

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

[Ulrich's Periodicals Directory ©, ProQuest, U.S.A.](#), [EBSCO Publishing, U.S.A.](#), [Cabell's Directories of Publishing Opportunities, U.S.A.](#), [Google Scholar](#),

[Open J-Gate, India](#) [link of the same is duly available at [Inflibnet of University Grants Commission \(U.G.C.\)](#)],

[The American Economic Association's electronic bibliography, EconLit, U.S.A.](#)

Index Copernicus Publishers Panel, Poland [with IC Value of 5.09](#) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than **5000 Cities** in **187 countries/territories** are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	IMPACT OF THE TAX PROPOSALS IN THE UNION BUDGET FOR 2016-17 ON INDIVIDUAL INCOME TAX ASSESSEES: AN ANALYSIS <i>DR. DHANANJOY RAKSHIT</i>	1
2.	STRESS MANAGEMENT: A SPECIAL FOCUS ON SOFTWARE EMPLOYEES IN TWIN CITIES OF HYDERABAD & SECUNDERABAD <i>K.SRI RANGA LAKSHMI, B. SUBBA RAO & B. SUDHAKAR REDDY</i>	3
3.	AN EMPIRICAL STUDY ON RELATIONSHIP OF SUPERVISION, INNOVATION & CHANGE AND CUSTOMER SERVICE (ORGANIZATIONAL CLIMATE) WITH RESILIENCE <i>PAYAL SHARMA & DR. INDU BHARGAVA</i>	9
4.	CORPORATE SOCIAL RESPONSIBILITY AND GOVERNANCE <i>SUMAIYA FATHIMA</i>	14
5.	COMPARATIVE ANALYSIS OF MEDICAL TOURISM IN KOLKATA WITH OTHER METROPOLITAN CITIES IN INDIA <i>DR. ISITA LAHIRI & SWATI PAL</i>	16
6.	AN EVALUATIVE STUDY ON FINANCIAL PERFORMANCE OF DISTRICT CO-OPERATIVE CENTRAL BANKS IN INDIA <i>D. VARALAKSHMI & P. VENKATESHWARLU</i>	22
7.	AN EMPIRICAL STUDY ON TRAINING AND DEVELOPMENT PRACTICES IN REGIONAL RURAL BANKS WITH SPECIAL REFERENCE TO PRATHAMA BANK <i>JANKI</i>	26
8.	A STUDY ON CONSUMER BEHAVIOR FOR BRANDED APPARELS IN BANGALORE <i>SHEETAL MAHENDHER & MARIA BOALER</i>	30
9.	PROBLEMS OF SMALL SCALE INDUSTRY IN PUNJAB <i>MONICA GUPTA</i>	36
10.	MERGERS AND ACQUISITIONS IN INDIA AND ITS LONG TERM IMPACT ON SHAREHOLDERS WEALTH <i>AMISH BHARATKUMAR SONI</i>	39
11.	CHALLENGES FOR ORGANIZED RETAILING IN INDIA <i>VEENU JAIN</i>	45
12.	MAKE IN INDIA: AN AMBITIOUS PROJECT TO REVIVE INDIAN ECONOMY <i>YOGITA SHARMA</i>	47
13.	MAKE IN INDIA: OPPORTUNITIES AND CHALLENGES <i>JASMINE KAUR</i>	51
14.	EMOTIONAL BRANDING AS A TOOL TO SALVAGE TRUST AND CONFIDENCE OF CUSTOMER IN INDIAN PACKAGED FOOD INDUSTRY <i>DR. RUPESH MALIK</i>	56
15.	PRE-MERGER AND POST-MERGER ANALYSIS OF FINANCIAL PERFORMANCE OF TARGET COMPANY - A CASE STUDY <i>ASHISH V. DONGARE & DR. ANAND MULEY</i>	60
16.	HOW ORGANIZATIONAL STRUCTURE AIDS BUSINESS PERFORMANCE <i>MUSIBAU AKINTUNDE AJAGBE, NKAM MICHAEL CHO, EKANEM EDEM UDO UDO & OJOCHIDE FRED PETER</i>	64
17.	AUDIT PRACTICES AND PROBLEMS ON SELECTED SAVING AND CREDIT COOPERATIVES IN SOUTH WOLLO ZONE, AMAHARA NATIONAL REGIONAL STATE <i>MESELE KEBEDE</i>	69
18.	HYGIENE, SANITATION AND FOOD SAFETY - KNOWLEDGE AND PRACTICES AMONG FOOD HANDLERS WORKING IN RESTAURANTS AND FAST FOOD CENTERS IN TIRUPATI & TIRUMALA <i>D VANDANA & D. L. KUSUMA</i>	73
19.	UNDERSTANDING THE MODELS OF CUSTOMER EXPERIENCE <i>SAAKSHI BHANDARI</i>	76
20.	A STUDY ON WOMEN ENTREPRENEURS IN MICRO ENTERPRISES <i>S. JENCY & A. SINIYA</i>	85
	REQUEST FOR FEEDBACK & DISCLAIMER	91

