product requirements, favorable user outcomes are generated that include user satisfaction, decision confidence, and ecommerce acceptance and purchase Internet.

Research has revealed that online shopping innovativeness is a function of attitude towards the online environment and individual personal characteristics (Chandra, Kumar Ashok, Devendra Kumar Sinha,(2013).

The major factors which are affecting the use of a website are: language used, arrangement of information, use of metaphors, size and contrast of letters (Kumar, Ashok Chandra, Devendra Kumar Sinha, 2013).

Bellman and colleagues (1999), report that "Internet surveys agree that the online population is relatively younger, more educated, wealthier, although the gaps are gradually closing".

Dholakia and Uusitalo (2002) study has examined the relationship between age and internet shopping and find that younger consumers have reported more comfortable with the online shopping.

Thomas W. Dillion (2004), has found that young adults with history of e- commerce purchasing experience have a more positive attitude towards online buying than do young adults without e-commerce purchasing experience.

Online shopping is reported to be strongly associated with the factors of personal characteristics, vendor/ service/ product characteristics, website quality, attitude toward online shopping, intension to shop online, and decision making (Li Na and Ping Zhang 2002).

While studies of online shopping attitude are widespread in the literature, studies of gender differences in online shopping attitude are scarce and reported findings are inconsistent (Hasan, Bassam, 2010). Van Slyke et al. (2002), point out gender differences in other online shopping characteristics such as compatiability, complexibility, result demonstrability and relative advantage (Hasan, Bassam, 2010).

Bassam Hasan (2010), has examined gender

differences across the three attitudinal components and found that men's cognitive, affective and behavioural online shopping attitude is higher than those of women.

With few exceptions, explicit research studies to address gender differences in online shopping are scarce (Dittmar et al., 2004). Sultan and Henrichs (2000) have concluded that the consumers' willingness and preference for adopting the internet as his or her shopping medium is positively related to income, household size, and innovativeness.

After going through series of literature review, the researcher has compiled various factors affecting e- buying for a better understanding and the same is being summarized in the following table:

Author	Factors affecting e-purchasing
Jarvenpaa and Todd (1996-1997)	Product understanding, shopping experience, customer service and consumer risk.
Ho and Wu (1999)	E-stores, logistical support, product characteristics, websites, technological characteristics, information characteristics and homepage presentation.
Case, Burns and Dick (2001)	Internet knowledge, income and education.
Bhatnagar, Misra and Rao(2000); Na Li and Ping Zhang (2002)	Convenience, risk perceived.
Andrade (2000); Bellman et al. (1999); Bhatnagar et al. (2000); Cho et al. (2001); Grandon & Ranganathan (2001); Jarvenpaa et al. (2000); Lee et al. (2000); Sukpanich & Chen (1999); Na Li & Ping Zhang (2002).	Personal characteristics, vendor/service/ product characteristics, website quality, attitudes toward online shopping, intention to shop online and decision making.

It is clear from the review of literature that there are various factors which are affecting the behaviour of online consumers. Among all, attitude toward online shopping has demonstrated a significant impact on online shopping behaviour (Hasan, Bassam, 2010). Thus marketers have identified many factors that influence a consumer's purchase and online buying behaviour.

OBJECTIVES OF THE STUDY

The main objective of this study is to explore and analyze potential determinants of online buying behaviour of respondents in the sampled location. Research undertook by Na Li and Ping Zhang (2002) is based on a review of 35 empirical studies. Each of these studies addresses some aspect of online shopping attitudes and behavior. After examining the 35 empirical studies, he identified a set of ten interrelated factors for which the empirical evidences show significant relationships.

These ten factors are external environment, demographics, personal characteristics, vender/service/product characteristics, attitude towards online shopping, intention to shop online, online shopping decision making, online purchasing, and consumer satisfaction. Five of them (external environment, demographics, personal characteristics, vendor/service/product characteristics, and website quality) are found to be ordinarily causal or independent variables and the other five (attitude toward online shopping, intention to shop online, decision making, online purchasing, and consumer satisfaction) are ordinarily considered as the outcome or dependent variables in the empirical literature.

But few studies examined covered all mentioned factors and there is some inconsistency in the empirical results of those that include similar factors (Li, Na & Ping Zhang, 2002).

● This gives scope for the current research study and the specific objectives of the study are given below:

● To study the various factors affecting online buying behaviour of consumers through literature review.

● To explore potential determinants of online buying behaviour in the sampled location.

RESEARCH METHODOLOGY

Based on the theoretical foundation of empirical studies a survey instrument (questionnaire) was developed and 12 statements were used to explore the determinants of online buying in the sampled location.

These statements are: (i) I feel excited while purchasing online. (ii) It is a wonderful feeling to purchase online. (iii) I would recommend my friends to

purchase through net. (iv) Online mode is safe way of buying. (v) Online buying makes me happy. (vi) Online mode motivates me to buy more in future. (vii) Varieties of products are available on net. (viii) Online buying is a useful way of purchasing. (ix) Online buying is a convenient way as it saves time and effort. (x) I expect my future purchase through online mode. (xi) I would prefer to buy through online in near future. (xii) I have a plan to buy more from the same website in near future.

Above mentioned statements number i, v, viii, xii and x have been borrowed from one of the earlier study of Bassam Hasan (2010) and rest statements are self- developed. Data have been collected from 200 students enrolled in BTech courses in IT and CSE branch in a private university of Faridabad 42.5 % of them were females and 57.5% males. Prior to this research, students were asked whether they have done online purchases. Those who have actually bought through online mode are given questionnaire to fill.

Instrument

The first section of the questionnaire sought demographic information like gender, time spent online, monthly pocket money and products purchased through net. On an average, students spent six hours a day on net and their average pocket money is five thousand rupees per month. Mostly they have purchased items like clothes, books, shoes, accessories and gadgets online.

The next section of the questionnaire contains 12 statements for extracting factors affecting e-purchasing. The 5 point Likert scale is used for collecting the responses to these statements.

Method of Analysis

Exploratory Factor Analysis (EFA) is carried out by using SPSS 17.0 version on the collected data for exploring factors in the sampled location. While naming the explored factors from this study the researcher refers previous studies.

The Bartlett test of sphericity is a statistical test for the presence of correlation among variable and it assesses the overall significance of the correlation matrix. Table 1 exhibited significance at the .01 level.

Another measure to quantify the degree of inter-correlations among the variables and the appropriateness of factor analysis is the Kaiser- Meyer-Olkin (KMO) measure of sampling adequacy. Table 1 exhibits the value .783 of KMO test. Kaiser (1974) recommends values between 0.7 and 0.8 as good (Hutcheson' & Sofronion, 1999, Andy, Field, 2009).

Table1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.783
Bartlett's Test of Sphericity	Approx. Chi-Square	1316.617
	Df	66
	Sig.	.000

Table 2 presents the results of exploratory factor analysis. A principal component analysis was conducted on 12 items with orthogonal rotation (varimax). Only those items which demonstrate factor loading of >0.5 are considered significant.

Table 2: Rotated Component Matrix

Items	Factor		
	F1	F2	F3
	Shopping Experience	Convenience	Willingness
V1. Feeling of Excitement	.853		
V2. Wonderful feeling	.820		
V3. Make recommendation	.809		
V4. Safe to buy	.798		
V5. Feeling of happiness	.694		
V6. Motivate to buy.	.660		
V7. Availability of variety of products		.789	
V8. Useful way		.717	
V9. Convenient to buy and save time		.527	
V10. Future expectation to buy			.894
V11. Prefer to buy in future			.729
V12. Plan to buy more.			.571

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 5 iterations

DISCUSSION

After arriving at the satisfactory factor solution, next is to name each of the factors. The present study extracted three factors which affect the online buying of consumers.

Shopping Experience

Factor 1 is made of six variable V1, V2, V3, V4, V5, V6 which relate to the customers regarding their motivation to buy, their feeling or experience while buying online. Therefore, factor 1 is named as shopping experience.

Each individual develops a generalized feeling of the Internet purchase process. Personal experiences combined with information communicated by others form the basis for developing an image in the mind's eye of the individual (Martineau,1957; Dillion, W. Thomas, Harry L. Reif, 2004). The shopping experience

is a mixture of effort, lifestyle compatability, fun and playfulness (Baty & Lee, 1995; GoldSmith, 2000; Hoffman & Novak, 1996, 1997; Liu Armett, Capella, & Taylor, 2001; Ratchford, Talukdar, & Lee, 2001; Dillion, W. Thomas, Harry L.Reif, 2004).

Buying Comfort

Factor number 2 is related to the time saving and it is easy to buy products through online mode and is named as buying comfort. The variables V7, V8, V9 deal with the variety of products, usefulness and time saving which constitute factor 2.

Online mode makes buying quite comfortable by making variety of useful products available on a single click of mouse. According to Davis et al. (1989), individuals form behavioural intentions towards online shopping based largely on a cognitive appraisal as to how it can improve their shopping performance. According to Bhattacherjee (2001), an individual is more likely intend to undertake continued usage when such usage is perceived to be useful. He also visualizes that interaction between perceived usefulness and loyalty incentives perform significantly better for explaining user continuance intention variance.

Shopping experience is considered as one of the cluster determinants and includes the attributes of time, convenience and product availability, effort, lifestyle compatability and playfulness or enjoyment of the shopping process (Baty & Lee, 1995; Berkowitz, Walker & Walton 1979; Bhatnagar Misra & Rao, 2000; Hoffman & Novak, 1996; Liu, Armett, Capella, & Taylor, 2001; Peterson, Albaum, & Ridgway, 1989, Dillion, W, Thomas, Harry L. Reif, 2004). In this study respondents may consider comfort as a separate factor from shopping experience. It may be because E-purchase is primarily mental activity (Dillion, W. Thomas et al., 2004) and consumers believe online shopping is free of effort.

Willingness

Factor 3 includes variable V10, V11, and V12 which relate to future buying preference of customers or their intention to buy from same website and is meaningfully named as willingness to buy in future.

Consumers' intention for online shopping refers to their willingness to make purchases in an internet store. It also contributes to customer loyalty (Na Li and Ping Zhang, 2002). Jarvenpaa and collegues (2000) have examined the consumer intention for online shopping by asking series of questions relating to return to a store's website or likelihood of purchasing from

the same website during the next six months or within a year. Therefore, twelve e-purchasing items are condensed as three factors: viz, Shopping Experience, Convenience and Willingness.

Cronbach's alphas for the scale items are calculated to ensure that they exhibit satisfactory levels of internal consistency. Table3 Shows the calculated values of cronbach's alpha for all the 12 items together as well as for each e- buying factor which is extracted in the EFA.

Table 3: Reliability Test

Factor	Cronbach's Alpha
Factor 1	.900
Factor 2	.605
Factor 3	.730
Overall Cronbach's Alpha	.609

Table 3(a): Item-Total Statistics (Factor 1)

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
V1	18.43	15.834	.622	.899
V2	18.37	15.298	.761	.878
V3	18.41	14.876	.755	.879
V4	18.57	15.272	.790	.874
V5	18.67	14.857	.731	.883
V6	18.67	15.056	.725	.883

Table 3(b): Item-Total Statistics (Factor 2)

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
V7	8.47	1.255	.435	.473
V8	7.89	1.405	.331	.620
V9	8.18	1.187	.480	.403

Table 3(c): Item-Total Statistics (Factor3)

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
V10	7.46	2.561	.490	.723
V11	8.06	1.891	.642	.533
V12	8.06	1.705	.567	.646

Factor 1, factor 2 and factor 3 show a reliability of 0.9, 0.6 and 0.7 respectively which are satisfactory

(Table 3). Table 3.1, 3.2 and 3.3 have shown the item total statistics of factor 1, 2 and 3 respectively. The initial items of factor 1 and 3 have been used for computing factors as by dropping any of the items the reliability is less than the initial reliability. But there is an improvement in reliability (from .605 to .620) of factor 2 by dropping V 8 (Table 3.2).

But this improvement is negligible as it may not improve the reliability and reached to above 0.7. So the researcher has used all the initial items for computing a factor. Also in psychological constructs values below even 0.7 can, realistically be expected because of the diversity of the constructs being measured (Kline, 1999). The value of alpha also depends on the number of items on the scale so as the number of items on the scale increases; alpha will increase (Cortina, 1993). Also all data of Factor 2 have item- total correlations above 0.3 (Table 3.1), which is satisfactory (Andy Field, 2009).

CONCLUSIONS

To summarize this research has examined whether factors like shopping experience, comfort and willingness may extract as potential determinants of online buying behaviour in general, as is identified by various previous studies and also apply to sampled locations and respondents.

Although much literature on consumer online buying behaviour is available, the researcher is still trying to gain better insight into the potential determinant of online buying behaviour. A lot of research has been conducted to differentiate online and offline shopping and the factors affecting online buying behaviour but they are very fragmented in nature. Thus the present study is also one of the steps to explore the potential determinant of online buying behaviour in the sampled location.

LIMITATIONS OF THE STUDY

The study focuses on a narrow demographic representation of B.Tech students of CSE and IT branch of a private university i.e. primarily the educated youth with internet access. This put limit on the generalization of our study. The number of items to be used in exploring factors is less and this becomes a limitation of the study. But it is to be done so that students may not lose interest while filling questionnaire. If number of items increase, it may come up with more reliable scale and increase the number of factors as well.

Nevertheless, the major contribution of the study is to understand the potential determinants of online

buying decision as researched in various previous studies. The results of research may be useful for online marketers or retailers who seek to offer their products/ services over the Internet and are eager to understand the peculiarities of consumers' reasons to buy and behavior in virtual market space among the youngsters who are the frequent users of internet. A future research may be executed to study the effect of these determinants on the online buying behaviour.

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A MULTIVARIATE ANALYSIS OF THE PERCEPTION OF FRONTLINE STAFF TOWARDS TRAINING IN HOTEL INDUSTRY

Surekha Rana*
Piyush Sharma**

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ABSTRACT

The hospitality being an international field, need of training and development practices should be at par with the global standards. Thus, significance of the study of Human Resource Training and Development by new researchers has increased due to rapidly changing technology and work culture in hotel environment due to an increasingly skilled workforce and very competitive global marketing. Human Resource Training is very much essential to upgrade skills of employees in this scenario, for the development of self as well as the organization. The present research paper tends to find out the perception of the frontline staff members of the hotels towards training. For the purpose of this study a well structured questionnaire was developed and distributed to various hotels before the Commonwealth Games (January 2010 to June 2010) in Delhi region. The findings suggest that employees perceive that training helps in enhancing their knowledge and eventually in their career progression.

KEYWORDS: Technology, Skilled, Frontline, Training.

INTRODUCTION

In present constantly changing business environment which is highly competitive and fierce, it is very important for any business organization to train, develop and retain their employees as their most useful resource since human beings are no longer considered as only profit earning labor but as most valuable asset. All the organizations whether they are governmental or non-governmental, industrial, business or service organization, depend on people, i.e., human resource for their operations vis-à-vis their survival and growth.

