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THE ROLE OF SCHOOL SUPERVISION IN INSTRUCTIONAL IMPROVEMENT

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ABSTRACT

Education systems in many developing countries are being decentralized. Authority for making decisions for school improvement is devolving to the school-level which puts unprecedented pressure on school principals to be accountable for the quality of education provided by their school. The educational value of decentralization lies in the devolution of authority and responsibility for schools from the central-level administration to the schools themselves. Shifting decision making to those closer to the school and community leads to decisions that are more responsive to local conditions and needs. Decentralization and school-based management present many challenges for school managers, especially school principals. Understanding the factors that promote principals' sense of self-efficacy and outcome expectancy for providing teacher incentives that motivate improved classroom instruction is key to the formulation of school-based management policies and development of interventions supporting the school principal in this new role and organizational environment. This study is only the beginning in exploring school principal ship capacity under school-based management in limu woreda.

KEYWORDS

educational systems, school based management, role of school and school instructional improvement.

BACKGROUND OF THE STUDY

Education systems in many developing countries are being decentralized. Authority for making decisions for school improvement is devolving to the school-level which puts unprecedented pressure on school principals to be accountable for the quality of education provided by their school. The educational value of decentralization lies in the devolution of authority and responsibility for schools from the central-level administration to the schools themselves. Shifting decision making to those closer to the school and community leads to decisions that are more responsive to local conditions and needs.

If principals are not prepared for this new level of authority and increased responsibility, then any educational value decentralization may hold is lost. The level of responsibility principals must assume is further compounded by the pressures for improved education quality that already exist in most developing countries. A number of developing countries report near universal access and the leveling of enrollment growth at the primary school level. This increases attention to improving quality of education.

A consequence of this increased attention to quality is that administrators at all levels of the education sector, particularly school principals, need a better understanding of the teaching and learning processes and the actions that are likely to improve the quality of education. Even when resources are available, the problem principals face in improving school quality is knowing which inputs and actions will lead to improved teaching and learning.

STATEMENT OF THE PROBLEM

Such improvement or instructional improvement it's critical to any attempt to erase the achievement between student of different racial and socio economic backgrounds and achieving the goals of ministry of education as such the effort of this different stakeholders if truly inculcated in school supervision it will ensure the expected benefits. Overall, these study addressed the following questions

- What strategies did limu woreda educational office employ to promote instructional improvement? How did the strategy works?
- What were the constraints and enablers of school instructional improvement efforts?
- What was the impact or contribution of the school leaders, teachers, administrators and education office in instructional supervision improvements?
- Do all the stakeholders participate in the process of instructional supervision?

OBJECTIVE OF THE STUDY

The general objective of this study is "assessment of school supervision in instructional improvements in limu woreda". So as to compare with the theoretical frame works developed by different authors.

SPECIFIC OBJECTIVES OF THE STUDY

1. To identify the major challenges faced by limu educational office during school supervision.
2. To access the level of stakeholder's participation in alleviating problem/challenges of school supervision.
3. To assess strategies employed by the education office while undertaking school supervision.
4. To describe some of the major factors negatively affects the effectiveness of school supervision in instructional improvement.
5. Finally, depending on the finding of this study to suggest possible solution for the problems.

SIGNIFICANCE OF THE STUDY

The role of the research activity is to analyze the problem and come up with possible solutions. Therefore, the writer of this research hope that answer to the research questions above may provide information about the factors affecting effectiveness of school supervision which intern leads to understanding of the major problems. It also benefits the student researcher by being the first step and experience to conduct such studies. It is also helpful for education policy makers in providing information about the curriculum development of the woreda. It can be also serve as a base for who is interested to conduct a research on a similar topic.

VALIDITY AND RELIABILITY OF THE RESEARCH

Validity was ensured through triangulation whereby survey data were verified by interview data. Content validity of the research questionnaires was through Pilot test. It was ensured before the questions were copied and distributed to the sample respondents. In doing so, it is also possible to measuring or ensuring construct validity and reliability.

LIMITATIONS OF THE STUDY

It is not uncommon in any research work; there are many problems that any researcher may face. Thus, it is not surprising if the researcher lists some limitations hindered the smooth conduct of the project. The researcher was faced the following limitations.

There were unwillingness of the respondents and their commitment to complete filling the questionnaires, lack of sufficient time on the side of the researcher to assess all the necessary dimensions or aspects of factors affecting effectiveness of school supervision and financial problem were the major challenges the researcher faced.

DELIMITATION OF THE STUDY (SCOPE)

On the issue the researcher raised it is possible to conduct a comprehensive research since it is vital area in the development of the country as the hole. However, due to numerous problems the study was delimited to assessing school supervision in instructional improvement in limu Gelila education office.

RESEARCH DESIGN

The study was conducted by using descriptive research design. The researcher used both qualitative & quantitative approach of data analysis (pluralist approach) to get the advantage of both. The data collected through interview was analyzed by using qualitative analysis and the data collected through questionnaire were analyzed through quantitative techniques. The researcher used primary source of data in addition to reviewing of related literature such as: books, Articles, journals, magazines, bulletins, brochures, and others.

SAMPLING TECHNIQUES

The researcher used simple random sampling to select the necessary sample size from the total population of the study. Simple random sampling is the system in which all population has an equal chance for selection. Simple random sampling is one of the probability sampling techniques in which the sample is chosen by applying a table of random numbers or a computer generated random numbers to a numbered frame and purposive sampling for the managerial employees in order to get accurate information. Judgmental or purposive sampling is a form of convenience sampling in which the population elements are purposely selected based on the judgment of the researcher. The researcher uses his or her judgment or that of some other knowledgeable person to identify who will be in the sample.

SAMPLE SIZE

The researcher was used simple random sampling technique where the entire population has an equal chance for selection. Froms35 limu school the researcher selected 6 school from each one principals, 12 teachers and 18 students were selected. The list of all principals, teachers and students was prepared (obtained) by using proportional probability sampling.

METHOD OF DATA COLLECTION

Adequate and relevant data is very essential to get reliable findings. Thus, to obtain adequate and relevant data the researcher used data gathering instruments namely questionnaires and in office interview to ensure the highest response rate, as well as allowing for clarification of possible ambiguities related to the questions asked. Thus, in addition to administering questionnaire, ten semi-structured interviews were also carried out with school directors of each school. In order to gather primary data, the researcher developed the questionnaire that comprises three parts. The first part contains demographic information of the respondents which includes Age, Gender, Qualification, etc. The second part contains multiple choice questions or close ended questions like "No" or "Yes". At the 3rd, to know the feelings of the employee's likert scale questions were prepared and distributed by the researcher.

DATA ANALYSIS METHOD

After collecting all the necessary data, the data gathered through questionnaire was coded, entered into computer and was analyzed by descriptive statistics techniques. Descriptive statistics include charts, tables, percentages, graphs; bar chart etc. For the sake of obtaining the attitudinal information the researcher used likert scale questions which is more or less intrinsic in nature and the analysis of responses obtained through likert scale was grouped in to five major categories: strongly agree, agree, neutral, disagree and strongly disagree.

DISCUSSION

GENERAL CHARACTERISTICS OF RESPONDENTS

The main effort here is to assess respondent's personal information and questions were exclusively asked regarding their sex, ages. Instructional supervision is being under-taken by men in the study area. While the men prune and till the ground for continuous improvement of the education quality till the participation of female is very low (possible to say none) in these study area especially in the core area of the study school and the neighboring communities. It is clear that the majority of people dealing with school supervision in the study area are mostly men.

TABLE 1: RESPONDENTS

Sex	No.	Percentage	Total
Male	24	66.7	100
Female	12	33.3	100

Source: Primary Data

TABLE 2: RESPONDENT'S AGE GROUP

Age group	No	%
Below 18	3	8.3
19-25	5	13.9
26-36	12	33.3
37-47	14	38.9
48-59	2	5.5
Above 60	"	"
Total	36	100

Source: Primary Data

About 66.7% of our respondents are men while only 33.3% are their female counterparts. As regards the age of our respondents, it is evident that a large proportion of our respondents fall within the age range of 37 - 47, that is about 38.9% of the total number of supervisors and teachers involved in teaching and learning activities. The younger age range of 19 - 25 has a lower percentage of about 13.9; this indicates that there is the students' participation in the school supervision and ensuring instructional improvement to enhance quality of education in the woreda.

CULTIVATING PRINCIPALS' SENSE OF EFFICACY

The organizational context in which a leader works is an important influence on what he or she can do (Bolman and Deal, 2003). A contextual characteristic that is expected to influence leaders' sense of efficacy is the degree to which the work environment is open to change (Kanter, 1983, 1999; Scott and Bruce, 1994; Tichy and Ulrich, 1984). An atmosphere that is supportive of change is one that encourages creative thinking, encourages risk taking over maintaining the status quo, tolerates diversity of opinions, and promotes trying different approaches for solving problems (Howell and Higgins, 1990; Kanter, 1983, 1999; Scott and Bruce, 1994; Siegel and Kemmerer, 1978). In addition to a conducive atmosphere, introducing changes to work processes often requires resources in the form of personnel, equipment, funding, or, most simply, time. Lack of resources can be a serious roadblock in a leader's path to accomplishing improvements (Scott and Bruce, 1994; Stewart, 1982). A leader's self-efficacy for successfully leading change may be diminished if resources are viewed as inadequate for supporting change efforts.

TABLE 3: MAJOR FACTORS NEGATIVELY AFFECT SCHOOL SUPERVISION

What are the major factors affecting school supervision in the Limmu school	In number	In %
A. Lack of cooperation among school stakeholders	10	27.7
B. Lack of government support	6	16.6
C. Leaders efficacy	6	16.6
D. Lack of knowledge of supervising	2	5.5
E. Lack of resource	12	33.3
Total	36	100

As the table above depicts, majority of the respondent 12 (33.3%) replied that the major factors negatively affecting school supervision is no limited to single factors rather many factors have their own contribution like lack of cooperation among stakeholders, lack of government support, leaders efficacy, lack of knowledge, lack of all the necessary resources. Principals' thought their capacity to support teachers through classroom resources was only dependent on their level of control over them and their beliefs as to whether they could make a difference in classroom instruction. Principals' beliefs as to whether instructional supports could make a difference in classroom instruction was the most significant factor related to principals' sense of capacity for providing instructional supervision and professional development, while their level of control was the more significant factor related to principals' sense of capacity for providing classroom resources.

TABLE 4: MECHANISM OF ALLEVIATING SUPERVISION ISSUE

Item	Response type	
What are the mechanisms undertaken by the government to ensure effective school supervision?	In number	In %
A. Provision of training	10	27.7
B. Provision of all the necessary instructional materials	-	-
C. Awareness creation	20	55.5
D. All are undertaken	6	16.6
Total	36	100

For instructional supervision to make its full contribute towards quality education, public and private sector institutions must participate on how to bring change in understanding and skill of undertaking the above aforementioned issue and raise their hands to foster quality, availability, and affordability, through both research and supportive policies. In order to foster awareness and cooperation of all stakeholders, the following important points were suggested. The government should encourage teacher development and supervisor's knowledge of supervision.

It is obvious that, government has to be playing a vital role in enhancing quality education hence, development of any nation through the development of viable plan & policy. Meanwhile, principals, teachers and students were asked concerning the mechanism employed by the government to alleviate the problem of school supervision hence, to foster their understanding. Accordingly, the majority of, 20 (55.5%) respondents responded that government undertook different mechanism like creation awareness, providing training, providing all the necessary resources.

TABLE 5: WHOM DO YOU THINK THE BENEFICIARY OF SCHOOL INSTRUCTIONAL SUPERVISION

Item	Options	No	%
Whom do you think the beneficiary of school instructional supervision?	Teachers		
	Students	6	16.7
	Supervisors	3	8.3
	All have a part	27	75
Total			

The majority response 27(75%) shows all stake holds have a share & significant benefit is going to all concerned bodies. Besides, to the above information obtained from the respondents, 6(16.7%) students can have benefited more from the improved school instructions.

The literature indicated in the literature part also shows the same thing with the responses of the respondents. Both Teachers and Observers Benefit from Classroom Observations Classroom observations, whether formal or informal, provide opportunities for both the observer and the teacher to develop a broader range of understanding of the complexities of teaching and learning. For this range of understanding to emerge, classroom observations must occur over time with sustained attention to the processes used to observe teachers. Classroom observations provide opportunities for teachers to do the following:

- learn more about their teaching through the leader's support and presence
- extend talk about teaching and reduce feelings of isolation
- examine what works and which areas of instruction or classroom management could be enhanced by modifying practice
- receive affirmation of their instructional efforts
- Gauge short- and long-term efforts by examining objective data collected over a sustained period of time for observers, there are benefits and opportunities as well. *Observers* benefit from informal observations because they
- learn more about teaching and learning and their teachers
- share alternative strategies observed in other classrooms with teachers
- frame professional development opportunities for teachers across grade levels and subject areas

TABLE 6: WHO IS A MAJOR ROLE PLAYER IN ENSURING EFFECTIVE INSTRUCTIONAL SUPERVISION?

Item	Options	No	%
Who is a major role player in ensuring effective instructional supervision?	Ngo's		
	Gov.t	6	16.7
	Teachers	3	8.3
	All have a part	27	75
Total			

As the table above indicates concerning that the Respondents were asked Consecutive question regarding who may play a vital role in ensuring effective instructional supervision. The majority respondent's response depicts, 27(75%) all stake holds have a share & significant contribution to ensuring effective instructional supervision.

Besides, to the above information obtained from the respondents, 6(16.7%) replied that government is responsible for ensuring the effectiveness of instructional supervision.

TABLE 7: STAKEHOLDER'S AWARENESS & ABILITY TO IMPLEMENT GOVERNMENT POLICY REGARDING INSTRUCTIONAL SUPERVISION.

Items	In number	In %
Do you think that Stakeholder's have awareness & ability to implement government policy regarding instructional supervision?		
A Yes	11	30.5
B No	25	69.5
Total	36	100

The above table contains information obtained from the respondents regarding their ability & awareness level to effectively implement government policy & plan that can foster effective instructional supervision in aforementioned woreda. Accordingly, majority of the respondents 25 (69.5%) agreed that as the stakeholders have no necessary ability to implement government policy & plan due to the above mentioned obstacle. Those are lack of awareness & lack of abilities to use different technological results.

TABLE 8: LEVEL OF EFFECTIVENESS OF INSTRUCTIONAL SUPERVISION

Item	Response type	
	No	%
How do you rate the level of effectiveness of instructional improvement in limu Woreda?		
Very high		
High		
Medium	11	30.5
Low	22	61.1
Very low	3	8.3
Total		

As the majority of the respondents 22 (61.1%) response shows, any one can easily understand that the effectiveness level of limu woreda instructional improvement is low due to different factor the researcher elaborated above. Like lack of enough training, lack of awareness, bad work culture, and usage of old supervision system are of the few causes.