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

FORMER CO-ORDINATOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of I.T., Amity School of Engineering & Technology, Amity University, Noida

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

DR. JASVEEN KAUR

Asst. Professor, University Business School, Guru Nanak Dev University, Amritsar

FORMER TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR	:
Designation/Post*	:
Institution/College/University with full address & Pin Code	:
Residential address with Pin Code	:
Mobile Number (s) with country ISD code	:
Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)	:
Landline Number (s) with country ISD code	:
E-mail Address	:
Alternate E-mail Address	:
Nationality	:

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation **etc.** **The qualification of author is not acceptable for the purpose.**

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

<http://ijrcm.org.in/>

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. ***pdf. version is liable to be rejected without any consideration.***
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

AN EMPIRICAL STUDY ON RELATIONSHIP OF SUPERVISION, INNOVATION & CHANGE AND CUSTOMER SERVICE (ORGANIZATIONAL CLIMATE) WITH RESILIENCE

PAYAL SHARMA
ASST. PROFESSOR
ACROPOLIS TECHNICAL CAMPUS
INDORE

DR. INDU BHARGAVA
PROFESSOR & HEAD
DEPARTMENT OF MANAGEMENT
SUSHILA DEVI BANSAL COLLEGE OF TECHNOLOGY
INDORE

ABSTRACT

Positive psychological resources had emerged as a new competitive advantage to leverage upon among organizations. Resilience is one such positive psychological resource. Relationship of resilience with supervision, innovation & change and customer service, which were taken to represent organizational climate in the present study would pave way to develop sustainable competitive advantage for future organizations. This study is an attempt to explore the relationship of supervision, innovation & change and customer service (organizational climate) with resilience. Results of sample drawn from employees of information technology sector depict positive correlation of resilience with supervision, innovation & change, and insignificant correlation with customer service. Results also support another hypothesis of the study that resilience puts significant impact on supervision, innovation & change, and insignificant impact on customer service. Implications and findings of the study conclude the paper.

KEYWORDS

resilience, supervision, innovation & change, customer service, organizational climate.

INTRODUCTION

Changing paradigm of market structure and fluctuating economic conditions directs organizations to develop competitive advantage that will last long. Globalization had no doubt opened numerous opportunities for corporate world but at the same time put forth unimaginable challenges in front of even top notch organizations. This uncertain environment gets supported by Changing demographics, growing two-income families and an educated workforce who likes to maintain control over their careers (Pearce & Randel, 2004). All these changes induced organizations to act and think in different way. Organizational climate gets affected a lot by events taking place outside organization as individuals who are members of society bring effects of outside changes in organizations in the form of employees. Turbulent changes in corporate world as well as in society left employer and employee both with feelings of insecurity. Employee is facing regular job insecurity and employer is struggling for sustainable competitive advantage. Thus organizations are looking forward to search and invest in unique resources that are hard to replicate. Positive psychological resources could emerge as unique resources that organizations are looking for. As per studies on intervention of positive psychological resources in organizational behavior, employees do not come alone in organizations they carry their psychological resources along with him. Recent studies report that positive psychological resources could be a contributor towards building competitive advantage among organizations. Resilience is a psychological resource being state like it could be developed among employees. Psychological resources play vital role in developing organizational climate. Organizational climate is a construct for describing or expressing the way people experience their work settings. It is important as it is the bridge between employer and employee working towards achievement of common goal. Many factors contribute in development of climate. Different studies exhibit different dimensions of organizational climate. In present study supervision, innovation & change and customer service were taken as three dimensions to represent organizational climate. Present study attempts to explore relationship of supervision, innovation & change and customer service (organizational climate) with resilience. It also attempts to examine the impact of resilience on supervision, innovation & change and customer service (organizational climate) among employees of information technology.