When we talk of human resource management in hotel industry, we have variety of things in our mind. These include: Training, skill development and up gradation of knowledge and skills of the employees, motivating the employees, effective utilization of the employee skills and capabilities, attracting the personnel and their retention, wages, salaries and rewards, monitoring and controlling the employee performance.

In the Hotel industry, the customer is not only buying a service or a product, but he is also experiencing and consuming the quality of service which is reflected in the performance of the person involved in the production and delivery of the service. Since what is marketed here is a relationship between the customer and the producer of service, the importance of human resource becomes vital for the success of the business.

Information and up gradation of knowledge is the key to success in hotel industry and all employees must have up graded knowledge and skills. Hence, it is the duty of the management, in the hotel industry to keep providing In-house training to the employees. These training programmes should be designed for maintaining and improving current job performance and at the same time development programmes which need to be taken up for equipping the employees with such skills which are required for the future jobs in the expansion process of the Hotel Industry.

No organization can achieve its objectives in the absence of Human Resource Training and Development. This is more so in the case of tourism and hotel industry because what is marketed here is a relationship rather than a visible product. The emphasis is on customer-care and satisfaction which can be achieved through the quality performance of the manpower involved in the delivery of the service product. Therefore need for manpower training and development in relation to the specialization and sub-specializations in the industry needs no over-emphasis and requires a study in the great detail on the existing patterns and what measures need to be taken for its development keeping in view a stupendous demand placed on the hotel industry in view of the Commonwealth Games

*Professor & Head, Department of Management Studies, Kanya Gurukul Campus, Dehradun, Uttarakhand, India.
**Research Scholar, Department of Management Studies, Gurukula Kangri Vishwavidyalaya, Haridwar, Uttarakhand, India.

held in the year 2010 and ever-growing demand in the coming decade.

The hospitality being an international field, need of training and development practices should be at par with the global standards. Thus, significance of the study of Human Resource Training and Development by new researchers has increased due to rapidly changing technology and work culture in hotel environment due to an increasingly skilled workforce and very competitive global marketing. Human Resource Training and Development is very much essential to upgrade skills of employees in this scenario, for the development of self as well as the organization.

There are some who believe that training has unnecessarily been given undue importance and that the experience on-the-job is good enough to develop necessary skills and efficiency to perform the job. It is true that training cannot entirely substitute experience, but it has certain definite advantages over it.

1. Training, unlike experience can shorten the time required to reach maximum efficiency.

2. Cost of training is much less than the cost of gaining experience, particularly if one is dealing with expensive equipment.

3. The results of experience can sometimes be accidental, particularly when experience depends solely on trial and error.

4. The element of predictability is far less when compared to the outcome of a well conceived and conducted training programme.

Training thus provides certain advantages which are not available by learning through experience.

REVIEW OF LITERATURE

The accumulation of scientific knowledge is a slow and general process, in which an investigator builds on the work of the past and his findings serve as a starting point for the future. The more the link that can be established between a given study and other studies, or a body of theory, the greater the contribution.

The term 'research' when applied to the field of human resource denotes research into numerous socio-economic aspects of the working class, covering research on employment, technical skills, working conditions, wages, welfare, industrial relations, productivity, job satisfaction, job evaluation, social security and other special problems at macro and micro levels.

Singh (2003), advocates that HR is no longer a passive function now. Its role is of active nature along with other functions like production, marketing, finance, etc. He also suggests two implications for the HR managers and practitioners. First, it will require the HR function and persons dealing with it to provide more inputs related to human resources at the strategy formulation level. Second, it will require HR to demonstrate that investment in human resources contributes to business results. However, there is a paucity of empirical work in our country to support the assertion that investments in HR have an impact on firm performance. It is in this context that the present study of eighty-four Indian firms was carried out to answer the question of whether investment in HR contributes to firm performance.

Tsaur and Lin, (2003) explore the relationship among human resource management practices, service behavior and service quality in the tourist hotels. Their study indicates that HRM practices had partially a direct effect on customer perceptions of service quality and an indirect effect through employees' service behavior. This means that service behavior only partially mediates the relationship between human resource management practices and service quality.

Chand and Katou (2007), carried a study that has two-fold purpose: to investigate whether some specific characteristics of hotels affect organizational performance in the hotel industry in India; and to investigate whether some Human Resource Management systems affect organizational performance in the hotel industry in India.

The training of new recruits and existing staff is vital, but views on the value and type of training vary amongst the stakeholders. Chan and Coleman (2008), suggested that the human resource managers strongly believe that employees must have a positive service-mind and commitment to the industry with a certain degree of working experience. Employers' perceived that these were important components to success for every member of staff, rather than having a good educational background. Such qualifications will raise the status of the hotel in general and enhance the status of the service providers as professionals.

Choi and Dickson (2010), examined a new HRM intervention developed and implemented by a small, non-branded lodging company that enhanced employees' satisfaction level and reduced turnover rate. They looked at the direct employee-related factors as opposed to indirect measures such as management's

perception or company profit margin, because the training intervention was designed for a specific goal-improvement of manager's performance in their HR responsibilities. i.e. the factors of study and the measurement over time.

In the words of Lee (2012), training has grown into one of the most critical success requirements in a highly competitive global marketplace. Increased emphasis on human resources effectiveness is one of the reasons. Despite the growing availability of technology, the American Society for Training and Development revealed that the majority of the training conducted still used the traditional classroom-based and instructor-led method. Technology is less used. To provide high-quality service, hotel properties must train their employees.

Traditional classroom and one-on-one training are the common options. It is unpredictable how long the Hong Kong hotel industry can take complete advantage of Computer-Based Training (CBT). Classroom training and on-the-job training are still commonly adopted. Training materials, background of participants and results achieved were factors influencing the training approaches adopted. Costs cannot be ignored while buy-in from employees and their computer competencies were also important. Managers had positive attitudes towards computer-based training and appreciate the related benefits. However, the future of computer-based training in the Hong Kong hotel industry is uncertain and blended learning is recommended which means the combination of computer-based training and classroom training in the hotel.

Rosa and Sintesb (2012), explored the effect of training plans and managerial characteristics on innovation activity in the hospitality sector. This sector is featured by being labor-intensive so the examination of employment and managers skills deserved attention in order to determine the level of quality and competitive advantage in the provision of services.

Results suggest that training plans positively affect innovation-related decisions and the extent of their implementation; however, managers should have more than experience to manage the innovation change, specifically skills and capabilities.

Chia, Maierb and Gursoyc (2013), examined the perceptions hospitality employees have of their younger and older managers by generation and job position across three generational cohorts. Using data collected from both line-level employees and managers of a U.S. hotel company, first the underlying dimensions of employees' perceptions of their younger and older managers were identified. Afterwards, a Multivariate Analysis of Covariance (MANCOVA) test was used to identify significant differences in employees' perceptions of their younger and older managers by generations and job position across three generational cohorts while controlling for employees tenure. Findings supported the premise that there were significant differences in employees' perceptions of their younger and older managers by generation and job position across three generational cohorts.

Solnet, Kralj and Baum (2013), in their study on hospitality companies highlight the importance of their employees, and this features strongly in their consumer marketing. However, the capacity of organizations to deliver "people first" practices is seemingly subject to increasing pressure within the international hospitality sector, both internally and from the external environment.

This conceptual article has two principal aims: first, was to illuminate the growing trend of formalized HRM practices being downgraded, eliminated altogether, or decentralized; and second, was to highlight the need for a greater understanding and consideration of the external factors affecting hospitality HRM practice. Their research reviews the nature and scope of the HRM function in hospitality, presents an overview of the trends toward internal reorganization through decentralization of HRM functions and, finally, assesses the impact of external pressures of the delivery of effective HRM.

The authors proposed a dynamic framework designed to help facilitate greater understanding of the implications of internal and external pressures by HRM professionals and researchers, and concluded with reflections and recommendations followed by proposals for future research.

Rathore and Maheshwari (2013), studied the main focus is upon harnessing the extend of relationship between training and services in the hospitality industry. Training offers great scope in strengthening the services rendered by the hotels. In this age of cut-throat competition, training helps the companies to drive competitive advantage as service separates a great hotel experience from an average one. A well trained, professional staff can make each guest's stay a pleasant experience and not only ensures the same guest's return but also bring many new customers owing to favourable word-of-mouth publicity.

Their study also revealed that services provided by the hotels are highly influenced by training and also the management of hotels is unaware of the importance of training and its impact on services.

Khanna (2013), talks about increasing competitive market, the issue of quality has gained great significance for all tourism businesses. In fact service quality has been increasingly identified as a key factor in differentiating service products and building a competitive advantage in tourism. The process by which customers evaluate a purchase, thereby determining satisfaction and likelihood of repurchase, is important to all marketers but especially to services marketers because, unlike their manufacturing counterparts, they have fewer objective measures of quality by which to judge their production.

The issue of measuring service quality has received increasing attention in recent years in the tourism and recreation literature. Indeed, research has identified a generally positive relationship between an organization's product or service quality, its return on investment and its market share. Service being intangible in nature, delivering superior service quality is a pre-requisite for its success and survival in today's competitive world.

Garcíaa et. al. (2013), advocated that there is currently a general agreement about the importance of training as a tool to help companies in the development of sustainable competitive advantages based on their human resources. Staff qualification is not an option in the tourism industry; human capital training actually becomes a determining factor to be able to achieve a differential positioning within the sector. In Spain, where the tourism sector is a strategic element, it becomes essential to analyze the training policy applied by tourism enterprises with the aim of assessing its quality and effectiveness.

The objective sought in their study was to identify the main factors related to training policy that had an impact on performance. The study carried out an empirical research into the effects that training practices cause on performance levels in the Spanish hotel industry using a sample of 110 hotels. "Human Resource Development" is increasingly gaining attention from human resource specialists, academicians and employees. The importance of Human Resource Development will undoubtedly increase further. There is likely to be a knowledge exploration in Human Resource Development in the current decade.

According to WTO forecast, tourism growth prospects for India are very bright and tourist arrivals and receipts are likely to increase during the coming years. With these growing trends in the tourism and hotel industry in India which is labor intensive industry or 'people industry'.

Since, training is an important sub system of HRD that has already been incorporated in organizational policy and planning. Therefore, training is considered as an inseparable function of HRD activity.

Human Resource is a key element to spearhead the progress of accommodation sector business. Hotels do conduct the need based training program in collaboration with professional institutes for the noble cause of effective utilization of human resources and basic aim of this study, too, is to examine the current system of Training in Hotels, in detail, and, find-out the shortcomings, to suggest, what needs to be done further with regard to training system, to sustain the business of Luxury Hotels, in domestic as well as International market.

OBJECTIVES OF THE STUDY

The objective of the study is to find out perception of frontline staff towards training in hotels. The paper attempts to find out the relationship between training programs and their outcomes. To fulfill the objective, Regression analysis has been done using SPSS 18.0.

Findings

The total sample consisted of 200 working level employees from different luxury hotels in National Capital Region (NCR) from which major part of the population were of Hotel Management or Post Graduates with 75 percent of the total population and 86 percent of them were having more than three years of experience. Chi-square was conducted and it was found that there is a significant association between the demographic variables and the training.

Table 1.1: Variables Entered/Removed (Training helps in career progression) Model Variables Entered Variables Removed Method

Model	Variables Entered	Variables Removed	Method
1	Training evaluating techniques, Organization & preparation, Knowledge of the subject, Creating appropriate learning climate, Style& delivery, Responsiveness to participants(a)	.	Enter

a) All requested variables entered.

b) Dependent Variable: Does the training helps in your career progression?

"Does the training helps in your career progression?" is being used as an independent variable and Knowledge of the subject, Organization & preparation, Style& delivery, Responsiveness to participants, creating appropriate learning climate and Training evaluating techniques are the dependent variables and enter method has been used.

Table 1.2: Model Summary - (Training helps in career progression)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.293 (a)	.086	.058	.29154

a) Predictors: (Constant), Training evaluating techniques, Organization & preparation, Knowledge of the subject, Creating appropriate learning climate, Style& delivery, Responsiveness to participants

The first table no. 1.1 provided by SPSS is a summary of the model that gives the value of R and R^2 for the model. For these data, R is 0.086 and because there is only one predictor, this value represents the simple correlation between "Does the training helps in your career progression?" and Knowledge of the subject, Organization & preparation, Style& delivery, Responsiveness to participants, creating appropriate learning climate, Training evaluating techniques (this can confirm by running a correlation). The value of R^2 is 0.058, which tells us that training helps in your career progression can account for 5.8% of the variation in Knowledge of the subject, Organization & preparation, Style & delivery, Responsiveness to participants, creating appropriate learning climate and Training evaluating techniques.

Table 1.3: ANOVA (b) - (Training helps in career progression)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.580	6	.263	3.099	.006(a)
	Residual	16.829	198	.085		
	Total	18.410	204			

a) Predictors: (Constant), Training evaluating techniques, Organization & preparation, Knowledge of the subject, Creating appropriate learning climate, Style& delivery, Responsiveness to participants.

b) Dependent Variable: Does the training helps in your career progression?

The next part of the output reports an Analysis of Variance (ANOVA). The most important part of the table 1.3 is the F-ratio, which is calculated using equation (2), and the associated significance value. For these data, F is 3.009, which is significant at p < 0.001 (because the value in the column labeled Sig. is less than 0.006). This result tells that there is less than a 0.6% chance that an F-ratio this large would happen by chance alone. In short, the regression model overall predicts rate of training needs significantly well.

Table 1.4: Coefficients (a)- (Training helps in career progression)

Model 1	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Err.	Beta		
(Constant)	1.744	.106		16.395	.000
Knowledge of the subject	.099	.029	.338	3.470	.001
Organization & preparation	-.051	.034	-.153	-1.476	.141
Style& delivery	.011	.030	.036	.374	.709
Responsiveness to participants	-.008	.033	-.025	-.236	.814
Creating appropriate learning climate	.020	.030	.065	.665	.507
Training evaluating techniques	-.024	.024	-.083	-.973	.332

a) Dependent Variable: Does the training helps in your career progression?

The ANOVA tells whether the model, overall, results in a significantly good degree of prediction of the outcome variable. However, the ANOVA doesn't tell about the individual contribution of variables in the model (although in this simple case there is only one variable in the model and so we can infer that this variable is a good predictor).

The table in SPSS output 3 provides details of the model parameters (the beta values) and the significance of these values. Equation (1) show that bowas the Y intercept and this value is the value B for the constant. So, from the table, bois .099, -.051, .011, -.008, .020, and -.024 , and this can be interpreted as meaning that when no there is Knowledge of the subject (when X = 0), the model predicts that there will be 9.9 times training need help career growth. All other variables are not useful since the significant value>0.05 and the other values is not significant at 95% confidence level.

H1a: Training helps in enhancing the knowledge of the subject. **Accepted**

H1b: Training helps in understanding the organization & preparation. *Rejected*

H1c: Training helps in learning style & delivery of the trainer. *Rejected*

H1d: Training helps in knowing responsiveness to participants. *Rejected*

H1e: Training helps in creating appropriate learning climate. *Rejected*

H1f: Training helps in evaluating training techniques. *Rejected*

Assessment of the training programs organized with educational qualification of working level employees.