TABLE 9: LACK OF EXPERIENCED SUPERVISORS

Item	Response type	
	No.	%
Do you agree that lack of sufficient experience is the cause for the ineffectiveness of instructional supervision in the woreda?		
A Yes	5	13.8
B No	31	86.1
C I didn't know		
Total	36	100

As the table 4.10 above depts. Majority of the respondents 31 (86.1) replied that lack of sufficient experience is the vital problem of not to undertake instructional supervision effectively. Other considerable number of respondents replied that, there is no lack of experience to undertake the above aforementioned issue above.

CONCLUSION

Decentralization and school-based management present many challenges for school managers, especially school principals. Understanding the factors that promote principals' sense of self-efficacy and outcome expectancy for providing teacher incentives that motivate improved classroom instruction is key to the formulation of school-based management policies and development of interventions supporting the school principal in this new role and organizational environment. This study is only the beginning in exploring school principal ship capacity under school-based management in limu woreda. Further research is necessary to better understand the relationships between principal and key stakeholders that play a large role in instructional improvement.

Based on the findings of the study the following conclusions are drawn

- ✓ Generally, the accessibility of a good financial resources is considered as one of the engines of improved instructional supervision and economic development.
- ✓ Findings from this these study reveal that principals are mostly likely to provide instructional supervision focused on mentoring teachers to use the learning aids in supporting the teaching-learning process. This indicates that the Master Teacher, as a resource in providing instructional supervision, is limited to improving teaching through classroom resources.
- ✓ As it was discussed in the analysis part of the study there are numerous factors that can negatively affects the effectiveness of instructional supervision like lack of resource, awareness, experience, on time training, lack of sufficient knowledge to undertake modern methods of school supervision.
- ✓ The provision of training, al the required resources were not be sufficient enough, this may be one of the hindrance to achieve the intended objectives setted by the ministry of education.
- ✓ As it was depicted in the analysis part that, it is mandatory to ensure synergy of different stake holders of the development. Similarly, in this these study it was found that there is no effective coordination among different concerned body.
- ✓ Per the study finding shows limmu woreda effectiveness of instructional supervision is very low.
- ✓ In the limu woreda supervision of instruction is by design a developmental process with the main purpose of improving the instructional program, generally and teaching, specifically. Only when this process is carefully planned and executed can success be assured.
- ✓ The supervisory function is best utilized as a continuous process rather than one that responds only to personnel problems. Administrators with supervisory responsibility have the opportunity to have tremendous influence on the school program and help ensure the benefits of a strong program of instruction for children.

RECOMMENDATIONS

- ✓ Capacity building for the Master Teacher should focus on strategies for improving teaching other than the use of classroom resources. Master Teachers who are more knowledgeable about strategies leading to improved teaching-learning processes are likely to provide principals with instances of vicarious learning that will impact their perceived capacity.
- ✓ Principals' perceived capacity and perceived effectiveness of instructional supports is not shaped by demographic and contextual factors. Therefore, instructional leadership training may be designed uniformly to meet principals' learning needs regardless of differences in principals' background and school context within which they work.
- ✓ Supervisory function should be designed on the continuous process rather than one that responds only to personnel problems. Administrators with supervisory responsibility have the opportunity to have tremendous influence on the school program and help ensure the benefits of a strong program of instruction for children.
- ✓ The government should foster the awareness level of the teachers, students, supervisors and all stakeholders of school.
- ✓ The establishment and expansion of financial service is also one of the instruments to break the vicious circle of poverty.
- ✓ Per the study finding there were numerous factors that affect ineffectiveness of instructional supervision those all factors has to be alleviated if the root cause of those problems is identified and communicated to the concerned body. This has to be done by the government, teachers, NGO's and other concerned party.
- ✓ There should be an ongoing training for the supervisors, teachers, students and other stakeholders and improving the understanding level of all stakeholders.
- ✓ There should be a synergy among all the concerned body to initiate and ensure the effectiveness of school supervision.

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LAISSEZ-FAIRE LEADERSHIP STYLE AND ORGANIZATIONAL COMMITMENT: THE MODERATING EFFECT OF EMPLOYEE PARTICIPATION

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ABSTRACT

The purpose of this study was to establish the effect of laissez-faire leadership style on organizational commitment as moderated by employee participation in technical institutions in Kenya. The study population was all the 3114 lecturers in the 47 technical institutions in Kenya. Both stratified sampling and simple random sampling techniques were adopted to get the sample institutions and twenty-two gender-based members from each institution to be included in the study. Questionnaires were administered to a sample of 343 respondents with 278 completing and returning the questionnaires. Data analysis was done by use of descriptive statistics and correlation analysis. In addition, multiple regression was applied in order to analyze the effect of laissez-faire leadership style on organizational commitment as moderated by employee participation. The study findings revealed that laissez-faire leadership style had a significant effect on organizational commitment. The findings further showed that there was no moderating effect of employee participation on the relationship between laissez-faire leadership style and organizational commitment and its dimensions.

KEYWORDS

employee participation, laissez-faire leadership and organizational commitment.

INTRODUCTION

The survival and success of any organization today depends on the availability of a committed workforce. Human resource gives an organization competitive advantage and edge over the others in the volatile market. As a result of this, organizations are keen to pay particular attention to the organizational commitment of employees (Dairush *et al.*, 2016). According to Davenport (2010), committed employees are less likely to be sluggish and report fewer cases of absenteeism.

Another key factor determining an organization's success is the manager's leadership style. Leadership refers to a dynamic process in a group whereby one individual influences other group members to commit themselves freely to the achievement of group goals (Cole, 2002). There are various forms of leadership styles. However, for the sake of this study, only laissez-faire leadership style was used.

Laissez-faire leadership comes from a French term meaning "non-interference" (Cole, 2002). Laissez-faire leadership style is a passive kind of leadership style. It is a hands-off approach to leadership (Northouse, 2004). Laissez-faire is the absence of effective leadership (Yulk, 2010). Employees interact with each other to get the work done.

OBJECTIVES

The general objective was to determine the effect of laissez-faire leadership style on organizational commitment as moderated by employee participation. The study specifically endeavored to: find out the effect of laissez-faire leadership style on affective commitment, find out the effect of laissez-faire leadership style on continuance commitment, find out the effect of laissez-faire leadership style on normative commitment and establish the moderating effect of employee participation on the relationship between laissez-faire leadership and organizational commitment.

LITERATURE REVIEW

LAISSEZ-FAIRE LEADERSHIP

Laissez-faire leadership refers to leadership that avoids decision making, disregards problems, does not follow up, and refuses to intervene (Gill, 2006). A laissez-faire leader believes in freedom of choice for the employees where they left alone to do as they want. Laissez-faire leadership is an avoidance of leadership behaviors, when a leader avoids making decisions and demonstrates a passive indifference to both tasks and followers. No transactions are carried out between a leader and the followers and leadership behaviors are ignored (Dariush, Choobdar, Valadkhani & Mehrali, 2016).

Laissez-faire leadership is caused by two reasons. The first one is that there is a strong belief that the employees know their jobs best so leave them alone to do their jobs. Secondly, the leader may not desire to exert power and control for fear of not being re-elected if he were in a political, election-based position. In such a scenario, the leader provides basic but minimal information and resources and there is virtually no participation, involvement or communication within the workforce. Laissez-faire leadership is considered as a passive form of leadership and the least effective form of leader behavior (Khan, Ramzan, Ahmed & Nawaz, 2011).

Laissez-faire approach is effective for some subordinates. This approach works where there are highly skilled professionals in any area (Cole, 2002). Management controls must be established to monitor subordinate performance other than frequency of contact. According to Plunkett (1992), the disadvantage of laissez-faire leadership style is that subordinates may become insecure without continual reassurance and contact with their leader.

ORGANIZATIONAL COMMITMENT

Organizational commitment represents the strength of an individual’s identification with and involvement in an organization (Armstrong, 2012). It refers to attachment and loyalty and is associated with one’s feelings about the organization (Luthans, 2007). Commitment is an important variable in understanding the work behavior of employees in organizations (Meyer *et al.*, 2002). Organizational commitment is known to have positive effects (Yahaya & Ebrahim, 2016). Organizational commitment is critical in retaining and attracting well qualified workers (Nagar, 2012). Organizational commitment is linked directly to employees’ performance (Jaramillo, Mulki & Marshal, 2005).

Three types of commitment of have been identified. These are: affective, continuance and normative (Greenberg, 2005). Affective commitment deals with the attachment of an employee with his organization and the organizational goals. Continuance commitment deals with the commitment to pursue working in an organization because of the inter-employee relations and other non-transferable investments like retirement benefits etc. Normative commitment refers to a sort of an obligation on the part of an employee, due to which he is willing to stay in an organization (Alam & Ramay, 2011).

LAISSEZ-FAIRE LEADERSHIP AND ORGANIZATIONAL COMMITMENT

According to Jackson *et al.* (2013), no much attention has been paid to examining the relationship between commitment and laissez-faire styles of leadership. In a meta-analysis, Jackson *et al.* (2013) found that laissez faire leadership was negatively related to affective commitment. In a Turkish study, teachers’ affective commitment was positively correlated with principals using laissez-faire leadership styles (Cemaloglu *et al.*, 2012). Teachers’ continuance and normative commitment were negatively related to laissez-faire leadership styles. Laissez-faire leadership was found to predict normative commitment.

The above literature led to the formation of the following **HYPOTHESES**:

H₀₁: There is no significant effect of laissez-faire leadership style on organizational commitment in technical institutions in Kenya.

H_{01a}: There is no significant effect of laissez-faire leadership style on affective commitment in technical institutions in Kenya.

H_{01b}: There is no significant effect of laissez-faire leadership style on continuance commitment in technical institutions in Kenya.

H_{01c}: There is no significant effect of laissez-faire leadership style on normative commitment in technical institutions in Kenya

EMPLOYEE PARTICIPATION

Modern organizations have come to the realization that employee participation is both valuable and indispensable. As a result of this, great attention is being paid to this important subject. Employee participation refers to the participation of non-managerial employees in decision making processes of an organization (Cole, 2002). According to Gupta (2011), employee participation has immense benefits. These include: developing mutual understanding between employees and employers, higher productivity, fostering industrial harmony and democracy, less resistance to change and encouraging creativity and innovation. Busck *et al.* (2010) observed that increased participation brings about an increase in employees’ control at work. Singh (2009) supported the view that employees must be involved if they are to understand the need for creativity and if they are to be committed.

Gupta (2011) identified four degrees of participation. These are communication, consultation, co-determination and self-management. Communication is concerned with sharing information on management decisions with employees. Under consultation, employees are given an opportunity to express their views on work related issues. Co-determination refers to managers and workers taking decisions jointly whereas in self-management employees have complete autonomy from decision making to execution. Mahapatro (2010) identified the following forms of employee participation: collective bargaining, joint decision making, consultation and information sharing.

According to Marchington (1980), the behavior and attitudes of leaders have a great bearing on success of participation. Buciueniene and Skudiene (2008) in support of this reminisced that employee participation within an organization is affected by leader’s behavior. In a study by Moynihan and Pandey (2007), a moderate positive correlation was found between job involvement and organizational commitment. Uygur and Kilic (2009) carried out a study in Turkey and found a significant positive correlation between organizational commitment and job involvement.

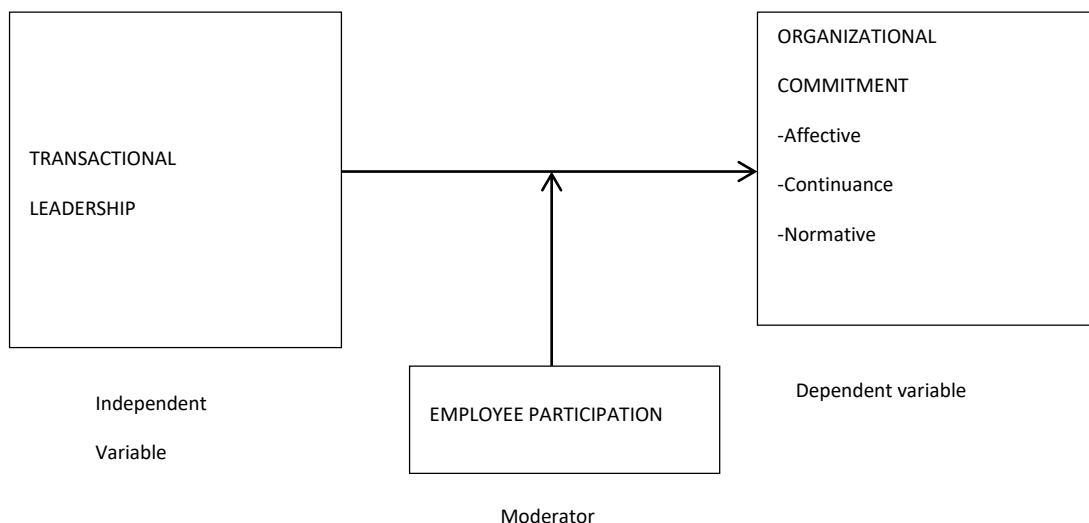
Drawing on the research discussed above, employee participation is hypothesized to moderate the relationship between laissez-faire leadership style and organizational commitment. The following hypothesis is formulated:

H₀₂: There is no moderating effect of employee participation on the relationship between laissez-faire leadership style and organizational commitment in technical institutions in Kenya.

CONCEPTUAL FRAMEWORK

The various variables under study are conceptualized to be related as shown below:

FIGURE 1: CONCEPTUAL FRAMEWORK



RESEARCH METHODOLOGY

3114 lecturers in the 47 technical institutions in Kenya formed the population of the study. Technical institutions were chosen because of the critical role they are expected to play in the realization of vision 2030 and no much research has been done in these institutions. Survey research design was adopted in the study. 343 respondents made up the sample. 278 respondents completed the questionnaires giving a response rate of 81.05%. The following sampling techniques were employed: multistage, stratified and simple random sampling techniques. Multistage sampling design was employed to assist in getting the clusters from which to sample from while stratified sampling was used to group the lecturers into two so that each gender is included in the sample. Simple random sampling was adopted because the population constitutes a homogeneous group (Kothari, 2004). Twenty-two members from each of the selected sixteen institutions formed the sample.

The main instrument of data collection for the study was a 5-point Likert scale questionnaire ranging from “Strongly Agree” to “Strongly Disagree”. The questionnaire used had three sections. Section one sought information on the name of institution, demographic data on gender, religion, marital status, age bracket, family size, education, job title, job group and number of years of service in the institution and under current supervisor. Section two asked for information on laissez-faire leadership style. To generate data on leadership style, a modified and improved version of Multifactor Leadership Questionnaire (MLQ) by Bass (1985) was used.