REVIEW OF LITERATURE

ORGANIZATIONAL CLIMATE

Organizational climate topic is decades old topic in organization behavior and organization psychology. Lewin, Ronald Lippitt, and Ralph White (1939) (Seen in Schneider et al.2011) were the first, who used the climate term in psychological research. Organizational climate may be defined as the shared perceptions of and the meaning attached to the policies, practices, and procedures employees experience and the behaviors they observe getting rewarded and that are supported and expected (Ostroff et al. 2003, Schneider et al.2011). Organizational climate plays vital role in employees attitude and performance. The amount of organizational support received by individual from their own organization puts direct impact on employees performance (Eisenberger et al.,1990) Organizational climate encompasses various factors within it. Interpersonal communication is one such factor that plays important role in different processes and policies. Supervisors within organizations act as not only communicators as well as and guide to employees, and thus contributes in developing work environment. Traditionally, supervisors are expected to develop roles and expectations of organizational employees (Garen & Scandura,1987). Organizational leader is important in effecting followers' performance by creating a learning work environment, which develops employees commitment towards organizational objectives (Avery,2004. Patterson et al, (2005) also found that supervisory support mediated by job satisfaction is found as significant predictor of productivity. The acceptance of unconventional ideas/practices and behaviors by top management initiate innovations in organizations (Damanpour, 1991). Many studies reported the relationship of organizational climate with innovation such as positive association between organizational climate and innovation support (Montes et, al, 2004).

Customer service is the most important part for every organization. Schneider et al. (1998) depicts a significant relationship of service climate with customer's perception towards service among bank employees. Rogg et al, (2001) found a significant relationship between climate variables and customer service variables among franchise dealers of a large automotive manufacturer. Thus it could be deduced that human resource practices put significant influence on organizational climate which in turn effects customer satisfaction.

RESILIENCE

Resilience is the extent to which individuals are able to bounce back from negative experiences and adapt to changing and stressful life demands (Tugade & Fredrickson, 2004). Luthans (2002a) define resilience as the "positive psychological capacity to rebound, to 'bounce back' from adversity, un-certainty, conflict, failure, or even positive change, progress and increased responsibility". An individual could be classified as resilient on two types of judgments. First, the individual

should have experienced some kind of adverse or threatening event(s). Second, is the degree to which the individual was able to overcome and/or thrive (Masten, 1999).

Studies show positive relationship of resilience with performance outcomes (Luthans, Avolio, et al., 2006; Luthans et al., 2005; Youssef, 2004). Luthans et al. (2005) depicts significant relationship among resilience and rated performance of Chinese workers. Resilience was found significantly related with job satisfaction among factory workers (Larson & Luthans, 2006)

STATEMENT OF THE PROBLEM

In the light of present scenario of dynamic changes in marketplace, organizations are looking towards developing sustainable competitive advantage. Positive psychological resources could be one such example for future organizations. Thus present study is an attempt to examine relationship and impact of resilience on supervision, innovation & change and customer service representing organizational climate in the study.

OBJECTIVES OF THE STUDY

1. To study relationship between Supervision, Innovation & Change, Customer Service (Organizational Climate) and Resilience among employees of Information Technology Sector.
2. To study the impact of Resilience on Supervision, Innovation & Change, Customer Service (Organizational Climate) among employees of Information Technology Sector.

HYPOTHESES

1. There is significant relationship between Supervision and Resilience among employees of Information Technology Sector.
2. There is significant relationship between Innovation & Change and Resilience among employees of Information Technology Sector.
3. There is significant relationship between Customer Service and Resilience among employees of Information Technology Sector.
4. There is significant impact of Resilience on Supervision among employees of Information Technology Sector.
5. There is significant impact of Resilience on Innovation & Change among employees of Information Technology Sector.
6. There is significant impact of Resilience on Customer Service among employees of Information Technology Sector.

RESEARCH METHODOLOGY

SAMPLE AND PROCEDURES

Indore was always a famous destination for companies of all sectors. During last decade Information technology sector has grown rapidly in Indore. Many new Indore based information technology based enterprises had made their mark not only in India but also outside India. Many talented employees are working in these information technology companies. A convenient random sample of 100 information technology company employees was drawn for present study. Personal interaction and e-mails were used to coordinate with respondents. Out of 100 only 70 complete in all respects and usable questionnaires were received back for analysis.