Table 1.5: Case Processing Summary - (Assessment of training programs & Educational qualification)

	Cases					
	Valid		Missing		Total	
	N	%	N	%	N	%
How do you assess the training programs organized by the organization? * Educational qualifications	134	65.4%	71	34.6%	205	100.0%
How do you assess the training programs organized by the organization? *Total experience	128	62.4%	77	37.6%	205	100.0%
How do you assess the training programs organized by the organization? *Age	136	66.3%	69	33.7%	205	100.0%
How do you assess the training programs organized by the organization? * Gender	132	64.4%	73	35.6%	205	100.0%
How do you assess the training programs organized by the organization? * Marital status	128	62.4%	77	37.6%	205	100.0%

Table 1.6: Crosstab - (Assessment of training programs & Educational qualification)

		Educational qualifications				Total
		Hotel management	Graduate	MBA/post graduate	Craft course diploma	
How do you assess the training programs organized by the organization?	Wastage of time	0	1	0	0	1
	Ineffective	4	1	2	1	8
	Not sure	5	2	0	1	8
	Somewhat effective	15	24	12	6	57
	Very effective	19	15	6	20	60
Total		43	43	20	28	134

The cross-tabulation table produced by SPSS tries to find a relationship between the education qualification of the respondents (independent variable) and the person training access (dependent Variable). The reason for education being independent variable is because it has been found generally that education qualification of the respondent determines whether training is needed or not.

In the SPSS output table given below it can be observed that as the access to training is decreasing the percentage of people getting more educated.

Table 1.7: Assessment of Training Programs & Educational Qualifications

How do you assess the training programs organizes by the organization? * Educational qualifications Crosstabulation

			Educational qualifications				
			Hotel management	Graduate	MBA/post graduate	Craft course diploma	Total
How do you assess the training programs organizes by the organization?	Wastage of time	Count	0	1	0	0	1
		% within How do you assess the training programs organizes by the organization?	.0%	100.0%	.0%	.0%	100.0%
		% within Educational qualifications	.0%	2.3%	.0%	.0%	.7%
		% of Total	.0%	.7%	.0%	.0%	.7%
	Ineffective	Count	4	1	2	1	8
		% within How do you assess the training programs organizes by the organization?	50.0%	12.5%	25.0%	12.5%	100.0%
		% within Educational qualifications	9.3%	2.3%	10.0%	3.6%	6.0%
		% of Total	3.0%	.7%	1.5%	.7%	6.0%
	Not sure	Count	5	2	0	1	8
		% within How do you assess the training programs organizes by the organization?	62.5%	25.0%	.0%	12.5%	100.0%
		% within Educational qualifications	11.6%	4.7%	.0%	3.6%	6.0%
		% of Total	3.7%	1.5%	.0%	.7%	6.0%
	Somewhat effective	Count	15	24	12	6	57
		% within How do you assess the training programs organizes by the organization?	26.3%	42.1%	21.1%	10.5%	100.0%
		% within Educational qualifications	34.9%	55.8%	60.0%	21.4%	42.5%
		% of Total	11.2%	17.9%	9.0%	4.5%	42.5%
	Very effective	Count	19	15	6	20	60
		% within How do you assess the training programs organizes by the organization?	31.7%	25.0%	10.0%	33.3%	100.0%
		% within Educational qualifications	44.2%	34.9%	30.0%	71.4%	44.8%
		% of Total	14.2%	11.2%	4.5%	14.9%	44.8%
Total		Count	43	43	20	28	134
		% within How do you assess the training programs organizes by the organization?	32.1%	32.1%	14.9%	20.9%	100.0%
		% within Educational qualifications	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	32.1%	32.1%	14.9%	20.9%	100.0%

From the table below, it has been found that the significant value is 0.041 which is more than 0.05 at 95% confidence level. But as the thumb rule the significant value has to be less than 0.05 at 95% confidence level. In this case, the small value of Pearson's Chi-square test states that there is a significant relationship between training access and education qualification. So at 95% confidence level 100-95=5 divided by 100 or 0.05 significant level, it is concluded that there is a significant relationship between training access and education qualification

Table 1.8: Chi-Square Tests - (Assessment of Training Programs & Educational Qualification)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.683(a)	12	.041
Likelihood Ratio	22.608	12	.031
Linear-by-Linear Association	3.780	1	.052
N of Valid Cases	134		

a)   12 cells (60.0%) have expected count less than 5. The minimum expected count is .15.

Lambda is a measure of reduction in error in measuring the association between the two variables. For example if the value of Lambda is 0.4, it implies that it is leading to a 40% reduction in error in estimating or predicting one variable from the other

Table 1.9 Directional Measures - (Assessment of Training Programs & Educational Qualification)

			Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
Nominal by Nominal	Lambda	Symmetric	.158	.076	1.944	.052
		How do you assess the training programs organized by the organization? Dependent	.203	.091	2.017	.044
		Educational qualifications Dependent	.121	.092	1.245	.213
	Goodman and Kruskal tau	How do you assess the training programs organized by the organization? Dependent	.075	.036		.000(c)
		Educational qualifications Dependent	.054	.022		.041(c)

a) Not assuming the null hypothesis.

b) Using the asymptotic standard error assuming the null hypothesis.

c) Based on chi-square approximation

The table above shows that the value of Lambda is .158, which means that there is 15.80 percent error reduction. This is quite a small value so it can be concluded that there is a moderate relationship between the two variables, but statistically significant.

The contingency coefficient gives the measure of strength of the output. If the value is close to 0, there is strong correlation between the two variables. However, if the range is between 0.5 and 1, there exists a strong correlation. From the table below, it can concluded that there is moderate correlation between the variables namely training assessment and education qualification.

Table 1.10: Symmetric Measures - (Assessment of Training Programs & Educational Qualification)

		Value	Approx. Sig.
Nominal by Nominal	Phi	.402	.041
	Cramer's V	.232	.041
	Contingency Coefficient	.373	.041
N of Valid Cases		134	

a) Not assuming the null hypothesis.

b) Using the asymptotic standard error assuming the null hypothesis.

There is a significant relationship between training assessment and education qualification.   Accepted

Assessment of the training programs organized with total work experience of working level employees.

Table 1.11: Cross Tabulation - (Assessment of the Training Programs Organized and Total Work Experience)

Crosstab							
Count							
				Total experience			
		Upto 2 years	3-5 years	6-8 years	9-11 years	More than 11 years	Total
How do you assess the training programs organizes by the organization?	Ineffective	4	1	0	0	2	7
	Not sure	4	2	0	0	0	6
	Somewhat effective	14	25	9	3	7	58
	Very effective	16	18	5	5	13	57
Total		38	46	14	8	22	128

The cross-tabulation table produced by SPSS tries to find a relationship between the experience of the respondents (independent variable) and the person

training access (dependent Variable). The reason for experience being independent variable is because it has been found generally that experience of the respondent determines whether training is needed or not.

In the SPSS output table given below it can be observed that as the access to training is decreasing the percentage of people getting more experienced.

Table 1.12: Cross Tabulation - (Assessment of the Training Programs Organized and Total Work Experience)

How do you assess the training programs organizes by the organization? * Total experience Crosstabulation

			Total experience					
			Upto 2 years	3-5 years	6-8 years	9-11 years	More than 11 years	Total
How do you assess the training programs organizes by the organization?	Ineffective	Count	4	1	0	0	2	7
		% within How do you assess the training programs organizes by the organization?	57.1%	14.3%	.0%	.0%	28.6%	100.0%
		% within Total experience	10.5%	2.2%	.0%	.0%	9.1%	5.5%
		% of Total	3.1%	.8%	.0%	.0%	1.6%	5.5%
	Not sure	Count	4	2	0	0	0	6
		% within How do you assess the training programs organizes by the organization?	66.7%	33.3%	.0%	.0%	.0%	100.0%
		% within Total experience	10.5%	4.3%	.0%	.0%	.0%	4.7%
		% of Total	3.1%	1.6%	.0%	.0%	.0%	4.7%
	Somewhat effective	Count	14	25	9	3	7	58
		% within How do you assess the training programs organizes by the organization?	24.1%	43.1%	15.5%	5.2%	12.1%	100.0%
		% within Total experience	36.8%	54.3%	64.3%	37.5%	31.8%	45.3%
		% of Total	10.9%	19.5%	7.0%	2.3%	5.5%	45.3%
	Very effective	Count	16	18	5	5	13	57
		% within How do you assess the training programs organizes by the organization?	28.1%	31.6%	8.8%	8.8%	22.8%	100.0%
		% within Total experience	42.1%	39.1%	35.7%	62.5%	59.1%	44.5%
		% of Total	12.5%	14.1%	3.9%	3.9%	10.2%	44.5%
Total		Count	38	46	14	8	22	128
		% within How do you assess the training programs organizes by the organization?	29.7%	35.9%	10.9%	6.3%	17.2%	100.0%
		% within Total experience	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	29.7%	35.9%	10.9%	6.3%	17.2%	100.0%

From the table below, it has been found that the significant value is 0.241 which is more than 0.05 at 95% confidence level. But as the thumb rule the significant value has to be less than 0.05 at 95% confidence level. In this case, the small value of Pearson's Chi-square test states that there is a significant relationship between training access and experience. So even at 90% confidence level 100-90=10 divided by 100 or 0.10 significant level, the value is still high therefore it is concluded that there is no significant relationship between training access and experience.

There is a significant relationship between training assessment and experience. Rejected

Table 1.13: Chi-Square Tests - (Assessment of the Training Programs Organized and Total Work Experience)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.017(a)	12	.241
Likelihood Ratio	17.196	12	.142
Linear-by-Linear Association	2.789	1	.095
N of Valid Cases	128		

a) 12 cells (60.0%) have expected count less than 5. The minimum expected count is .38.

Table 1.14: Directional Measures (Assessment of the Training Programs Organized and Total Work Experience)

			Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
Nominal by Nominal	Lambda	Symmetric	.099	.051	1.829	.067
		How do you assess the training programs organized by the organization? Dependent	.143	.101	1.322	.186
		Total experience Dependent	.061	.039	1.521	.128
	Goodman and Kruskal tau	How do you assess the training programs organized by the organization? Dependent	.040	.027		.220(c)
		Total experience Dependent	.035	.017		.127(c)

a)   Not assuming the null hypothesis.   c)   Based on chi-square approximation

b)   Using the asymptotic standard error assuming the null hypothesis.

Table 1.15: Symmetric Measures- (Assessment of the Training Programs Organized and Total Work Experience)

		Value	Approx. Sig.
Nominal by Nominal	Phi	.343	.241
	Cramer's V	.198	.241
	Contingency Coefficient	.324	.241
N of Valid Cases		**128**	

a) Not assuming the null hypothesis.

b) Using the asymptotic standard error assuming the null hypothesis.

There is no significant relationship between training assessment and experience. Accepted Assessment of the Training Programs Organized With Age of Working Level Employees.

Table 1.16: Cross Tabulation - (Assessment of Training Programs and Age)

Crosstab

Count

		Age				Total
		20-24 years	25-29 years	30-34 years	More than 34 years	
How do you assess the training programs organizes by the organization?	Wastage of time	0	0	0	1	1
	Ineffective	4	0	2	2	8
	Not sure	4	2	1	0	7
	Somewhat effective	18	28	7	6	59
	Very effective	22	15	8	16	61
Total		48	45	18	25	136

The cross-tabulation table produced by SPSS tries to find a relationship between the age of the respondents (independent variable) and the person training access (dependent Variable). The reason for age being independent variable is because it has been found generally that age of the respondent determines whether training is needed or not.

In the SPSS output table given below it can be observed that as the access to training is decreasing the percentage of people getting more aged.

Table 1.17: Cross Tabulation – (Assessment of Training Programs and Age)

How do you assess the training programs organizes by the organization? * Age Crosstabulation

			Age				Total
			20-24 years	25-29 years	30-34 years	More than 34 years	
How do you assess the training programs organizes by the organization?	Wastage of time	Count	0	0	0	1	1
		% within How do you assess the training programs organizes by the organization?	.0%	.0%	.0%	100.0%	100.0%
		% within Age	.0%	.0%	.0%	4.0%	.7%
		% of Total	.0%	.0%	.0%	.7%	.7%
	Ineffective	Count	4	0	2	2	8
		% within How do you assess the training programs organizes by the organization?	50.0%	.0%	25.0%	25.0%	100.0%
		% within Age	8.3%	.0%	11.1%	8.0%	5.9%
		% of Total	2.9%	.0%	1.5%	1.5%	5.9%
	Not sure	Count	4	2	1	0	7
		% within How do you assess the training programs organizes by the organization?	57.1%	28.6%	14.3%	.0%	100.0%
		% within Age	8.3%	4.4%	5.6%	.0%	5.1%
		% of Total	2.9%	1.5%	.7%	.0%	5.1%
	Somewhat effective	Count	18	28	7	6	59
		% within How do you assess the training programs organizes by the organization?	30.5%	47.5%	11.9%	10.2%	100.0%
		% within Age	37.5%	62.2%	38.9%	24.0%	43.4%
		% of Total	13.2%	20.6%	5.1%	4.4%	43.4%
	Very effective	Count	22	15	8	16	61
		% within How do you assess the training programs organizes by the organization?	36.1%	24.6%	13.1%	26.2%	100.0%
		% within Age	45.8%	33.3%	44.4%	64.0%	44.9%
		% of Total	16.2%	11.0%	5.9%	11.8%	44.9%
Total		Count	48	45	18	25	136
		% within How do you assess the training programs organizes by the organization?	35.3%	33.1%	13.2%	18.4%	100.0%
		% within Age	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	35.3%	33.1%	13.2%	18.4%	100.0%

From the table below, it has been found that the significant value is 0.057 which is more than 0.05 at 95% confidence level. But as the thumb rule the significant value has to be less than 0.05 at 95% confidence level. In this case, the small value of Pearson's Chi-square test states that there is a significant relationship between training access and education qualification. So at 95% confidence level 100-95=5 divided by 100 or 0.05 significant level, it is concluded that there is a significant relationship between training assessment and age.

Table 1.18: Chi-Square Tests - (Assessment of Training Programs and Age)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20.586(a)	12	.057
Likelihood Ratio	22.961	12	.028
Linear-by-Linear Association	.284	1	.594
N of Valid Cases	136		

a) 12 cells (60.0%) have expected count less than 5. The minimum expected count is .13.

Lambda is a measure of reduction in error in measuring the association between the two variables.

For example if the value of Lambda is 0.4, it implies that it is leading to a 40% reduction in error in estimating or predicting one variable from the other.