Section three was aimed at gathering information on organizational commitment and its three dimensions. An instrument by Meyer and Allen (1997) was modified to obtain data on organizational commitment. Section four asked for information on employee participation. A modified questionnaire by Barringer and Bluedorn (1999) was used.

The instrument’s reliability was tested through Cronbach’s alpha coefficient. The reliability coefficients for the variables were: laissez-faire leadership (0.585), employee participation (0.883) and organizational commitment (0.880). All the variables met the minimum threshold.

Data analysis was done through use of descriptive analysis, correlation analysis and multiple regression. Multiple regression was used to analyze the effect of laissez-faire leadership style on organizational commitment as moderated by employee participation.

FINDINGS AND DISCUSSIONS

LAISSEZ-FAIRE LEADERSHIP AND ORGANIZATIONAL COMMITMENT

The model to be tested was

$$Y = \beta_0 + \beta_1 X_1 + \epsilon$$

Where:

- Y = Organizational commitment
- β_0 = level of organizational commitment in the absence of laissez-faire leadership
- β_1 = intercept for the independent variable
- X_1 = Laissez-faire leadership
- ϵ = Error term

The model was found to be valid (F(1,274) = 5.391, p-value = 0.021) as shown in Table 1.

TABLE 1: REGRESSION RESULTS OF LAISSEZ-FAIRE LEADERSHIP ON ORGANIZATIONAL COMMITMENT

Model	Sum of squares	df	Mean square	F	Sig.
Regression	1.884	1	1.884	5.391	.021 ^a
Residual	95.775	274	.350		
Total	97.659	275			
R=0.139 R ² =0.019 Δ R ² =0.016					

The fitted model equation is $Y = -0.139X_1$ with the predictor explaining 1.9% of the variation in organizational commitment. Details of the model are presented in Table 2.

TABLE 2: REGRESSION COEFFICIENTS OF LAISSEZ-FAIRE LEADERSHIP ON ORGANIZATIONAL COMMITMENT

Model	Unstandardized coefficients		Standardized coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	3.225	.098			33.003	.000
Laissez-faire leadership	-.092	.039	-.139		-2.322	.021

The model equation shows that standardized organizational commitment (OC) will decrease by 0.139 units with one unit increase in standardized laissez-faire leadership style. The use of laissez-faire leadership style leads to a decrease in organizational commitment. As such, its use should be discouraged. Koech and Namusonge (2012) in their Kenyan study also recommended that laissez-faire leadership should be discarded so as to improve organizational performance.

The model indicates that laissez-faire leadership is significantly explaining the variation in the dependent variable (organizational commitment). Therefore, hypothesis H₀₁: there is no significant effect of laissez-faire leadership style on organizational commitment is rejected and conclude that laissez-faire leadership style has a significant effect on organizational commitment.

LAISSEZ-FAIRE LEADERSHIP AND AFFECTIVE COMMITMENT

The model to be tested was

$$Y_1 = \beta_0 + \beta_3 X_1 + \epsilon$$

Where:

- Y₁ = Affective commitment
- β_0 = level of affective commitment in the absence of laissez-faire leadership
- β_3 = intercept for the independent variable
- X_1 = Laissez-faire leadership
- ϵ = Error term

The model was found to be valid (F(1,274) =24.941, p-value<0.001) as shown in Table 3.

TABLE 3: REGRESSION RESULTS OF LAISSEZ-FAIRE LEADERSHIP ON THE DIMENSIONS OF ORGANIZATIONAL COMMITMENT

Dimension	F	Sig.	Beta	R	R ²	Δ R ²
Affective commitment	24.941	.000	-0.289	0.289	0.083	0.080
Continuance commitment	0.133	.715	0.022	0.022	0.020	0.003
Normative commitment	2.423	.121	-	0.094	0.009	0.005

The fitted model equation is $Y_1 = -0.289X_1$. The model equation shows that standardized affective commitment (AC) will decrease by 0.289 units with one unit increase in standardized laissez-faire leadership style. The use of laissez-faire leadership style leads to a decrease in affective commitment. As such, its use should be discouraged. The model indicates that laissez-faire leadership is significantly explaining the variation in the dependent variable (affective commitment). Therefore, hypothesis H_{01a}: there is no significant effect of laissez-faire leadership style on affective commitment is rejected and conclude that laissez-faire leadership style has a significant effect on affective commitment. Dariush *et al.* (2016) found a significant but negative correlation between laissez-faire leadership and affective commitment.

LAISSEZ-FAIRE LEADERSHIP AND CONTINUANCE COMMITMENT

The model to be tested was

$$Y_2 = \beta_0 + \beta_1 X_1 + \epsilon$$

Where:

- Y₂ = Continuance commitment
- β_0 = level of continuance commitment in the absence of laissez-faire leadership
- β_1 = intercept for the independent variable

X_1 = Laissez-faire leadership

ϵ = Error term

The model was found not to be valid ($F(1,274)=0.133$, $p\text{-value}=0.715$) as shown in Table 3.

The fitted model equation is $Y_2 = 0.022X_3$ with the predictor explaining no variation in continuance commitment.

The model indicates that laissez-faire leadership is not significantly explaining the variation in the dependent variable (continuance commitment). Therefore, hypothesis H_{01b} : there is no significant effect of laissez-faire leadership style on continuance commitment is not rejected and conclude that laissez-faire leadership style does not have a significant effect on continuance commitment. Similar findings were reported by Limsila and Ogunlana (2008) and Lo *et al.* (2010) who observed that laissez-faire leadership does not have any statistically significant correlation with continuance commitment.

LAISSEZ-FAIRE LEADERSHIP AND NORMATIVE COMMITMENT

The model to be tested was

$$Y_3 = \beta_0 + \beta_1 X_1 + \epsilon$$

Where:

Y_3 = Normative commitment

β_0 = level of normative commitment in the absence of laissez-faire leadership

β_1 = intercept for the independent variable

X_1 = Laissez-faire leadership

ϵ = Error term

The model was found not to be valid ($F(1,274)=2.423$, $p\text{-value}=0.121$). The model indicates that laissez-faire leadership is not significantly explaining the variation in the dependent variable (normative commitment). Therefore, hypothesis H_{01c} : there is no significant effect of laissez-faire leadership style on normative commitment is not rejected and conclude that laissez-faire leadership style does not have a significant effect on normative commitment. In Central Europe and Lithuania, Clinebell *et al.* (2013) found passive/avoidant leadership style does not have any statistically significant correlation with normative commitment. Dariush *et al.* (2016) found a significant but negative correlation between laissez-faire leadership and normative commitment.

The use of laissez-faire leadership style actually leads to a decrease in normative commitment. As such, its use should be discouraged.

THE MODERATING EFFECT OF EMPLOYEE PARTICIPATION ON THE RELATIONSHIP BETWEEN LAISSEZ-FAIRE LEADERSHIP STYLE AND ORGANIZATIONAL COMMITMENT

The findings showed that there was no moderating effect of employee participation on the relationship between laissez-faire leadership style and organizational commitment and its dimensions.

CONCLUSION

Laissez-faire leadership style has a significant effect on organizational commitment and affective commitment. Laissez-faire leadership style does not have a significant effect on continuance commitment and normative commitment. It is further concluded that there is no moderating effect of employee participation on the relationship between laissez-faire leadership style and organizational commitment and its dimensions.

RECOMMENDATIONS

It is recommended that less of laissez-faire leadership style should be embraced as it has a negative impact on organizational commitment.

FUTURE RESEARCH AREAS

There would be need to replicate this study in other areas. In addition, more studies should be carried out on laissez-faire leadership as not many studies have been carried out.

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CHALLENGES AND OPPORTUNITIES OF TEACHING BUSINESS ETHICS: AN ACTION RESEARCH

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ABSTRACT

Business Ethics teaching in India is still in its nascent stage. There is a dearth of good textbooks and case studies that are from India. Compounding it with a poor perception of ethics and values it is a challenge teaching Business Ethics course. This Action research was conducted keeping in mind the adverse environment within which one teaches Business Ethics in Indian universities. Armed with a number of new Andragogical methods the researcher documented using both qualitative and quantitative methods to find out the impact of the perception of students towards this course and also to find out if there was any behavioural change brought about through the course. Through a pre and post study of the student perception towards the course the action research tried to come out with a conceptual model that can be used while teaching business ethics.

KEYWORDS

teaching business ethics, business ethics.

INTRODUCTION

Teaching business ethics is caught up in a muddled situation. Most universities do not actively promote it. Where it is promoted it is only to the extent that it brings good will to the college/university. It is a challenge for the person who is teaching to create a course that will not only take care of the need of the society but also creates interest in the students to learn. A cursory reading on the topic of teaching Business Ethics and student perception revealed that already it is a well-developed field of study. Special issues in the Business Ethics journals have been dedicated to the topic of teaching Business Ethics (Curry and Thach 2007). Most universities abroad have a Business Ethics course; however, they are based on the need for compliance. AACSB mandates it for universities to participate in its ranking activities. A lot of effort has gone into developing the right content, pedagogy, and roles of learner and teacher.

Student perception towards teaching Business Ethics too has not been very encouraging. Often they approach with the attitude that business and Ethics are diametrically opposite factors and therefore business ethics is an Oxymoron. Students with work experience always feel that it is good to study theories and cases but in the corporate it is always what the boss wants.

A teacher who has the right intention to teach does not have the audience with the right disposition, who is willing to learn. There are not enough good books that can be accessed by the students. There are no guidelines as to what should be the syllabus of an ethics course. No methodology is identified as the most effective method to conduct the course.

The objective of this Action Research was to identify ways and means to create a positive perception among students towards Business Ethics course. The research focused on the content, delivery and assessments of a two credit course conducted during the third semester of the MBA program.

LITERATURE REVIEW

Many educators these days have researched on the use of technology to improve the student engagement in the classrooms (Manuguerra and Petocz, 2011, Deepwell and Malik, 2008). They however also acknowledge that the use of ICT in student engagement is not adequately researched. (Zepke, and Leach (2010) synthesizes 93 research studies from ten countries to develop a conceptual organizer for student engagement. They proposed four perspectives: student motivation; transactions between teachers and students; institutional support; and engagement for active citizenship. Then they compiled from these articles ten propositions for improving student engagement in higher education. (Hyland 2003) studied the teacher feedback and student motivation and engagement. There are a number of measures suggested by researchers to improve the student engagement. Since such action researches is a new concept in India especially in a higher education institution it has to be contextualised and there is a need to validate some of these measures suggested. (Hopper 2016) researched the active learning as a measure to improve student engagement.

Floyd et al, (2013) states that the subject of Business Ethics is a contested one and neither institutes nor students take an active interest in teaching and learning business ethics. He identified ten business ethics outcomes. They have researched to find out the cause of the scepticism which is emanating from the cognitive dissonance and the lack of interests in the universities and Business schools. Hesselbarth, and Schaltegger, (2014) studied the impact of ten years of MBA education on sustainability and gives a contrary view than Floyd et al (2013) study. O'Keeffe (2013) says in order to create a good perception among the students the institute must create a caring, supportive and welcoming environment. Khanova et al (2015) compare the student perception based on the learning experience of students especially with the use of flipped classroom. There are a number of factors that affect student perceptions about ethics course and also how to improve the perception.

CHALLENGES IN TEACHING BUSINESS ETHICS

Ronald Sims in a (2004) article titled, "Business Ethics Teaching: Using Conversational Learning to Build an Effective Classroom Learning Environment", discusses the relevance and importance of using conventional methods in teaching business Ethics. He stresses the importance of controlling the content, process and learning environment to make it more effective. He must address the aspects such as values, morals, virtue, integrity and other related issues including self-doubt and shame. he suggests the following aspects to make it more relevant:

1. Effort to be prepared before entering the class room
2. Be aware that we are all mortals and have biases and blind spots
3. To have an open mind to learn
4. A willingness to learn
5. A conscious effort to refrain from advancing ones own ideas as the truth.
6. To have an inclination to listen
7. To give and take with mutual respect
8. To realise that we may often go off course and the need to come back to the discussion
9. Knowledge that it will take time to create a robust environment for good discussion and debate

Sims and Felton, Jr. (2006) expanded Sims (2004) paper based on the questions raised by academics world over on the nature of the content, expected outcome, learning environment and role of the learners. The paper gives details on the content, method, outcome and roles of the participants in great detail with examples. Sims and Felton, Jr. (2011) provides the key to effective ethical teaching and talks of the following factors; 1) addressing the relevance challenge; 2) striving to achieve a balance between the active engagement of students with issues and a critical analysis of choices in to be made in real-life situations; 3) attending to or managing the learning process to include learning styles and experiential learning; 4) debriefing experientially-oriented learning activities; and 5) institutionalizing outcomes of ethics education objectives.

Falkenberg and Woiceshyn (2008) in their article 'Enhancing Business Ethics: Using Cases to Teach Moral Reasoning' stresses the role of case studies in teaching business ethics. From early on teachers and text books use cases of some highly visible ethical scandals. Some also stresses on the importance of teaching moral reasoning. Others have also argued that it is not possible to change values and behaviour through one or two courses. But Association to Advance Collegiate Schools of Business (AACSB) makes teaching ethics as an important aspect of accreditation for a management school. This article eulogises the use of case studies to teach ethics

Gold (2010) in his article The Implications of Rorty's Post—Foundational "Moral Imagination" for Teaching Business Ethics delves into the area of philosophy in teaching ethics especially the applied ethics provided by Aristotle, Immanuel Kant, John Rawls, J.S. Mills etc. One inherent deficiency on the theory and method of teaching based on the traditional philosophy is to measure everything from a western perspective. He proposes a neo-pragmatic approach drawing on John Dewey's pragmatic approach in constructing his teaching pedagogy.

Curry and Thach (2007), in his article on the attitudes of deans around the world on teaching business ethics looks at the lack of consensus in the content, approach, effectiveness and curriculum of business ethics courses. Also there is no agreement on the four questions namely 1) What should be the outcome of the course? 2) What should be the learning environment? 3) What should be the learning process to be employed? 4) What should be the roles of the learners? Discusses about eight perspectives why Business ethics teaching is considered important today.

- 1) Morality based than pragmatic
- 2) Canters around corporate culture, structure and values than personal values and behaviour
- 3) Has a relativist tendency than having a universal form
- 4) Is based on reactions to corporate scandals
- 5) Is to suit the need of compliance and regulatory bodies
- 6) Stress is given on philanthropy
- 7) Also emphasise corporate governance and related issues.
- 8) To increase the brand value of the business school.

Furman, F. K. (1990) studied the existing assumptions and sought to find out new avenues in teaching Business Ethics.