TOOLS FOR DATA COLLECTION

RESILIENCE MEASURE

For measuring resilience self-designed questionnaire of 6 items was developed and used. Expert views and literature review supported in developing items for scale. Six items of the scale represent Resilience measure of a respondent. The Cronbach's alpha value of scale has been found as .860, as per literature alpha value of more than .60 is good for measurement. Scale varies from strongly disagree -1 to strongly agree-6. Resiliency measure has shown accepted reliability and validity.

SUPERVISION MEASURE

Supervision measure was developed using a self-designed questionnaire for the present study. Initially 6 items were drawn from literature review and expert view. Later on the basis of Cronbach's alpha, it was reduced to 5 item version to meet research needs. The Cronbach's alpha value of scale has been found as .767. The scale varies from definitely false =1 to definitely true =4.

INNOVATION & CHANGE MEASURE

A self-designed questionnaire of 8 items was developed to measure innovation & change. Questionnaire was developed with the help of literature review and expert view. The Cronbach alpha coefficient of innovation & change measure was found as approximately .809. Innovation & change measure has shown accepted reliability and validity. The scale varies from definitely false =1 to definitely true =4.

CUSTOMER SERVICE MEASURE

Customer service measure was measured using a self-designed questionnaire in the study. Customer service scale consists of 5 items was developed with support of literature review and expert views. The Cronbach's alpha value of scale has been found as .796. The scale varies from definitely false =1 to definitely true =4.

TABLE 1: RELIABILITY STATISTICS OF SCALES

Scale	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Resilience	0.86	0.867	6
Supervision	0.767	0.759	5
Innovation & Change	0.809	0.817	8
Customer Service	0.796	0.786	5

STATISTICAL TOOLS USED

To access the relationship of supervision, innovation & change, customer service (organizational climate) with resiliency Co-relation analysis was used. In addition, to examine the hypothesized relationships regression analysis was used to access the impact of resiliency on supervision, innovation & change, customer service (organizational climate).

RESULTS

The participants included 44 males and 28 females, with an average age of 30-40 (n=31) years. Participants also includes above 40 years (n=30) and 20-30 years (n=11). The highest educational degree earned by participants included postgraduates (n = 30), graduates (n =22), and undergraduate (n =20). Participants have monthly income of above 5 Lakhs (n=33), 2-5 Lakhs (n=24) and below 2 Lakhs (n=15). Respondents have an experience of less than 1 year (n=8), 1-5 years (n=24), 6-10 years (n=26) and more than 10 years (n=4).

TABLE 2: PEARSON COEFFICIENT CORRELATION BETWEEN RESILIENCEY AND ORGANIZATIONAL CLIMATE

		Resiliency
Supervision	Pearson Correlation	.593**
	Sig. (2-tailed)	.000
	N	70
Innovation & Change	Pearson Correlation	.387**
	Sig. (2-tailed)	.001
	N	70
Customer Service	Pearson Correlation	.156
	Sig. (2-tailed)	.197
	N	70

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

TABLE 3: REGRESSION ANALYSIS - IMPACT OF RESILIENCE ON SUPERVISION

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.593 ^a	.351	.342	2.270	.351	36.822	1	68	.000
a. Predictors: (Constant), Resiliency									
ANOVA ^a									
Model		Sum of Squares	df	Mean Square	F	Sig.			
1	Regression	189.693	1	189.693	36.822	.000 ^b			
	Residual	350.307	68	5.152					
	Total	540.000	69						
a. Dependent Variable: Supervision									
b. Predictors: (Constant), Resiliency									
Coefficients ^a									
Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta				Lower Bound	Upper Bound
1	(Constant)	7.632	1.244			6.134	.000	5.149	10.114
	Resiliency	.287	.047	.593		6.068	.000	.192	.381
a. Dependent Variable: Supervision									