Table 1.19: Directional Measures - (Assessment of Training Programs and Age)

			Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
Nominal by Nominal	Lambda	Symmetric	.147	.069	2.016	.044
		How do you assess the training programs organized by the organization? Dependent	.173	.079	2.012	.044
		Age Dependent	.125	.073	1.620	.105
	Goodman and Kruskal tau	How do you assess the training programs organized by the organization? Dependent	.057	.031		.002(c)
		Age Dependent	.054	.019		.037(c)

a) Not assuming the null hypothesis.

b) Using the asymptotic standard error assuming the null hypothesis.

c) Based on chi-square approximation

The table above shows that the value of Lambda is .147, which means that there is 14.70 percent error reduction. This is quite a small value so it can be concluded that there is a moderate relationship between the two variables, but statistically significant.

The contingency coefficient gives the measure of strength of the output. If the value is close to 0, there is strong correlation between the two variables. However, if the range is between 0.5 and 1, there exists a strong correlation.

From the table below, it can concluded that there is moderate correlation between the variables namely training assessment and education qualification.

Table 1.20: Symmetric Measures - (Assessment of Training Programs and Age)

		Value	Approx. Sig.
Nominal by Nominal	Phi	.389	.057
	Cramer's V	.225	.057
	Contingency Coefficient	.363	.057
N of Valid Cases		136	

a) Not assuming the null hypothesis.

b) Using the asymptotic standard error assuming the null hypothesis.

There is a significant relationship between training assessment and age. Accepted

Assessment of the training programs organized with gender of working level employees.

Table 1.21 Crosstab - (Assessment of Training Programs and Gender)

Count

		Gender		Total
		Male	Female	
How do you assess the training programs organized by the organization?	Ineffective	4	3	7
	Not sure	4	3	7
	Somewhat effective	45	16	61
	Very effective	46	11	57
Total		99	33	132

The cross-tabulation table produced by SPSS tries to find a relationship between the gender of the respondents (independent variable) and the person training access (dependent Variable). The reason for gender being independent variable is because it has been found generally that gender of the respondent determines whether training is needed or not.

In the SPSS output table given below it can be observed that as the access to training is similar for both males and females.

Table 1.22: Cross Tabulation – (Assessment of Training Programs and Gender)

How do you assess the training programs organizes by the organization? * Gender Crosstabulation

			Gender		Total
			Male	Female	
How do you assess the training programs organizes by the organization?	Ineffective	Count	4	3	7
		% within How do you assess the training programs organizes by the organization?	57.1%	42.9%	100.0%
		% within Gender	4.0%	9.1%	5.3%
		% of Total	3.0%	2.3%	5.3%
	Not sure	Count	4	3	7
		% within How do you assess the training programs organizes by the organization?	57.1%	42.9%	100.0%
		% within Gender	4.0%	9.1%	5.3%
		% of Total	3.0%	2.3%	5.3%
	Somewhat effective	Count	45	16	61
		% within How do you assess the training programs organizes by the organization?	73.8%	26.2%	100.0%
		% within Gender	45.5%	48.5%	46.2%
		% of Total	34.1%	12.1%	46.2%
	Very effective	Count	46	11	57
		% within How do you assess the training programs organizes by the organization?	80.7%	19.3%	100.0%
		% within Gender	46.5%	33.3%	43.2%
		% of Total	34.8%	8.3%	43.2%
Total		Count	99	33	132
		% within How do you assess the training programs organizes by the organization?	75.0%	25.0%	100.0%
		% within Gender	100.0%	100.0%	100.0%
		% of Total	75.0%	25.0%	100.0%

From the table below, it has been found that the significant value is 0.331 which is more than 0.05 at 95% confidence level. But as the thumb rule the significant value has to be less than 0.05 at 95% confidence level. In this case, the small value of Pearson's Chi-square test states that there is no significant relationship between training access and gender. So even at 90% confidence level 100-90=10 divided by 100 or 0.10 significant level, the value is still high therefore it is concluded that there is no significant relationship between training assessment and gender.

There is a significant relationship between training assessment and gender. Rejected

Table 1.23: Chi-Square Tests - (Assessment of Training Programs and Gender)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.418(a)	3	.331
Likelihood Ratio	3.212	3	.360
Linear-by-Linear Association	3.156	1	.076
N of Valid Cases	132		

a) 2 cells (25.0%) have expected count less than 5. The minimum expected count is 1.75.

Table 1.24: Directional Measures - (Assessment of Training Programs and Gender)

			Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
Nominal by Nominal	Lambda	Symmetric	.010	.091	.105	.917
		How do you assess the training programs organized by the organization? Dependent	.014	.133	.105	.917
		Gender Dependent	.000	.000	.(c)	.(c)
	Goodman and Kruskal tau	How do you assess the training programs organized by the organization? Dependent	.007	.010		.410(d)
		Gender Dependent	.026	.030		.335(d)

a) Not assuming the null hypothesis.

b) Using the asymptotic standard error assuming the null hypothesis.

c) Cannot be computed because the asymptotic standard error equals zero.

d) Based on chi-square approximation

Table 1.25: Symmetric Measures - (Assessment of Training Programs and Gender)

		Value	Approx. Sig.
Nominal by Nominal	Phi	.161	.331
	Cramer's V	.161	.331
	Contingency Coefficient	.159	.331
N of Valid Cases		132	

a) Not assuming the null hypothesis.

b) Using the asymptotic standard error assuming the null hypothesis.

There is no significant relationship between training assessment and age. Accepted.

CONCLUSIONS

The most common and an undisputed opinion of all the employees who had undergone organized training in their respective organizations, that training was extremely useful in enhancing their knowledge of the subjects covered in the training programmes which were related to their depth of knowledge about the practices in the hospitality industry and which factors indicated their own strengths and weaknesses and how are these factors important for improving their own performances . Training also impacted upon employees that their standard of performance was directly related to the image of their organization in the Hospitality industry and branding of their organization. Customer's satisfaction and level of business and profits to the organization, largely depended on the employees performance besides the Infra-structure edge of their organization.

The personality and bearing of the trainer should make an everlasting impression on all the trainees, in all respects and they should consider him as their role model. But in the Hotel Industry the employees feel that the Trainer, whether Internal or External, has just more experience about the Hospitality Industry in which he has grown and it is because of just this experience , that he has risen in the industry. Therefore, it does not make a deep impression on them to emulate his/her style to perform and grow in their respective organization, as the result of analysis of responses from the worker level employees does not indicate that they derive their motivation from the Trainer, who tells them about the Ins and outs of hospitality operations and all required tricks of the trade

Moreover, training should help to develop over all weak traits of the participants because they start understanding their weaknesses and strong points and overcome their handicaps. The duties and operations in hospitality sector are Group (Team) activities, in which the participant (employee) is either a leader of the team or the member of a team, depending upon the department of the Hotel in which, he is going to operate. So he has to prepare himself to perform on his own and show his worth to the organization. Therefore he has No Option but to become responsive and an active participant in all assignments given to him as a team leader or a member of a team. He has to perform a definite role and take on respon-

sibilities assigned to him on his own shoulders . Though Training Programme is the right time to learn and develop the talent which he has to utilize in his practical life in the hotel industry, where human source is the main resource which is most effectively utilized for the satisfaction of the customers, but this realization comes to the employees on their own accord and motivation, as indicated in the analysis of the responses that Training does not help much in knowing the responsiveness to participants.

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EXPLORING CONSUMER PREFERRED FOOD ATTRIBUTES IN INDIA

Arun K. Deshmukh*

Ashutosh Mohan**

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ABSTRACT

The paper aims at evaluating the consumers' perception on the utility of food product attributes while making a purchase decision. The study is based on primary survey of 620 urban consumers using a structured questionnaire, which was administered personally in six districts of Uttar Pradesh (India). A stratified random sampling approach was adopted to select respondents for the study. Based on the factor analysis, attributes of products have been reduced to three factors as (i) search attributes (ii) experience attributes and (iii) credence attributes. Further, the study empirically analyzed the relationship between preferences on food attributes and socio-demographic profiles of the consumers. The results have some interesting managerial insights for policy makers, food processors, retailers and the farming community to redesign their offerings based on the consumer preferences. As the combination of food attribute preferences differ across the consumer groups, this piece of research also provides direction for segmentation, targeting, and positioning of the products among potential consumers.

KEYWORDS: Consumer Preferences, Food Attributes, Purchase Behavior, Quality.

INTRODUCTION

Consumers make choices after comparing price and quality while they buy products/food products among the available alternatives (Andersen & Philipsen, 1998). Food related health scares during the recent past have heightened consumer concerns in relation to the safety of foods (Wandel, 1984) and contributed to changes in consumer purchasing patterns (Mitchell, 1998; Brennan & Kuri, 2002). Empirical evidences indicate consumers' preferences are largely influenced by availability of various food attributes in a product. The study is primarily based on the characteristics model of differentiated products developed by Lancaster (1966), which emphasizes that utility of consuming a food product is not determined by the product itself but by the bundle of characteristics the product provides. Lancaster's approach of consumer behavior argued that consumers' purchase decision largely depend on the quality of these attributes. Based on the level of information on product attributes, products have been categorized as search attributes (Stingler, 1961), experience attributes (Nelson, 1970) and credence attributes (Darby & Karni, 1973). Further, Nelson (1970, 1974) and Darby & Karni (1973) extended stingler's (1961) economics of information theory by considering how different types of attributes interact with consumer search and trial. While it can be anticipated that consumers prefer products which confer higher quality, freshness, safety and environmental friendliness, product purchase decision may be constrained by consideration of cost and the implications for price (Ness & Gerhardy, 1994; Beharrell, 1991). Thus, it is important to identify those attributes which are most influential in consumer purchase decision in India and to understand the nature of attribute trade-offs, which are largely acceptable to consumers.

According to Darby & Karni (1973), search attributes can be defined as ones that can be verified prior to purchase through direct inspection or readily available information sources. For example 'color' of food products can be one of the search attributes. Experience attributes are ones that can be assessed only after use of the product (Ford et al., 1990). For example 'taste' of the food products can be one of the experience attributes. The Credence attributes are those that are difficult to evaluate, even after use (Darby & Karni, 1973), For example, 'freshness and calorie' in the food products can be one of the credence attributes. Therefore, consumers will be most skeptical of credence claims because these claims cannot be verified even after purchase and immediate consumption of goods (Nelson, 1974). Mitra et al. (1999) argue that the amount of

*Research Scholar, FMS, Banaras Hindu University (BHU), Varanasi, Uttar Pradesh, India.

**Assistant Professor, FMS, Banaras Hindu University (BHU), Varanasi, Uttar Pradesh, India.

knowledge available to the consumer, prior to purchase, varies with the lowest for credence-based products and the highest for search-based products. Products may have one, two, or all three of those types of attributes. Many different approaches and metrics of classifcation for products marketed have been suggested in an attempt to better understand consumer buying behavior (Rhee et al., 2009)

Owing to the burgeoning interest in exploring consumers' preference towards food products, the key attributes such as search, experience and credence have also been adapted by scholars in the area of food safety and consumer behavior (Caswell & Padberg, 1992; Caswell & Mojduszka, 1996; Thompson & Kidwell, 1998; Anderson & Philipsen, 1998; Loureiro & Umberger, 2007). Very few empirical research has examined the consumers' perception on the food products attributes. This study seeks to investigate the consumers' perception on utility of food product attributes while making a purchase decision. Further, the relationship between consumers' response on food attributes and their socio-demographic profiles has been analyzed to understand the differential importance for these factors.

METHODS AND PROCEDURE

The methodology used to conduct this study comprises of description of method of data collection, sampling procedure, data gathering instrument etc.

Sample Survey

A marketing research survey was conducted by author to assess the market demand for fruits and vegetables in Uttar Pradesh (India). The study is based on primary survey of 620 urban consumers using a structured questionnaire which was administered personally in six districts of Uttar Pradesh (India). A stratified random sampling approach was adopted to select representative respondents for the study.

Survey Instrument

Consumers' preferences on food product attributes have been recorded through structured questionnaire having on a 5-point Likert-type scale to analyze the importance of various food product attributes (1=not at all important, 2=somewhat important, 3=important, 4=very important, and 5=extremely important). Similarly, the questions related to socio-demographic information of the respondents such as gender, age, education level, occupation and household income were also included in the questionnaire. The responses were edited and coded so as to analyze the same using Statistical Package for Social Scientists

(SPSS 16.0 version)

Data Analysis

The analysis of data from the consumer survey consists of frequency distribution descriptive analysis, cross-tabulation, factor analysis and Spearman's rank correlation. Factor analysis was used to categorize the consumers' preferences on food product attributes. Finally, statistical associations between the consumers' responses on food attributes and their socio-demographic profiles were analyzed using Spearman's rank correlation.

RESULTS AND DISCUSSION

After analyzing the data some interesting results and insights about the consumer profile, their preferences to various food product attributes and further discussion on the results so obtained is discussed further:

Consumer Profile Analysis

The socio-demographic profile of overall sample is presented in Table 1. The sample comprises of 69 percent male and 31 percent female respondents, since emphasis was laid on surveying the purchase decision-makers in the family. The age composition of the sample shows normal distribution with average age of 37 years. Educational profile of the sample shows that about 42 percent respondents are graduate and above; 36 percent are having education up to secondary and higher secondary levels. About 57 percent respondents were found to be vegetarian. In occupation, the author tried covering diverse occupational background where 44 percent respondents belong to service/ business class; and most of them were either daily wage earners or housewives. The average monthly income of respondents was 10696 where majority belong to below 10000 of household group i.e., 57.17 per cent.

Table 1: Demographic profile of respondents

Characteristics	Respondents reporting		Characteristics	Respondents reporting	
	Number	%		Number	%
Gender			**Occupation of Respondents**		
Male	428	68.9	Service/business	274	44.12
Female	193	31.1	Others	347	55.88
Age group			**Social Category**		
< 25 years	143	23.2	General	343	55.23
25-35 years	181	29.2	Other Backward Class (OBC)	206	33.17
36–45 years	150	24.2	Schedule Class	62	9.98
> 45 years	145	23.4	**Family Type**		
Average age (yr)		36.8	Vegetarian	352	57.2
Education			Non-Vegetarian	263	42.8
Primary and below	75	12.08	**Monthly Household Inc.**		
Junior High Sch.	53	8.53	< Rs. 10000	355	57.17
Higher Sr. School	225	36.23	> Rs. 10000	266	42.83
Graduate & Above	263	42.35	Avg. income (₹)		10696

Consumer Preference for Food Attributes

Concerns about food safety are what the individuals believe to be the amount of health risk which they face from consuming a food product (Wandel, 1994; Schroeder et al, 2007). In the wake of growing consumers' concerns about food safety, it is crucial to look into the consumers risk perception and choices of food product attributes. Understanding and addressing consumer-perceived risk helps in improving the communication between the food industry and consumers (Yeung & Yee, 2002). Consumers' growing concerns towards food safety issues have increased the importance of quality attributes (Loureiro & McCluskey, 2000). Food products constitute a bundle of attributes (categorized as search, experience and credence) and these attributes may serve as indicators of the food quality. Food safety is explored using these quality attributes by many empirical studies (Nelson, 1970; Darby & Karni, 1973, Cho & Hooker, 2002). The search attributes of the food product allow quality to be evaluated prior to purchase or consumption which is considered to be a full information case. On the other hand, consumers do not have complete information on the experience and credence attributes of the product prior to purchase. The credence attributes of food which cannot be verified by a consumer even after a repeated consumption, is an important safety and health concern for consumers and can be attested only through procedures such as certification and regulatory practices (Darby & Karni, 1973; Poole & Gray, 2002; Cho & Hooker, 2002; Starbird, 2006).