Above articles discusses the centrality of teachers in teaching Business Ethics course. They discuss the need for preparedness, having good content, including innovative pedagogical methods; need to have an open mind and the like. All the papers discuss in detail the need for having proper content, method, outcomes and roles of the participants. Two dominant perspectives in the methodology are 1) to stress on philosophical arguments and 2) on real life case study methods. They also say that there is an inherent western bias in the content and delivery of the course. Some also stress on the morality and values. Another common theme that runs across the course is the role of philanthropy.

CHANGE IN PERCEPTION DUE TO ETHICAL TRAINING

Ozbec, et.al., (2015), studies the change in perceptions due to a course in Business Ethics. It studied the change in the perception of ethical issues and the ethical intentions of 150 marketing students. They constructed a controlled and experimental group and to the controlled group they administered a 10 hour ethics course and found that there was a marked difference in the perception of ethical actions and also their ethical intentions.

Lau et.al., (2012). In the article, 'College students' perception of ethics' studies five factors that affect student's perception. They are: 1. impact of teachers on students ethics, 2) what are the students attitude towards cheating, 3) impact of technology environment, 4) importance of ethics and 5) Ethical campus environment. The paper concluded that college students tend to have strong sense of ethics and perceive the instructor and their teaching pedagogy having an impact in shaping their ethical behaviour.

Bloodgood et.al. (2010) observe that ethics course has no impact on students who are very high on Machiavellianism. It is always found that in every group of students there will be a number of students who are high on Machiavellianism. The study focused on student cheating tendency.

Drover et.al (2012) looks at a 30 year old historical study and undertakes a study among university students regarding their perception about the ethical standards. They make comparisons of three studies conducted in 1980, 1991 and 2011 using the same framework. The paper discusses on perception on teaching ethics in business schools. Often times it becomes difficult to make the distinction between what is ethical and what is unethical as the many shades of grey is glorified in the corporate set up. Centre for Business Ethics (1986) asks are corporations institutionalising ethics or the corporate structure encourages and institutionalising unethical practices. Chiaki Nakano too discusses in his paper the Japanese managers perception on ethics. To some extent students with work experience air a similar opinion regarding business ethics.

Looking from a learners perspective it is generally accepted that a business ethics course do have an impact on the world view of the students. However, it is also found that people with certain personality traits cannot be taught ethics and morality like those with high Machiavellianism. Students often are highly motivated in an ethics class but when they actually go into the corporate world are faced with an entire different situation (Bersoff 1999).

METHODOLOGY

'What's good for the practice is good for research' Altrichter and Posch's (1989). This Action Research conducted both quantitative and qualitative research approaches to collect data. Action research is generally considered as an experimental research method and therefore a quasi-experimental design was used. Action research framework is most appropriate for participants who recognize the existence of the shortcomings in their educational activities and who would like to adopt some initial stance in regard to the problem, formulate a plan, carry out an intervention, evaluate the outcomes and develop further strategies in an iterative fashion (Hopkins 1993). Action research is very popular in the field of education because there is always room for improvement when it comes to teaching and educating others. Qualitative research is primarily concerned with gaining direct experience with a setting and is intrinsically an exploratory endeavour. This paper used a combination of personal reflection, peer evaluation and survey to develop the argument. The survey was to understand the student's ethical intention and their appreciation of the course itself.

To describe the journey through the Action Research the researcher has used personal reflection, peer evaluation and a questionnaire survey. The Action Research was conducted with the third semester students of 180 MBA ITBM students. Students are divided into four divisions. The survey was conducted in two division where most of the experiments were conducted and about 82 students' responses were collected. Data was collected only from two divisions as there was a deadline for finishing and submitting the project for evaluation. A Factor analysis was performed on the collected data and the results are provided below.

ACTION RESEARCH

The Action Research was conducted with the third semester students of MBA ITBM. The batch consisted of 190 students. The course was conducted for a period of 30 hours and for two credit points. There were a number of objectives behind this action research. First, the course in MDHEA mandated that everyone to undertake this research to make changes in any one identified problem in our teaching. This mandate gave the impetus to conduct the experiment. Secondly the researcher always wanted to make Business Ethics course both interesting as well as something that students always look forward to attend. Thirdly the researcher wanted to change the perception of the student towards the business ethics course as having too much theoretical content which is dry and irrelevant from a practitioners perspective. Fourth reason for the Action Research was to find out different ways of teaching business ethics course and thereby creating a new pedagogical/andragogical method in this field.

a. Teaching Method undertaken.

i. Flipped Class room method

Thus the teaching method I undertook to conduct this research was predominantly a flipped class room method which ensured the class room was devoted mostly for the discussions. IT was not easy to get the students to come prepared for the classes. Initially I had to show them some fear factors as marks being attached to coming prepared for the sessions. Eventually I realised that students started liking the sessions and therefore the marks threat was withdrawn. However this did not lead to a diminishing attendance in the class. Occasional feedback from the students ensured that they liked the method I am using especially the discussion mode of lectures.

Students these days do take some time to read the articles prior to coming to the class. To prepare them for doing pre readings I had to engage one session to teach them how to read. Using the 3RS method of Dr. Ed. McGrath I taught them to do the fast reading, eye span improving exercises, and scanning the article for the important messages.

Next biggest challenge was to ensure everyone is engaged in the class discussions. I could get some extremely quite student talking in the process but it was not possible to ensure every ones participation in the class. That is the next part of the Action research which is not the purview of this report.

ii. Guest lectures

Another method undertaken was to introduce an industry professional to engage certain topics. This very well appreciated by the students. We had packed halls during those days. In the open ended survey conducted many commented on the importance of having more such sessions. They said that both they learned lot from those sessions as well as asked for more such interactions. He also provided valuable peer feedback on my own teaching as he observed my sessions on a number of occasions. a number of students in the student feedback on the course said that they preferred the industry expert and asked for more real life examples and interaction with industry professionals. To address this program, I have arranged a one day conference where the industry professionals would come talk, debate and discuss with the students on the industry experience on various topics on ethics.

iii. Case discussions

It is generally accepted that Business Ethic is to be taught using case study method. However, I preferred to use the method of starting with philosophies and then moving on to make it look like an applied ethics program. However, the research did not completely ignore the cases. Instead of long cases which I used to use earlier this time around short case scenario were used to create a conversational atmosphere into the class. this resulted in lots of class discussion. an open ended questionnaire I used to ask the student about what they liked most about the course showed Discussion as the most liked aspect. almost 60% students mentioned discussion as something that they liked most. Many students also said that they prefer more discussions in the class.

iv. Use of Videos in the class

This time around I did not use too many videos. However, I ensured to show at least one short one during most of my lectures. The videos were very well chosen so much so that the students in their remark have asked for more videos during the lecture. I preferred to give them videos prior to the class and ensured students watched them and classroom was used for discussions. Some popular movies that everyone has watched were also used for class discussions. Videos of advertisements too were used.

v. Use of Power point

Students had mentioned in the beginning that they prefer less power points during the session. Hence I preferred not to use them as the only teaching aid. I kept that in the background and used white board a lot and also class discussions. Power point was circulated to the students after the sessions.

vi. Pre-readings

In the beginning of the sessions along with the session plan a set of readings were circulated to the students which was to be used as mandatory readings and supplementary readings for each session. According to the need of the sessions students either read the pre-reads before coming to the class or they used the readings for the assignments post the session. During one session they were to prepare a short presentation in groups and present in the class on which the discussion was conducted.

b. Assessments

Assessments too were prepared keeping in mind the experiment. They would be taking two quizzes, three assignments, a midterm test and a presentation. Quizzes were initially planned to conduct using Moodle software but due to technical problems it could not happen. Instead the quiz was conducted at the end of a session for which they had to come prepared. After both their prior reading and the class discussion students were given the Quiz. For doing the assignments students were given the freedom to choose between reading based assignments, or a case preparation based on the News Paper survey or to do a CSR activity and report it through a Video. Most preferred the reading based assignments. However, four groups preferred to do the News Paper based assignments and one group on CSR. These projects have not been complete as the term is still in progress. For midterm questions I used a set of scenario based questions, and concept clarification questions which included both lower level learning as well as higher order thinking questions.

c. Content

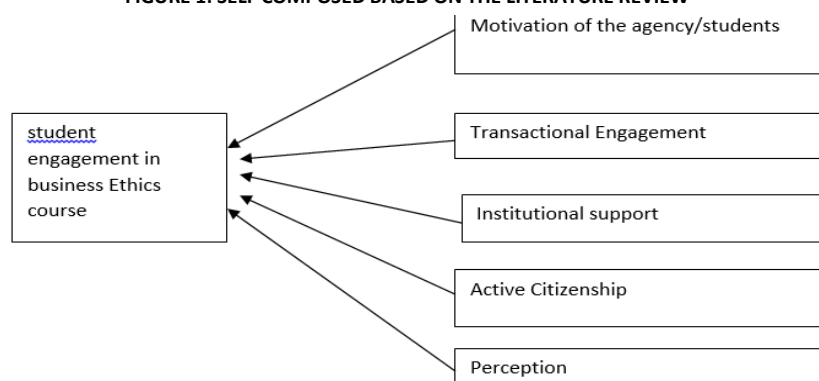
There are a number of text books on Business Ethics. Mostly are written from a western outlook (Manuel Valesquez (2002), William Shaw (1989), Daniel Albuquerque (2010), Crane and Matten (2007) etc). The text book on Business Ethics by AC Fernando (2009) seems to be of a very good standard. It does not take a moral stand point but describe the journey with good case studies of Indian companies. Some other books surveyed were by Anant Das Gupta (2004), S. K. Bhatia (2004), and others have a prescriptive element to the topics covered. Two guiding books referred were Crane and Matten (2007) and A.C. Fernando (2009). However, the researcher also provided students with additional reading materials in the form of research articles, case studies, concept papers, white papers among others for each session conducted.

DATA ANALYSIS AND DISCUSSION

CONCEPTUAL MODEL

Based on the readings of the literature and also the reflections a conceptual framework for Student Engagement in business Ethics course was constructed. This model was then tested using the questionnaire (Figure 1)

FIGURE 1: SELF COMPOSED BASED ON THE LITERATURE REVIEW



POST-TEST ANALYSIS

i. **Descriptive Analysis**

This section discusses the descriptive data analysis relating to gender, prior work experience and attendance. Male and females constituted 39 male and 43 females respectively. (82 students) 34 students did not have prior work experience or having less than one year of experience. 48 students had work experience more than one year. 42 students had attendance between 75 to 90 percent while 40 students had above 90% attendance. We also performed a cross tabulation to understand the distribution of gender across the other three sample characteristics stated above (table 1). Cross tabulation of each of these revealed that each of these components are independent and do not have impact on the study.

TABLE 1: DESCRIPTION OF THE INDEPENDENT VARIABLES CONSIDERED (using Excel)

Gender	Experience		Grand Total
	No Exp	With Exp	
Male	15	24	39
Female	19	24	43
Grand Total	34	48	82

Experience	Attendance		Grand Total
	below 90%	Above 90%	
No Exp	21	13	34
With Exp	21	27	48
Grand Total	42	40	82

ii. **Factor Analysis**

The exploratory factor analysis (EFA) is conducted to know the highly impacting factors identified from their academic life. The widely used combination of Principal Component Analysis (PCA) with Varimax rotation (Orthogonal type) is used for factor extraction. This combination is useful because it considers both the unique and common variances (values of 1's in the correlation matrix diagonal, supports the extraction of maximum variance, number of extremely loaded variables are minimised and makes it possible to identify a variable with a factor (Goldberg, D. P., & Hillier, 1979, Abdi, 2003, Richman,1986, Suhr, 2005). In the subsequent paragraphs the preliminary and final sections of the EFA is presented.

The sample adequacy test and the correlation matrix constitute the preliminary analysis section. Multi-collinearity did not exist as the determinant value is greater than 0.00001, based on the determinant of the correlation matrix. Bartlett's test of sphericity, which is usually done before factor analysis identifies if the data comes from a multivariate normal distribution with zero covariance. The KMO value of 0.732 presented in table 4 is comfortably adequate and the chi-square value out of the Bartlett's test is found to be significantly positive for the data contained in all the twenty variables. The results of KMO and Bartlett's test are presented in table 2.

TABLE 2: KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.732	
Bartlett's Test of Sphericity	Approx. Chi-Square	570.001
	df	190
	Sig.	.000

Self compiled (Extracted from SPSS file)

The correlation matrix is enables to detect if there are any two variables paired with high inter-correlation between them. In such a case exist it means that both the variables convey the same meaning. The correlation matrix has two important implications, one the inter-correlation between the variables and two the degree of such relatedness is not too high (leading to multi-collinearity or singularity). Such extreme cases will dilute or nullify the unique contribution of each variable to the factor. The communalities shown below show moderate values of extraction (> 0.500). It means that that all the variables are eligible for factor rotation and they may comfortably load on any component. From the communalities table it can be also understood that there is adequate internal consistency which also implies construct validity (Akaike, 1987, Ford et al, 1986).

Lastly, the interpretation of the output is given from "Total Variance Explained" and the "Rotated Component Matrix Value" for all the variables to be explained. Based on the component grouping of the factors their relevance and impact of Ethics teaching on the student's academic perception and appreciation has been explained in table 3.

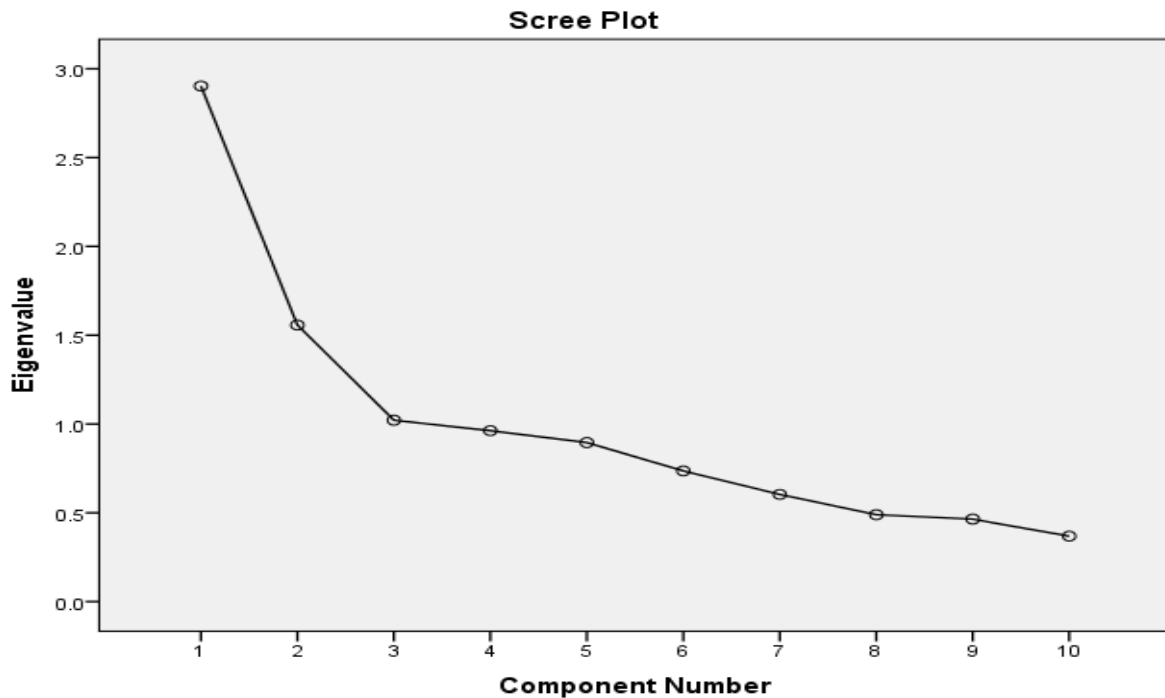
TABLE 3: COMPONENTS EXTRACTED WITH EIGEN VALUES AND TOTAL VARIANCE

Component	Total Variance Explained Initial Eigen values			Communality Extraction
	Total	% of Variance	Cumulative %	
1	2.903	29.026	29.026	.586
2	1.557	15.570	44.597	.663
3	1.021	10.215	54.812	.272
4	.962	9.623	64.435	.356
5	.895	8.954	73.389	.402
6	.736	7.357	80.746	.594
7	.603	6.033	86.780	.519
8	.489	4.892	91.671	.336
9	.464	4.644	96.315	.215
10	.368	3.685	100.000	.516

Extraction Method: Principal Component Analysis.

