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CRITICAL SUCCESS FACTORS IN IMPLEMENTATION OF CRM IN RURAL BANKING SECTOR

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ABSTRACT

The study finds out that banks are the important segments in the financial inclusion and sustainability of population in rural area. Banks which are situated in rural area are giving the equal facilities and opportunities and preference to the rural customers like urban customers. Nationalized banks which are situated in the rural area are providing modern facilities like ATM, online banking, NEFT and other. Co-operatives also providing number facilities not less than the Nationalized/Public sector banks. Regional rural banks are started for the purpose of serve the rural population. Customer satisfaction and relationship management is the major job of banks and their survival. CRM is not an easy task and simple procedure, its achievement and success is depending on the view of customers, service quality of banks and employees. In this study covers the different factors which have more important in successful accomplishment of CRM are measured in the view of employees. SBI, Canara banks and KGB's are having better top management support compared to cooperative banks. Nationalized banks like Canara and SBI are having updated versions of IT tools compared to other banks, this will result in effective implementation of CRM and help to face competition. All the banks are efficient to manage data, information and knowledge for successful implementation of CRM. VSSSN/RSSN banks are purely situated in villages and managed by very less manpower, they also providing good services in their limit but compared to other banks performance of effective implementation of CRM is less. In order to reach their expectation of customer, the top management with collaboration with their staff needs to focus on improving their services by providing information through local/regional language and complaints should be addressed at earliest and less ease, and RBI is thinking new way to the customers for providing the option of portability of their bank account from one bank to another bank for better services, in order to retain and acquire the banking customer by the bank. It is the high time that the top management should bring new initiative in technology in order to serve better and efficiently.

KEYWORDS

CRM, rural banking sector.

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1. INTRODUCTION

Customer Relationship Management is a wide concept used for creation, retention and expansion of customer relationships in the Banking sector. It is an overall business strategy that enables organisation to effectively manage relationship with their customers and aims to understand, expect, accomplish and identify the needs of customers. With the initiation of liberalization policy and the Central Bank i.e. RBI's easy norms, several private and foreign banks have entered in Indian banking sector which has given birth to aggressive competition amongst banks for procuring large customer base and market share. Banks have to deal with large number of customers and provide various types of services to its customers and if the customers are not satisfied with the services provided by the banks, then they will blemish which will impact economy as a total since banking system plays an important role in the economy of a country. And also, it is very expensive and tough to recover a dissatisfied customer. Since the competition has grown multiple in the recent times it has become an extraordinary task for organizations to build loyalty, the reason being that the customer of today is ruined for choice. It has become imperious for both public and private sector banks to perform to the best of their capabilities to retain their customers by providing to their explicit as well as implicit needs. Many a times, it happens that the banks fail to satisfy their customer it can cause huge losses for banks and there the need of this study arises. Banks need to fascinate and create a customer market and would need to retain it through satisfaction. Mergers and Acquisitions effectively reduce operational expenses and create additional prospects for revenue earning. But the main plunge for the Banking industry is to withstand revenue growth. Thus Banks have finally realized that in this increasing judicious society, customers will keep buying monetary products and services only to the extent which can bring them actual 'Value'. Glimpsing ahead for new limits in growth in their revenue, bank's focus is on continuously determining interesting opportunities in satisfying their customers. "We don't want satisfied customers...we want delighted customers." It is the new marketing mantra today which is now pertinent to Banking sector as well. Technology plays a very crucial role along with other drivers of Customer satisfaction which include Quality of service and product innovation. It is imperative that Banks should invest in essential developments in their People, Process and Technology proficiencies in order to be more effective in persuading customers.

FOREMOST ACUTE SUCCESS FACTORS IN IMPLEMENTATION OF CRM

Top management support, Clear goals and objectives, Business process identifying, Project management, Information technology, Data, information and knowledge management, Feedback system, Users perception, Resources, Project team competence, Inter-departmental co-operation, Management by Objectives, Vendors, Culture and social factors, Training, IS department, Inter departmental communications, Customers feedback and users perception are the major important success factors in the implementation of CRM.

2. OBJECTIVES OF THE STUDY

The study is primarily to understand the contribution of CRM in Banking sector and how the customers are satisfied with the banking services in rural area.

- To assess the management support in the achievement of CRM in the banking sector
- To study the employee satisfaction about implementation of CRM

3. HYPOTHESIS FORMULATION

- H1: Top management support leads to success of CRM
- H0: Top management support doesn't lead to success of CRM

4. RESEARCH METHODOLOGY

This Research is based on both primary and secondary data. The scope of the present study is restricted to analyze the view of 100 respondents/ employees from rural area of Tumakuru and Bengaluru rural districts. Within the category of employee, 40 respondents have been collected from Public sector banks like SBI and Canara Banks, 40 respondents from co-operative banks like DCC and VSSSN/RSSSN (Vyavasayothpanna Seva Sahakara Sangha Niyamitha/ Raithara Seva Sahakara Sangha) and 20 employees from Regional rural bank i.e., Kaveri Grameena Bank (KGB). Stratified Sample Random Sampling with adequate input of convenience sampling has been followed. The Secondary data has been collected from Internet and Books and Periodicals. Critical Success Factors (Customer Analysis) Critical Success Factors are those factors that are very important for success of CRM in banking sector. The Bank employees have different views on Critical Success Factors of CRM in banking sector. The data is analyzed through the one way ANOVA tool with the help of SPSS 20.

5. DATA ANALYSIS AND INTERPRETATION

TABLE 1: CRITICAL SUCCESS VARIABLES IN ADOPTION OF THE CRM AT BANKS ANOVA (DESCRIPTIVE)

		N	Mean	F	Sig.
Top management support	Canara bank	35	2.4000	1.559	.017
	SBI	40	2.4000		
	DCC bank	40	2.6000		
	VSSSN/RSSSN	40	2.6000		
	KGB	30	2.5000		
	Total	185	2.5027		
Clear goals and objectives	Canara bank	35	2.6000	.826	.010
	SBI	40	2.6000		
	DCC bank	40	2.7000		
	VSSSN/RSSSN	40	2.6000		
	KGB	30	2.6000		
	Total	185	2.6000		
Business process recognizing	Canara bank	35	2.4000	.826	.010
	SBI	40	2.4000		
	DCC bank	40	2.3000		
	VSSSN/RSSSN	40	2.5000		
	KGB	30	2.4000		
	Total	185	2.4000		
Project management	Canara bank	35	2.2857	.453	.040
	SBI	40	2.3000		
	DCC bank	40	2.4000		
	VSSSN/RSSSN	40	2.5000		
	KGB	30	2.4000		
	Total	185	2.3784		
Information technology	Canara bank	35	2.4857	.373	.028
	SBI	40	2.2000		
	DCC bank	40	2.6000		
	VSSSN/RSSSN	40	2.6000		
	KGB	30	2.6000		
	Total	185	2.5784		
Data, information and knowledge management	Canara bank	35	1.8000	1.250	.022
	SBI	40	1.7000		
	DCC bank	40	1.8000		
	VSSSN/RSSSN	40	1.9000		
	KGB	30	1.8000		
	Total	185	1.8000		
Feedback system	Canara bank	35	2.3714	.585	.004
	SBI	40	2.5000		
	DCC bank	40	2.5000		
	VSSSN/RSSSN	40	2.6000		
	KGB	30	2.5000		
	Total	185	2.4541		
Users perception	Canara bank	35	2.4857	.373	.828
	SBI	40	2.6000		
	DCC bank	40	2.6000		
	VSSSN/RSSSN	40	2.6000		
	KGB	30	2.6000		
	Total	185	2.5784		

Source: Field Survey

In the above table measuring CRM practices of selected banks through their respective employees one of the major variable critical success factors are tested with one way ANOVA, descriptive table shows the mean values and ANOVA table shows F values and significant with 5 percent level of significance. F values are significant with 5 percent level of significance (F> >0.5) in all the variables.

Top management Support: Support by the top management is the essential wisdom of success of a CRM, in this view service industries like banks also need support of higher authorities in the success of CRM. In this study SBI, Canara banks and KGB’s are having good management support compared to cooperative banks.

Clear goals and objectives: Every organization having their own goals and objectives, success of the industry is based on their goals and objectives, in these view banks also having the same. CRM is based on the clearance of goals and objectives of the firm. In this study SBI, Canara banks and KGB’s are having good base for customer relationship management compared to cooperative banks.

Business process recognizing: Customer Relationship Management (CRM) urges associations to know customer orient and improve their business tasks to make a point to serve customers in a perfect way. CRM makes a business process recognizing customers requirement and advantage from upgrading the customer relations. in this view all the banks are concentrating their businesses and support to the success of the CRM practice.

Project management: In this view Canara banks and SBI are good in completing the projects relating to CRM.

Information technology: Nationalized banks like Canara and SBI are having updated versions of IT tools compared to other banks, this will result in effective implementation of CRM and help to face competition.

Data, information and knowledge management: Today's modern era data, information and knowledge is the most powerful assets and also valuable, there is a need of these assets for successful implementation of CRM. In this view all the banks are efficient to manage data, information and knowledge for successful implementation of CRM.

Feedback system: Service industry majorly based on feedback of the customers, feedback is the process of evaluation of service quality and customer satisfaction. In this view except VSSSN/RSSSN all other banks are more depending on feedback system for successful implementation of CRM.

Users perception: In this view Canara banks are doing good compared to others, Canara bank is prepared facilities as per users perception, it will great help in successful implementation of CRM.

TABLE 2: CRITICAL SUCCESS VARIABLES IN ADOPTION OF THE CRM AT BANKS ANOVA (DESCRIPTIVE)

		N	Mean	F	Sig.
Resources	Canara bank	35	2.1143	.373	.028
	SBI	40	2.3000		
	DCC bank	40	2.3400		
	VSSSN/RSSSN	40	2.4000		
	KGB	30	2.4000		
	Total	185	2.4216		
Project team competence	Canara bank	35	2.4857	.373	.028
	SBI	40	2.6000		
	DCC bank	40	2.6000		
	VSSSN/RSSSN	40	2.6000		
	KGB	30	2.6000		
	Total	185	2.5784		
Inter departmental co-operation	Canara bank	35	1.6857	1.714	.049
	SBI	40	1.9000		
	DCC bank	40	1.8000		
	VSSSN/RSSSN	40	1.7000		
	KGB	30	1.8000		
	Total	185	1.7784		
Management by Objectives	Canara bank	35	2.1143	2.161	.008
	SBI	40	1.8000		
	DCC bank	40	2.0000		
	VSSSN/RSSSN	40	2.2000		
	KGB	30	2.0000		
	Total	185	2.0216		
Vendors	Canara bank	35	3.7143	2.131	.039
	SBI	40	3.2000		
	DCC bank	40	3.4000		
	VSSSN/RSSSN	40	3.8000		
	KGB	30	3.5000		
	Total	185	3.5189		

Source: Field Survey

In the above table measuring CRM practices of selected banks through their respective employees one of the major variable critical success factors are tested with one way ANOVA, descriptive table shows the mean values and ANOVA table shows F values and significant with 5 percent level of significance. F values are significant with 5 percent level of significance (F > 0.5) in all the variables.

Resources of the banks: in this view all the bank employees are satisfied with the resources of the banks, Canara bank, SBI and DCC bank employees are highly satisfied. Project team competency of the bank and inter departmental cooperation: Canara bank employees are highly satisfied. Management by objectives and vendors satisfaction: SBI employees are excellent.

TABLE 3: CRITICAL SUCCESS VARIABLES IN ADOPTION OF THE CRM AT BANKS ANOVA (DESCRIPTIVE)

		N	Mean	F	Sig.
Culture and social factors	Canara bank	35	2.5143	.373	.008
	SBI	40	2.4000		
	DCC bank	40	2.4000		
	VSSSN/RSSSN	40	2.4000		
	KGB	30	2.4000		
	Total	185	2.4216		
Training	Canara bank	35	2.1714	.253	.007
	SBI	40	2.2000		
	DCC bank	40	2.1000		
	VSSSN/RSSSN	40	2.1000		
	KGB	30	2.2000		
	Total	185	2.1514		
IS department	Canara bank	35	2.2000	1.067	.024
	SBI	40	2.1000		
	DCC bank	40	2.1000		
	VSSSN/RSSSN	40	2.4000		
	KGB	30	2.2000		
	Total	185	2.2000		
Inter departmental communications	Canara bank	35	2.3714	.585	.044
	SBI	40	2.5000		
	DCC bank	40	2.5000		
	VSSSN/RSSSN	40	2.4000		
	KGB	30	2.5000		
	Total	185	2.4541		
Customers feed back	Canara bank	35	1.8000	1.250	.022
	SBI	40	1.7000		
	DCC bank	40	1.8000		
	VSSSN/RSSSN	40	1.9000		
	KGB	30	1.8000		
	Total	185	1.8000		

Source: Field Survey

In the above table measuring CRM practices of selected banks through their respective employees one of the major variable critical success factors are tested with one way ANOVA, descriptive table shows the mean values and ANOVA table shows F values and significant with 5 percent level of significance. F values are significant with 5 percent level of significance (F > 0.5) in all the variables.