Descriptive statistics of consumer's responses on various food attributes are given in Table 2. Mean value analysis indicated that consumers gave high importance to product attributes such as freshness (4.50), hygienic/ cleanliness (4.42), taste (4.04), toughness (4.03) and flavor (4.02). Analysis of mode value pointed that more than 50 percent of the respondents have reported freshness and hygiene as extremely important product attributes while making food purchase decisions.

Table 2: Consumer Preference for Food Attributes

Food Attributes	N	Mean	Mode*	Std. Dev.
Freshness	608	4.5	5 (62.3)	0.726
Hygienic/ Cleanliness	611	4.42	5 (54.5)	0.73
Taste	611	4.04	4 (47.0)	0.87
Toughness	609	4.03	4 (48.1)	0.83
Flavor	606	4.02	4 (35.2)	0.92
Maturity	608	3.99	4 (50.2)	0.86
Healthiness/ Nutrients	608	3.9	4 (46.1)	0.921
Color	609	3.63	4 (43.7)	0.97
Shape/ Size	609	3.59	4 (40.2)	0.94
Organically Grown	609	3.04	3 (32.7)	1.131
Calorie	611	2.93	4 (29.3)	1.195

Values in parenthesis indicate percentage responses.

Factor analysis was conducted to identify the underlying dimensions among a set of food product attributes. The Principal Component Analysis was done using Varimax rotation criterion. The Kaiser criterion was used to only retain the factors with Eigen values greater than 1. Based on factor analysis, three factors emerged, which explains 55.308 percent of variance. The total variance explained by factor 1 is 19.340 percent primarily comprising of the credence attributes of the product such as calorie, organically grown, freshness, and hygiene and cleanliness.

Factor 2 explains 19.187 percent variation and loads high on factor related to the experience attributes such as maturity, sweetness/ bitterness/ sourness, toughness and taste. Similarly, the search attributes of the product such as shape/size, color, and looks comes out to be the third factor with 16.781 percent variance. Thus, factor analysis clearly categorizes the consumers' perceptions on food product characteristics in three categories i.e. search attribute, experience attributes and credence attributes (Table 3).

Table 3: Factor Analysis-Consumer Choices on Product Attributes

Food Attributes	Component		
	Credence	Experience	Search
	1	2	3
Calorie	**0.706**	0.106	0.067
Organically Grown	**0.676**	-0.027	0.157
Healthiness/ Nutrients	**0.644**	0.067	0.199
Freshness	**0.605**	0.182	0.086
Hygienic/Cleanliness	**0.535**	0.341	-0.168
Maturity	0.096	**0.866**	0.027
Flavor	0.115	**0.787**	0.137
Toughness	0.137	**0.715**	0.008
Taste	0.184	**0.610**	0.341
Shape/ Size	0.148	0.154	**0.811**
Color	0.106	0.366	**0.748**
Total Variance Explained (%)	19.340	19.187	16.781
Cumulative Variance Explained (%)	19.340	38.527	55.308

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Product Attributes and Socio-Demographic Profiles

The relationship between the food attributes and socio-demographic profiles of the consumers has been empirically examined by many researchers (Caswell & Mojduszka, 1996; Caswell & Henson, 1997; Segerson & Miceli, 1998; Codron et al., 2006; Umberger et al., 2008). In the study, the relationship between the consumers' responses on food attributes and socio-demographic profiles of consumers was analyzed using Spearman's rank correlation based on the primary survey. Results of Correlation matrix are presented in Table 4.

Table 4: Spearman's Rho Correlations Between Food Attributes and Socio-demographic Profiles

	Credence Attributes					Experience Attributes				Search Attributes	
	Organic	Hygienic	Calorie	Healthiness	Freshness	Taste	Flavor	Skin Toughness	Maturity	Shape	Color
Gender	0.024	0.001	0.096*	0.070	0.060	0.049	0.103*	0.009	0.122**	0.047	0.092*
Education	0.023	-0.079	0.168**	0.105**	0.004	0.037	0.044	0.039	0.076	0.017	0.076
social Category	0.053	0.026	0.074	-0.022	-0.009	0.045	0.099*	-0.001	0.031	-0.032	-0.019
Occupation	0.021	0.008	0.103*	0.051	-0.007	-0.013	-0.027	0.015	0.058	0.036	-0.002
Income	0.038	0.011	0.022	0.102*	-0.094*	0.058	-0.084*	-0.028	0.015	0.019	0.020
Age	-.014	0.001	-0.042	-0.065	0.091*	-0.022	-0.013	0.021	-0.074	-0.008	-0.014
Organic	1.000	0.093*	0.333**	0.216**	0.158**	0.125**	0.080*	0.082*	0.071	0.181**	0.146**
Hygiene		1.000	0.057	0.000	0.061	0.051	0.092*	0.128**	0.009	0.092*	0.052
Calorie			1.000	0.362**	0.144**	0.227	0.129**	0.222**	0.208**	0.109**	0.149**
Healthiness				1.000	0.004	0.111**	0.130**	0.242**	0.196**	0.120**	0.192**
Freshness					1.000	0.111**	0.054	0.131**	0.013	0.178**	0.097*
Taste						1.000	0.237**	0.062	0.206**	0.115**	0.154**
Flavor							1.000	0.344**	0.459	0.263**	0.322**
Skin Toughness								1.000	0.484**	0.229**	0.338**
Ripe/Unripe									1.000	0.256**	0.375**
Shape										1.000	0.537**
Color											1.000

**significant at 0.01 level, * significant at 0.05 level

Spearman's rank correlation coefficient between credence attributes and Socio-demographic variables is significantly positive especially between calorie and gender (=0.096, p<0.05), which indicates that male consumers are keen for calorie as credence attribute; between calorie and education (=0.0.168, p<0.01), shows that consumers with higher education level prefer to buy food products with high calorie; and between calorie and occupation (=0.103, p<0.05), is an indicative of the inclination of service class towards calorie. The results further implies that consumers with higher education level (=0.105, p<0.01) and higher monthly income (=0.102, p<0.05) emphasize on healthiness as credence attribute. For elderly consumers freshness (=0.091, p<0.05) as credence attribute is more important. Similarly, correlation between flavor (experience attribute) and gender (=0.103, p<0.05), social category (=0.099, p<0.05), and income (=-0.084, p<0.05) are significant which show that male consumers with higher social category

but low income lay more emphasis on flavor as an experience attribute. Finally, correlation between color (search attribute) and gender (=0.092, p<0.05) is also significantly positive which reveals that male consumers are interested to make their purchase decision based on color. These results imply that socio-demographic profile of the consumers do have important role to play in designing effective food marketing strategies and developing suitable food products based on the consumer requirement.

CONCLUSION AND MANAGERIAL IMPLICATIONS

Product differentiation strategies are increasingly used in food marketing system to attract the consumers by providing a bundle of product characteristics. Survey results indicated that consumers expressed broad preferences of product attributes, which can be categorizes into three groups - search, experience and credence attributes. The consumers' concerns for food safety are increasingly becoming important over the time due to changing socio-economic profiles and emerging business environment. Consumers, through careful inspections prior to purchase, may assess the search attributes while experience attributes of the food products can be checked at the point of sale or consumption. However, credence attributes cannot be easily determined by the consumers even after its consumption.

The study empirically analyzed the relationship between food attributes and socio-demographic profiles based on the primary survey of the consumers, which clearly indicated that comparatively educated consumers having salaried occupation and higher monthly income show significantly positive relationship with credence attributes of food products. Similarly, consumers with higher monthly income emphases on shape/ size, color and variety of food products, while consumers with comparatively younger in age lay more emphasis on experience attributes. The results of this research have important implications for produce marketers. This information should prove useful to produce marketers in marketing produce that better meets consumers' needs.

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RETAILERS AND CUSTOMERS PERCEPTION TOWARDS BRANDED GEMS AND JEWELRY: A COMPARATIVE STUDY

Navneet Gera*

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ABSTRACT

Gems and Jewelry Industry is currently dominated by family jewelers and is set to transform the Industry gradually through branded Gems & Jewelry. The exports from Gems & Jewelry contribute to about 14-16% in India's total exports. The Industry is also generating foreign exchange reserves for the country. Gems and Jewelry is gaining momentum from branded retailers and has become the choice of the youth with light weight and Hallmark Jewelry. The perception of Indian customer has been studied for branded Jewelry in two modes. We have tried to compare the perception of customer towards branded Jewelry through well drafted questionnaire from customer and also through retailers dealing in branded Gems & Jewelry. It was found that there is no significant mean difference on perception of design, quality and brand name as per customers and retailers views about customer.

KEYWORDS: Branded Jewelry, Tanishq, Gitanjali, Family Jeweler, Gems & Jewellery Exports, GJEPC.

INTRODUCTION

The Gems and Jewelry is one of the prominent sectors and has significant role of trust and relationship in buying process. The Industry has occupied space in mindset of Indians by way of trust, quality and design and indicates our cultural values to decorate and adorn. This industry is one of the most fascinating as it has the traditional glamour and artistic modern look. India's jewelry segment is gradually shifting towards branded stores. The industry has been working to improve its designs to make them acceptable by youngsters. The GJ industry also contributes around 14-16% of India's exports. The role of GJEPC (Gems and Jewelry export promotion council) and the Government are also significant for the promotion of exports from India. However, the shift from family Jeweler towards branded segment is slow and the trust established by family jewelers in the mindsets of customers is established from years.

OBJECTIVES OF THE STUDY

- To compare the customer perception towards branded Jewelry as per retailers view and customers views.

- To identify the factors contributing towards purchase of Gems and Jewelry.

RESEARCH METHODOLOGY

Research Design

The research is both exploratory and descriptive in nature.

Sources of Data Collection

The primary data has been collected from two hundred ninety five customers of branded G & J on the basis of convenient sampling in Delhi through Questionnaire. The data has also been collected from leading stores in karol bagh from 35 retailers. Focused interviews of key branded Jewelers have been taken from karol bagh in a well drafted questionnaire to sum up the research. The secondary data for this study has been collected from the reliable sources like GJEPC and leading online news related to G & J. Review of literature has been done extensively to understand the depth of G & J sector.

Sampling Unit

The customers of key jewelry brands in Delhi have been covered.

Sampling Technique

Here the Convenient sampling method has been adopted under the non-probability sampling

*Associate Professor, Bharati Vidyapeeth Deemed University, Institute of Management and Research, New Delhi, India.

technique. Independent Sample t-test has been used for testing the data.

Sampling Size

The number of qualified respondents of this study is 295.

SCOPE OF THE STUDY

● The scope of study comprises of contribution of G & J sector in India's growth, Foreign exchange, employment and generating capable entrepreneurs.

● The scope of study is limited to Delhi and branded segments.

● The scope of study is limited to 295 customers and 35 retailers from Delhi (Karol Bagh and Pitampura).

HYPOTHESIS OF THE STUDY

H01 There is no significant mean difference on perception of brand name by customers and retailers views for customer.

H1 There is significant mean difference on perception of brand name as per customers and retailers views for customer.

H02 There is no significant mean difference on perception of design as per customers and retailers views for customer.

H2 There is significant mean difference on perception of design as per customers and retailers views for customer.

H03 There is no significant mean difference on quality as per customers and retailers views for customer.

H3 There is significant mean difference on quality as per customers and retailers views.

H04 There is no significant mean difference on trust on outlet as per customers and retailers views for customer.

H4 There is significant mean difference on trust on outlet as per customers and retailers views for customer.

REVIEW OF LITERATURE

Marketers need to manage their brands carefully in order to preserve brand equity. They must develop strategies that effectively maintain or improve brand awareness, perceived brand quality and usefulness, and positive brand associations over time (Kotler et al, 1999). Brands that create a status symbol in consumers and translate consumers towards a positive attitude of products or brands over a period of time become successful by way of acceptance.

According to Betts (1994), they create a basis for the development of competitive advantage over and above that of their competitors. The competitive advantage of firms that have brands with high equity includes the opportunity for successful extensions, resilience against competitors' promotional pressures, and creation of barriers to competitive entry (Farquhar, 1989).

Brand equity is the result of buyer's perception about a brand which is generally influenced by many variables. Brand equity facilitates the acceptance of new products and the allocation of preferred shelf space, and enhances perceived value, perceived quality, and premium pricing options (Schiffman & Kanuk, 1997). Basically, brand equity stems from the greater confidence that consumers place in a brand than they do in its competitors. This confidence translates into consumers' loyalty and their willingness to pay a premium price for the brand (Lassar, Mittal and Sharma, 1995).

The role of marketing communications is to contribute to brand equity by establishing the brand in memory and linking strong, favourable, and unique associations to it (Keller, 1996). Proper marketing communication is absolutely necessary to build and maintain brand salience. If the brand is to be successful, it must occupy a 'salient' position within the target audience's consideration set (Elliot and Percy, 2007). Brand salience is an important first step in building brand equity, but is usually not sufficient in and of itself. For most customers in most situations, other considerations, such as the meaning or image of the brand, also come into play (Keller, 2001).

Whenever a buyer decides to buy any conspicuous consumption, a pre-conceived notion develops in his/her mind about the selection of seller and perceived value of the product. There are so many factors attributed to such reasons. Therefore, some authors like (Ganesan 1994; Mayer, Davis, and Schoorman 1995) conceptualized trust in cognitive or behavioural terms. Trust, according to them is a behavioural issue develops over a period. Earlier also scholars like Moorman, Zaltman, and Deshpande (1992, p.315) define trust as "a willingness to rely on an exchange partner in whom one has confidence." Other researchers emphasize on cognitive or evaluative definitions of trust, arguing that the link between trust evaluations and behavioural response are based on empirical investigations and influence of other

contextual factors (Doney and cannon, 1997; Morgan and Hunt, 1994).

According to ASSOCHAM, the current size of the retail jewelry trade in India is worth Rs 1,12,000 crore. The jewelry market has been undergoing a gradual metamorphosis and plain gold is giving way to diamonds, platinum and colored gemstones. The current trend also reveals a shift in the buying pattern where the family jeweler is being replaced by branded jewelry makers.

The research gap is there between the acceptability of brands and the factors responsible for loyalty towards a brand or strategies of branded retailer. To address these unanswered questions, this study provides a clear explanation of customer perception or trust towards branded G&J and strategies opted by retailer to connect to customer. The objective of the study is to explore the perception of customer as well as importance of trust in G&J business and to find specific reasons for customers connecting towards branded Gems & Jewellery.