The graphical representation of the components extracted with their Eigen values is presented in figure 2 below.

FIGURE 2: SCREE PLOT



Source: Data from SPSS

The factor loading columns in table 9 below shows that the variables within each factor are highly correlated. According to Jakobsson (2011) it is strongly desired that the loading values are 0.500 and above to support convergent validity. Accordingly, only 10 variables out of the original inventory of 15 are considered for further analysis and interpretation in Table 4

TABLE 4: TABLE SHOWING TOTAL VARIANCE EXPLANATION (ROTATED COMPONENT MATRIX)

		Component	
		1	2
MA2	Course appreciation by the students	.770	
MA1		.765	
TE2		.710	
IS2		.627	
TE3		.596	
AC2		.580	
IS1			.753
P1		.561	
MA3		.462	
P2		.439	

iii. **Component construction and Reliability testing**

The initial 15 questions were rotated to check cross loading. After eliminating about five questions the final set of questions were grouped into two factors. First factor is students appreciation on the business Ethics course conducted. The second component reworded is Students perception on business Ethics. Based on the final two components I propose a model (table 5) for student perception of business Ethics course. As it is a reflective measurement model which is an effect model we checked a reliability of the model and found a Cronbach Alfa of 0.770

TABLE 5: ITEMS FOR COMPONENT ONE AFTER ROTATION

Item number	Item description	Component name	Mean	Std. Deviation	N
2	Understanding one's own values	Course appreciation by the students	3.73	.847	82
1	Concretising existing values system		3.52	.820	82
6	Regular attendance of Business Ethics course		3.56	1.020	82
7	Class discussions		3.39	.978	82
9	Moulding into ethical citizens		3.84	.853	82
12	Having a compulsory Ethics course		4.26	.966	82

The second set of items that converged into one component after the rotation is a cause factors. This does not have good internal validity as these are not depended on each other much. We also assume that the lack of reliability is due to the fact that student's perception of ethics has not changed drastically to bring about a change in their perception of the business Ethics. (Table 6)

TABLE 6: ITEMS FOR COMPONENT TWO AFTER ROTATION

Item number	Item description	Component name	Mean	Std. Deviation	Analysis N
4	Differentiating personal ethics from professional ethics	Students perception of ethics	3.54	1.209	82
11	Role of leadership in creating an ethical organisation		4.46	.632	82
13	Impossible to be ethical in today's Challenging ties		3.79	1.027	82
14	Complementarities of Business and Ethics		3.05	1.175	82

TABLE 7: FINAL SET OF QUESTIONS AFTER ROTATION PERFORMED

MA2	The ethics lecture has helped in concretising certain values system that I was doubtful about.	.770
MA1	The business Ethics lecture have helped me to understand my own value system	.765
TE2	I attend the Business Ethics course because the lectures are interesting.	.710
IS2	I believe that leadership plays a vital role in instilling ethical values among the employees.	.627
AC2	I believe that ethics is important for the survival of business	.596
TE3	The class discussions and instructions have helped me forge my own identity as an ethical leader.	.580
IS1	I feel that I alone cannot bring changes in the way business are run today	.753
P1	I feel that Business and Ethics are complementary.	.561
MA3	I believe that my personal ethics should be different from the professional ethics.	.462
P2	It is impossible to be ethical in today's challenging times.	.439

PRE-TEST RESULTS AND ANALYSIS

i. Descriptive Analysis

This section discusses the result of the pretest to understand the student's perception towards Business Ethics. This section too had the data relating to gender, prior work experience and attendance. Male and females constituted 42 males and 28 female's students respectively. (70 students) 27 students did not have prior work experience or having less than one year of experience. 43 students had work experience more than one year. We also performed a cross tabulation to understand the distribution of gender across the other three sample characteristics stated above (table 8). Cross tabulation of each of these revealed that each of these components are independent and do not have impact on the study.

TABLE 8: DESCRIPTION OF THE INDEPENDENT VARIABLES CONSIDERED (using Excel)

gender		work experience	
Male	42	no work exp.	27
Female	28	with work exp.	43

ii. Factor Analysis

The factor analysis revealed a value of 0.732 presented in table 4 is comfortably adequate and the chi-square value out of the Bartlett's test is found to be significantly positive for the data contained in all the twenty variables. The results of KMO and Bartlett's test are presented in table 9.

TABLE 9: KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.582
Bartlett's Test of Sphericity	Approx. Chi-Square	158.482
	df	36
	Sig.	.000

Source: Self compiled (Extracted from SPSS file)

An analysis of the correlation matrix and the communalities reveal that rotation could be performed on the data. The inter-collinearity was not a problem. We also found that all the variables are eligible for conducting a rotation matrix. the interpretation of these is given in the form of Total Variance Explained and the Rotation Component Matrix. Based on the component grouping of the factors their relevance and impact of Ethics teaching on the student's academic perception and appreciation has been explained (presented in tables 10 and 11).

TABLE 10: COMMUNALITIES

	Initial	Extraction
P1	1.000	.462
P2	1.000	.595
P4	1.000	.594
P5	1.000	.609
P8	1.000	.661
P9	1.000	.647
P3	1.000	.372
P11	1.000	.348
P6	1.000	.269

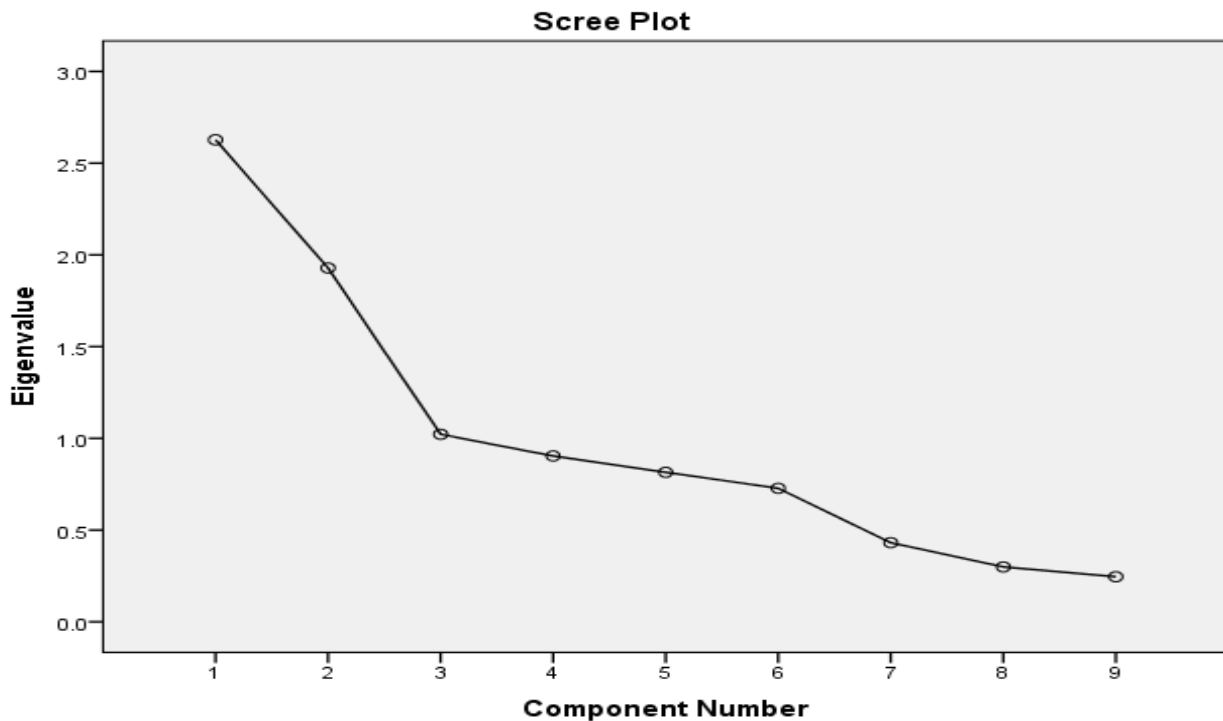
Extraction Method: Principal Component Analysis.

TABLE 11: COMPONENTS EXTRACTED WITH EIGEN VALUES AND TOTAL VARIANCE

Component	Initial Eigen values		
	Total	% of Variance	Cumulative %
1	2.627	29.191	29.191
2	1.929	21.429	50.620
3	1.022	11.356	61.976
4	.904	10.043	72.019
5	.815	9.055	81.074
6	.728	8.086	89.160
7	.431	4.788	93.948
8	.299	3.323	97.271
9	.246	2.729	100.000

The graphical representation of the components extracted with their Eigen values is presented in figure 3 below.

FIGURE 3: SCREE PLOT



Source: Data from SPSS

The factor loading columns in table 9 below shows that the variables within each factor are highly correlated. According to Jakobsson (2011) it is strongly desired that the loading values are 0.500 and above to support convergent validity. Accordingly, only 9 variables out of the original inventory of 12 are considered for further analysis and interpretation.

TABLE 12: TABLE SHOWING TOTAL VARIANCE EXPLANATION (Rotated Component Matrix)

	Component	
	1	2
P5	.781	
P2	.770	
P4	.695	
P1	.667	
P8		-.813
P9		-.729
P11		.582
P3		.558
P6		.480

iii. **Component construction and reliability testing**

The initial 11 questions were rotated to check cross loading. After eliminating two items the final set of questions were grouped into two factors. They are Functions and Perceptions of Business Ethics course (Table 13 and 14). As it is a reflective measurement model which is an effect model we checked a reliability of the model and found a Cronbach Alfa of 0.728.

TABLE 13: ITEMS FOR COMPONENT ONE AFTER ROTATION

Item number	Item description	Component name	Mean	Std. Deviation	Analysis N
Q2	Ethics lecture will clarify value system	Functions of Business Ethics course	3.91	.812	70
Q3	Ethics lecture will concretise value system		3.53	.675	70
Q5	Will discuss Ethics freely		3.33	1.032	70
Q6	IT will mould students into ethical citizens		3.71	.903	70

The second set of items that converged into one component after the rotation are a cause factors. This does not have good internal validity as these are not depended on each other much. We also assume that the lack of reliability is due to the fact that student’s perception of ethics has not changed drastically to bring about a change in their perception of the business Ethics.

TABLE 14: ITEMS FOR COMPONENT TWO AFTER ROTATION

Item number	Item description	Component name	Mean	Std. Deviation	Analysis N
Q1	Distance between Personal and professional Ethics	Perceptions of Business Ethics course	3.83	.992	70
Q2	Individual alone cannot bring a change		4.16	.862	70
Q3	Ethics is important for the survival of Business		3.61	1.289	70
Q4	Ethics important for the survival of human race		3.06	1.128	70
Q5	Ethical violations can be good if it helps larger population		4.09	1.201	70

QUALITATIVE DATA ANALYSIS

Along with the survey questionnaire the researcher also got students opinion on the effectiveness of the course and also areas that can be improved. Using Tagul.com; an online software analysed the data collected and created a word cloud. A few aspects that students liked in the course has been the use of class discussions, course content, teaching methodology especially the flipping of the class, the live examples from the industry, helping them connect the dots and clarify their concept of values and ethics. Some other factors stood out in their answers were the bottom up approach, scenario based examples, reading materials etc.

For the question *what are the few things I liked most in this course* students’ answers gave the following world cloud.

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INFORMATION TECHNOLOGY ENABLED PROVIDER BASED DIAGNOSTIC AND THERAPEUTIC INNOVATIONS IN HEALTHCARE: A PROFILING STUDY

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ABSTRACT

Vast data is being created in the healthcare industry on account of the various operations in different segments like hospitals, diagnostics, medical devices, medical tourism etc. Thus it becomes pertinent to use information Technology extensively to capture and transfer data. Healthcare industry is increasingly adopting IT to automate its many processes like clinical decision making, clinical information flow, transaction, inventory keeping and maintaining records, thus obliterating many routine activities. Healthcare, in that way involves, prevention, management and the treatment of illness with the goal to provide efficient and effective services that lead to the preservation of physical well-being and mental health of humans and animals. In the present essay, information technology innovations have been identified and have been profiled.

KEYWORDS

healthcare innovation, information technology, healthcare technology.

INTRODUCTION

IT plays a core role in almost every healthcare area. Be it providing quality services to the patient at reduced cost, maintain patient history, adjudicating payer claims, providing referral and pre-certification services, case management, digital imaging of paper forms or generating electronic medical record for (EMRs) for speedy and accurate processing of information, IT is playing commendable role in the healthcare delivery. *Technology* presents in myriad number of forms which not only includes physical tool or product, but also as the knowledge and skills needed to operate a tool or as the application of a production process. Thus technology is defined as "science or knowledge applied to a definite purpose" and medical technology, in particular, includes all elements of medical practice that are knowledge-based, including hardware (e.g., equipment and facilities) and software (e.g., knowledge and skills). Medical technology is defined as the set of techniques, drugs, equipment, and procedures used by health-care professionals in delivering medical care to individuals and the systems within which such care is delivered" [OTA, 1976].