TABLE 4: REGRESSION ANALYSIS - IMPACT OF RESILIENCE ON INNOVATION & CHANGE

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.387 ^a	.150	.137	3.693	.150	11.962	1	68	.001
a. Predictors: (Constant), Resiliency									
ANOVA ^a									
Model		Sum of Squares	df	Mean Square	F	Sig.			
1	Regression	163.182	1	163.182	11.962	.001 ^b			
	Residual	927.618	68	13.641					
	Total	1090.800	69						
a. Dependent Variable: Innovation & Change									
b. Predictors: (Constant), Resiliency									
Coefficients ^a									
Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta				Lower Bound	Upper Bound
1	(Constant)	17.766	2.025			8.775	.000	13.726	21.806
	Resiliency	.266	.077	.387		3.459	.001	.112	.419
a. Dependent Variable: Innovation & Change									

TABLE 5: REGRESSION ANALYSIS - IMPACT OF RESILIENCE ON CUSTOMER SERVICE

Model Summary										
Model	R	R Square	Adjusted R Square	R	Std. Error of the Estimate	Change Statistics				
						R Square Change	F Change	df1	df2	Sig. F Change
1	.156 ^a	.024	.010		3.416	.024	1.699	1	68	.197
a. Predictors: (Constant), Resiliency										
ANOVA ^a										
Model		Sum of Squares	df	Mean Square	F	Sig.				
1	Regression	19.823	1	19.823	1.699	.197 ^b				
	Residual	793.377	68	11.667						
	Total	813.200	69							
a. Dependent Variable: Customer Service										
b. Predictors: (Constant), Resiliency										
Coefficients ^a										
Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.	95.0% Confidence Interval for B		
		B	Std. Error	Beta				Lower Bound	Upper Bound	
1	(Constant)	10.818	1.872			5.778	.000	7.082	14.554	
	Resiliency	.093	.071	.156		1.303	.197	-.049	.234	
a. Dependent Variable: Customer Service										

Resilience is taken as independent variable and supervision, innovation & change and customer service (organizational climate) as dependent variable in the study. Hypothesis 1,2 and 3 focuses on correlation between supervision, innovation & change, customer service (organizational climate) and resilience among employees

of information technology sector. Result of Pearson correlation coefficient in Table 2 indicate that at the level of 5% error there is significant positive correlation exists between resilience and supervision ($r = 0.593$), resilience and innovation & change ($r = 0.387$), but there exists insignificant correlation between resilience and customer service ($r = 0.156$ at significance value of .197) Thus hypothesis 1 and 2 is accepted while 3 is not accepted and it reveals that resilience shows significant positive relationship with supervision and innovation & change variables of organizational climate but insignificant relationship with customer service among employees information technology companies.

Hypothesis 4 focuses on impact of resilience on supervision. For hypothesis testing regression Model was created where resilience as independent variable and supervision as dependent was entered. Model with resilience as independent variable is found significant with $R^2 = .351$, $F = 36.822$, $b = .287$, $t = 6.068$, $p = .000$ (Table 3). F statistics has the value of 36.822 at significance of .000 this indicates that model is significant. The t statistics value for resilience is 6.068 at significance level of .000. As p value is less than .005, this indicates that resilience has shown significant impact on supervision. R square values indicate that resilience explained 35.1% of the variance in supervision. Thus as per results Hypothesis 4 is accepted and it shows that resilience puts significant impact on supervision among employees of information technology sector.

For hypothesis 5 testing, regression Model was created where resilience as independent variable and innovation & change as dependent was entered. Model was found significant with $R^2 = .150$, $F = 11.962$, $b = .266$, $t = 3.459$, $p = .001$ (Table: 4). F statistics has the value of 11.962 at significance of .000 this indicates that model is significant. The t statistics value for resilience is 3.459 at significance level of .000. As p value is less than .005, this indicates that resilience has shown significant impact on innovation & change. R square values indicate that resilience explained 15.0% of the variance in supervision. Thus as per results Hypothesis 5 is accepted and it reveals that resilience puts significant impact on innovation & change among employees of information technology sector.

Regression model was created to test hypotheses 6 where resilience as independent variable and customer service as dependent was entered. Model was found insignificant with $R^2 = .024$, $F = 1.699$, $b = .093$, $t = 1.303$, $p = .197$ (Table:5). The t statistics value for resilience is 1.303 at significance level of .197. As p value is more than .005, this indicates that resilience has shown insignificant impact on customer service. Thus as per results Hypothesis 6 is not accepted and it depicts that resilience puts insignificant impact on customer service among employees of information technology sector.