Competitve Advantage of Indian Jewellers Industry

The factors leading to the Indian jewelers industry's growth are many. A near dominance in diamonds and colored stones, manufacturing excellence, forward looking entrepreneurs, liberalized government policies and an extensive international marketing network has helped India establish itself as one of the leading jeweler's centers in the world. Moreover, its high consumption of gold, steady inflow of silver and growing interest in platinum enable India to develop the entire range of jewelry, in plain metal and studded, that caters to the desires of every market.

The Indian jewelers industry is having competitive advantage in the world market due to its low cost of production and availability of skilled labor. The Indian diamond industry has acquired leadership position in cutting and polishing of rough diamonds. India has the world's largest cutting and polishing industry, employing around 8,00,000 people (constituting 94% of global workers) with more than 500 hi-tech laser machines. The industry is well supported by government policies and the banking sector - around 50 banks provide nearly US$ 3 billion credit to Indian diamond industry.

Figure 1: Porter's Diamond Model to analyse Indian Gems & Jewelry
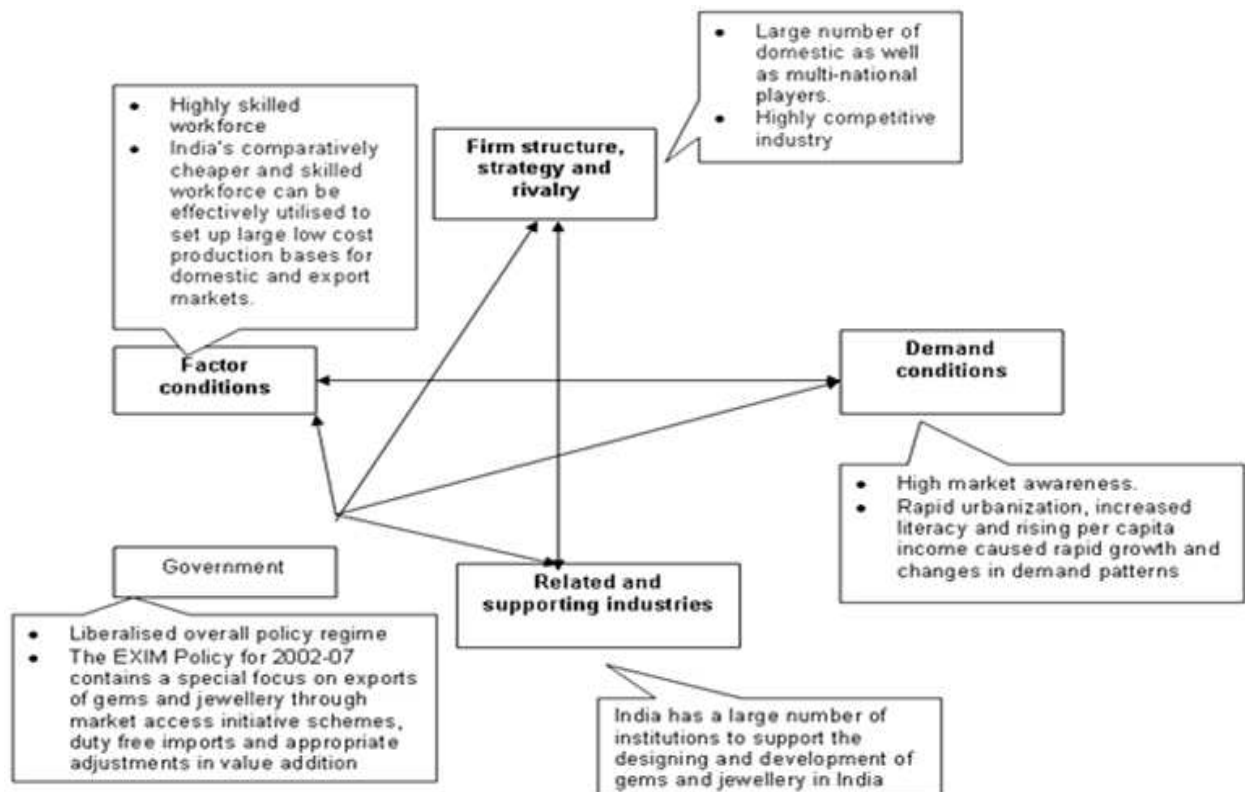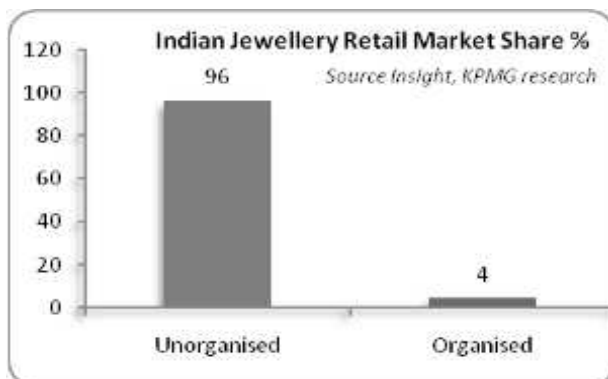
Indian Jewelry

The variety of Indian jewelers is mind boggling. From intricately set necklaces in an array of precious stones to inlaid gold anklets to simple silver bangles, India has it all. Jewelry exists in almost everywhere in India as gold is considered the purest form of wealth in Indian society. Ornaments of gold and precious stones have been used from ancient times to decorate gods and goddesses, maharajas and maharanis, and to add sparkle to the religious rituals and ceremonies.

Karol Bagh is best known for its jewelry

Delhi's gold and silver smiths are the most famous in the country and in fact, an entire street in old Delhi is still called the 'silver street'. Besides gold and silver, Delhi offers a variety of precious gems - rubies, emeralds, sapphires and a number of semi-precious stones like cornelian, lapis lazuli, and garnets. Karol Bagh has the maximum number of jeweler's shops in Delhi.

Therefore, Delhi's traditional jewelry street is worth a visit. Here, in shops located in narrow lane, visitors will be able to witness craftsmen at work and see designs that are still worn by traditional Indian women. What makes the jewelry from here special is not only the quality of the metal or stone rather the fine workmanship available only in this part of the world.

Indian Jewellery Retail Market Share % — Source Insight, KPMG research. Unorganised: 96, Organised: 4.

India along with China is one of the fastest growing economies of the world. In addition to high GDP growth, India is the second most populous nation in the world. Both these factors work in favor of retail. Understandably, the AT Kearney Global Retail Development Index 2008 (GRDI) placed India on top of its emerging retail destination chart. The GRDI analyzes various parameters that are conducive to organized retail and ranks new markets to help retailers make strategic investments.

About, 96% of Indian Jewelers market is unorganized. The unorganized sector represents 300,000 traditional retailers or "Family jewelers" who are present only in one town. The organized sector accounts to only 5 to 6%. However, Reliance, Tanishq and other Luxury goods companies are exceptions to an otherwise unorganized sector. They represent the future of jeweler's retail in India. Reliance is set to compete with Tata's jewelers arm Tanishq. Tanishq with 100 stores in over 53 cities is currently India's first and largest jewelers retail store. According to analysts at Technopak Advisors Indian jewelers market is poised to grow at 15% annually, while branded jewelers is pegged to grow at 30%. The branded jewellery came into vogue in the wake of liberalization, threatening the very survival of the traditional jewelers and craftsmen in the same way that traditional tailors are being replaced by producers of branded ready-mades. New inroads are being made by branded jewelers both in the domestic as well as international markets. Indian women have shown increasing signs of acceptance for the branded jewelers.

DATA ANALYSIS

Delhi gets first dual Gili World store

Gili, a prominent branded jewellery retailer in India, has launched its first combination or dual Gili world store at M-block market, Greater Kailash - I in Delhi. Spread across 1304 sq ft, the new lavish Gili World two storeyed store has been opened through franchising. It is Gili's first store that will offer a wide range of both its diamond jewellery as well as brand's recently launched range of apparels and accessories under one single roof. Speaking on the launch of first Gili World store in Delhi, Rahul Vira, CEO, said: "It is one of our proud moments to have launched our first combination Gili World in the capital. For the first time Gili will retail jewellery, apparels and accessories all under the same roof making shopping more easy and fun in our busy lives."

Incepted in 1994, Gili today is an established brand name in the branded jewellery segment in India. In 2012, the brand took another leap and entered the category of women's ethnic wear. It has opted franchise expansion route to spearhead its pan-India presence.

Nakshatra Jewellery plans pan India expansion

Nakshatra, the fashion diamond jewellery brand in India is planning pan India expansion. The company is looking for a dynamic and result oriented franchisee and distributor. It was acquired by the Gitanjali Group in 2008, and today it has 12 franchised outlets and more than 1,200 points of sale in India.

Presently, the brand wants to expand its business to tap the each section of society so looking for economically strong partners. To open a Nakshatra franchised outlet, a franchisee would require an investment of Rs three crore with a space at any high street market or at any shopping mall.

Since its launch in the year 2000, it has established itself as an ethical player in the market as it comes with its certificates of authenticity and assuring transparency in the buying decision of the consumers.

Table 1: Group Statistics

	Customer -rETailer	N	Mean	Std. Deviation	Std. Error Mean
Please give rating to your reason of purchase of G&J to brand name.	Customer	295	3.5627	1.09512	.06376
	Retailer	33	3.6061	1.05887	.18433
Please give rating to your reason of purchase of G&J to Design name.	Customer	295	4.6542	.61923	.03605
	Retailer	33	4.7576	.50189	.08737
Please give rating to your reason of purchase of G&J to Quality	Customer	295	4.5729	.83337	.04852
	Retailer	33	4.4848	.75503	.13143
Please give rating to your reason of purchase of G&J to Trust	Customer	295	4.2576	.98703	.05747
	Retailer	33	4.4848	.50752	.08835

Table 2: Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Please give rating to your reason of purchase of G&J to brand name.	Equal variances assumed	.244	.622	-.216	326	.829	-.04335	.20037	-.43754	.35084
	Equal variances not assumed			-.222	40.054	.825	-.04335	.19504	-.43753	.35083
Please give rating to your reason of purchase of G&J to Design name.	Equal variances assumed	2.644	.105	-.925	326	.356	-.10334	.11173	-.32315	.11647
	Equal variances not assumed			-1.093	43.688	.280	-.10334	.09451	-.29386	.08718
Please give rating to your reason of purchase of G&J to Quality	Equal variances assumed	.139	.710	.581	326	.562	.08803	.15162	-.21024	.38631
	Equal variances not assumed			.628	41.233	.533	.08803	.14010	-.19487	.37093
Please give rating to your reason of purchase of G&J to Trust	Equal variances assumed	7.548	.006	-1.302	326	.194	-.22722	.17451	-.57053	.11609
	Equal variances not assumed			-2.156	63.568	.035	-.22722	.10539	-.43780	-.01665

Analysis 1

H01 There is no significant mean difference on perception of brand name by customers and retailers views for customer. Null hypothesis cannot be rejected and therefore accepted.

Interpretation - Since significant value is .829 which is higher than .05 therefore null hypothesis cannot be rejected and thus accepted.

Thus, we can say that brand name matters a lot both from customer's perception as per the Mean that is 3.5627 on a likert's scale of five, also from retailer's view of customers the Mean is 3.6061.

Therefore, brand name plays an important role in purchase of Jewelry.

Analysis 2

H02 There is no significant mean difference on perception of design as per customers and retailers views for customer. Null hypothesis cannot be rejected and therefore accepted.

Interpretation - Since significant value is .105 which is higher than .05 therefore null hypothesis is accepted.

Thus, we can say that design matters a lot both from customer's perception as per the Mean that is 4.6542 on a likert's scale of five, also from retailers view of customers the Mean is 4.7576.

Therefore, design plays an important role in purchase of Jewelry.

Analysis 3

H03 There is no significant mean difference on quality as per customers and retailers views for customer. Null hypothesis cannot be rejected and therefore accepted.

Interpretation - Since significant value is .710 which is higher than .05 therefore null hypothesis is accepted.

Thus, we can say that quality matters a lot both from customer's perception as per the Mean that is 4.5729 on a likert's scale of five, also from retailer's view of customers the Mean is 4.4848. Therefore, quality plays an important role in purchase of Jewelry.

Analysis 4

H4 There is significant mean difference on trust on outlet as per customers and retailers views for customer. Null hypothesis cannot be rejected and therefore accepted.

Interpretation - Since significant value is .194

which is higher than .05 therefore null hypothesis cannot be rejected and is accepted. Thus, we can say that trust matters a lot for customer's perception as the Mean is 4.2576 on a likert's scale of five, and also for retailer's view of customers the Mean is 4.4848. Therefore, trust plays an important role in purchase of Jewelry for customers and retailers view on customers at 95% confidence level.

CONCLUSIONS

Gems and Jewelry has been a promising segment from decades and branded stores have expanded in Indian economy especially in metros in last five years. The customer is assured of the quality when the tag of Hallmark or 958 or 916 is there which signifies 23 carat or 22 carat of gold. The research has come with an outcome that there is no significant difference on perception of brand name, design and quality from customers viewpoint as well as from the retailers view point. However, there is significant mean difference on trust on outlet as per customers and retailers view point. Branding helps create a niche for the product, higher aspirational value and helps retailers demand higher premium. The jewellery industry in the last three years has witnessed the emergence of several brands and is set to cater Indian market through new designs and varieties.

Limitations of the Study

- It can't be assured that this study is applicable for other cities.

- The no. of respondents were 295 from Delhi NCR.

- The respondents are only jewellery consumers.

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STATE TOURISM WEBSITES IN INDIA: A COMPARATIVE STUDY

Mandeep Kaur*
Nitasha Sharma**

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ABSTRACT

The tourism is one of the most profitable industries which is contributing a substantial amount to foreign exchange, employment and GDP. In the past, Indian Tourism Development Corporation (ITDC) and other State Tourism Corporations were using traditional approaches. However, with advancement in the information technology, traditional marketing approach was slowly replaced by internet based tools. Various tourism promotion agencies have developed their websites to attract more and more national and international tourists. Current study is an attempt to examine the variation in information displayed by tourism websites of different zones of India i. e. South India, North India, West India and East India. Data was collected through secondary sources. ANOVA was applied in the data to pursue the current objective. Results depicted that South Indian tourism websites slightly differ from North Indian tourism websites and West Indian tourism websites. But East Indian tourism websites are far behind in matter of information displayed.

KEYWORDS: Tourism, States, Websites, Content.

INTRODUCTION

Tourism is the one of largest, fastest and smokeless industries of the world (Kawal Gill, 2006). Tourism has a significant economic impact at an international level. This impact is underlined by statistical evidence (WTO, 2013 and World Travel and Tourism Council, 2012) demonstrating the significance of tourism in terms of GDP, employment and economic development.

Contemporary information society has made tourism a highly information-intensive industry (Shanker, 2008) as well as nature of tourism and its products make tourism intensive from the information point of view (Werthner and Klein, 1999). As the world is being ushered into the information age so adoption of the Information Communication Technology (ICT) is rapidly increasing.