According to (Attaran 2003), "Information technology is defined as capabilities offered to organizations by computers, software applications, and telecommunications to deliver data, information, and knowledge to individuals and processes". Besides that, information technology can be defined as recently it is stated by Tan et al. (2009) as application of Information and Communication Technologies tools including computer network, software and hardware required for internet connection. Based on the reviews presented herewith, term information technology will cover wide range of information acquisition, processing and delivery through computer application in organizations. Thus information technology includes means to acquire, store, transmit and retrieve information and its infrastructure includes computer softwares, networks and hardwares. *Health technology* include technologies, used by individuals like doctors and other clinical personnel for the patient's care, rehabilitation or health promotion or those technologies used by the patients themselves for their care and rehabilitation. Not all technological processes and products are innovative. Thus it becomes imperative to define innovations. *Innovation* is defined as —"the intentional introduction and application within a role, group, or organization, of ideas, processes, products or procedures, new to the relevant unit of adoption, designed to significantly benefit the individual, the group, or wider society". (West 1990). And coming to the healthcare, *Healthcare innovation* can be defined as the introduction of a new concept, idea, service, process, or product aimed at improving treatment, diagnosis, education, outreach, prevention and research, and with the long term goals of improving quality, safety, outcomes, efficiency and costs. (Vincent K Omachonu, Norman G Einspruch, 2010). The innovations were sourced from journals such as Pub-MED, Science Direct and Lancet. The process of search included manually typing terms such as "Innovation", "Innovations in the health care delivery", and "Innovations in health care technology", in the Google and Google Scholar Search Engine in the electronic keyboard.

1. MEDICAL DECISION-SUPPORT SYSTEMS (MDSS) are computer systems developed to help doctors or other clinical professionals in making decisions in clinical set-up. MDSS can help clinical professionals to acquire, store, consolidate and apply the medical knowledge. Accurate, effective, and reliable diagnoses and treatments by avoiding errors due to physicians' insufficient knowledge can be delivered with the assistance of MDSS. In addition, MDSS plays a major role in bringing down the healthcare costs by obviating the need for specialist consultation through specific and faster diagnosis and making the treatment delivered at the level of primary care physicians more effective and efficient. The medical diagnosis of an illness can be done from the patient's description and physical examination and confirmed through laboratory tests.

MDSS helps in diagnosis by providing a compendium of health problems to the clinicians or by generating background information about specific patients. It also provides instructions to proper drug consumption, reminders to patients to avail of preventive health services at specific time. One of the products in this domain is Isabel, a web-based system that has been interfaced with electronic patient/medical record. It has two component systems: Isabel Diagnosis Reminder System (IDRS) and Isabel Knowledge Mobilizing System (IKMS). In this system, a likely list of diseases and illness based on clinical features including signs, symptoms and appropriately confirmed by laboratory test results has been compiled electronically. IKMS has a dictionary of 10,000 diagnostic categories which help the doctors and physicians to do concepts search instead of keyword search in the in-built knowledge silos present in the system.

2. "MYCIN was developed in the early 1970s to diagnose certain antimicrobial infections and recommends drug treatment. It has several facilities such as information acquisition with due explanation, tutoring facilities and information building and enrichment facilities.

MYCIN is a medical diagnosis expert system that was developed to capture the expertise of a human expert on blood diseases. Physicians used it to diagnose and treat patients with infectious blood diseases caused by bacteria in the blood and meningitis (Shortliffe, 1976).

MYCIN reasons about data associated with a patient. It considers, for example, laboratory results of body fluid analyses, symptoms that the patient is displaying, and general characteristics of the patient, such as age and sex. MYCIN obtains this information by interacting with the physician. A MYCIN consultation proceeds in two phases. At first the most likely infectious organisms for the given set of clinical features is identified. Then one or more drugs are prescribed that should

control for all of the possible organisms. The prescribed antibiotics should get the patient cured of the particular disease. There should be no contraindication among the spectrum of prescribed antibiotics and should be appropriate for the specific patient.

MYCIN may ask for the results of a test that has not yet been completed. In this case the physician must answer UNKNOWN. This is proper because, when diagnosing infections, doctors rarely have the luxury of perusing a complete set of laboratory data. Rather, because early treatment is important, doctors have learned to work from partial information. MYCIN accommodates to this situation by accepting UNKNOWN as a response. Like a human specialist, MYCIN will reason with incomplete information.

STRENGTHS

1. It provides accurate and quick diagnosis
2. Its knowledge base was developing with the help of the best human practitioners, as a result it is extremely detailed and is very competent
3. It is comprehensive and considers every disease, present in its knowledge base
4. It does not forget or overlook any details, no matter how obvious the disease is

WEAKNESS

1. It is only available to diagnose infectious blood diseases
2. It does not follow up on previous decisions
3. Bases advice on the data available at that particular time
4. The User interface is only in English

3. "TELEMEDICINE is the integration of telecommunications technologies, information technologies, human-machine interface technology and medical care technologies for the purpose of enhancing health care delivery across space and time (Warner, 1997). It is an integrated system of healthcare delivery that employs telecommunications and computer technology as a substitute for face-to-face contact between provider and client" (Bashshur 1995). Rusovick and Warner (1997) define telemedicine as any instance of medical care occurring via the Internet and using real-time video-teleconferencing equipment as well as more specialized medical diagnostic equipment. In general, telemedicine means the use of computer and communications technologies to augment the delivery of health-care services (Chellappa, 1995).

It includes for support systems for diagnosis teleconferences, transmission of high-resolution images and vital signs for long-distance diagnosis and robotic tele-surgery.

The driving forces for Telemedicine advancement and adoption have been as follows: (1) communications infrastructure development with network development and increase bandwidth availability, and (2) decreasing cost of data transmission with scientific advancement in digitalization of medical and non-medical requirement.

The cost savings of telemedicine compared with traditional alternatives depend on transportation costs, volume, time sensitivity of care and the cost of the alternative is difficult to quantify with certain accuracy. However, there is an agreement that advances in digital medical applications and lower-cost information technologies are improving the financial prospects for telemedicine.

Telemedicine is used, in a broad sense, to refer to the transfer or exchange of

medical and healthcare information using ICT. *Tele-rehabilitation* refers specifically to the delivery of rehabilitation services via telemedicine methods and techniques. *Tele-care* refers to the specific instances where health or care services are provided to people in their homes or other supervised living settings.

Telemedicine is being widely recognized and adopted by the clinicians and the other health clients on account of rich research knowledge base with robust assembly of evidence on efficacy and effectiveness. Radiology, pathology, and other primarily image-driven diagnostic specialties have strongly embraced telemedicine as a way to deliver services faster, more efficiently, more accurately (for example, when advanced image processing techniques or algorithms are applied), and to a greater number of people. Healthcare and client care in particular is becoming more inclusive in nature by virtue of videoconferencing consults from larger specialty clinics to rural healthcare providers. Advancements in ICT coupled with the rapid development of software, sensors, robotics, digital medical records, and other equipment have helped telemedicine develop into a key component in the evolution of modern healthcare.

Tele-rehabilitation employs live interactive videoconferencing which included mostly audio-visual interaction (e.g. neuropsychology, speech-language pathology, counseling, etc.) and in that way, the treatment does not suffer from lack of physical contact between the clients and the providers. Physicians were able to use high-quality video transmission to provide consultations, diagnostic assessments, delivery of treatment interventions, and distance learning and supervision via tele-rehabilitation when a high-speed connection was available. In other instances of tele-rehabilitation, slower analog public switched telephone network (PSTN) connections that were more limited in the speed of the videoconferencing they could provide were used. Yet despite lower quality video transmission, tele-rehabilitation was shown to be a feasible method for delivering a range of rehabilitation treatment and assessment interventions.

More number of tele-rehabilitation services are moving beyond basic videoconferencing to include the types of remote 'hands-on' interaction that was once viewed as being impossible. Multi-axial position and force sensors (the latest of which are small in size with wireless communication and low-power requirements) provide a tangible measure of physical performance and function of a remote client. Haptic and robotic technologies let therapists 'feel' a client and impart forces and motion. Environmental sensors, and other 'Smart Home' equipment, monitor a living space and collect information on a client's interaction with the environment. The data from these devices can be used as part of a remote monitoring application and transmitted in real-time (with or without a simultaneous videoconferencing) or be collected, processed, and analyzed using store-and-forward methods.

• HUMAN FACTORS AND USER-CENTERED DESIGN IN TELE-REHABILITATION

Involving users throughout each stage of the development process will result in release of products which are compliant with the design goals, completed on time, have lower development costs, and more usable for its target population. To work towards this goal, developers of tele-rehabilitation devices may wish to employ UCD techniques such as 'story-boarding' which involves conducting observational fieldwork, semi-structured interviews, and cultural probes, to develop 'personas' for each of the targeted users of a system. For example, in a tele-rehabilitation system for clients with stroke, the persona would identify physical and cognitive abilities, social environments, personal life goals and networking needs and then map that storyboard to a new or emerging technology. In this way the design is derived from both the clinical need and the future user's needs. Other valuable UCD methods that can be used include iterative paper prototyping (a method of having users test early iterations of a GUI through low-fidelity mock-ups), video acting, and workshop dissemination processes.

One such avenue for future exploration, from both a service-delivery and research perspective, is client self-care, defined as the practices undertaken by individuals towards maintaining health and managing illness. Home-based tele-care programs have the potential to promote self-care in numerous ways. Sensor-based systems could monitor performance and provide clients with feedback on their progress or display to them pre-established therapy and educational content (delivered by computer screen), all without the direct real-time involvement of a therapist. Clients would perhaps feel empowered to take an active role in their own rehabilitation, conducting self-care whenever they feel appropriate. Self-care, therefore, provides both the opportunity to receive treatment at the time and place of the client's choosing, and to achieve improved health outcomes through self-managed *additional* rehabilitation sessions.

The concept of self-management is closely linked to that of self-care. However, there are some distinctions in relation to rehabilitation, with clear key elements of the self-management concept that dictate a more dynamic process with the users. The elements within the self-management paradigm are goal identification, information acquisition, problem solving, decision-making, and self-reaction, which in rehabilitation terms, should result in changes in motor control and subsequent functional ability

4. "ARTIFICIAL INTELLIGENCE (AI) is a study to emulate human intelligence into computer technology." Specific conditions that require elaborate treatment plans could benefit from AI tools during therapy planning. By incorporating an AI system that can automatically formulate plans based on specific conditions would add certain value to the physicians as well as patients. (Wan Hussain Wan Ishak, Fadzilah Siraj)

5. "CASNET (Causal Associational NET works) was developed in early 1960s is a general tool for building expert system for the diagnosis and treatment of diseases. CASNET major application was the diagnosis and recommendation of treatment for glaucoma."

CASNET (Kuliwoki and Weiss, 1982) is a model for describing disease process developed at Rutgers University. CASNET was originally applied in consultation program for glaucoma diagnosis and therapy (CASNET/Glaucoma). It is a graph-based formalism that attempts to capture the notion of causality in diagnostic and therapeutic process. All the disorders and the relevant causative factors and possible consequences are presented as nodes in a network. Different scores can be calculated for the nodes, indicating the possibilities of causal pathways that would lead to the particular disorder. The belief in a disorder can be ruled out if every possible pathway to a suspected disorder can be ruled out (Szolovits, 1982). Therapy efficacy is modelled in the same manner as disease progression.

6. SETH an expert system for the management on acute drug poisoning (Droy *et al.*, 1993)

The SETH's knowledge is comprised of terms, objects, requests, rules and descriptive terms. The consultation model consists of findings, hypotheses and decision rules. Findings are requested from the end-user. Hypotheses are conclusions that may be inferred by the system; they include treatment and monitoring recommendations and intermediate hypotheses, representing relevant aggregations of observations useful for organizing the reasoning. Rules are used to link findings to hypotheses. The typical expression of a rule is an IF. THEN statement, where the IF clause contains the pattern and the THEN clause contains the action.

The data base contains information on drugs, toxicological classes, potential clinical findings, advice on treatment and monitoring according to severity of poisoning. After each update in the data base, these informations are transferred to corresponding objects in the knowledge base. Currently, the data base contains the 1153 most toxic or most frequently ingested French drugs from 78 different toxicological classes. Our cognitive analysis was transposed in the knowledge base. The SETH expert system simulates the expert reasoning, taking into account for each toxicological class delay, signs and dose. SETH describes a level graph, where each level represents a step of the reasoning. The first level contains initial conclusions on delay, dose and signs. These three initial conclusions generate a final conclusion, which represents the second level of the graph. This final conclusion defines for each class accurate monitoring and treatment advice, taking into account drug interactions. All the conclusions are done at the toxicological class level. SETH checks if the patient had ingested drugs from the same class.

Inferencing is used to compute initial conclusions with respect to delay, clinical manifestations and doses, to give global conclusions regarding each ingested class, and to take into account interactions between classes or drugs and treat specific problems.

SETH ALSO CONTAINS A CASE DATABASE: All data imputed by an end-user, (PCC's resident), such as names of drugs, or generated by SETH such as the conclusions about the intoxication, are stored in the case database.

Identification of drugs according to 56 clinical manifestations is also available in a different module in the case of an intoxication with unknown drugs. The end-user inputs the clinical signs and SETH is giving the list of toxicological classes which can explain all the signs. We designed an imputability model to hierarchy this list of toxicological classes. This model takes into account the prevalence of each toxicological class in adult and child poisoning and a predictive score given by the expert of each sign for each class.

7. FUZZY LOGIC is another branch of artificial intelligence techniques. It deals with uncertainty in knowledge that simulates human reasoning in incomplete or fuzzy data. Meng (1996) applied fuzzy relational inference in medical diagnosis. It was used within the medical knowledge based system, which is referred to as **Clinaid**. It deals with diagnostic activity, treatment recommendations and patient's administration.

8. CLINICAL DECISION SUPPORT SYSTEMS: They facilitate clinical and administrative decision-making by means of interactive dialogues. These include clinical diagnosis, individual monitoring applications, facility and institution management applications and "virtual health libraries". They are computerized protocols for patient management, both for diagnosis and treatment, including electronic prescription and requests for laboratory tests. These may be rule-based systems, cognitive and simulation (Bayesian) systems, or tree-decision systems that could include active patient participation.

ADVANTAGES

Physician adherence to standardized therapeutic plans, cost reduction, and easier standardization and regulation of requests for secondary and tertiary health care and for examinations thus reducing variability between services.

LIMITATIONS

Low adherence rates among health-care professionals, the great variety of systems available which hindered evaluation of their validity and reproducibility, and difficulties in standardization and integration with other applications. The main drawbacks of such systems include the lack of consensual standardization for a number of conditions, the probably negative effect on the physician-patient relationship (for example, the perception that computers take over the physician's role), the difficulty in addressing complex conditions, the profusion of different systems with different formats, and the need for training and support.