DISCUSSION

Results of the Table 2 indicate that resilience is significantly correlated with supervision and innovation & change variable of organizational climate while shown insignificant correlation with customer service. This indicates that as resilience increases, it will put positive effects on supervision as well as on innovation & change in information technology sector. This positive relationship indicates advantage of having resilient employees at workplace. Results supports resilience importance and development among employees of information technology sector. This result is in line with Masten, 2001; Masten & Reed, 2002 study that considerable increase in an asset intensity (e.g. promotion, high increment) decreases perceived risk (fear of layoff). So by developing an employee's personal asset through knowledge, skills, ability or by information, risks could be decreased.

Findings from Table 3 and 4 depicts that there is significant impact of resilience on supervision and innovation & change variables of organizational climate. While Table 5 reveals that there is insignificant impact of resilience on customer service. This indicates that employee's capacity to bounce back from negative experiences (resilience) contributes in working effectively within organization. Employees with high level of resilience might contribute in generating positivity within organization as resilience is a positive psychological resource (Luthans, 2002a). But study also indicates that in external relations like customer service resilience has shown insignificant impact. Thus resilience plays important role within organizational functions as compared to external functions. Positive psychological resources contribute effectively in enhancing productivity and well-being of organization and in coming future organizations would leverage this potential for their sustainable competitive advantage. This positive impact of resilience calls for psychological resource development at workplace. Research reports that resilience is state-like in nature and hence could be developed (Luthans & Avolio, 2006). Data for present study was drawn from information technology employees who belongs to widely distributed service sector, thus results indicates importance and role of resilience among service sector employees. Organizational climate is reflection of employee's perception towards organization and its positive development is crucial for contemporary organizations. As per Srivastava, (2010) Employee's motivation and behavior get significantly influenced by organizational climate in service industry also. Results reveal that employee's resilience contributes significantly towards supervision as well as towards innovation & change, both are good signals for service sector. Positive impact on supervision might reduce supervision cost as employees with high level of resilience would understand on their own effectively and thus reflecting organization citizenship. Similarly, resilient employees would contribute in innovation and development as reported by results and might again support in cost reduction for organizations. As information and technology industry strives for continuous innovation and new change in such scenario positive contribution of resilience would pave the way for future selection and promotion policies in service sector organizations. Results obtained might be the reflection of aggressive competitiveness ample development opportunities present widely in service sector and specifically in information technology sector. Study had taken supervision, innovation & change and customer service as variables to represent organizational climate to generate a comprehensive result with generalized implication across wider geographical areas. Result of present study provides wider implications of psychological resources like resilience development at workplace.

RECOMMENDATIONS/SUGGESTIONS

1. Organizations should design new effective selection and placement methods in the light of positive psychological resources importance among workforce.
2. Resilience development training interventions should be implied in service sector organizations.
3. Future research could focus more on external factors of organizational climate like customer service or quality to attain fruitful results.
4. Future research should incorporate more organizational variables to reveal impact of positive psychological resources on organization as a whole.

LIMITATIONS OF THE STUDY

1. Data for present study was drawn from only Indore region and thus results obtained does not depicts a generalized outcome.
2. Lack of context accounting due to time bound. As data was collected only once for the study thus result reflects respondents view at the time of questionnaire filling only and not other time. While employees work in different situations and impact of their psychological resources varies accordingly. Thus study taken in to account only one-time context.
3. Questionnaire method many times serves for response biasness; our study could also be influenced by it though length of the instrument was kept fair for the same reason.

CONCLUSION

Positive psychological resources development has emerged out as an important factor to leverage on in coming future for contemporary organizations. Intervention of positive psychology in human resource management since last decade had proved beneficial as well as remarkable. Present study is a contribution towards importance of positive psychological resources in organizations. Study suggests resilient employee's puts positive impact on supervision and innovation & change variables of organizational climate among service sector employees, but resilience was found to put insignificant impact on customer service. Thus study reports that resilience contributes significantly towards organizational internal functions as compared to external functions. For competitive advantage organizations should focus on Psychological resources like resilience development. Present study supports resilience development for organizational effectiveness.

REFERENCES

1. Avery, G., (2004), "Understanding Leadership" Sage Publications, Cornwall.
2. Damanpour, F. (1991). Organizational Innovation: A Meta-Analysis of Effects of Determinants & Moderators. The Academy of Management Journal, 34(3), 555-590.