Culture and social factors in this view all the bank employees are highly satisfied with the practices of banks, Canara bank employees are satisfied. Training programs of the banks is highly satisfied by all the employees. Information System of the banks are good except VSSSN banks remaining banks are good. Regarding interbank communication Canara bank is good. Collecting customer feedback and rectifying/improving the banking services in this view all the banks are doing excellent.

6. TESTING OF HYPOTHESIS

H1: Top management support leads to success of CRM

H0: Top management support doesn't leads to success of CRM

TABLE 4: DESCRIPTIVE STATISTICS OF CUSTOMER RELATIONSHIP MANAGEMENT AND TOP MANAGEMENT SUPPORT (PEARSON CORRELATION)

Descriptive Statistics			
	Mean	Std. Deviation	N
Customer Relationship Management	29.0703	.82121	185
Top management support	2.5027	.50135	185

Source: Primary Data

TABLE 5: CORRELATION OF CUSTOMER RELATIONSHIP MANAGEMENT AND TOP MANAGEMENT SUPPORT (PEARSON CORRELATION)

Correlations			
		Customer Relationship Management	Top management support
Customer Relationship Management	Pearson Correlation	1	.085
	Sig. (2-tailed)		.248
	N	185	185
Top management support	Pearson Correlation	.085	1
	Sig. (2-tailed)	.248	
	N	185	185

Source: Primary Data

This hypothesis is tested with Pearson correlation it is found that the Mean value of Customer relationship management and employee and Customer Satisfaction and Trust are significant at 1per cent level of significance (p</000 in all these cases) therefore null hypothesis Top management support doesn't leads to success of CRM is rejected with a conclusion that the Top management support leads to success of CRM. Successful of story of a bank is depend on the major three pillars, first one is the customer, second employees and next is the management. Banks are providing quality services result is customers are satisfied; employees are satisfied means they have good pay, good management and job satisfaction, for the employee satisfaction and CRM there is a requirement of top management support.

7. CONCLUSION

Banks are the important segments in the financial inclusion and sustainability of population in rural area. Banks which are situated in rural area are giving the equal facilities and opportunities and preference to the rural customers like urban customers. Nationalized banks which are situated in the rural area are providing modern facilities like ATM, online banking, NEFT and other. Co-operatives also providing number facilities not less than the Nationalized/ Public sector banks.

Regional rural banks are started for the purpose of serve the rural population. Customer satisfaction and relationship management is the major job of banks and their survival. CRM is not an easy task and simple procedure, its achievement and success is depending on the view of customers, service quality of banks and employees. in this study covers the different factors which have more important in successful accomplishment of CRM are measured in the view of employees. SBI, Canara banks and KGB's are having better top management support compared to cooperative banks. Nationalized banks like Canara and SBI are having updated versions of IT tools compared to other banks, this will result in effective implementation of CRM and help to face competition. All the banks are efficient to manage data, information and knowledge for successful implementation of CRM. VSSSN/RSSSN banks are purely situated in villages and managed by very less manpower, they also providing good services in their limit but compared to other banks performance of effective implementation of CRM is less. In order to reach their expectation of customer, the top management with collaboration with their staff needs to focus on improving their services by providing information through local/regional language and complaints should be addressed at earliest and less ease, and RBI is thinking new way to the customers for providing the option of portability of their bank account from one bank to another bank for better services, in order to retain and acquire the banking customer by the bank. It is the high time that the top management should bring new initiative in technology in order to serve better and efficiently.

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AN EXPLORATORY STUDY ON ORGANIZATIONAL FACTORS AFFECTING EMPLOYEE ENGAGEMENT

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ABSTRACT

The rapid evolving Indian education system is evinced by the rising trend of large number of new institutes that have mushroomed in every nook and corner of the country resulting in deteriorating standards of teaching quality. They need to look into ways for providing a conducive organizational climate that can harness the skills and competence of the academicians while keeping them engaged and also promoting their wellbeing for long term retention in the organization. Though there are many extant studies examining the antecedents of Employee Engagement in the Indian sectors, or assessing the level of Employee Engagement in banking, manufacturing sectors and hospitals, mainly but there is hardly any study analyzing the role and influence of the organizational drivers affecting employee engagement in the education sector pertaining to private institutes. So, this paper tries to explore and understand the organizational factors/drivers affecting the engagement of the academicians in private institutes in Faridabad.

KEYWORDS

Faridabad, employee engagement, conducive organizational climate, organizational drivers.

JEL CODES

J26, J28, J29, J50.

1. INTRODUCTION

In the fast changing world and particularly service oriented industries (including academics), satisfaction amongst employees may not be the only necessary driver for loyalty and productivity. It is actually the engagement of the employees that can lead to higher productivity and loyalty. An engaged employee is intellectually and emotionally bound with the organization, feels passionate about its goals and is committed towards its values. The engaged employee goes the extra mile beyond the basic job responsibility and is associated with the actions that drive the business. Employee engagement is required at all levels which can be fostered with a unique and conducive organizational ecosystem.

Over the years with globalization, the importance of suitably trained and experienced employees has grown manifold. This puts a tremendous amount of pressure on the organizations in all sectors, including academics to ensure that the employees remain engaged and committed to the organization. Organizations need to cultivate superior climate that employees perceive to be benign and in which they are able to achieve their full potential in a justified manner. Of late, the education sector is marred by the fast mobility/switch of highly skilled and talented academicians from one institute to the other. The trend is even more perplexing in private institutes which are facing the menace of rampant brain drain and poor faculty retention. This can be arrested through increasing the engagement levels of the academicians in the private institutes. So, it is imperative that private institutes invest time and energy on devising ways and means to increase the engagement levels.

2. REVIEW OF LITERATURE

Kahn (1990) was the first academic researcher to use the term Employee Engagement and he defined it as the level of energy, dedication and absorption of the employees towards their organization. Various organizations and consulting firms consider employee engagement as similar to other work-related constructs like job satisfaction, job involvement organizational commitment and organizational citizenship behavior. Some recent salient studies in this context is presented as follows:

Agrawal, S. (2016) attempted a research to identify the factors influencing employee engagement: a study of diverse workforce. The researcher conducted a survey on of 254 managerial employees through a structured questionnaire completed both either online or offline by the respondents. The finding of the study showed that the employees like the nature of work that they are assigned to therefore; they are highly engaged in their work. The employees who are engaged welcome responsibility and challenge; they see work as a source of social identity, and a medium for self-expression as well as attainment of perfection in life. Most of the respondents considered sincerity, hard work, and integrity as the golden keys to success in the pursuit of their career.

Chandani, A. et al. (2016) revealed some factors of Employee Engagement in the paper; on factors affecting employee engagement. The authors described the major factors of employee engagement which were leadership, respectful treatment of employees, effective management of talent, empowerment, pay and benefit, fair treatment, communication, nature of job, health & safety, talent recognition, clarity of company values and policies, company's standard of ethical behaviour, organizational politics and personality factors etc. The research also revealed the significant and positive relationship between employee engagement and organizational performance in terms of productivity, sales and job satisfaction.

V., Siva kumar (2015) attempted a study on employee engagement in private sector banks in India and concluded that high level of employee engagement enhances the growth of banks and plays important role in retention of talented employees. Employee engagement thus, benefits both the organization and the employees. The researchers concluded that, if the employees are not satisfied with working environment then their engagement level will also be relatively less. So, the management should pay attention to work culture factors to increase the level of engagement in employees.

Mary, M. et al. (2015) attempted a research study to understand the effect of organizational culture and employee engagement on organizational performance using organizational communication as Mediator. The researchers concluded in their research by study of executive level employees in selected five star hotels located in Sabah, Malaysia that if employees are engaged in their work then, better organizational performance could be achieved. Proper and effective communication will lead to better management and performance. This also leads to a well-managed and efficient organizational culture. The organization's goals and objectives are easily achievable with the proper communication.

Eldor, L. and Harpaz I. (2015) attempted a study on developing a process model of employee engagement and tried to examine the learning climate and its relationship with extra-role performance behaviors on a sample of 625 employees in various occupations and organizations throughout Israel. The study found

that employee engagement is a key mechanism for explaining the relationship between perceptions of the organization's learning climate and employees' proactivity, knowledge sharing, creativity, and adaptability. They also found that relationship to be more thorough and rigorous than similar concepts, such as job satisfaction and job involvement. Their research supported that employee engagement mediates the relationship between the perceived learning climate and these extra-role behaviors.

Orla, B. (2014) conducted a research on investigation into employee engagement in the hotel sector in the West of Ireland and concluded that work engagement which involves the vigour that employees invest in doing the job, is related with the level of attachment to their work. Work engagement results in lower job turnover, higher levels of individual performance and positive evaluation of the organization. The research study also found that employee engagement leads to effective organizational performance.

Anitha J. (2014) conducted a research study which emphasized the importance of employee engagement and also identified various aspects that have a significant effect on it. It also showed that there is a strong significant relationship between employee engagement and employee performance. The researcher concluded that working environment, co-worker relationship, training and development compensation, organizational policies, leadership and workplace well-being as important drivers of employee engagement. Regression analysis predicted that two important factors out of these factors have an overall effect on employee engagement were; - working environment and team and co-worker relationship. She also propounded a positive significant relationship between employee engagement and employee performance.

Joe, D. (2014) attempted a research on MacLeod and Clarke's Concept of Employee Engagement to study the workplace employment relations. The finding of the study revealed that there were significant gaps in engagement based on employee characteristics. It was found that women were significantly more engaged than men. Older employees tended to be less engaged. Disabled employees were significantly less engaged than their colleagues.

Paul M. Gichohi (2014) investigated in research on the role of employee engagement in revitalizing creativity and innovation at the workplace. They conducted a survey of selected libraries in Meru County- Kenya. The study found that employee engagement is related with creativity and innovation in the workplace. Employee Engagement is significantly related with creative and innovative behavior in employees and better productivity and performance excellence. Employee engagement practices help to unleash creativity and innovation in the workplace because engaged employees are elated in their duties and responsibilities which make them to think creatively and to go extra mile.

Sinha, V. (2014) attempted a research study to examine the impact of role efficacy on employee engagement, employee motivation and attrition in multinational organizations across the IT industry in India. The aim of the study was to examine the level of role efficacy in IT companies and impact of role efficacy on Employee Engagement, motivation and attrition. Role Efficacy Scale developed by Udai Pareek (1980) had been used to examine the level of role efficacy possessed by the 55 employees of various IT companies in India. The result revealed that role efficacy has direct impact on employee engagement motivation and attrition.

Maniam, K., and Samuel, N. A. (2014) examined and evaluated employee engagement strategies in relation to organizational success. The researchers adopted a quantitative analysis in assembling the views of employees and drawing meaningful conclusions with the help of descriptive and inferential statistics. The researchers conducted interview through relevant themes in order to authenticate and enrich the findings of the survey. The researchers concluded core engagement strategies i.e. work environment, HRM Practices, employee supervisor relationship, job satisfaction and organizational culture.

Jose, G., Mampilly, Sebastian R. (2014) revealed psychological empowerment as a Predictor of Employee Engagement. Global Business Review revealed in the study that psychological empowerment has significant and positive relationship with Employee Engagement. The researchers also identified the influence of four dimension of psychological empowerment on employee engagement. Dimension-wise analysis demonstrated that meaningful job influences employee engagement at the highest level. Competence and impact were considered as second and third key predictors of employee engagement. The fourth dimension Self-determination was found insignificant predictor of employee engagement. They also propagated in research that in service sector employees' level of vigour is high but they are not absorbed and dedicated.

3. STATEMENT OF THE PROBLEM

The rapid evolving Indian education system is evinced by the rising trend of large number of new institutes that have mushroomed in every nook and corner of the country resulting in deteriorating standards of teaching quality. They need to look into ways for providing a conducive organizational climate that can harness the skills and competence of the academicians while keeping them engaged and also promoting their well being for long term retention in the organization. Though there are many extant studies examining the antecedents of Employee Engagement in the Indian sectors, or assessing the level of Employee Engagement in banking, manufacturing sectors and hospitals, mainly but there is hardly any study analyzing the role and influence of the organizational drivers affecting employee engagement in the education sector pertaining to private management institutes in Faridabad.

4. OBJECTIVE OF THE STUDY

The primary objective and purpose of this study is to examine the various factors of Organizational factors/drivers impacting Employee Engagement.