9. COMPUTERIZED PHYSICIAN ORDER ENTRY (CPOE) SYSTEM-A reduction in drug interactions, as well as unnecessary repetition of tests and repetitive tasks that may already have been performed but not recorded or available in the paper-record system (Davenport 2007; Walker *et al.* 2005). Classic study of inpatient medication errors found that approximately 90% occurred at either the ordering or transcribing stage. These errors had a variety of causes, including poor handwriting, ambiguous abbreviations, or simple lack of knowledge on the part of the ordering clinician. A CPOE system can prevent errors at the ordering and transcribing stages by (at a minimum) ensuring standardized, legible, and complete orders.

CPOE systems are generally paired with some form of clinical decision support system (CDSS), which can help prevent errors at the medication ordering and dispensing stages and can improve safety of other types of orders as well. A typical CDSS suggests default values for drug doses, routes of administration, and frequency and may offer more sophisticated drug safety features, such as checking for drug allergies or drug-drug or even drug-laboratory (e.g., warning a clinician before ordering a nephrotoxic medication in a patient with elevated creatinine) interactions. The most sophisticated CDSSs prevent not only errors of commission (e.g., ordering a drug in excessive doses or a drug to which the patient has a known allergy), but also of omission (e.g., failing to order prophylaxis against deep venous thrombosis in a patient who underwent joint replacement surgery). CDSSs are also increasingly being deployed to address overuse—for example, a systematic review of CPOE for radiologic studies found that CDSS can improve adherence to guidelines for diagnostic imaging and reduce overall test usage.

ADVANTAGES OF CPOE

CPOE offers numerous advantages over traditional paper-based order-writing systems. Examples of these advantages include: averting problems with handwriting, similar drug names, drug interactions, and specification errors; integration with electronic medical records, clinical decision support systems, and adverse drug event reporting systems; faster transmission to the laboratory, pharmacy, or radiology department; ability to recommend alternative tests or treatments that may be safer or lower cost; and potential economic savings.

10. E-Prescribing: Stringent monitoring of generic medications so as to minimize costs, provides prescriptions electronically to pharmacies if preferred by patient, checks for drug interactions and poly-pharmacy issues, alerts providers as to when a repeat prescription is due, alerts to allergies, provides a drug reference guide, provides patients with details of their medications and side effects if required as an additional resource (BSR 2008)

E-prescribing has allowed prescribers to electronically send patient's prescription information to pharmacy computers. This process has decreased prescribing and medication errors and has resulted in fewer call-backs from pharmacies to physicians for clarification. Electronically sending and receiving prescriptions has streamlined the clinical practice workflow, and patient satisfaction and compliance have increased. Additionally, connecting physician and pharmacy systems has reduced paperwork and the associated mistakes that may occur from reliance on handwritten notes. This has produced time and cost savings for all parties involved.

E-prescribing systems can be incorporated into electronic health record (EHR) systems or can be stand-alone systems in the ambulatory care setting. HER systems include patient information such as clinical notes, laboratory orders and results, and clinical decision support (CDS) functions that stand-alone systems do not provide. When e-prescribing is part of an EHR system, providers are able to access all patient information, not just prescription information.

11. Personal Digital Assistants- Personal digital assistants (PDAs) are generic devices commonly used in both personal and professional spheres of society, due to their affordability and portability. The usage of PDAs to receive results and get information quickly and reliably, look at EMRs, request blood products or supplies as well as collaborating with colleagues who may need support (BSR 2008).

12. Picture Archiving and Communication System(PACS)- A picture archiving and communication system (PACS) is a computerised means of replacing the roles of conventional radiological film: images are acquired, stored, transmitted, and displayed digitally. Teams can collaborate on patients who are not located geographically together, seeking specialist advice and input when necessary and supporting both patients and care providers in the rural and remote areas of the world (BSR 2008)

ADVANTAGES OF PACS

Once an image has been acquired onto PACS it cannot be lost, stolen, or misfiled. (Many hospitals report that 20% of films are missing when required, creating a serious practical problem.) Thus, images are always available after a PACS has been installed, so no patient appointment is cancelled, no clinical decision deferred, no images are repeated because they are missing, and no time is wasted by doctors or other healthcare workers looking for missing films. All images are available day and night for viewing anywhere in the hospital (and outside the hospital if there is a tele-radiology facility).

The numerous PACS terminals throughout the hospital allow simultaneous multi-location viewing of the same image, if desired, whereas conventional film can only physically exist in one place at any one time. This means, for example, that a doctor in the accident and emergency department can discuss a patient's images with the radiologist, with both clinicians viewing the images yet neither having left their department. Similarly, by the time a patient has returned to the outpatient department after being sent for an urgent radiological examination, the images will be available on PACS for viewing by the referring doctor.

The PACS database ensures that all images are automatically grouped into the correct examination, are chronologically ordered, correctly orientated and labelled, and can be easily retrieved using a variety of criteria (for example, name, hospital number, date, referring clinician, etc). All imaging studies of a patient are immediately available on the PACS which encourages review of examinations with preceding studies and inter-modality comparisons. Although difficult to prove, this would clearly be expected to be clinically beneficial.

Working with soft copy images on monitors allows the full gamut of computer tools to be used to manipulate and post-process the images. Alteration of the contrast width and level allows soft tissue and bony structures to be well seen on a single exposure. For example, it often permits the left lower lobe to be assessed behind the left cardiac silhouette, whereas this information is not available on a relatively under exposed hard copy chest radiograph (fig 2). There is thus an increase in the amount of information which can be extracted from an image, which is particularly noticeable for plain radiography. This is also partly the result of the photo-stimulable phosphor plate acquisition device generally used for acquiring these images in a digital format. These phosphor plates have a greater dynamic range than the conventional screen-film combination which leads to improved simultaneous visualisation of structures of widely differing radiodensity, and also permits a lower exposure dose to be used in many cases (fig 3)

PACS does allow some direct economic savings from the lack of expenditure on film, film packets, film processing chemicals, salary savings from darkroom technicians, and film filing clerks, and the redeployment of space previously used for film storage. Cost savings are, however, not as great as predicted, because although dark room technicians are no longer needed, they are replaced by fewer, higher paid information technology managers and other computer personnel. The aim when introducing a PACS is to be at least cost neutral with respect to conventional radiology. If economic savings are made, this is a bonus. The real advantage of a hospital wide PACS is the huge increase in efficiency of data management it provides.

13. Mobile based Primary Health Care Management System CDAC, Electronics City, Bangalore has initiated the development of "Mobile based Primary Health Care Management System" for deployment in the PHCs for betterment of management of Primary Health Care specifically in the rural and urban slums of India. The system will capture of complete information related to an individual patient treated by a PHC. The Software components under development are Patient Database management, Interaction between doctor and a patient, capture of Medical data acquisition- such as ECG, images of heart & lung, eye etc and Scheduling management. The project involves development of the following:

- A Web based Information system for Management of Primary health care.
- SMS interface for integrating SMS messages from the patients using 2nd Generation mobile systems (GSM/CDMA) with the Information system.
- WAP Gateway for Web access Applications using WML for integrating GPRS/3G/4G Mobile devices of Doctors and Nurses with the Web server.
- Development of Localization Support to National and other Indian languages in mobiles by providing interface for translation.

HIGHLIGHTS

Health Information system in which each family has an up-to-date family folder is a valuable tool for maintaining, analyzing and interpreting the enormous data The **Mobile based Primary health Care Management System** will seek to achieve:

- Increased quality of primary healthcare (PHC) services.
- Increased efficiency of service care with an adequate referral and remote consultation system.
- Improved epidemiological surveillance and control.
- Better pregnancy case registration and management.
- Reduction of maternal and peri-natal mortality and morbidity.

14. Blue Cross Blue Shield of Massachusetts is a founding member of the eRx Collaborative, in conjunction with **Tufts Health Plan** and **Neighborhood Health Plan**. Since 2003, the eRx Collaborative has offered e-prescribing to Massachusetts prescribers through two vendors, Zix Corporation and DrFirst. Prescribers participating in the program use hand-held devices loaded with e-prescribing software. The system checks for drug-drug and drug allergy interactions; identifies generic alternatives to brand name drugs; checks health plan formularies for coverage information; and offers a comprehensive prescription drug reference guide. E-prescribing makes it possible to reduce the potential for medical errors caused by illegible handwriting; reduce adverse reactions to medication; increase use of generic drugs; and speed the process of ordering and renewing prescriptions

CONCLUSION

It is concluded that vast data is being created in the healthcare industry on account of the various operations in different segments like hospitals, diagnostics, medical devices, medical tourism etc. Thus it becomes pertinent to use information Technology extensively to capture and transfer data. Healthcare industry is increasingly adopting IT to automate its many processes like clinical decision making, clinical information flow, transaction, inventory keeping and maintaining records, thus obliterating many routine activities. Healthcare, in that way involves, prevention, management and the treatment of illness with the goal to provide efficient and effective services that lead to the preservation of physical well-being and mental health of humans and animals. In the present essay, information technology innovations have been identified and have been profiled.

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A STUDY OF IHRM PRACTICES AFFECTING INDIAN ORIGIN EXPATRIATE OVERALL SATISFACTION IN ASIA AND OUTSIDE ASIA IN IT SECTOR

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ABSTRACT

One of the key components of international assignment is designing the best IHRM policies and practices in MNCs. The global IT market crosses \$3.7trillion in 2016 and very less research is done on IHRM practices for Indian IT expatriates. Better IHRM practices are important for IT Sector in retain their employees. Major IHRM areas on international assignment areas are job factors, pre departure training, compensation and allowance, Family and cross culture adjustment, supervisor role, promotional opportunity, developing new skills and social acceptance to work culture that influence the expatriate satisfaction. In light of this the objective of the study is to analyse the factors of IHRM in designing the policies and practices of expatriate and seeing its impact on overall expat satisfaction.

KEYWORDS

expatriate, satisfaction, IHRM, policies and practices, compensation and allowances, cross culture, pre departure.

1. INTRODUCTION

One of the key components of international assignment is designing the best IHRM policies and practices in MNCs. In Today scenario major practices of IHRM cover relating to **on job factors, pre departure training, compensation and employee benefits contribute to 40-50% of the total costs, Family and cross culture adjustment, supervisor role, promotional opportunity for growth and developing new skills with training and social acceptance of the work culture.** Compensation is strategically reported and monitored at the broad – levels and with the investors to assess the health of the organization.

International Compensation is one of the important aspects in expatriate packages and is also an internal rate of return (monetary or non monetary rewards / package) including base salary, benefits, perquisites and long term & short term incentives that valued by employee's in accordance with their relative contributions to performance towards achieving the desired goal of an organization.

IHRM practices relating to expatriates can influence expatriate satisfaction and adjustment on the assignment. IHRM aspects of expatriate policies may retain an employee for longer term on expat assignment if he is satisfied with the policies and growth.

In the globalised world where the world is like a competitive market it become necessary to make the employees of the organization satisfied and to retain them is a big challenge. Role of IHRM aspects is very important to retain the competitive staff of host country national, third country nationals and parent country national. Designing and developing a better IHRM policies and good expatriate package is the job of HR professionals for the international assignments. HR manager should be properly update with the knowledge of taxation, employment laws, and foreign currency fluctuation for better designing of IHRM practices.

1.1 EXPATRIATE EXPERIENCE AND SATISFACTION AND IHRM PRACTICES

According to **Black et al (1991)** he develops a theoretical frame work of International adjustment which he divided into Anticipatory Adjustment which is prior to the assignment phase and **In -country Adjustment which is identified as on assignment phase for expatriates.** According to black et al (1991) the anticipatory phase is influenced by the accuracy of adjustment in this phase. And previous experience (Black 1991) and motivation (Parker and Mc Evoy 1993) are the 2 factors in selection stage that **impact anticipatory adjustment. Training and development is the next phase includes pre departure, cross cultural training and preparation** offered to IT MNC and their families (Black 1991).

According to **Earl Naumann (1993)** both **job/task and organization** characteristics are significantly related to both intrinsic and extrinsic job satisfaction. According to **Meredith Downes, Anisya S. Thomas, Carolan McLarney, (2000)** international **transfer of knowledge and corporate learning** are determinants in the overall satisfaction of expatriate managers. According to **Jaime Bonache, Chris Brewster, Vesa Suutari (2001)** his articles focusing on the critical issues of strategy, **selection and predeparture, compensation, performance management, repatriation, and career management.** The burgeoning research in the field is set into context and a plea made for a more varied and imaginative research agenda. According to **Meredith Downes, Anisya S. Thomas, Rodger B. Singley, (2002)** as organizations gain experience in the international marketplace, the **determinants of job satisfaction** for expatriate managers will vary. Findings partially support this theoretical argument and confirm the expectation that the impact of mentoring on satisfaction will lessen over the course of firm internationalization. Further, the impact of training on expatriate satisfaction was more pronounced for highly internationalized firms than for those with limited exposure abroad. According to **Soo Min Toh and Angelo S. DeNisi (2005)** Inequitable treatment leads to low commitment and poor work performance among local staff. More importantly, inequitable treatment creates tension between local and expatriate employees and causes the local staff to be less willing to be cooperative or supportive of the expatriates with whom they have to work. According to **Robert H. Sims, Mike Schraeder, (2005)** variety of factors can directly affect **expatriate compensation** These factors include **host-country cost of living, housing, dependent education, tax implications and health care.**

According to **Alizee B. Avril, Vincent P. Magnini, (2007)** a **holistic selection, training, and organizational support approach** encompassing variables such as the expatriate's family status, emotional intelligence, dietary and exercise habits, and his/her learning orientation is needed to enhance the odds of the expatriate's success. According to **Yongsun Paik, K. Praveen Parboteeah and Wonshul Shim (2007)**, compensation is significantly related to commitment is very important and it further suggested that commitment is positively related to job satisfaction and performance. According to **Ching-Hsiang Liu Hung-Wen Lee, (2008)** the relationship between **job satisfaction, family support, learning orientation, organizational socialization and cross-cultural training and cross-cultural adjustment** in the proposed model. This study found that job satisfaction played an important role in the proposed model of expatriate adjustment in an international assignment. Also found to be of importance was the role of organization socialization. According to **Ma. Evelina Ascalon Deidra J. Schleicher Marise Ph. Born, (2008)**, this paper suggested that cross-cultural social intelligence (CCSI) is important for selecting and developing expatriates and other employees in cross culture context. Once the expatriate is on assignment the (Harvey and Moeller 2009) identified two stages as compensation and performance appraisal for adjustment but current research is going on that there are various factors on assignment which affect the adjustment on assignment. According to **Susan Shortland, (2009)** the most promising theoretical explanation of women's low participation as expatriates is identified as being linked to gender stereotyping reinforced within an isomorphic institutional framework. According to **GEORGE S. BENSON AND MARSHALL PATTIE (2009)**, **Host country supervisor** has influences on present country and short term outcomes related to adjustment and completion of assignments. Home country supervisors have greater influences on overall fit in the job and longer-term

perceptions of how the overseas assignment will impact their career. The results suggest that home and host supervisor influence expatriates differently. According to Susan Shortland, (2009), "Gender diversity in expatriation", the four main domains is identified after reviews for women contribution as low expatriates i.e. women's choices, assignee characteristics, social and societal norms and institutional aspects. The most promising theoretical explanation of women's low participation as expatriates is identified as being linked to gender stereotyping reinforced within an isomorphic institutional framework.