3. Eisenberger, R., Fasolo, P., & Davis-LaMastro, V. (1990). Perceived organizational support and employee diligence, commitment, and innovation. *Journal of Applied Psychology*, 75, 51–59.
4. Ferris, G. R., Arthur, M. M., Berkson, H. M., Kaplan, D. M., Harrell-Cook, G., & Frink, D. D. (1998). Toward a social context theory of human resource management-organizational effectiveness relationship. *Human Resource Management Review*, 8, 235–264.
5. Graen, G.B., & Scandura, T. (1987). Toward a psychology of dyadic organizing. In: B. Staw & L.L. Cummings (Eds.), *Research in Organizational Behavior* (Vol. 9, pp. 175-208). Greenwich, CT: JAI Press.
6. Larsen, M, Luthans, F (2006), " Potential Added Value of Psychological Capital in Predicting Work Attitudes", *Journal of Leadership and Organizational Studies*,13 (1), 44-61
7. Luthans, F. (2002a). The need for and meaning of positive organizational behavior. *Journal of Organizational Behavior*, 23, 695-706.
8. Luthans, F., & Youssef, C. M. 2004. Human, social, and now positive psychological capital management: Investing in people for competitive advantage. *Organizational Dynamics*, 33: 143–160.
9. Luthans, F., Avolio, B., Walumbwa, F., & Li, W. (2005). The Psychological Capital of Chinese Workers: Exploring the Relationship with Performance. *Management and Organization Review*, 1, 249-271.
10. Luthans, F., Zhu, W., Avolio, B.J. (2006). The impact of efficacy on work attitudes across cultures. *Journal of World Business*,41 (2),121-132.
11. Masten, A. S. (2001). Ordinary magic: Resilience processes in development. *American Psychologist*, 56, 227-239.
12. Masten, A. S. 1999. Resilience comes of age: Reflections on the past and outlook for the next generation of research. In M. D. Glantz, Johnson, J., & Huffman, L. (Ed.), *Resilience and Development: Positive Life Adaptations* (pp. 282-296). New York: Plenum.
13. Masten, A. S., & Reed, M.-G.J. (2002). Resilience in development. In C. R. Snyder & S. Lopez (Eds.), *Handbook of positive psychology* (pp. 74-88). Oxford.
14. Montes, F.J.L., Moreno, A.R., & Fernandez, L.M.M., (2004). Assessing the organizational climate and contractual relationship for perceptions of support for innovation. *International Journal of Manpower*, 25(2).
15. Ostroff C, Kinicki AJ, Tamkins MM. 2003. Organizational culture and climate. In *Handbook of Psychology: Industrial and Organizational Psychology*, ed. WC Borman, D R Ilgen, RJ Klimoski, vol. 12, pp. 565–93. New York: Wiley.Wiltshire: The Cromwell Press.
16. Patterson, M. G., West, M. A., Shackelton, V. J., Dawson, J. F., Lawthom, R., Maitlis, S., Robinson, D. L., & Wallace, A. M. (2005). Validating the organizational climate measure: Links to managerial practices, productivity and innovation. *Journal of Organizational Behavior*, 26, 379-408.
17. Pearce, J., & Randel, A. (2004). Expectations of organizational mobility, workplace social inclusion, and employee job performance. *Journal of Organizational Behavior*.Vol.25, issue 1, pp.81-98.
18. Rogg, K.L., Schmidt, D.B., Shull, c., & Schmitt, N., (2001). Human resource Practices, Organizational Climate and, Customer Satisfaction.*Journal of Management*, 27, 431-449.
19. Schneider, B., White, S. S., & Paul, M. C. (1998). Linking service climate and customer perceptions of service quality: test of a causal model. *Journal of Applied Psychology*, 83, 462–469.
20. Schneider, B., Ehrhart, M.G., & Macey, W.A. (2011), "Perspectives on organizational climate and culture", In Ashkanasy NM, Wilderom CPM, Peterson MF, eds. 2011, "Handbook of Organizational Culture and Climate.Thousand Oaks", CA: Sage.
21. Srivastav, A.K. (2010), "Organizational climate: BPO industry", *SCMS Journal of Indian Management*, April-June, pp. 25-30.
22. Tugade, M. M., & Fredrickson, B. L. 2004. Resilient individuals use positive emotions to bounce back from negative emotional experiences. *Journal of Personality & Social Psychology*, 86(2): 320-333.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