The role of ICT in tourism industry cannot be underestimated and it is crucial driving force in the current information driven society. Internet has transformed the world into a global village that can be navigated at the click of a mouse. It provides potential tourists with immediate access to textual and visual information related to destinations throughout the world (Shanker, 2008). Website is a communication factor to exchange information between customers and firms which have online presence because information is a crucial factor in planning and booking during the travel, and sometimes even after that. The emergence of the internet brought new opportunities for the travel industry (Lu et al., 2007). Every Business, including customer-oriented and information-intensive tourism enterprises, is increasingly adopting e-business models to achieve their organizational goals. Maintaining an effective website has thus become vital for a business to strengthen its customer relationships and gain a larger market segment (Law et al., 2010). Tourism websites are becoming increasingly popular as travellers can browse these websites at the convenience of their workplace or homes, compare offerings from multiple websites with the click of a mouse button, and make reservations online for a variety of services such as transportation, lodging, meals, entrance fees to attractions, entertainment and guide services (Palmer and McCole, 2000). Customer convenience, time efficiency, possibility of purchasing anywhere, convenience of purchasing any time, direct access to information and customer service are the factors which motivate customers when they purchase online

*Associate Professor, Department of Commerce, Guru Nanak Dev University, Amritsar, Punjab, India.
**Senior Research Fellow, Department of Commerce, Guru Nanak Dev University, Amritsar, Punjab, India.

(Moharrer, 2006). To provide the convenience to the customer, the websites should be full of rich content. Effective tourism websites should be dynamic, subject to constant update, innovation and proper management (Lazarinis et al., 2008). Moreover, the aim of general websites should be to provide information and customer services, after-sales evaluation and technical support (Ho and Lee, 2007).

As far as India is concerned, website development in India has increased to a point where hundreds of companies are creating new web pages, and thousands of people are becoming web users daily. The Tourism Development Corporations of Indian states are spending a lot of resources in developing and continuously improving their websites for making them attractive and user friendly. It is seen that tourism is a fast moving sector influenced by individual choices about what to visit and where to stay. So it is very important to evaluate the websites to get better the experience of visitors visiting the site.

REVIEW OF LITERATURE

Murphy et al., (1996) conducted a study to examine the contents and features of hotel websites. They analyzed 20 chain hotels and 16 freestanding hotel sites, in the US. Lang et al., (2000) studied the business strategies used by travel business websites by observing them and to determine how they differ from each other in providing services to the consumers. They recorded 32 different features that were on those 36 websites. Liu and Arnett (2000) explored the factors in the context of electronic commerce (EC) in tourism industry such as information and service quality, system use, playfulness, and system design quality. Scharl et al., (2001) examined the effectiveness of structural and textual components of tourism websites in Austria. It was depicted that number of documents, internal links and interactivity are being less important. English content and an association with a portal both positively influence awareness. Lu et al., (2002) investigated tourism E-commerce website development in China from three perspectives: the tourism website functionality, the tourism website users and the tourism website providers. The results showed that the level of regional economic development had a significant impact on the construction of these local tourism websites. Nysveen et al., (2003) studied that what kind of value added services are being provided by tourism business websites in Norway. It was concluded that service integration is the only value added service as preferred by the customers. Tourism company's

offering to match the preferences of tourists for value added services are very low. Zhou and De Santis (2005) addressed usability issues in tourism website design. Usability had been closely connected with cultural differences behaviour of different users, which had been especially vital in the international tourism industry.

Kao et al., (2006) reviewed the factors of website design such as URL address, browsing, catalog, ease of reading, hyperlinks, language translation, local access, multimedia, navigation, price, regional content, search, speed, standard, structure, up-to-date. Zafiropoulo and Vrana (2006) explored agent's attitudes towards internet applications and also to find out the current state of internet use and the relative maturity of the websites among travel agencies in Greece. However security issues and lack of interpersonal communication had been the main barriers for internet adoption. Beldona and Cai (2006) studied 50 rural websites to measure the websites effectiveness. It was found that vertical contents and poor interactivity are the major barriers in adoption of websites for tourism related services. Aaberge et al. (2006) identified the indicators to measure the properties of tourism Songyu (2006) studied the perception of international tourists who surf e-tourism websites and identify the SWOT analysis of tourism industry in Thailand. Most of the tourists satisfy in e-tourism and they choose e-tourism in the search of information and to reserve the products of tourism.

Ho and Lee (2007) analyzed particularly websites from the aspect of content. They used a framework to evaluate websites from customer's perspective. Lazarinis and Anellopoulos (2008) examined the technical capability of tourism and cultural websites. The contents such as multilingualism, web technologies, online booking, e-mail support, online payment, and searching facilities were analyzed. Pathak and Kumar (2008) analyzed the inadequacy and ineffective of websites in India by taking some variables. Results indicated that all the websites are dedicated to provide the information except the websites of Jharkhand and Punjab.

Avcikurt (2011) evaluated thermal hotels websites in order to determine the use or non use of the internet as a marketing tool by thermal hotels in Turkey. The results showed that the thermal hotels in Turkey do not currently use the internet as a productive marketing tool. Panigrahi et al., (2012) found out that if there is a lot of difference between the appeal of Indian and International tourism websites. It was

observed that there is a high degree of correlation between the ranks obtained from the two methods.

Thus, many research studies have been conducted for content analysis of tourism websites worldwide but not many have been found to deal specifically with Indian tourism websites. Thus, current study is an attempt to examine variation in information displayed by tourism websites of different zones i.e. South India, North India, West India and East India.

DATABASE AND RESEARCH METHODOLOGY

For the current study data has been collected from secondary sources i.e. from the state tourism websites of India. Besides it, relevant articles have been thoroughly studied to make a list of variables. Top 15 state tourism websites have been taken to conduct the current study. Moreover in order to achieve current objective i.e. these top 15 tourism websites were categorized into four zones i.e. South India, North India, West India and East India. These top 15 state tourism websites are representative websites from international and domestic tourists' arrivals perspective and have been selected as per the tourist arrivals statistics provided by Ministry of Tourism, India for the year 2013. Table no. 1 shows the list of top 15 state tourism websites of different zones, which have been compared and reviewed in the current study.

Table 1: List of Top 15 State Tourism Websites

State	Tourism Websites	
Tamilnadu	http://www.ttdconline.com	South Region
Uttar Pradesh	http://www.up-tourism.com	North Region
Andhra Pradesh	http://www.aptdc.in	South Region
Maharashtra	http://www.Maharashtratourism.nic.in	West Region
West Bengal	http://www.Westbengaltourism.gov.in	East India
Rajasthan	http://www.rajasthantourism.gov.in	West Region
Karnataka	http://www.karnatakatourism.org	South Region
Bihar	http://www.bstdc.bih.nic.in	East India
Chhattisgarh	http://www.chhattisgarhtourism.net/	East India
Himachal Pradesh	http://www.hptdc.nic.in	North Region
Kerala	http://www.keralatourism.com	South Region
Uttrakhand	http://www.uttarakhandtourism.net	North Region
Punjab	http://www.punjabtourism.gov.in	North Region
Goa	http://www.goatourism.gov.in/	West Region
Gujarat	http://www.gujarattourism.com/	West Region

Source: Ministry of Tourism, India, 2013.

Selection of Variables

Potential customers are crucial for business success (Gupta et al., 2004). It is stated from review of literature that attractiveness and friendliness of the website should be maintained while designing a webpage. Although most of the viewers are interested in text, images so it should be taken into mind by the websites owners while deciding the contents of tourism websites. Features providing information ranging from simple photographs to interactive video presentations make the website more attractive, interesting and realistic to visitors (Bender, 1997). Good web design allows the tourism organization to engage customers' interest and participation, to capture information about their preferences, and to use that information to provide personalized communication and services (Doolin et al., 2002). Proper care should be taken while drafting the language of the websites. Apart from it search facility for gaining information should be available on the tourism websites using search engines like Google by typing the key words. Efforts should be taken by the website developers to link the website to as many key words as possible to provide the convenience to the visitors.

Clearly, when customers have to visit a tourism website, they prefer to visit a website which is properly managed. In such a case customers are able to search for specific information and also able to communicate by email with the websites owners. A set of criteria can be provided to the customers to satisfy them which include the factors like information, rich content, ease of use, security, answer to query, graphic design, up to date information etc. Besides it, visitors are always interested in offers and special events displayed on the tourism websites.

Research has shown that websites are powerful tools for promoting identities and images, and building relationships with audiences (Hwang et al., 2003). The visual items available on the websites such as images, layout, colors, fonts and multimedia features raise the interest of the viewers (Han and Mills, 2006). Content, ease of use, amount of information and variety are critical success factors in the online world (Smith, 2001; Palmer, 2002 and Park and Gretzel, 2006). Other critical aspect of an effective website is interactivity (Morrsion et al., 2004). Several researchers agree with the importance of interactivity because it can be critical in getting surfers involved in the communication process.

Short download time, minimal menu options, multi language facility, up to date information and multiple links to other websites are the essential features which should be presented on a tourism website (Marquiz, 2002 and Wang et al., 2005). Moreover, well organized hyperlink, browser efficiency, customized product, customized search engine and user friendly interface are the success factors for a tourism website (Balderston, 1996). Apart from it, a tourism website should have more product/service information, transactions' transparency, information about hotels, upcoming events and tourists season (Sigala, 2003).

Home page of the tourism website should be attractive and full of contents and it should be exciting to customers (Zang and Dran, 2000). Thus, online system quality contains traditional system quality attributes as well such as reliability, accuracy, flexibility, response time and ease of use (Moharrer, 2006). Most of the researchers agree that a successful tourism website contains the facility of direct reservation and online payment which facilitate tourists not to carry money with them. The contents such as multilingualism, web technologies, online booking, e-mail support, online payment, and searching facilities are generally explored by the tourists (Lazarinis and Anellopoulos, 2008). Besides it, the main aspects of tourists' interest are information about state, ways of transportation, tourists' information centers and historic sites (D'silva and D'silva, 2008). Facilities of information, customer contact information, reservation and prices information and surrounding area information should be displayed on the website for the marketing of tourism company (Lin, 2010). Completeness regarding the information, ease of understanding, personalization, relevance and security are other key factors which should be present on the homepage of tourism website.

Figure no. 1 presents the categories of the variables which have been selected based upon review of literature and these variables were thoroughly selected and should be offered to e-customers and these have been explain as follows:

Figure 1: List of Tourism Services

Source: Compiled from Review of Literature

FINDINGS AND DISCUSSIONS OF CONTENT ANALYSIS

Variation in information displayed by tourism websites of different zones

In order to examine whether the state tourism websites of different zones i. e. South India, North India, West India and East India vary in regard to information displayed or not, one way ANOVA test was performed on the collected data. The results of ANOVA test is as follow:

Table 2: Score of Information Displayed on Different Region

Total Score of information displayed	32/42 *100 = 74%	27/42 *100 = 64%	35/42 *100 = 83%	28/42 *100 = 66%	22/42 *100 = 52%	32/42* 100 = 74%	33/42* 100 = 78%	20/42 *100 = 48%	33/42* 100 = 43%	31/42 *100 = 74%	34/42 *100 = 81%	31/42* 100 = 74%	29/42 *100 = 69%	32/4 2* 100 = 74%	37/42* 100 = 88%

Source: As Information Provided by Concerned State Tourism Websites.
Note: UP-Utter Pradesh, AP-Andhra Pradesh, HP-Himachal Pradesh.

Descriptive for tourism websites of different zones have been shown in table no. 3. As far as mean of information displayed for the tourists is concerned by four groups of tourism websites of Indian states, then South Indian tourism websites have been ranked first with mean of 79.0000 followed by Tourism websites

of West India (mean =78.5000), Tourism websites of North India (mean =69.0000) and Tourism websites of East India (mean =50.5000).

Furthermore, the result of Levene's Test for Equality of Variances has been displayed in table no. 4. It tests the condition that the variances of all samples are equal.

Table 3: Descriptive of Information Displayed by Tourism Websites

	N	Mean	Std. Deviation	Std. Error
Tourism websites of South India	4	79.0000	3.91578	1.95789
Tourism website of North India	5	69.0000	4.79583	2.14476
Tourism website of East India	2	50.5000	3.53553	2.50000
Tourism website of West India	4	78.5000	6.60808	3.30404
Total	15	71.7333	10.74022	2.77311

Source: Calculated through SPSS

Because the p value is greater than α level, i. e. Sig. = .649 which is not statistically significant. Thus, H0 is accepted which shows that the variances are equal and the homogeneity of variance assumption have been met or it can be said that assumptions of equal variances have not been violated.

Table 4: Test of Homogeneity of Variances for Information Displayed

Levene Statistic	df1	df2	Sig.
.566	3	11	.649

Source: Calculated through SPSS.

Note: *H0: The variances of all groups are equal.*

Moreover, table no. 5 for ANOVA shows the results of variation in information for different categories. The information displayed on the tourism websites differed significantly among the four groups. The significant value is resulting in a significant difference (Sig. = 0.000).

This means that H0 must be rejected. Therefore, there is a statistically significant difference in the mean information displayed by tourism websites of different zones. Eta square has been computed as between groups' sum of square and divided by total sum of square (82%). However, difference in information displayed by these four categories accounted for 82% of variance. The results from the one-way ANOVA do not indicate which of the four groups differ from one another, so in many cases, it is of interest to follow the analysis with a post hoc test or a planned comparison among particular means. If several comparisons between pairs of means are made, it is a good idea to use a test, such as the Tukey, that controls for alpha inflation.

Multiple Comparisons Table presents the results through post-hoc tests for variation in information displayed by different groups. It also presents that whether one or more means vary from each other. As far as variation in information explored is concerned then South Indian tourism websites do not vary from Tourism websites of North India as sig. value is .055 which is higher than the Sig. level of 0.05 at 5% level of significance. It reports that Tourism websites of North India and Tourism websites of South India are almost similar in presentation of information.

Moreover information exhibited by South Indian tourism websites is more than information presented by Tourism websites of East India as sig value is less than 0.000 which is lower than the Sig. level of 0.05 at 5% level of significance. Thus, these groups very much vary regarding display of information for the tourists. South tourism websites also do not vary for information displayed than Tourism websites of West India because Sig. value is =0.999 which is higher than the Sig. level of 0.05. The mean difference between North tourism websites and Tourism websites of East India was also significant as sig value is =.005 which is lower than the Sig. level of 0.05 at 5% level of significance.

North tourism websites and tourism websites of West India also do not vary as value of sig. is 0.071 which is higher than the Sig. level of 0.05. Lastly information shown by East tourism websites and Tourism websites of West India vary as sig value is 0.000 which is lower than the Sig. level of 0.05 at 5 % level of significance. These results are similar to the study of Chavali and Sahu, 2008.

Table 5: ANOVA: Percentage of Information Explored

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1333.433	3	444.478	17.369	.000*
Within Groups	281.500	11	25.591		
Total	1614.933	14			

Source: Calculated through SPSS.

*Note: H0: The population means among all groups are all equal; *indicates the mean difference is significant at the 0.05 level.*

Homogenous sub set presents the summary of Tukey test in table no. 7. It shows that Tourism

websites of South India, North India and West India form a subset while tourism websites of East India forms its own subset. Subsets are formed on the basis of variation or significance similarities.