5. RESEARCH METHODOLOGY

The present study is Exploratory research design in nature. The sample size comprised of 385 academicians in private institutes in Faridabad. Non-probability purposive sampling technique is the most suitable to meet the study requirements. The data was collected with the help of self-administered questionnaire to the academicians who were having at least 1 year of tenure in that particular institute. The questionnaire for this study comprised of closed-ended, multiple-choice questions on the 5 point Likert rating scales.

The questionnaire used in this study comprised of organizational factors which were derived from the studies of Anitha, J. (2014), Pareek, U. and Purohit, S. (2014); and Schaufeli, WB. (2013).

6. RESULTS & DISCUSSIONS

For identifying the organizational factors that affect employee's engagement, an Exploratory Factor Analysis was conducted using technique of Principal Component Analysis (PCA) with Varimax rotation.

At the onset, the suitability of the data set for Factor analysis is checked using KMO and Bartlett's test of sphericity; the results of which is presented in the table 1.1 below:

TABLE 1.1: KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.887
Bartlett's Test of Sphericity	Approx. Chi-Square	9.175E3
	df	595
	Sig.	.000

The measure of Kaiser-Meyer-Olkin sample adequacy was .887 which was adequate as it should be more than .6 for the adequacy of sample. Thus the data set was appropriate for running a factor analysis. As a decision criterion for Factor analysis, those items were selected with Eigen Value >1, for further analysis and wherein the factor loading is >.5; the rest were disregarded.

The results of Rotation Component matrix revealed 7 key Organizational factors/drivers of Employee Engagement which explained 72.227% of the total variance. The last factor, i.e. leadership was dropped as it contained only two items and showed poor Cronbach alpha. The overall reliability in the Cronbach alpha was .897 which is considerably good estimate of the reliability. The summary result of the Factor Analysis showing the Organizational factors is represented in the table 1.2 below:

TABLE 1.2: SUMMARY OF THE ORGANIZATIONAL FACTORS/DRIVERS OF EMPLOYEE ENGAGEMENT

Name of the dimension	Statements	Factor loading	% Variance
Organizational Supportiveness	My extra efforts/inputs are recognized here due to support from the HoD and my colleagues	0.793	11.378
	I feel there is equitable distribution of workload and fairness in treatment by the HoD.	0.779	
	There is timely support from my seniors on job assignment.	0.767	
	I feel there are enough opportunities to be innovative in certain research projects and assignments	0.663	
	I am provided with the opportunities for skill up gradation.	0.809	
	I pursue goals beyond what is required and expected to me.	0.808	
Procedural Justice	I am able to express my views and feelings during those procedures	0.766	11.265
	I had influence over the (outcome) arrived at by those procedures	0.855	
	I feel that those procedures been applied consistently	0.849	
	I feel those procedures had been free of bias	0.855	
	I feel those procedures had been based on accurate information	0.794	
	I have been able to appeal the (outcome) arrived at by those procedures	0.733	
Perceived Trust	Authorities do not interfere in my work area and method of work.	0.723	11.076
	I feel there is trust and projects are assigned on basis of skills.	0.856	
	I feel valued because of the trust with my seniors and colleagues.	0.754	
	I can easily confide in my seniors without fear that they will misuse the trust.	0.76	
	I can achieve results due to effective delegation by my superiors on assignments without any biases.	0.844	
	It is easy to coordinate between top management and my peer team/faculty members.	0.837	
Job Characteristics	I can do my job easily due to well defined job role and power boundary	0.811	10.931
	The goal and methods fixed for this job are perfectly clear and planned.	0.832	
	There is clear communication intra and inter departmentally regarding job responsibility.	0.88	
	I have the opportunities of representing myself in performance appraisals and other outcomes related to me	0.889	
	There is variety in terms of new job challenges and assignments to keep me occupied and satisfied.	0.83	
Role Efficacy	I feel my role is significant	0.824	10.646
	I feel myself fit in this organization.	0.866	
	My potential is fully utilized in my present role.	0.902	
	I can contribute substantially to larger social goals.	0.88	
	I can give enough time to my family and personal works with job	0.878	
Rewards & Recognition	In this job people get appropriate remuneration commensurate with their skills and performance.	0.838	8.428
	I am provided with the opportunities to prove myself.	0.841	
	I get recognition for the extra mile I might take in this organization.	0.858	
	There is well devised system of reward and recognition based on appraisal.	0.835	
Empowerment	My suggestions are accepted in major decision related to goal settings.	0.788	6.88
	I can directly contact the people from whom I need information	0.773	
	The complaint and redressal system are well structured with a proper redressal mechanism.	0.792	
	There is extensive training well in time before projects and assignments.	0.743	
Leadership	The leaders set a role model for the others in research and academics	0.796	4.296
	There is proper exchange between the leader/HODs and faculty members in the department	0.797	

ORGANIZATIONAL FACTORS/DRIVERS OF EMPLOYEE ENGAGEMENT

Factor 1- Organizational supportiveness

Organizational supportiveness, the first factor driving Employee Engagement contained five factors which explained 11.378% of variance. It relates to the support which an employee perceives from his superiors or the organization. It includes specifically aspects related to Equitable workload distribution Opportunity for innovativeness and skill up gradation and of course recognition of the academicians for their extra effort.

Factor 2- Procedural Justice

The second important factor driving Employee Engagement is Procedural Justice that comprised of 6 sub items accounting for 11.265 % of variance. Procedural justice connotes the perceived fairness of the procedures and processes used to make decisions on the allocation of resources. It relates to aspects of Process control, decision control which is imperative to justify outcomes of an employee. Leventhal (1980) suggests that procedures are deemed fair to the degree that the decision-making process demonstrates consistency, bias-suppression, accuracy, correct ability, representativeness and Ethicality.

Factor 3- Perceived Trust

Perceived trust contained six items which explained 11.076% of variance comprises of trust between an employee and an organization. Rushton et al. (2010) inferred trust as an essential element for creating and sustaining healthy working relationships and well being of employees within organizations. It comprised of items related to the overall work climate where there is trust in role assignments, effective delegation without any biasness, trust and coordination among peers and superiors (including top management), minimal supervisory interference or tight controls & monitoring, and no misuse of power or exploitation by seniors.

Factor 4- Job characteristics

Job characteristics contained five variables which explained 10.931 % of variance that affects Employee Engagement. Job characteristics considers role of an employee, clear communication in the organization. Hackman and Oldman's (1980) stated classic Job Characteristics Model (JCM), which identifies five core job features as motivational properties of a job: task variety, identity, significance, autonomy and feedback. Christian et al.'s (2011) meta-analysis showed that four of the five job characteristics, namely, task variety, autonomy, significance and feedback are all positively related to engagement.

Factor 5- Role Efficacy

Role Efficacy comprised of five elements which explained 10.646% of the variance that include significance of role, value of employee, level of stress and pressure at job, contribution to social goals and work life balance. Role efficacy is defined as the potential effectiveness of a role or the psychological factors underlying role effectiveness. Role efficacy has several aspects, like how proactively an employee occupies a role and responds to the various expectations that people have from that role. Role efficacy is higher when an employee takes the opportunities to try unconventional ways of solving problems. If the role of an employee is central then his role efficacy would be higher. Maintaining work life balance also leads to higher role efficacy.

Factor 6- Rewards & Recognition

Rewards & Recognition, the sixth important factor affecting Employee Engagement explained 8.428 % of variance and comprises of sub-items related to employee's expectations in terms of the financial and non-financial rewards and recognition at work. It comprises of items related to linking of appraisals with employee's career prospects, fair remuneration, recognition and appreciation by supervisors and most importantly, acknowledging and appreciating help offered by other.

Factor 7- Empowerment

Empowerment comprised of four variables which explained 6.880 % of variance. Empowerment includes variables like acceptance of suggestion, redressal of complains, extensive training for the role. Employee empowerment means that an employee is given a chance to be enterprising, take risk without compromising with the organizational goals, missions and visions. If the employee will feel that they have the authorities to make decision about the work their engagement level would be high. Empowerment will result to greater collaboration and increased performance. The importance of empowerment is consistent with the studies of Huselid, M.A., Jackson, S. E. and Schuler, R.S (1997), Jose, G., (2014), Thomas and Velthouse (1990). Thomas and Velthouse (1990) explained relevant link between empowerment and work engagement. The researchers explained empowerment as one of the important motivators of the employees.

7. CONCLUSION

It was found in this study that the main organizational factors/drivers of employee engagement are—Organizational Supportiveness, Procedural Justice, Perceived Trust, Job Characteristics, Role Efficacy, Rewards & Recognition, and Empowerment in the private institutes in Faridabad. So, institutes must put in place high work practices that will go a long way in influencing engagement level through a supportive and empowered work environment. It is important for the private institutes to recognize the faculty members as core assets and arm them with sufficient say/control in process and decision outcomes related to them. This is actually the need of the hour in private institutes where management needs to justify all actions/outcomes related to the academicians in a proper manner. The management must strategize ways to include adequate explanations for why certain outcomes (e.g. pay, benefits, even pay-cuts, promotions etc), decisions were made for. Most academicians have to face multitude job activities which are redundant and often clerical in nature and there is no clear cut demarcation between the primary and secondary job responsibilities (or KRAs that needs to be clearly spelled out). Job enrichment will thus help institutes achieve their goal of enhanced productivity by providing the academicians with more meaningful and challenging work experience. The added advantage of this can be coupled with reduced absenteeism, high morale and better retentivity and engagement.

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ROLE OF CO- OPERATIVES IN EMPOWERING WOMEN IN CHANDRAPUR DISTRICT

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ABSTRACT

The study examines the role of the co-operatives in the empowerments of women in Chandrapur District. Cumulative empowerment index (CEI) IS THE Dependents Variable Whereas Economic Security, mobility ability to purchase participation in decision making and involvement in social activities are independent variables. The stud is based on survey to 150 respondents. from is saving and credit co-operatives of Chandrapur District. To achieve the purpose of the study structured questionnaires are prepared. The regression models are estimated to test the significance and importance of role of co-operative empower women. The result shows that economic security and mobility are positively related to women empowerments. It indicates that higher the economic security and mobility provided by the co-operatives. higher would be women empowerment. Similarly, ability to purchase participation in decision making and involvement in social activities are positively related to women empowerment. The regression result shows that beta- coefficient are positive and significant for economics security mobility and involvement in social activities with women empowerment. It indicates that economic security. Mobility and involvement in social activities have significant. Positive impact on women empowerment. The beta coefficient for involvement in social activity is significant at 5% level of significance.

KEYWORDS

economics security, mobility, co-operatives, women empowerment.

JEL CODES

I13, J54.

INTRODUCTION

Empowerment has always been fundamental to the cooperative idea where lower level people get together to achieve goals that they would not be able to achieve on their own co-operative enterprises can be of different from such as they can be set up by a group of enterprises or by individual entrepreneur wishing to benefit from shared services, cheaper goods, access to markets or higher prices for their product.

Dr. Sen stated that empowerment is reflected in person capability set the capability of a person depend on various factor for example personal characteristics and social relationship. Empowerment is the capacity to fulfill this capability. The study states that the focus of discussion of measurement of empowerment should be on certain universally valued function which violate to the basic fundamental of survival and wellbeing regard less of the contest. Mamson and king defined empowerment as the process of increasing the capacity of individual or groups to make choices and to transform those choices into desired action and outcomes. Empowerment is also related to the process of internal changes, capacity and right to make decision. It is a process of changes by which individual or group with little or no power gain the ability to make choices that effect their lives. women empowerment has also been used to describe many things. However, there are three aspects, which are generally accepted and are given below:

1. Firstly, to be empowered on must have been disco powered in relation to men.
2. Secondly empowerment cannot be bestowed, agencies cannot empower women. The only thing they can do is to facilitate women empowering themselves.
3. Thirdly definition of empowerment usually includes a sense of people making decisions on matters which are important in their lives.

A Crucial past is also women being able to carry out the result of these decisions. There is some evidence that while women's own struggle for empowerment has tended to be collective inventions often focus more on the individual. This tendency has also been critical because the empowerment one individual women does little to enhance the situation of poor women as a whole in society. Family empowerment is an ongoing process rather than product. One does not arrive as a stage of being empowered in an absolute sense. With the change of circumstances. Social relationship and norms the scale of empowerment might also change. Hashemi, Schuer & Rily (1991) found that involvement in credit programmes does empower women. It increases women mobility ability. to make purchase and major household decisions. Their legal and political awareness and participation in public campaigns and protests. Furthermore, the study has elaborated that the minimalist credit programmes provide access to an important economic resources. and thus enable women to negotiate gender barriers, increase their control over their own lives and improve their relative position in their house hold. The study also relived that women's empowerment can only be achieved by increasing women's consciousness about gender and class relation and organizing them to engage in grassroots struggle for women's rights programmed gives women to participate in group and share information which gradually make them enable to know their right and duties.

Orlow (2014) found that women in devisor felt empowered as individuals as well as group in comparison to the situation before credits and women groups. They felt that they were no longer controlled by men or other villagers.

KC (2012) found that co-operatives have contributed immensely to create awareness in the community. It has created a situation where women were provided equal opportunity in the selection of occupation, education, training, and various other social activities some of the most valued benefits that women get after taking participation on micro credit programme include increased on women participation in social organization. increased house hold decision increased respect and prestige form both male and female relatives and community members able to generate income and able to uplift living standard of their families.

The purpose of this study is to examine the role of co-operatives in empowerment of women specifically it examines the impact of economic security mobility ability to purchase participation in decision unmaking and involvement in social activities in women empowerment.

OBJECTIVE

To know the Role of Co- Operatives in Empowering women in Chandrapur District.

METHODOLOGY

The study is based on the primary data which are gathered form the 150 respondents 15 saving and credit co-operative of Chandrapur District. The primary data are used to gather the information about effect of empowerment dimension on women empowerment from co-operatives Tables I shows the number of co-operatives elected for the study along with the number of respondent.

TABLE 1: LIST OF THE CO-OPERATIVES ELECTED FOR THE STUDY ALONG THE NUMBER OF RESPONDENTS

Sr. No	Name of Co-Operative	Respondent
1	Chandrapur Co-operative Bank	10
2	District central Co-operative E Bank	10
3	Coal- City urban co-operative Bank	10
4	The Akola Urban co-operative Bank	10
5	Chandrapur District - co-operative Bank	10
6	Nirmal Ujjawal Credit co-operative Bank	10
7	Shri Anand Nagri Sahakari Bank	10
8	Bhagini Nivedita co-operative Bank	10
9	Babaji Daate Mahila Sahakari Bank	10
10	Shri Dhokeshwar Urban Multistage Credit Bank	10
11	The Citizen co-operative Society	10
12	Santaji Mahila Nagari Sahakari Pathsantha	10
13	Elevate Nagari Sakari Pathsantha	10
14	Bhagysharee Nagari Sahakari Pathsantha	10
15	Tirupati Urban co-operative Bank	10
	Total	150

Thus the study is based on 150 Respondent observation. The model estimated in this study assumes that empowerment of the women through co-operative depends on the determinants of empowerment. The empowerment dimensions are economic security, mobility, ability to chase participation in decision making and involvement in social activities. There for model took the Announcing from

$$y = a + b_1x_1 + b_2x_2 + b_3x_4 + b_5x_5 + e \dots (1)$$

y = Estimated value of the empowerment Index (CEI)
 X_1 = Economic Security
 X_2 = Mobility
 X_3 = Ability to purchase
 X_4 = Participation in decision making
 X_5 = Involvement in Social activities
 e = error term.

EMPOWERMENT INDEX

This study uses empowerment Index (E1) as depend variable. As observed in different empirical studies this variable can be expressed in term of percentage and ratio depending on the purpose of the study. E.g. Handya / Kassamb (2004) used empowerment index (E1) ratio in the study of women's empowerment in rural India.

ECONOMIC SECURITY

Economic security is an important system of empowerment, security denotes the ownership of assets, Yunus (1991) Stated that money going through a woman in a household brings more benefits to the household than money entering the household through a man. Hence this shows significance relationship of economic security with women empowerment. Benu adr (2001) explored that women's monetary contribution to their households are specially contribution to their months or other crisis important during eleven month or their crisis period like illness loss of corps and so on in ensuring the family members do not have to go angry and that all important installment payments are made on time which also shows the significant relationship of economic security with women empowerment based on it this study develops the following hypothesis

H1 - Economic security has positive relation with Empowerment index mobility

Mobility is considered as other determine of empowerment. Hashemi, Schuler and Riley (1996) stated that saving and credit program increases mobility as they attend meeting, they travel outside to visit to local officer and went to occasion at training programmes. Banu Farsaaddin Blossain and Akter (2001) explored the significant Positive relationship of mobility with women empowerment. Traveling to co-operative office has given these women opportunities to communicate with the outside world of at the same time has helped them overcome their fear and limpidity in dealing with strangers which also shows the relation between mobility and empowerment, based on it, this study develops following hypothesis.

H2 - Mobility has positive relation with empowerment Index (E1)

Ability to make purchases

Hashemi et al (1996) revealed that purchasing small daily items a like daily food items, Kitchen items, oils, snacks, cloths general necessity of children etc shows the ability in the women. Pitt et.al (2006) stated that purchasing capacity involves seven categories of common household purchases food toilet rise, candies for the children, cooking utensils furniture, children's clothing and own clothing to find out if women were able to make the purchase and it so whether or not they make the purchase without their husband permission. The Study should the significant positive impact or ability to purchase with positive impact or ability to purchase with empowerment, based on this study is following hypothesis.

H3 - Ability to make purchases has positive relation with Empowerment Index (E1) Participation in major decisions

Points are given for making both individuals and joins/ decision with husband within the past few years about house repair. Business income saving management of properties, relating to children and other family members Mishav are Dale (1996) pointed that adequate economic resources also play an important and significant role in determining a person's bargaining power within the household and in the wider community as well. Noreen (2011) explored that microfinance loans have positive effects on women's domestic decision making based on it, this study develops the following Hypothesis.

H4 - Participation in major decision has positive relation with empowerment Index (E1)

Involvement in Social Activities - Corsi, Botthi, Rondinella A Zacchia (2006) stated that impact of microfinance on women empowerment has been assessed by taking into consideration of women's participation in social and civil life along with other seven dimension of women empowerment. If women had campaigned for social issues like domestic violence. corruption social awareness like education of daughter it could be meant as involving in social activities, according to chest and Khan (2002) microcredits also has a positive and Significant impact on women involvement in the community and on their political empowering rights based on it this study develops the following hypothesis.

H5 - Involvement in social activities has positive relation with empowerment index (E1)

RESULT AND DISCUSSION

Co-relation analysis

The person co-relation coefficients have been computed and the results are presented in Table No. 2

TABLE 2: CORRELATION COEFFICIENT DEPENDENT INDEPENDENTS VARIABLES

Variable	E1	Es	MO	ATP	PIDM	ISA
E1	1.00	0.38	0.69	.498	.613	.062
ES		1.00	.029	0.63	0.51	0.61
MO			1.00	.050	0.18	.001
ATP				1.00	0.090	0.86
PIDM					1.00	0.76
ISA						1.00

This table shows persons co-relation coefficient between dependent and independent variables. The dependent variable is empowerment Index (E1) AND independent Variables Are economics security (Es) Mobility (Mo) ability to purchase (ATP) participation in decision making (PIDM) and involvement in social activities (ISA).

The Result also shows that participation in decision making is positively related to empowerment which indicates that if women are encouraged to participate in decision making within the family then these women members perceive that they have importance with in their family and get empowered women members get exposure when they activity involved in various activities of Co-operative. It also helps them to get information regarding various national and international issues. They can share their views between other members which wider the knowledge. The entire process makes them able to judge the issue and put their own views. The study also shows that involvement in social activities has positive relationship with empowerment which indicates that if women's socio economic states increases or they have both information and financial resources after joining the saving and credit co-operative they are requested to involve in social issues which are happening around them. It shows that they get empowered. In such situation not only the society call them to participate in such issues bad also the family wants them to involve.

Similarly, ability to purchase is positively related to women empowerment. It indicates that co-operatives increase the ability of women to make purchase which helps to increase women empowerment. Likewise, mobility and economic security are positively related to empowerment. It indicates that higher the economic security and mobility higher would be women empowerment.

REGRESSION ANALYSIS

Having indicate the person co-relation coefficients the regression analysis has been conducted and the result are presented in table 3.

TABLE 3: ESTIMATED REGRESSION RESULT OF Es, Mo, ATP PIDM and ISA ON EMPOWERMENT INDEX

Models	Constant	Es	Mo	ATP	PIDM	ISA	Adjusted R2	I value
1	1.183 (6.98)*	.524 (7.25)*					.24	52.64*
2	-352 (-1.85)						.56	106.80*
3	-482 (-1.85)*		.681* (11.04)				.56	71.71*
4	-438 (-1.76)	.468* (8.49)		.060 (1.11)	0.24 (-.408)		.56	53.54*
5	-134 (-517)	.688* 11.08			-0.018 (-.296)	0.073 (3.28)*	.56	53.77*
6	-295 (-1.11)	.460* (8.37)		.060 (1.12)		0.075 (2.31)*	.57	54.46*
7	-2.62 (-927)	.461 (8.35)	.690 (11.11)	.661 (1.12)	-0.20 (.3.26)	0.073 (2.28)**	.56	43.34*

This table present regression analysis of women empowerment. The models Elst = Bo+ BEST + B2MOST +B3APt + B4PIDMT+et. The dependents variable is empowerment. index (E1) and dependent variables are economic security (ES) Mobility (Mo) ability to purchase (ATP) participation in decision making (PIDM) and involvement in social activities (ISA)Beta Coefficient for empowerment index

Note -

Figures in parenthesis are t- values

* Denote that the results are significant at 1% Level

* Denote that the results are significant 5% level

The table shows that beta coefficient is positively significant for economic security which implies that better the economic security of the women after joining the co-operative better would be the empowerment. Similarly, beta coefficient is positive significant for mobility of the women in nearby places. Women members are supposed to be confidant and considered as empowered. Similar beta coefficients are positively significant for ability to make purchase. It indicates that ability to purchase has positive impact on empowerment.

The result also shows that bets coefficient is positively significant for participation in decision making which indicates that higher the participation higher would be the empowerment similarly beta coefficient is positive for involvement in social activities which implies it there is an increase of the involvement of the women in social activities and charitable work in the society then they are considered as empowered women.

SUMMARY AND CONCLUSION

Producing valid and reliable measured of women's empowerment is a very difficulties task Behaviors and attitudes that signed be used to measure women's empowerment in one society may have no relevance in another microfinance has become very well-known element of the development programme of government non- government organization (NGOS) and other kinds of organizations. In Particular microchemist for women has become increasingly common as a poverty alleviate intervention in developing countries worldwide. In this perspective, mobility, economic security, ability to make purchase irrespective of its size involvement in major house hold decisions and involvement in social activities are considered as the determinants of the empowerment.

The study aims at examine the role of co-operative in empowerment of women. The Study is based on primary sources of data which are collected from the 150 respondent of 15 saving and credit co-operatives of Chandrapur District.

The study found that there is positive relationship of economics security mobility, ability to purchase, participation in decision making and involvement in social activities with the empowerment of women form co-operative which indicates that if saving and credit co-operative make their member especially the women economically secure by the providing adequate financial support.

They become confident so that they can move out of the house alone and measure purchase as per their won need and judgment involve in social function and festivals which was not happened before then the women member are supposed to be socio economically empowered. Likewise, beta coefficients are positive for economic security, mobility, ability to make purchase participation decision making and involvement in social activities with empowerment of the women by saving and credit co-operative. The study revealed that economic security and participation of decision along with the ability to make purchase are the major indicators of empowerment.

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SATISFACTION LEVEL OF RURAL CONSUMERS TOWARDS TRADITIONAL RETAIL STORES BASED ON THEIR PURCHASING PATTERN BEHAVIOUR

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ABSTRACT

The Indian retail sector is highly fragmented with 97 percent of its business being run by the unorganized retailers. The sector is the largest source of employment after agriculture, and has deep penetration into rural India generating more than 10 percent of India's GDP. India like Britain, is a nation of shoppers, and it is the only country having the highest shop density in the world, with 11 outlets per 1000 people. India with 1.2 billion people of whom majority of 70 percent of population living in rural areas. The continued patronage of rural consumers hinges on how far these stores are able to satisfy them in the changing retail environment. The present study is one such attempt in the direction aiming to investigate to what extent these rural consumers are satisfied with their neighborhood kirana stores.

KEYWORDS

unorganised retail kirana stores, purchasing pattern variables.

JEL CODE

M00.

INTRODUCTION

The Indian retail sector is highly fragmented with 97 percent of its business being run by the unorganized retailers. The sector is the largest source of employment after agriculture, and has deep penetration into rural India generating more than 10 percent of India's GDP. India like Britain, is a nation of shoppers, and it is the only country having the highest shop density in the world, with 11 outlets per 1000 people. India with 1.2 billion people of whom a majority of 70 percent of population living in rural areas. They are fed by 15 million retail outlets of whom a majority of them operating in rural India. The emergence of organised retailers is threatening the survival of traditional kirana stores by registering a CAGR of 40 percent and will increase its shares to around 20 percent in the near future. Rural markets are witnessing the penetration of these big retail outlets and changing the consumption pattern and behavior of rural consumers. Several reports including ICRIER (2008) pointed out that the homegrown traditional retail outlets have to be protected in our country not only for socio economic reasons, but also for the reason that it is the best retail model suited for India. Despite their inherent drawbacks, they are fiercely competing with organised stores and factors like convenience and location, no big retailer can match them. The rural consumers considered as the strong base of kirana stores, are now being heavily affected by the onslaught of organised retailers and noticeable changes are found among their preferences. In metros and cities the unorganised retailers are rising to the occasion and by modernizing their outlets competing with modern outlets with their strong foothold. In rural areas, it is to be seen whether these traditional kirana stores are still retaining loyal customers to their fold. The continued patronage of rural consumers hinges on how far these stores are able to satisfy them in the changing retail environment. The present study is one such attempt in the direction aiming to investigate to what extent these rural consumers are satisfied with their neighbourhood kirana stores.