Table 6: Multiple Comparisons of Tourism Websites of Different Zones for Information Displayed

(I) Category of Tourism website	(J) Category of Tourism website	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Tourism websites of South India	Tourism website of North India	10.00000	3.39351	.055	-.2129	20.2129
	Tourism website of East India	28.50000*	4.38100	.000*	15.3152	41.6848
	Tourism website of West India	.50000	3.57707	.999	-10.2654	11.2654
Tourism website of North India	Tourism websites of South India	-10.00000	3.39351	.055	-20.2129	.2129
	Tourism website of East India	18.50000*	4.23245	.005*	5.7622	31.2378
	Tourism website of West India	-9.50000	3.39351	.071	-19.7129	.7129
Tourism website of East India	Tourism websites of South India	-28.50000*	4.38100	.000*	-41.6848	-15.3152
	Tourism website of North India	-18.50000*	4.23245	.005*	-31.2378	-5.7622
	Tourism website of West India	-28.00000*	4.38100	.000*	-41.1848	-14.8152
Tourism website of West India	Tourism websites of South India	-.50000	3.57707	.999	-11.2654	10.2654
	Tourism website of North India	9.50000	3.39351	.071	-.7129	19.7129
	Tourism website of East India	28.00000*	4.38100	.000*	14.8152	41.1848

Source: Calculated through SPSS.
*Note: *indicates the mean difference is significant at the 0.05 level.*

Table 7: Summary of Tukey Test

Categories of tourism websites	N	Subset for alpha = 0.05	
		1	2
Tourism website of East India	2	50.5000	
Tourism website of North India	5		69.0000
Tourism website of West India	4		78.5000
Tourism websites of South India	4		79.0000
Sig.		1.000	.106
Means for groups in homogeneous subsets are displayed.			

Source: Calculated through SPSS.
Note: Uses Harmonic Mean Sample Size = 3.333.

CONCLUSION AND SCOPE FOR FURTHER RESEARCH

For the purpose of current study the information on the websites, their interface language, hyperlinks to different state tourism websites, information about states, tourist season, places to visit, hospitality, online booking facility etc. have been studied and compared. As far as tourism websites of different zones are concerned, then South Indian tourism websites slightly differ from North Indian tourism websites and West Indian tourism websites. But East Indian tourism websites are far behind in matter of information displayed.

So, the information is the life-blood of the travel industry and the development of information communication technology has become crucial driving force for tourism business. Nowadays, most of the tourist agencies have created their websites to conduct electronic business transactions and to reach and approach wide customer base. Website developers should take action to enrich the website contents to promote a particular destination and to attract, inform and facilitate web users.

As far as scope for further research is concerned, only government owned tourism website have been compared for the current study, further research can be conducted by comparing privately owned and government owned tourism websites. As only top 15 state tourism websites were taken for the current study so further rest of the government websites as well as state tourism development corporations can be taken for comparison of information displayed. Limited variables have been studied in the current study; in future research study can be conducted by

taking more variables.

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CASE STUDY: RECESSIONARY CHALLENGES AT TELCO AND ITS STRATEGY FOR TURNAROUND

Amit Seth*

INTRODUCTION

TELCO, The TATA group company is now known as TATA MOTORS, It is one of the giant industry producing trucks, Light commercial vehicles and passenger cars. In first ever in 57 years of its operations, Company declared a total loss of Rs.500 crores.

It is in a history of TELCO it was a rarest moment when company reported a loss of Rs. 500 crores on a turnover of Rs. 8164 crores (In financial year 2000-01); it bought mixed responses from stakeholders. It was hard to belief by analysts, consumers, financial institutions. It brought in razor-sharp disparagement and for the company it was a point of deep introspection.

Telco had consistent record of profit with highest market share in heavy commercial vehicle. Telco name meant professionalism, it stood for quality, high ethics and respectable employer-employee relationship; but decline in the sales of passenger car section and as well as commercial vehicles reflected the downtrend and loss in year 2000-01.

Internal Reasons

Downturn of commercial vehicles coincided with an investment of Rs.1700 crores on Indica project, The company had hit rock-bottom, started to find ways to revive.

- High Cost: Mr. Ravikant, Executive Director was in opinion that you've got to be very lean to be able to take care of the leaner times.

- High Inventory: Inventory levels were of 75 days of Sales

- High Outstanding: Receivables were close to 90 days

- Investment in non-core business: Major investments were blocked due to joint ventures with Mercedez-Benz, Bridgestone, Asahi-Glass even IBM.

- High Interest Debts: Company was operating with high debts of around Rs.3400 Crores at March 2001, the weighted average cost of debt used to be around 12%.

- Unutilized Capacity: With downturn, Capacity was unutilized. Breakeven level for commercial vehicles was of 60% of capacity, while of passenger car it was 75%.

- High Manpower: Tata Engineering had a peak employee count of 37000.

- High Capital investments: Total Capital employed were tune to Rs. 7206 Crores.

- Absence of Customer-Oriented approach: From its inception, company did not find much of the competitors as demand for the product were more than the supplies; but with emerging competition and foreign investors and new entrepreneurs entering, customers are aware of choices.

- From last many years company did not have much varied range for the consumers to choose upon the models. Relationship with direct customer and financers were also missing.

External Reasons

- Down turn in the economy and the market for commercial vehicles shrank about 40 percent.

- TELCO has been particularly slapped by the downturn in the business, as there was universal economic slowdown. On one side fuel price kept increasing while on another side transporters failed to jack up freights to commensurate the diesel cost hikes.

- Equalization of sales tax, it almost doubled the cost of acquisition of a truck.

- Government introduced new emission norms; Which Company could not recover the cost of emission compliance by switching Euro-0 to Euro-1 norms.

THE TURNAROUND STRATEGY

Focus Areas

Company chalked out a blue print attaching various areas that need focus of attention, Five-pronged turnaround strategy planned out to take TELCO out of the woods.

1. Cost Management
2. Financial Restructuring
3. Organizational Renovation
4. Product Realignment

*Professor, Deparment of Business Administration, Manav Rachna College of Engineering, Faridabad (Haryana), India.

5. A new marketing thrust

1. Cost Management

1. In order to make up the loss due to drop in volumes, the company proposes major cost reduction drive so that breakeven point is achieved at a much lower rate.

2. Company has set a very aggressive cost reduction target covering three main areas:

Direct Material Cost

It was achieved by means of vendor rationalization programme that involved price negotiations, Value Engineering, better supply-chain management and e-sourcing to a level of world class automobile companies have reached.

Ravikant - Tata Engineering-Executive Director (Commercial Vehicle Division), assembling a team of 23 young achievers (average age 30) in April 2000 And giving them three days to come up with ideas on how to reduce direct material cost by 10% a year for 2000-2001 and 2001-2002.

Approaches to reduce Direct Material Cost -

I. *Value Engineering-* the system of identifying alternative materials, designs. Technologies process was reinforced.

II. Vendor's Relationship-The strategy being worked out to maximize company's equation with vendors by strengthening the relationship and implementing better bargaining power so as to have more savings through purchase transactions.

III. The single source advantage -moving from multiple vendors to a single vendor.

IV. Reducing imports -by indigenizing wherever possible.

V. Suppliers -looking for alternate suppliers if regular vendors could not or would not reduce costs.

VI. E-procurement- Systems were evolved so as vendors may bid online to TELCO's supply requirement through reverse auction process.

*Total 16 Cross-*functional teams were suppose to look after the products: Gearbox, engines and axle etc. While commodity teams measured things such as e tyres, electrical parts, air conditioners, plastic pieces and seats etc.

Direct Material costs went down by about Rs. 200 Crores in 2000-01 and by Rs.168 crores the following year.

Variable Conversion Costs

● The company reduced power consumption across varied operations and achieved a unity-buying issue, or optimum utilization at its Pune plant to qualify for advantages from the geographical area state Electricity Board. It conjointly secured excise tax gains by buying power generated by windmills started close to Satara (Maharashtra) by at non-public company.

● Polycarbonates sheets were used at roof of top floor, this allowed for the utilization of natural light when possible.

● Further savings in variable conversion cost were recorded in fuel usage. Estimated saving every year of Rs.85 Lakhs.

● TELCO got rebate of Rs. 31 Lakhs by maintaining desired unit factor saving of Rs. 4.5 crores through the purchase of wind power sales tax benefit of Rs. 9.5 crores from using wind energy.

Fixed Cost

● Tata Engineering had a [peak employee count of 3700 in 1998;today the number has shrunk to 22000.Over a two year period (2001-2002), The company shed over 6100 people.

● About 1000 managers and blue-collar workers opted for VRS while some people being retained and some manpower been shifted to other functions/departments in the process of restructuring.

2. Financial Restructuring

● Tata Motors went on to identifying non-core investments as well as assets and either sold or hived them off, realized funds and prepaid its expensive debts. Over three years it divested from big-ticket JV, s with Mercedez-Benz, Bridgestone, and Asahi Glass and even with IBM.

Selling some of its investments was the route the company took to bring a figure that at one point read Rs.7000 crores down to Rs.4300 crores, improving the quality of this balance sheet was another.

● Tata Motors prepaid around Rs.750 crores worth of high interest debt over the two years. Company's debt over the last two years. Company's debt has reduced to around Rs.1700 crores as at March 2003, from around Rs.3400 crores at March 2001, on account of higher cash accruals (Over Rs.500 crores in 2002-03), lower capital expenditure and better working capital management.

● The weighted average cost of debt, which used

to be around 12% or so has come down to 5-5.5 %. This was partly on account of an interest rate reduction, strong cash flows, and the actions initiated to reduce Working Capital and asset base .By selling the non-core business, company got almost Rs.900 crores in the last 3-4 years.

● Tata Motors operating margins improved from 4% two years ago to 11.6% in 2002-03.

● 25% of the total cost reduction of Rs.950 crores came down from lowering of interest cost. In addition, Finance played a direct role of reducing another 10%, on account of cost reduction through a supplier bill-discounting scheme.

● Tata motors brought inventory levels down from a peak of 75 days of sales to around 35 days of sales.

● Receivables are down from close to 90 days to around 16 days.

● The cash to credit ratio used to be 25:75 in 1998-99, which was changed to 70% cash and 30% credit. Working capital cycle has fallen from 111 days to nil.

3. Organizational Renovation

● Manpower been down sized by bringing down by 11,500 over the last three years.

● Company concentrated both on asset and business restructuring besides cost cutting.

● Marketing activity pepped up in the commercial Vehicle line of business like reconditioning, providing transport solution and spares will be focused upon to reduce the cyclicality of the business.

4. Product Realignment

It was plan to achieve higher volumes by targeting both new product and aggressive marketing. In the automobile business, no company can survive without continually refreshing its product portfolio.

● In last year's, company launched about a dozen products -the 207DI Pick-Up in the sub-four tonne category, this was the segment were company was not strong enough.

● New trucks with new bodies and cabs were launched in series called 'Ex'.

● 'C' indigo was introduced In passenger car segment.

● Series of Sumos and limited edition of the Safari petrol version was put forth in the market.

● In the very first month the Indigo went straight to the top as the best seller in its 'C' class segment while 'Indica' continues to do very well.

● Tata Motors forged a relationship with MG Rover of the UK to produce 'City Rover', which is basically an upgraded Indica with high-powered engine supplied by Rover and with some improvements.

5. A New Marketing Thrust

Interlinking the functions and involving customers, dealers, financers and manufacturers at the same time restructured marketing.

● As against the earlier arrangement of depending only on the dealer network for marketing of products, the company under the new arrangement plans to come closer to direct customers while taking both the dealers and financers into relationship as allies for marketing.

● The company planned to tap new markets like semi urban and rural market in the segment of utility vehicle and passenger car segment.

● Additional thrust was put on the institutional sales.

● New versions of Sumo and Indica-Rover were also planned.

● Exports were up; Tata Motors forged a relationship with MG Rover of UK, Which gave foundation to both for volumes and presence in the overseas markets. Tata has also joined up with Khodro of Iran to take off around 20000 vehicles per year from its passenger cars segment.

● Tata Motors started exploring the South African market under the taxi recapitalization programme. The project aims to replace 1,20,000 of the country's 16 seater buses by 2006.

● The company also helped set up a bus assembly plant in Senegal with a capacity of 1000 buses a year.

● There is also bus body building plant in Ukraine, where the Tata buses are being made, and an assembly unit in Malaysia and Bangladesh. Thailand having emerged as the largest manufacturer of pickup trucks in the Asian region and the second largest market in the world.

● There is also bus body building plant in Ukraine, where the Tata buses are being made, and an assembly unit in Malaysia and Bangladesh, Thailand having emerged as the largest manufacture of pickup trucks in the Asian region and the second largest market in the world.

APPROACH ADOPTED FOR THE PROCESS OF TURNAROUND

Report says that higher volumes and cost efficiency have made the turnaround possible.

Mr. Gopal Krishnan. Executive Director, Tata Sons on his presentation on the Tata Engineering Turnaround at the annual day of C.I.I. in Pune, said that the turnaround strategy aimed at revenue growth, product improvement and de-risking the revenue model. This led to organization transformation, balance sheet restructuring, reducing operation cost and enhanced product range under the economic down trend, increase of fuel prices. The sale of passenger and commercial vehicles both effected.

To eliminate the losses, only two alternatives left

1. Increase volumes so that fixed cost can be uniformly absorbed to make the product cost lesser and market competitive.

2. Cost reductions at each and every process.

FEEDBACK FORM

Would you take a moment to evaluate the papers/articles you have read in the 11th issue of the "Gurukul Business Review (GBR)"? Your valuable comments will help shape future issues. Thank you!

		Highly Appreciable	Somewhat Appreciable	Not Appreciable
1.	SURVEY ON THE DESTINATION...TURKEY.	☐	☐	☐
2.	STUDENT'S INVOLVEMENT ....STUDENTS.	☐	☐	☐
3.	PERFORMANCE OF ASSAM.................................ANALYTICAL STUDY.	☐	☐	☐
4.	THE INFLUENCE..TAMIL NADU.	☐	☐	☐
5.	A STUDY ON THE MARKETING ....COMPANY.	☐	☐	☐
6.	DETERMINANTS OF ONLINE...STUDENTS.	☐	☐	☐
7.	A MULTIVARIATE ANALYSIS.....................................HOTEL INDUSTRY.	☐	☐	☐
8.	EXPLORING CONSUMER...IN INDIA.	☐	☐	☐
9.	RETAILERS AND CUSTOMERS ....STUDY.	☐	☐	☐
10.	STATE TOURISM...STUDY.	☐	☐	☐
11.	CASE STUDY: RECESSIONARY.....................................TURNAROUND.	☐	☐	☐

We'd appreciate your comments and suggestions about articles in this issue of the "Gurukul Business Review" in general:_____
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Gurukul Business Review (GBR)
Faculty of Management Studies (FMS)
Gurukula Kangri Vishwavidyalaya
Haridwar- 249404 (INDIA)

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e-mail : drvksingh1969@gmail.com
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