REVIEW OF LITERATURE

According to Shandilya (2014) found that the consumers who are presently purchasing from organized food retail outlets significantly prefer organized food retail outlets over unorganized food retail outlets. The decrease in level of performance may lead to consumer shift, the consumers who are presently purchasing from unorganized food retail outlets prefer organized food retail outlets over unorganized food retail outlets but the preference is not significant.

(Khare, 2014) Store related factors are considered important drivers to enhance consumer shopping experiences as they directly affect store's positive picture and also encourage store patronage behaviour (Lin, 2011).

Somasekhar G et al (2014) another study was conducted on the consumers in Chittoor. The study conducted by considering 342 shoppers who shop at both the outlets. The study revealed that Quality, one-point shopping for all your needs and price (value for money) as a reason to visit and face-inconvenient location as the major problem in visiting organized retail store in Chittoor district.

Shandilya et al (2014) organized retail sector includes various numbers of sub-sectors in it like jewellery, apparels, food etc. Study was attempted to find the consumers' preference for organized food retailing and unorganized food retailing. The study focuses on the retail attributes which are considered while selecting a retail shop by the consumers.

Tomar et al (2014) discriminate analysis is done to find out which factor (store brand image, quality of merchandise, discount and special offer, merchandise assortment, shopping convenience, and physical facilities) are relatively better in discriminating between two groups (favorable attitude-unfavorable attitude). Also, the pace of expansion of these organized stores has started to touch the tier II cities, besides metros and mini-metros.

Singh et al (2014) the retailing sector has undergone significant transformation in the past 10 years. Traditionally, retail sector had a large number of small unorganized retailers. Indian organized retailers being new in the organized retailing are less aware about the customer behavior and factors, which influence Customer Preference of organized retailing.

Y. K shirshangar (2014) concluded that customers are changing their attitude from traditional retailing to organized retailing like supermarkets, discount stores. This shows positive future opportunities for organized retail store.

Pandey et al (2015) a study was conducted to know the preference of consumers in Jalandhar towards organized retail sector. Study was conducted to assess the important factors influencing the consumers' buying decision towards organized retail stores in Jalandhar, using the direct survey method.

Kahan (2017) opined that purchasing pattern behaviour of customers greatly influence their satisfaction in traditional kirana stores.

STATEMENT OF THE PROBLEM

Nearly 21 million people are engaged in unorganised retailing in the country. Next to agriculture, it provides largest employment to people and it accounts for 7 percent of the total workforce. The retailers in the traditional retailing are doing it not only as a profession, but it is a livelihood for more than 15 million people. These are the only stores which take care of the day to day household requirements of rural people especially the agriculture workers, seasonal workers and people in the lower-strata of the society. The general improvements in the socio-economic conditions of the rural population tempt them to try modern outlets which lead to changes in their preferences and consumption. This necessitates studies of this kind to explore what type of purchasing pattern behavior still they follow and how far they are satisfied on such aspects.

OBJECTIVES OF THE STUDY

1. To know the current purchasing pattern behavior of rural consumers towards traditional kirana stores.

2. To measure the satisfaction level of rural consumers based on their purchasing pattern variables and also to find its association in relation to the preference of these kirana stores.
3. To offer suggestion based on the findings of the study.

METHODOLOGY

The present study is based on both primary and secondary data. 500 rural consumers of the southern districts of Tamil Nadu were taken for the study. A well-structured interview schedule was administered for collecting data from the respondents. By using the SPSS package of 13.0 versions, the data were analysed and inferences were made.

SAMPLING

By following the non-probability sampling method of 'convenience sampling technique', a sample of 500 rural consumers residing in the panchayat limits of southern districts of Tamil Nadu are taken for the study.

COLLECTION OF DATA

After consulting academic experts and practitioners in the field, a well-structured interview schedule was prepared, and the same was used to collect information regarding the purchasing pattern behavior of rural consumers. 36 statements expressing their behavior were identified and responses were collected on such statements by following 5-point likert type scaling procedure.

FRAME WORK OF ANALYSIS

The percentage analysis and chi-square test were used for analyzing the data.

NULL HYPOTHESIS FOR THE STUDY

Ho: Purchasing pattern behavior of rural consumers is not significantly influencing their satisfaction level towards traditional kirana stores.

LIMITATIONS OF THE STUDY

1. Nine districts of southern Tamil Nadu strands as geographical area of the study.
2. Rural consumers in the selected districts were only considered for the study.
3. Only eleven purchasing pattern behavior variables were considered for the study.

RESULTS AND DISCUSSION

Table 1 shows the purchasing pattern behavior of respondents.

TABLE 1: PURCHASING PATTERN BEHAVIOUR OF RESPONDENTS – CONSUMERS

S.No	Purchasing Pattern Variables	Variables	No of Respondents	Percentage
1	Total Amount Spent on Purchases (per month)	Less than Rs.2000	301	(60.20)
		Between Rs 2000 and Rs 4000	167	(33.40)
		Above Rs 4000	32	(6.40)
2	Quantity of Purchases	Bulk	213	(42.60)
		Small Quantity	287	(57.40)
3	Day of Purchases	All days	279	(55.80)
		Holidays	221	(44.20)
4	Time of Purchases	Mornings	155	(31.00)
		Evenings	240	(48.00)
		As per convenience	105	(21.00)
5	Mode of Purchases	Personal visit	124	(24.80)
		Through family members and servants	254	(50.80)
		Other sources	122	(24.40)
6	Mode of Payment	Cash	310	(62.00)
		Credit	190	(38.00)
7	Type of Goods	Branded	86	(17.20)
		Non-branded	242	(48.40)
		Both	172	(34.40)
8	Regularity of Purchases	Regularly	96	(19.20)
		Occasionally	239	(47.80)
		Very rarely	165	(33.00)
9	Items Purchased	Grocery	134	(26.80)
		Fruits & Vegetables	139	(27.80)
		Stationary	115	(23.00)
		Others	112	(22.40)
10	Amount Spent On Onetime Purchases	Less than Rs 100	148	(29.60)
		Between Rs. 100 and Rs.200	241	(48.20)
		Above Rs.200	111	(22.20)
11	Time Spent on Purchases	Less than 15 minutes	86	(17.20)
		Between 15 minutes and 30 minutes	301	(60.20)
		Above 30 minutes	113	(22.60)

Source: Primary Data

Table 2 exhibits the highly preferred and satisfied categories of respondents and their association results based on their purchasing pattern variables.

TABLE 2: HIGHLY PREFERRED AND SATISFIED CATEGORIES OF RESPONDENTS AND THEIR ASSOCIATION BASED ON THEIR PURCHASING PATTERN VARIABLES

S.No	Purchasing Pattern Variables	Highly Preferred Category	Highly Satisfied Category	Low Satisfied Category
1	Total Amount Spent on Purchases (per month)	less than Rs 2000 (301) 60.1 %	Between Rs 2000 and Rs 4000 (57) 11.4%	less than Rs 2000 (56)11.2%
2	Quantity of Purchases	Small Quantity (287) 57.4 %	Small Quantity (65) 13%	Small Quantity (48) 9.6%
3	Day of Purchases	All Days (279) 55.8 %	All Days (64) 12.8%	All Days (77) 15.4%
4	Time of Purchases	Evenings (240) 48%	Evenings (48) 9.6%	Morning (45) 9%
5	Mode of Purchases	Through family and servants (254) 50.8 %	Through family and servants (48) 9.6%	Through family and servants (70) 14%
6	Mode of Payment	Cash (310) 62%	Cash (64) 12.8%	Cash (69) 13.8%
7	Type of Goods Purchased	Non-branded (242) 48.4%	Non-Branded (52) 10.4%	Non-Branded (39) 7.8%
8	Regularity of Purchases	Occasionally (239) 47.8%	Occasionally (49) 9.8%	Occasionally (39) 7.8%
9	Items Purchased	Fruits and vegetables (139) 27.8%	Fruits and vegetables (40) 8%	Stationary (37) 7.4%
10	Amount Spent More Time	Between Rs 100 and Rs 200 (241) 48.2	Between Rs 100 and Rs 200 (48) 9.6%	Between Rs 100 and Rs 200 (30) 6%
11	Time spent on Purchases	Between 15-30 minutes (301) 60.2%	Between 15-30 minutes (66) 13.2%	Between 15-30 minutes (34) 6.8%

Source: Primary Data

Table 3 shows the chi-square results on the association between purchasing pattern behavior variables and satisfaction level of respondents towards kirana stores of the study area

TABLE 3: CHI-SQUARE RESULTS FOR PURCHASING PATTERN BEHAVIOUR VARIABLES

S.No	Purchasing Pattern Behaviour Variables	Calculated Value	Table Value of Chi-Square	Results
1	Total Amount Spent on Purchases (per month)	36.490	9.49	Rejected
2	Quantity of Purchases	1.397	5.99	Accepted
3	Day of Purchases	20.289	5.99	Rejected
4	Time of Purchases	33.193	9.49	Rejected
5	Mode of Purchases	21.530	9.49	Rejected
6	Mode of Payment	18.125	5.99	Rejected
7	Type of Goods Purchased	3.768	9.49	Accepted
8	Regularity of Purchase	2.834	9.49	Accepted
9	Items Purchased	37.030	12.61	Rejected
10	Amount Spent More Time	12.075	9.49	Rejected
11	Time spent on purchases	20.699	9.49	Rejected

Source: Computed Data

It is evident from Tables - 2 and 3 that 'highly satisfied' and 'low satisfied' category of respondents being to the majority of purchasing pattern variables are more or less uniform indicating a mixed response o their satisfaction level towards kirana stores. It could be inferred that there was a gap in the service quality of stores while serving their customers. Further, the chi-square results revealed that except the variables, namely, quantity of purchases, type of goods purchased and regularity of purchased, the null hypothesis for the majority of remaining eight variables, were rejected, leading to conclude that all these variables are influencing the satisfaction level of consumers towards the traditional kirana stores. It could be finally inferred that the satisfaction level of rural consumer is based on their purchasing pattern behavior variables.

SUGGESTIONS AND CONCLUSION

The present study demonstrates that still rural consumers heavily depend on traditional kirana stores for their day to day requirements, but their level of satisfaction towards such stores differs on their purchasing behaviour. It also indicates that their satisfaction is on the decrease because of the nearby presence of organised retail stores. Unless otherwise the traditional kirana stores upgrade their service quality, they would lose their loyal customer resulting in decreasing of their sales volume and margin of profit. As the majority of local kirana stores want to stay in their business, the only option available before them is to fall in line with modern retailing trends. The small retailers are already struggling in their business and lack the needed resources for their modernization efforts. Therefore, the responsibility of protecting the sector falls on the stakeholders of this industry especially in state and financial framework and this would alone ensure the existence of these traditional stores operating in rural areas. Let us create a level playing ground for them and in turn they would satisfy and retain millions of customers in their fold.

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A PROFILE OF NEW AGE TOURISTS AND THE TECHNOLOGICAL STIMULI: A CASE STUDY ON THE COASTAL TOWN OF GOKARNA, KARNATAKA, INDIA

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ABSTRACT

The studies on cultural changes have seen a rise due to the “new order” where the tourists started indulging in less damaging activities. Many travelers aspired to forsake the “tourist bubble” and get more authentic in experiencing the local culture by meeting and becoming more acquainted with the local people which heralded the era of Post Modern and the New Age Tourists. The paper aims at understanding the tangential affect of the technology and it’s in-betweenness in retaining the destination’s ability to cater to the niche segment of new age tourists who aspire for spiritual and philosophical experience. Though Virtual Tourism or Armchair Tourism concepts have long prevailed there is no alternate to the real travel feel and the present paper signifies the importance of physical journey to such exotic destination. The study is part of the doctoral thesis, carried out in the coastal town of Gokarna in Karnataka, India. Being exploratory in approach, the data on beach use pattern presented the all new dimensions of the new age tourists who have transcended the use pattern of the existing attractions. The quantified data collected has been analyzed using the statistical tools backed by qualitative insights. A proposition is placed to sustain the dynamics of Gokarna as a New Age destination while technology could be the impetus.

KEYWORDS

Gokarna, beach use pattern, new age destination, new age tourists, technology and philosophy.

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INTRODUCTION

Tourism has been an ever increasing and ever changing phenomenon. Though the motivations may be varied, the underlying key elements for main stream tourism are the operative elements of Leisure Time, Discretionary Income and the Positive Local Sanctions. A tourist was supposed to undertake the activity during the time away from the work hours. It was also subjected to the fact that one had the discretionary income, the money which is in access after fulfilling the personal essentials and more importantly given the fact that one is spending time, money and energy, it is approved by one’s peer or the society as a matter of sanction (Smith, 1989). The effect of industrialization was not confined to the transformation of western landscapes, it did revolutionalise the society. Consequently, the tourism industry has rejuvenated post industrialization in terms of its structure as well as in its functioning posing the complexity in defining the horizons of Tourism. The act of travel which was the need became the demand instigating its ancillaries. The demand for expertise in specific fields evolved. So has been the change in the present globalised era. Many new destinations emerged to meet this demand.

The power of technology is well assessed and understood by the travel and the tourism industry. The studies have been increasingly focusing on the impacts of digital transformation on the structure and functioning of the industry, the effects of digital technology on traveller destination choice the Destination Management Systems (DMS) and the other sophisticated models to monitor visitor behavior. The use of Global Positioning System (GPS) is evident has proven to be the path-breaking technology to gather high-resolution and high-precision data (Phillips et al. 2001; Elgethun et al. 2003). Tourism has been one of the foremost industries to use the mobility tracking technology in the real world due to its centrality (Fennell, 1996). Technology has replaced the traditional methods which were employed to record tourists’ spatial and temporal behavior. Yet authors have urged the very importance of recording these details and validating the same (Dietvorst 1995; Thornton et al. 1997; Shaw et al. 2000; Forer 2002; Shaw and Williams 2002). The studies have claimed that the movement of tourists has profound implications at the destination in terms of infrastructure and transport development, tourism product development, marketing strategies, the commercial viability of the tourism industry, and the management of the social, environmental, and cultural impacts of tourism. Technology has proven to be the sole accelerator of the accessible tourism as it has empowered the visually impaired and the blind pedestrians (Golledge et al. 1991; Golledge et al. 1998; Maeda et al. 2002). The More accessible and affordable technologies such as mobile phones have changed the dynamics of the domain.

The investigation into the history of tourism and travel have well presented the start of tourism which was undertaken by the elite class and which gradually became an act of mass due to its increasing demand and the decreasing barricades. Many studies have assessed the economic benefits of tourism which happens to be one of the major dimensions. The studies on cultural changes have also seen a rise due to the “new order” where the tourists started indulging in less damaging activities. Many travelers aspired to forsake the “tourist bubble” and get more authentic in experiencing the local culture by meeting and becoming more acquainted with the local people. Out-of-Body travel / experience are one such Post modern tourism phenomenon which is scantily researched.

RESEARCH DESIGN

The current paper aims at answering following research questions: How has New Age Spirituality inclined Tourism emerged over the period of time? What has been the possible link between the technology and the New Age Tourism? What is the Profile of the new age tourists in Gokarna, A religious-coastal town in Karnataka, India which has attracted them over the period of time? In order to answer these questions, the paper reviews the literature published to intertwine the emergence of New Age Tourism and the Technology’s role. The beach use pattern data collected as part of doctoral thesis answers the third question as to how Gokarna has been a cultural experience centre.

LITERATURE REVIEW

SPIRITUALLY INCLINED NEW AGE TOURISM AND TECHNOLOGY

The concept of Out-of-Body travel which is slightly different from the principles of the travel has given rise to the “New Age Tourism” (Attix, 2002; Pernecky & Johnston, 2006; Sutton & House, 2003). This is more of a spiritually related tourism taking its shape since 1930s as the New Age has begun. The New Age in the 21st century is said to be the shift in the minds of the people of the world. The increased inclination towards spirituality and the concepts related to it have taken a major share in the people’s interest. Accordingly, the access to the literature related to it, the places and the services which cater to this need have sprung evidently. Technology has been the major impetus for disseminating the information and to create the qualitative evidence in terms of publications, dedicated channels on the web and direct-to-home, personalized contents on the e-applications, blogs and discussion forums. The Technology has made this section of people who are indulged in alternative thoughts visible to the other who are constantly in search of it out of their usual, mechanical and materialistic life. The ones who have accepted this reality of the existence of the other world which has an impact on their lives have given arise to the phenomenon of the New Age Tourism. The cultural pluralism has made every dimension of the human culture to transform into form of Tourism. The New Age tourism could be possibly placed as a form of Alternative tourism. As Sutton and House (2003) elucidates “The new age tourist is not only offered with the tangible product as part of the customary tourism

offerings but also the possible experience of a novel, exotic (Cohen 1974), life transforming and even sacred experience (MacCannell, 1976; Graburn 1989; Nash and Smith, 1991). The New Age tourism usually embraces some form of environmentalism (Frommer, 1988), community values (Murphy 1992) and constructive 'host and guest' (Smith, 1989) interactions (Eadington and Smith, 1992), takes the notion of social responsibility seriously (Krippendorf, 1987). Although it does not compete directly in the corporate, global market place, but rather occupies a niche market. Thus New Age tourism is, in part, a re-inflection of the ideologies encapsulated in antecedent counter-cultural movements, but also an interesting and important manifestation of a growing preoccupation with the self (identity tourism) and the environment (sustainable tourism) which are important currents within the postmodern cultural 'sea change' (Harvey 1989).

It's phenomenal to recognize the many facets and reflections of the New Age Tourism in realm of Post Modern way of thinking. The postmodern may be defined as a "a slowly emerging cultural transformation in Western societies, a change in sensibility" (Huysens 1990:335). One such reflection is such that the Post modern way of being spiritual does not necessarily require belonging to any particular religion and to worship a single God. Parsons (1993) states the offering as 'psycho-logical alternative' to religion.

The technology is supposed to be connecting the one who is looking for the alternative form of experience with the one who actually is eligible to provide the same. The Information and Communication Technology (ICT) in its varied forms suggests the traveler where the possible product offerings are available to initiate an action. The ICT and internet in particular has been dramatically transforming the way the tourism industry operates. Online technologies within the tourism industry have significantly impacted on communications, transactions, and relationships between the various industry operators and with the customer, as well as between regulators and operators (Clayton & Criscuolo, 2002; Dogac et al., 2004; Galloway, Mochrie, & Deakins, 2004; Sharma, Carson, & DeLacy, 2000; Sheldon, 1998; Werthner & Klien, 1999; World Tourism Organisation, 1999).

It cannot be denied that there also exists a space outside this loop which is generated by the externality of the technology's "in-betweenness" (Florida, 2013) i.e. the virtual space. In virtual space the experience surpasses reality. Right from the recommendation level by using Visual Travel Recommender Systems (V-TRS) (Ponnada, Jakkilinki & Sharda, 2007) till you virtually reach the place by using the Virtual Reality Applications (Gurau, 2007). The studies are constantly underway to replace the place variable with the Virtual reality techniques (Cooper & MacNeil, 2009).

Sutton and House (2003) signify this representation in their work as hyper reality. In the landscape of the postmodern the surface and quantity of experiences seems to have surpassed depth and quality. Thus, there is no need to visit the "real" India for an exotic experience; a hyperreal Anglicised experience of Indian culture is just as good. In New Age tourism the emphasis is on the *idea of the experience being experienced*: reality has disappeared in images. Thus, tourists can be in communion with Hindu gurus without having to endure the painstaking and challenging physical journeys involved in the 'real' thing; the experience of an image or representation, what Baudrillard calls a 'simulation', is just as real, indeed it is 'more real than real', that is 'hyperreal' (Baudrillard in Kellner 1989:68).

This shift has probably created the differentiation from the post modern tourists to New Age tourists. It is to understand this tangential affect of the technology and it's in-betweenness in retaining the destination's ability to cater to the niche segment of new age tourists. Though Virtual Tourism or Armchair Tourism concepts have long prevailed there in no alternate to the real travel feel and the present paper signifies the importance of physical journey to such exotic destination.

Studies have been underway to understand this interesting, life changing phenomenon (Pernecky, 2006) and the experiences of these travelers who visit places of spiritual importance to channel, dowse, meditate or tune into different life energies. These experiences carry a great importance to these spiritual travelers and they strongly feel the need to connect to these energies and to the land – having a sense of communicating with a higher source (Ateljevic, et al., 2007). The holistic conceptions of nature and the cosmos transform the ordinary place to an energized place. The phenomenon is associated with counter cultural movement which not only bequeaths an alternative lifestyle especially for the westerners with a greater emphasis on community, ecological sensitivity, holistic elements (Parsons, 1993) but also the philosophical and ritualistic sensitivity and spiritual inquisitiveness. This phenomenon is out of the context of positivist / post-positivist thoughts. This is an extraordinary phenomenon and has a major scope to be studied, explained and accepted when it is conceived through the Interpretivist point of view making the study more credible and contributing to the body of knowledge. The researcher's reflexivity is well considered as the subjective meanings are formed through the interaction in an attempt to reduce the effect of crisis of representation.

SIGNIFICANCE OF GOKARNA – AREA UNDER STUDY

Gokarna is a religious coastal town situated in the west -coast of Karnataka, India. As the name suggests 'Gokarn' in the destination's colloquial language of *Kannada* means 'ear of cow' as the place is said to be in that shape which is supported by the *Sthala Purana*, that is the scriptures which describes the place origin. Gokarna is geographically situated between the two rivers Shalmali Ganga or Gangavali on the North, The Aghanashini River in the South, Siddheshwara range of hillocks on the East and is Open to the Sea in the West. Gokarna is a significant place for Hindu adherents having the reference in the religious and mythological scriptures and now a popular beach destination for the tourists. Gokarna is a conjuring place with a hoary history and tradition which is traced back to thousands of years and absolutely stunning in the mists of myths and legends. The earliest reference to Gokarna is found in *Ramayana* and *Mahabharata*. It has been one of the holiest places and also an important cultural and tourist centre. Since ages, Gokarna has been revered as the most holy places. Every major *Purana* has extolled the religious and spiritual importance of Gokarna. It has the references in the earliest and major literary works and one such is *Kalidasa's Raghuvamsham*. This certainly makes Gokarna a land of legends.

Gokarna is well known for the *Mahabaleshwara* Temple dedicated to Lord Shiva which has the '*Athmalinga*' of Shiva which is situated few meters away from the sea shore. The Gokarna main beach is a predominant beach for the devotees who perform religious rituals on the shore and is also shared by the tourists. This is followed by the tourist and visitor centric beaches namely, Kudle beach, Om beach, Paradise beach and Half Moon beach. Gokarna records around 1.2 million domestic devotees and tourists as well as about 9,000 International Tourists every year. Gokarna have flourished as centre of religious and philosophical institutions. It has about 07 *Mathas*, the philosophical and spiritual learning centers established by the various religious institutions in area of 10.9 sq. Kms. Apart from the stated learning centers; Gokarna also has a Yoga Retreat Centre named Shankar Prasad Foundation which is run by an European domicile. Gokarna is indeed mystical. It's every grain of sand, every stone and the ocean lapping energetically on it's shore whisper the tales onto the inquisitive visitor.

New Age tourism is intimately connected with the desire for new, exotic and transformational experiences. Research reveals that the destinations which run the centres as New Age centres lend the human development activities as 'tourism products'. At these centres a variety of courses, activities and experiences are on offer ranging from; traditional 'hands on' or skills based workshops (hedge laying and wood turning); aesthetic development, (art, drama and music); formal scholarly learning, (including courses hosted by visiting New age spiritual and intellectual 'gurus'); experiential and personalised self-development, (courses on meditation, personal relationships and self knowledge); and finally, courses on alternative approaches to health and welfare including alternative treatments (Sutton and House, 2003).

RESEARCH METHODOLOGY

The research is exploratory in nature. Descriptive statistics is privileged to state the preferences of the new age tourists. The Data collected as part of the doctoral thesis rendered the interesting insights which furthered the current study. A self-designed, semi-structured questionnaire was administered to 84 tourists at the beaches of Gokarna during December 2016 to March 2017 as part of the pilot study. The tourists' motivation to visit the place demonstrated the features of the New-Age Tourists. The response rate was 100%. Apart from the demographic information the questionnaire had 05 questions related to the objective of the study in the form of 5 point likert scale. The questionnaire was formulated in English and the translation as and when required, was provided by the researcher while collecting the data from the domestic tourists. The data collected was carefully handled and treated with PASW-22.0 (SPSS). To further the understanding of the tourist profiling, a qualitative technique of Word Association Test (WAT) was privileged to map the cognitive structures about the beaches of Gokarna.

RESULTS AND DISCUSSION
DEMOGRAPHIC STUDY

TABLE 1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Variable	Categories	Frequency	Percent	Cumulative Percent
Gender	Male	54	64.3	64.3
	Female	30	35.7	100
Tourist Category	Domestic	34	40.5	40.5
	International	50	59.5	100
Occupation	Entrepreneur	4	4.8	4.8
	Home-maker	8	9.5	14.3
	Govt employee	3	3.6	17.9
	Professional	37	44	61.9
	Farmer	2	2.4	64.3
	Student	4	4.8	69
	Retired	5	6	75
	Non-working	3	3.6	78.6
	Part-time	8	9.5	88.1
	Others	9	10.7	98.8
	Academician	1	1.2	100
Age	Under 24Yrs	7	8.3	8.3
	25-44Yrs	51	60.7	69
	45-64Yrs	24	28.6	97.6
	65+ Yrs	2	2.4	100

Table No.1 indicates the demographic profile of the respondents. The data was collected on the beaches of Gokarna and the less representation of the female respondents was due to denial or where she was accompanied with the family, she preferred her children or or a male member of her family to respond to the questions. Other 35.7% of female respondents willingly took part in the survey. The over sampling for the international tourists were purposely done so as to emphasize group characteristics. It is interesting to find that 53.6% of the respondents were working professionals, 9.5% were the home-makers, 6% retired, 4.8% students and rest were either part time workers or were not working at all. The beach visits were largely undertaken by the age group of 25Yrs to 44Yrs which accounts to 60.7% of the total visitors. The age group is an ideal representation of the post-modern tourists.

TABLE 2: CRONBACH'S ALPHA RELIABILITY STATISTICS FOR THE SCALE DATA

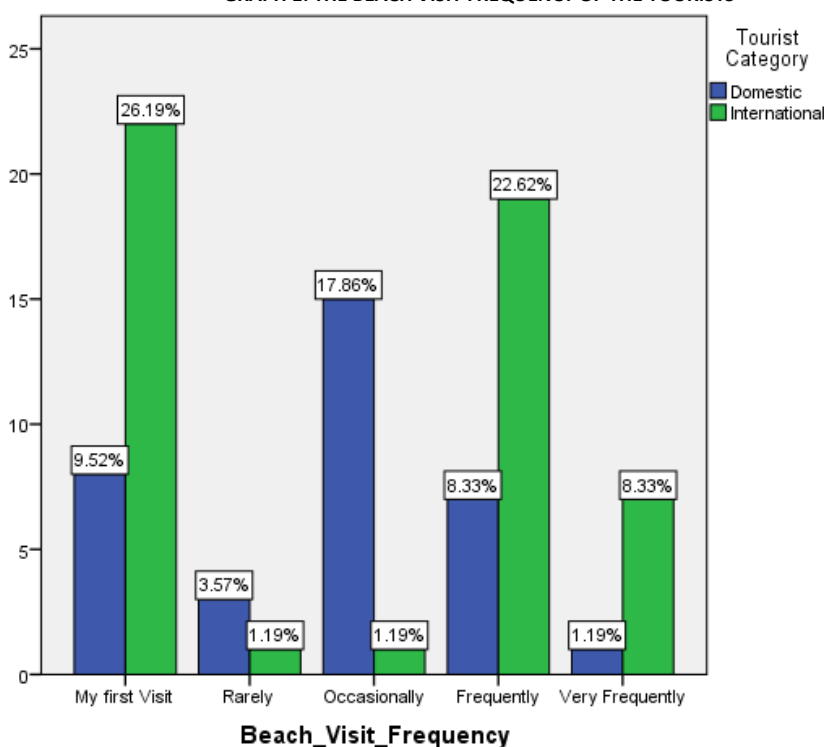
Reliability Statistics	
Cronbach's Alpha	N of Items
.613	37

The table suggests the reliability statistics of the scales used in the study. The test of reliability had the Cronbach's Alpha Value of .613 which is acceptable for the self-designed questionnaire. Literature reviews for the beach usage pattern have indicated value above .50 is acceptable due to the varied responses and increased number of items which is unidirectional.

BEACH VISIT FREQUENCY AT GOKARNA

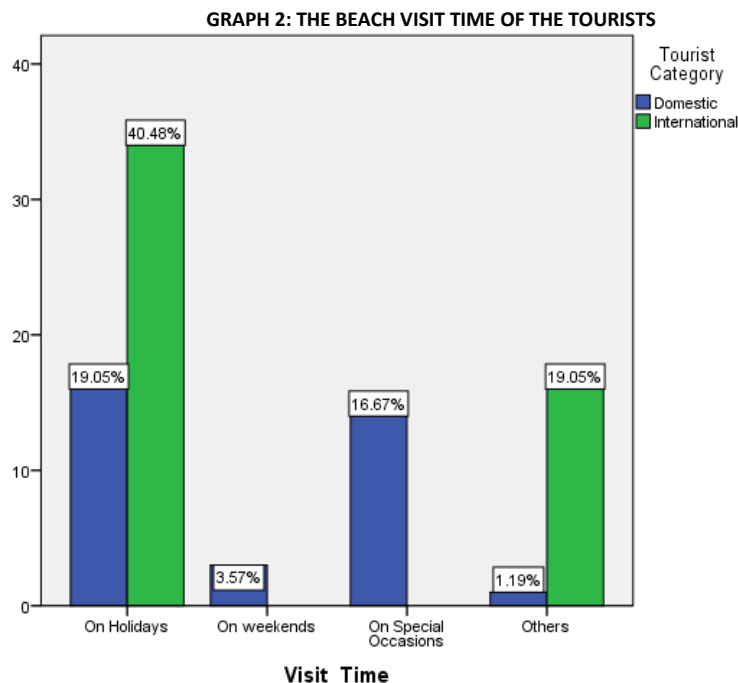
The study was done to understand the pattern of the repeat visitors and the first time visitors. It is crucial to have both set of visitors to keep the dynamics of the place alive. Studying the first time visits and the profiling will assist in better understanding the source markets.

GRAPH 1: THE BEACH VISIT FREQUENCY OF THE TOURISTS



Graph 1 displays the visitor frequency to the beaches of Gokarna. While the place has been visited by the domestic devotees and tourists since the ages, the foreign tourists first arrived to Gokarna around 1975. The first ones to arrive were the French and the Germans. It took around a decade for the others to follow. Gokarna is visited almost frequently by the foreign tourists which states they visit on a yearly basis at least. Significant percentage of tourists (9.52%) visit very

frequently to the beaches of Gokarna. Gokarna sees slightly more of the repeat visits than that of the first time visits. Yet, the number of visitor to Gokarna is steadily increasing over the period of time. Further explanation to the visit trend is provided in the graph 2 below.



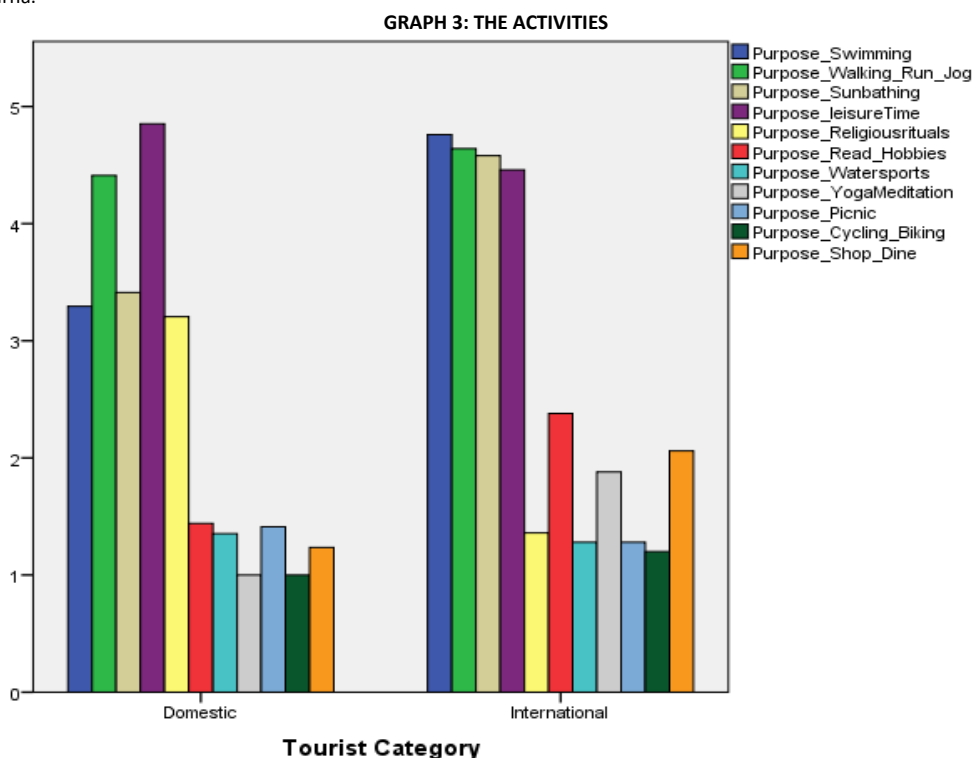
The numbers of International visitors (40.48%) are more on the holidays than compared to the domestic tourists. The reasons are quite obvious as the domestic tourists who hail from within Karnataka state they usually visit on the special occasions i.e. Gokarna is very well known and vibrant during the *Mahashivaratri* a day dedicated to Lord Shiva. The town turns lively and vibrant and thus pulls a large number of devotees. Domestic Tourists usually avoid this time as it will be flocked by the devotees. There will also be acute shortages of the accommodation during this time and the room rates usually soar upto INR 8,000 per room night!. As this falls in the month of February, it's the ideal time for the International tourists. Many of them especially plan their visit during the Mahashivaratri as the Car festival is one of the major attractions. The beach shores are aptly used to showcase the local intangible culture which includes the classical music and dance performances by the locals, revered artists within and outside Karnataka.

The beaches of Gokarna are revered and regarded to the Ganges of the North. Thus Gokarna is known as the *Mukti Kshetra*, where many of the domestic devotees come to pay the last rites to their elders or the ones who have passed away. Hence they visit during the special occasions.

The trend of the weekend getaways has increased in the domestic tourists since 2015. The working professionals (3.57%) tend to visit Gokarna in the weekends. The 19,5% of the other responses from the foreign tourists is due to the Seasonality at their home country. Many Scandinavian Visitors come down to Gokarna while it's the extreme winters there and the chilled weather hardly gifts them 3-4 Hrs of sunlight. The international tourists who are Part-time workers also have their own time schedule to visit Gokarna.

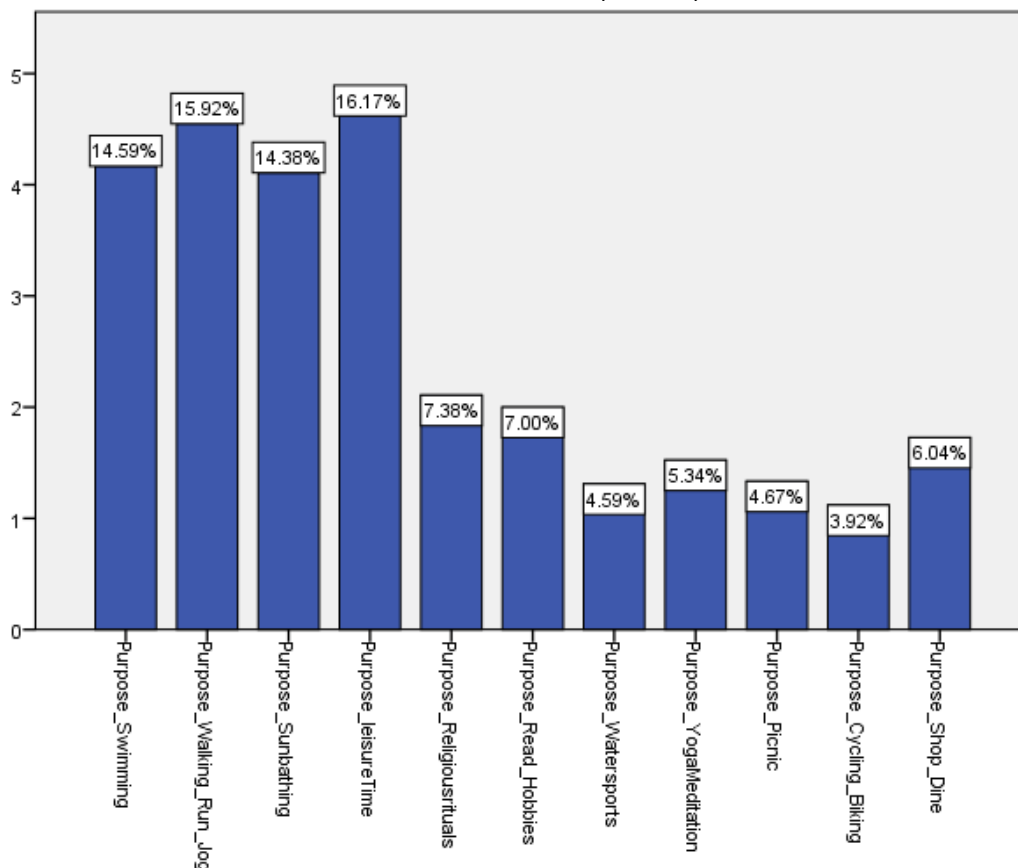
ACTIVITIES ON THE BEACH

The study has revealed interesting usage patterns by the tourists. The Graph 3 represents the range of activities indulged by the domestic and international visitors on the beaches of Gokarna.



While the activities involved relate to the usual activity pattern of the previous studies such as swimming, walking, running, sunbathing, cycling and spending the time in leisure. The Study indicated that highest involved activities were, spending time in leisure and walking which accounts for 30% of the tourists. The other 28% of the tourists were involved in Swimming and Sunbathing. 4.59% tourists especially International tourists had specifically come for Surfing and water sports.

GRAPH 4: TOURISTS INVOLVED IN RELIGIOUS RITUALS, READING, YOGA AND MEDITATION



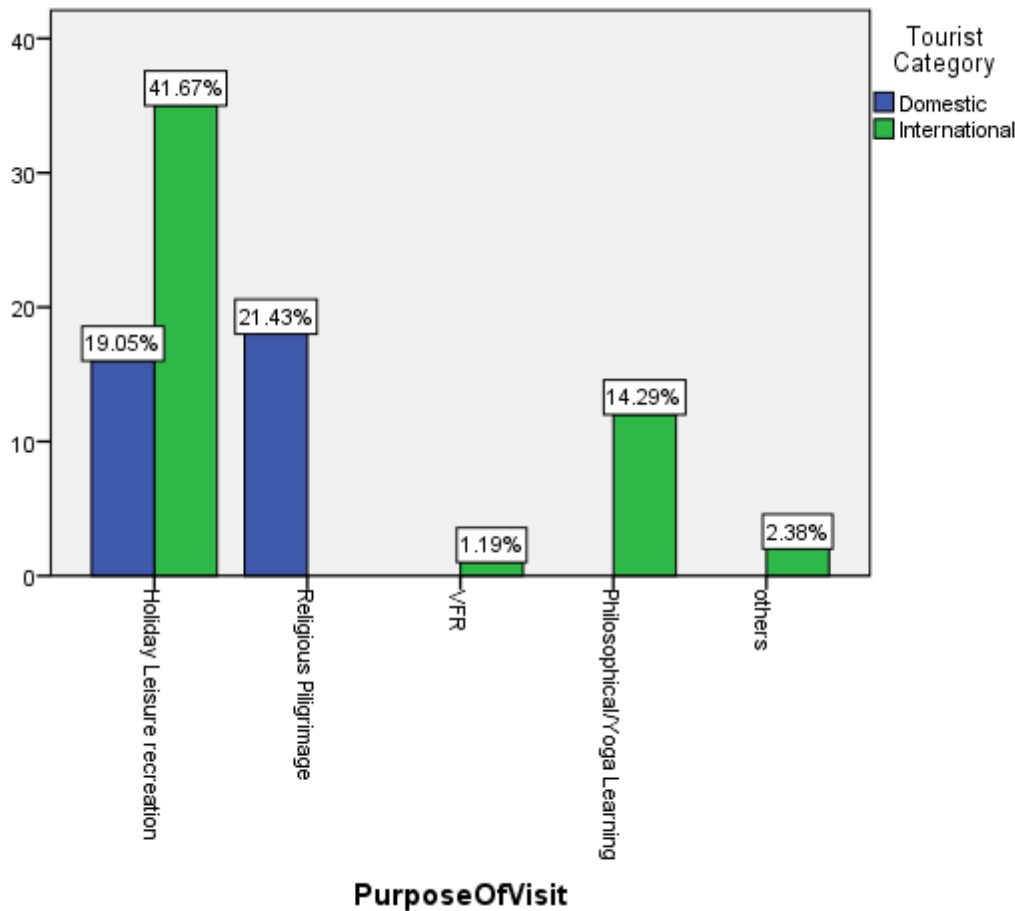
(Graph 4) The peculiar activity which is very unique to the beaches of Gokarna is the religious rituals which happen on the beach. 28.45% of the domestic tourists stated that they indulge in religious rituals on the beach i.e. to pay salutation to sun, to revere the ones who have passed away by performing the puja on the shore, to pay homage to the Sea by having *samudra snana*, i.e. to have a holy dip in the sea and by offering flowers or by making *Shivalinga* in sand and worship the same. *Samudra Snana* is also recommended to the children or the ones who have certain *doshas* by the priests, to eliminate any bad omens. A significant 12.07% of International tourists also mentioned their purpose as religious rituals. Though the main temple is barred for the entry to the international tourists, their interest in the religious rituals and the philosophy is appealing. They are often seen shaping a *Shivalinga* out of the sand and worship the same. The Ashrams present in Gokarna fulfill the philosophical need of the international tourists. About 7% of the International tourists involve in reading the philosophical texts and mythologies related to the Hindu belief and are evident on the shores. 16.69% of International tourists use the shores for meditating and to practice Yoga early in the morning or during the sunset and no domestic tourists use the shore for meditation and Yoga was recorded.

This clearly indicates the characteristics of the new Age tourists who are in constant search of the alternative way of living and India is the most sought destination for finding the alternative life style. Gokarna thus has been serving the tourists who have inclination towards philosophy and religion.

PURPOSE OF VISIT

The above activities indicated are further categorized by investigating the principal purpose of their visit to the beaches of Gokarna. Graph 5 indicates the primary purpose of the visit.

GRAPH 5: TOURISTS' PRIMARY PURPOSE OF VISIT



While the majority of the international tourists (41.67%) state their primary purpose to be leisure and recreation, 19.05% of the domestic tourists indicate the leisure purpose about 21.43% state religious and pilgrimage as their purpose of visit. The number of religious tourist's outcast the number of leisure tourists. Though international tourists involved in religious rituals on the shore, none of the tourist's prime purpose was recorded as religious. Rather, 14.29% of the international tourists stated their prime purpose to visit to Gokarna was Philosophical and related to Yoga and Meditation. It's interesting to note that International tourists (1.19%) stated visiting friends and relatives as their purpose and the friends they have made is the locals who have warmly welcomed them over the decades. This is a significant learning from the study that the tourism has created bridges to get along with the other cultures here at Gokarna. This is the most sought requirement of a postmodern traveler with a new age requirement.

BEACH IMAGE USING WORD ASSOCIATION TEST (WAT)

To map the underlying structures about how the tourists, relate to the beaches of Gokarna, Psychoanalytic approach was used. The tourists were advised to project the words which come to their mind when they visualize or hear Gokarna beach. Three words were recorded by each respondent. The words which easily come to their mind at the very beginning could be rated of high importance to form the beach image which would further indicate the environment prevailed. The study indicated that there was no significant pause for the first word but the second and the third word demanded considerable amount of pause. The odd associations were also recorded by some. The words which evidently proclaim the destination to be the New Age destination is listed in the table no. 3 below.

TABLE 3: WORDS ASSOCIATED WITH THE BEACHES OF GOKARNA AND THE FREQUENCY

Sacred (f=15)	Pilgrims (f=10)	Forefathers (f=12)	Nature (f=10)	Foreign Tourists (f=15)
Energy (f=8)	Culture (f=8)	Athmalinga (f=6)	Philosophical (f=5)	Rituals (f=5)
Peace (f=5)	Clean water	Free	Low Profile	Knowledge
Phenomenal	Mythic	Shiva	Holistic	Yoga
Meditation	Music	Stress free	Prayer	Om
Priests	Divinity	Satisfaction	Other World	Chats
Tranquil	Calm	Magical	Festivities	Emotions
Trees	Full of life	Endless	Fresh	Small is beautiful
Ancient Temple	Waves	Surf	India	Purana (Legends)
Harvest	Detox	Pure	Positivity	Welcoming
Life	Breeze	Home	Serene	Inspiration
Sand Linga	Sunset	Relaxing	Holiday	Undisturbed
Nature	pristine	Sand	Space	Relief
Beautiful	Good People	Fun	Scenic	Adventure

The table records the words associated with the beaches of Gokarna. While the concept of New Age Tourism revolves around the extraordinary experiences and the encounters with the reality, the projections made by the respondents go well with the literature reviewed. As the beaches remind everyone of a sunset, sand and the sea the beaches of Gokarna remind the New Age tourists and the adherent pilgrim, the Sanctity of the place. The word, Sacred, Culture, Rituals, Pilgrims have occurred more than any other words. The words Energy, Phenomenal, Holistic, Divinity, Other World, Magical and Philosophical make the place adorned. These descriptions rarely describe a beach destination but Gokarna has made its presence significant by offering its product beyond the senses.

FINDINGS

The Study highlights the diverging needs of the post modern travellers and the peculiar experiences they long for which has led to the New Age and the New Age Travellers. The paper also highlights how the advancing technology might affect the experience factor for the post modern tourists as well as what to be conceived

pragmatically while the New Age tourists are catered. The proposition of Gokarna as the New Age destination and the indicators of the phenomenon is studied through the survey. The survey findings could be summarized as

- Gokarna has been the most sought destination for the repeated visits as 35.71% of the tourists are the first time visitors and 64.29% of the tourists are the repeat visitors.
- While the International Tourists arrival is clearly segregated between holidays (40.48%) and others (19.05%) the Domestic tourists are ideally distributed equally during special occasions (16.67%), holidays (19.05%) and others during the weekends (3.57%)
- Apart from the usual activities of swimming, walking, running, sunbathing, picnicking, cycling and spending the time in leisure on the beach, Gokarna beaches are peculiarly marked with the activities of religious purposes and rituals (7.38%), Reading the philosophical texts and others (7%) and Yoga and Meditation (5.34%)
- The 21.43% of domestic tourists' prime purpose to visit Gokarna is for religious purpose followed by 5.95% of International Tourists
- Significantly 8.33% of international tourists prime purpose to visit Gokarna is Philosophical learning or to learn Yoga and Meditation
- International tourists by their repeated visits have developed friends in Gokarna and their prime purpose to Visit Gokarna has been recorded as Visiting Friends
- The Word Association Test (WAT) has demonstrated how the place has been phenomenal in its offerings and experiences.

The study convincingly recommends that Gokarna could be promoted as a new age destination for the new age tourists who seek philosophical and life experiences. This will assist the destination to retain its core offerings while being an impetus for the sustainable growth and development.

CONCLUSION

Previous studies have stated that to date, the world's most industrialized nations have generated the greatest percentage of tourists which have made Germans, Americans, French, Japanese, Swiss and Swedish as frequent travelers and the same results are obtained from the study above.

The post modern travellers choice has been divergent and away from the ordinary and at Gokarna this has rather become a complementing sect of the tourists. While the tourism mostly affects the indigenous culture and the way of life over the period of time, here it could be seen as an opportunity to highlight and offer the New Age niche experience. The society always undergoes a pervasive need for change in terms of modernization and Tourism in Gokarna has been that positive stimulus to bring in the technological up gradations.

Unlike Postmodernists, New Age incredulity stops short of the natural. New Ager tourists possess a very real concept of nature in which the natural is a domain in which eternal truth and personal authenticity reside. It would be beneficial to limit the task of virtual reality approaches to inform and showcase the potential tourist the available market and attractions. As Sutton and House (2003) proposes, it should be well understood that on the horizon of the postmodern landscape, a New Age of tourism is dawning: New Age tourism for New Age people.

The postmodernism is characterized by the blurring of boundaries between true and false, fact and fiction. This disappearance has caused the problems over the period of time. Consumption and instant gratification has been the pattern. This could create serious consequences of making post modern tourism activity a typical activity. While the tourists are more concerned with the experience and not the setting, this creeps in the commodification of the experiences as well. The very reason of the post modern tourism was to satisfy that nostalgic desire of the glorious past through tangible and intangible offerings of New Age centres. This offering should not be replaced by the virtual offerings. The representation should not take over the reality. While the destinations are fully equipped to propose the realities, the same has to be sustained so that it does not get converted into mere representation of the originality. A Strategic planning and futuristic sustained development would help in creating the New Age Experience which in turn would benefit in sustaining destination's unique offerings.

LIMITATIONS

The data was collected as part of the pilot study of the doctoral thesis hence the limited sample size might affect the external validity of the study. Yet, the efforts are made to capture the group specific data to understand the beach usage pattern. The case being specific to Gokarna, there is no attempt of generalization put forth.

SCOPE OF FURTHER RESEARCH

A dedicated study with a purposive sampling on the New Age Tourists who are inclined towards philosophical learning and life experiences would disseminate interesting insights on their preferences and choices.

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