With the help of detailed review of literature, we are able to identify the few research gaps that helped the present study in building research objectives and hypothesis.

- In some of the studies the respondents tended to be higher level expatriates due to the sample frame used. Recently expatriated or lower level expatriates likely would not be on the American Chamber of Commerce or Foreign Commercial Service rosters. Thus, the respondents tended to be at a higher organizational level and possessed more international experience than expatriates in general. On the positive side, these respondents may have more accurate perceptions than recently expatriated managers.
- Many studies did not include non-work factors, such as social and life-style issues, despite previous research findings of both spill-over and cross-over between non-work and work contexts that may affect work outcomes for business expatriates (cf. Takeuchi et al., 2002). However, the evidence of such effects is not obvious regarding other types of expatriates (Selmer and Fenner, 2009). Hence, it is not clear to what extent the omission of non-work factors in the current study may have biased the findings.
- The exploratory character of few studies with its small convenience sample of Indian expatriates makes the findings tentative. Providing expatriates with the appropriate cross-cultural training is only useful if the expatriate is receptive and willing to learn. The best training in the world is useless if the expatriate is unwilling to learn. This research did not look at the selection criteria for expatriates. Selecting the right people, who are willing to learn and who enjoy new and sometime challenging environments, is paramount to the success of cross-cultural training
- Few studies examine the nature of the relationship between POS and expatriates' cross-cultural adjustment. Results of the study are limited by the sample and operations. For instance, the researcher relied on a contracted expatriate population from a single institution in the education industry for the survey. The results are more confidently generalized to contract expatriate employees working in the education industry in the UAE than from those working as expatriate managers who were transferred from a domestic operation to the company's foreign operations in the Middle East. These data are also correlational and do not provide direct evidence of causal links between organisation support and the cross-cultural adjustment of expatriates.
- Few papers also provide practical implications for the managers and professionals involved in expatriates' selection, training and performance management. And suggests that managers involved in selection of candidates for international assignment should consider personality traits, level of self-efficacy, previous international experience, social network and cultural sensitivity at the time of selection of candidates for international assignment. Furthermore, managers should design pre-departure training programs in a way that enhances candidates' self-efficacy level, overcomes cultural sensitivity, and motivates them to expand social network. Finally, managers should explain to the candidates how they can use their personal skills and knowledge to gain work, general and interactions adjustment in order to achieve job tasks.

THE KEY THEMES OF RESEARCH GAPS ANALYZED

- 1) The above researches don't cover the demographic impact on expat experiences. Existing research focus on particular industry and particular location of Expats. With growing multi-national nature of IT industry the Expat experiences are likely to vary from US, UK to upcoming Expat locations like South East Asia.
- 2) The sample size of existing research is quite small to understand significance of various factors in Expat experience and satisfaction. I intend to cover more than 250 Expats with significant expat experience to be able to come up with relevant factors.
- 3) Most researches start with hypothesis on certain key factors without really understanding the significance of these factors. My research will first rank the key factors using factor analysis and then evaluate the impact of these key factors on Expat experience and satisfaction.
- 4) Most of the researches are on a single or individual topic covering a very small and specific area like only gender stereotype and diversity in expatriate (by Arup Varma, Soo Min Toh, Pawan Budhwar 2006, Mary L. Connerley Ross L. Mecham Judy P. Strauss, 2008, Susan Shortland, 2009), CCT in expatriate area (by Ma. Evelina Ascalon Deidra J. Schleicher Marise Ph. Born, 2008), expatriate experience, and expatriate adjustment with less no of expatriate data to support.
- 5) Some of the researches are done using qualitative method like semi structured interviews with expatriates to interpret the results. And many are done to review the literature of specific area like repatriation by Tania Nery-Kjerfve Gary N. McLean, (2012), compensation (Robert H. Sims, Mike Schraeder, 2005, Christelle Tornikoski, 2011) and expatriate experience for teenagers Kelly P. Weeks Matthew Weeks Katherine Willis-Muller, (2009) and Steve McKenna, (2010) for expatriate experience.

The above review helped in understanding the various IHRM practices which are important for expatriates worldwide. The present study will use many areas of IHRM practices and constructed a questionnaire to understand what will be the major factor of IHRM for Indian origin expatriates working in developed and developing economy that will impact their overall satisfaction and to understand their demographic impact also.

1.2 RESEARCH OBJECTIVES AND HYPOTHESIS OF THE STUDY

1. To understand the IHRM factors influencing Expat satisfaction among Indian origin IT expats in Asia and outside Asia
2. To relatively analyse the impact of these IHRM factors on overall Expat satisfaction.
 - Ho1: Cross-Cultural Training has no significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ha1: Cross-Cultural Training has a significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ho2: On- job support has no significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ha2: On- job support has a significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ho3: Social Acceptance has no significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ha3: Social Acceptance has a significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ho4: Pre-Departure Training has no significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ha4: Pre-Departure Training has a significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ho5: Expat Remuneration and pay has no significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ha5: Expat Remuneration and pay has a significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ho6: Role Importance has no significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ha6: Role Importance has a significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ho7: Allowances has no significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ha7: Allowances has a significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ho8: Promotional Opportunity & Supervision has no significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ha8: Promotional Opportunity & Supervision has a significant effect on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ho9: Local Barriers, People & Language has no significant impact on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
 - Ha9: Local Barriers, People & Language has a significant impact on overall Satisfaction for Indian origin expats on assignment in Asia and outside Asia.
3. To understand the impact of demographics on the factors of overall Expat satisfaction.
 - Ho10: There is no significant difference between the mean scores of various identified factors of overall Expat Satisfaction w.r.t Gender.
 - Ha10: There is a significant difference between the mean scores of various identified factors of overall Expat Satisfaction w.r.t Gender.
 - Ho 11: There is no significant difference between the mean scores of various identified factors of overall Expat Satisfaction w.r.t different Positions.
 - Ha 11: There is a significant difference between the mean scores of various identified factors of overall Expat Satisfaction w.r.t different Positions.

- H₀ 12: There is no significant difference between the mean sores of various identified factors of overall Expat Satisfaction w.r.t Age groups.
Ha 12: There is a significant difference between the mean sores of various identified factors of overall Expat Satisfaction w.r.t Age groups
- H₀13: There is no significant difference between the mean sores of various identified factors of overall Expat Satisfaction w. r.t Tenure.
Ha 13: There is a significant difference between the mean sores of various identified factors of overall Expat Satisfaction w.r.t Tenure.
- H₀ 14: There is no significant difference between the mean sores of various identified factors of overall Expat Satisfaction w.r.t Family size.
Ha 14: There is a significant difference between the mean sores of various identified factors of overall Expat Satisfaction w.r.t Family size.
- H₀ 15: There is no significant difference between the mean sores of various identified factors of overall Expat Satisfaction w.r.t regions.
Ha 15: There is a significant difference between the mean sores of various identified factors of overall Expat Satisfaction w.r.t regions.

2. RESEARCH METHODOLOGY SAMPLE AND DATA COLLECTION

According to the requirement of the present study an exploratory cum descriptive research design is used and for sample design a systematic non-probability judgmental Sampling is used as a technique to collect data. A Structured questionnaire is constructed using Likert five point scale (5 point Likert scale with 1= highly dissatisfied to 5=Highly Satisfied) to make it easy for the end respondent to fill the questionnaire. This is an expatriate study the respondents are in different part of the world. Online survey link is created in Google docs and is sent to respondents for data collection via: Facebook – Expat community pages, LinkedIn – Expat professional groups and Gmail contacts of known Expats. Face to face interviews by visiting IT companies (TCS, Infosys, Cognizant, DTAC, IBM, and DUNNHUMBY etc.) and Events – by participating in Expat community social events.

2.1 INSTRUMENT

The statement items used in the questionnaire were mainly drawn from the Scales of expatriation studies of Naumann 1993; Downes 2000; Koteshwari and Bhattacharya, 2007, Black (1980), Selmer (1995) and Adler (2002), Christelle Tornikoski (2011) and ABRIDGE JDI INDEX, Bowling Green State University 1975-2000 and one or two questions developed by author of the research also. The items are taken from various scales and modified according to the requirement. The validity of the questionnaire is established taking items from many constructs and reliability is also established using Cronbach’s alpha.

TABLE 2.1: RELIABILITY STATISTICS OF ALL THE ITEMS

Cronbach's Alpha	N of Items
.941	45

3. RESULT ANALYSIS AND DISCUSSION

The various IHRM factors impacting the Expat satisfaction is Factor analysed using the Exploratory Factor Analysis technique (EFA). The tools for analyzing the data are MS Excel for data entry and checking the error in the data and analysis of data is done using SPSS 19.0 AND AMOS GRAPHICS.

PROFILE OF RESPONDENTS

In total data is collected through 259 expatriate working in Asia and outside asia. Out of 259 questionnaires collected there are 82.2 % were males (213) and 17.8% were females (46) with maximum respondents from the age group of 25-35 years and 35-45 years. 54.8% (142 out of 259) of the respondents are married with children. Most of the respondents are at the middle level i.e. 54.1 % and senior positions 44%. As far as region is concerned 138 respondents out of 259 are from Asia and 121 respondents out of 259 are from Non Asian countries. In Expat tenure the majority of respondents are above 5 years of experience i.e. 42.1%. Mean and frequency analysis helped in understanding the demographic variables of the study.

3.1 FACTOR ANALYSIS

Factor analysis also called as the ‘Exploratory Factor Analysis’ (EFA and Confirmatory Factor analysis (CFA) is a method used for reducing the number of variables in a data. At the onset it was pertinent to check whether the data set was suitable for Factor Analysis or not. This was checked using the KMO and the Bartlett tests which yielded desirable values to proceed further with Factor Analysis.

TABLE 3.1.1: TABLE OF KMO AND BARTLETT'S TEST^a

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.875	
Bartlett's Test of Sphericity	Approx. Chi-Square	6762.371
	Df	780
	Sig.	.000

The Kaiser-Meyer-Olkin measure of sampling adequacy was .875, above the commonly recommended value of .6, and Bartlett’s test of sphericity was significant $\chi^2 = 780, p < .05$.

Exploratory Factor Analysis results revealed that Expats overall satisfaction is mainly depend on these 10 IHRM factors. There are 10 factors yield retention of 71.32% of the entire variable response with a minor loss of data. But then, the last factor i.e. **Dual career allowance** was having only one item in the factor and so this factor could be dropped from the study without much loss. So, finally 9 IHRM Factors can be extracted as a result of Exploratory Factor Analysis with a total data capture of 67.415% which is satisfactory for the study. The summary result of the Factor Analysis from rotated component matrix, variance table, and reliability of each factor is checked using Cronbach’s alpha showing the IHRM factors is represented in the table 3.1.2

TABLE 3.1.2: FACTOR ANALYSIS FOR COMPONENTS AND VARIATION

Name of the Dimension	Item No	Statements	Factor Loadings	Variation %	Reliability Cronbach's Alpha
1)Cross Cultural Training	6	I am satisfied with the attribution training provided by the company to understand the point of view of host national.	.870	33.006	0.94
	7	I am satisfied with the Cultural Awareness Training provided by the company to understand the culture of host country.	.838		
	8	I am satisfied with the Language training provided by the company to understand new language of host nation.	.840		
	9	I am satisfied with the Didactic training that helps understand living and working conditions in host country.	.901		
	10	I am satisfied with the Experiential training that provided real experience sharing on host country assignments.	.842		
2)On-Job Support	17	I can communicate and socialize with my work group in the new country.	.506	8.603	0.888
	18	I receive support from colleagues in my expat assignment without any discrimination as to my nationality.	.745		
	19	My co-workers are willing to listen to my personal problems if I approach them, like they would in my native place.	.665		
	20	My supervisor back home explained how this job would positively impact my career	.506		
	21	I shall be considered for future opportunities if I perform well in this assignment as compared to other employees in the host country.	.675		
	22	I am given adequate opportunity for learning and development in the course of my assignment as others employees in the host country.	.689		
	23	I can understand my career progression compared to my national employees in relation to my present assignment	.636		
3)Social Acceptance	25	I feel that my immediate family has adjusted to the new culture and environment.	.575	5.810	0.845
	26	I understand the 'dual career spouse issues' on my expat assignment.	.445		
	27	I celebrate Festivals with the usual spirit as in my home country	.677		
	28	I am comfortable in participating in ethnic group activities	.717		
	29	I feel comfortable in socializing with locals outside my work	.764		
	30	I like Culinary/food choices that I find here	.693		
4)Pre Departure Training	1	My willingness to relocate was discussed with me prior to my selection for the assignment	.682	4.394	0.856
	2	On selection I was clearly briefed of my responsibilities/job requirements.	.524		
	3	On selection I was supported by HR for relocation expenses, like air fare expenses, housing facilities, and kids schooling	.581		
	4	I got sufficient time to prepare prior to leaving for the assignment.	.591		
	5	Pre-departure training including, Visa interview training were provided to me prior to my assignment.	.650		
	16	I have ample connectivity with team back home w.r.t my assignment	.555		
5) Expat remuneration	14	I feel that my remuneration package is at par with other expats in the region.	.644	4.083	0.75
	15	I am given due vacation adjustments to visit home.	.631		
	38	I feel I get comparable pay according to my job responsibilities	.641		
6)Role Importance	11	I feel that my work responsibilities here are more than work back home	.738	3.635	0.769
	12	I am given ample autonomy for my performance as compared to other employees	.668		
	13	My role is significant in the project as Regardless of my expat status	.631		
	24	I expect to gain significant business skills during my expat assignment	.532		
7)Expat Allowance	32	I feel that the Travel, Health & Accident insurance coverage is adequate as per my expectations on assignment	.796	3.492	0.764
	33	I feel that the Housing allowance, Education & Travel allowance is adequate as per my expectations on assignment	.518		
	35	I have the provision of Relocation allowance (compensation for cost of physical transfer for entire family)	.638		
8)Promotional Opportunity and Supervision	39	I am satisfied with the promotional opportunities in this expat assignment	.692	2.991	0.652
	40	I am satisfied with the kind of supervision I have received	.753		
9)Local Barriers, People & Language	31	I am conversant with local language in my present assignment.	0.415	2.727	0.404
	36	I am satisfied with majority of the peers with whom I work	.623		
	37	I am satisfied with my current job profile.	.675		

CONFIRMATORY FACTOR ANALYSIS

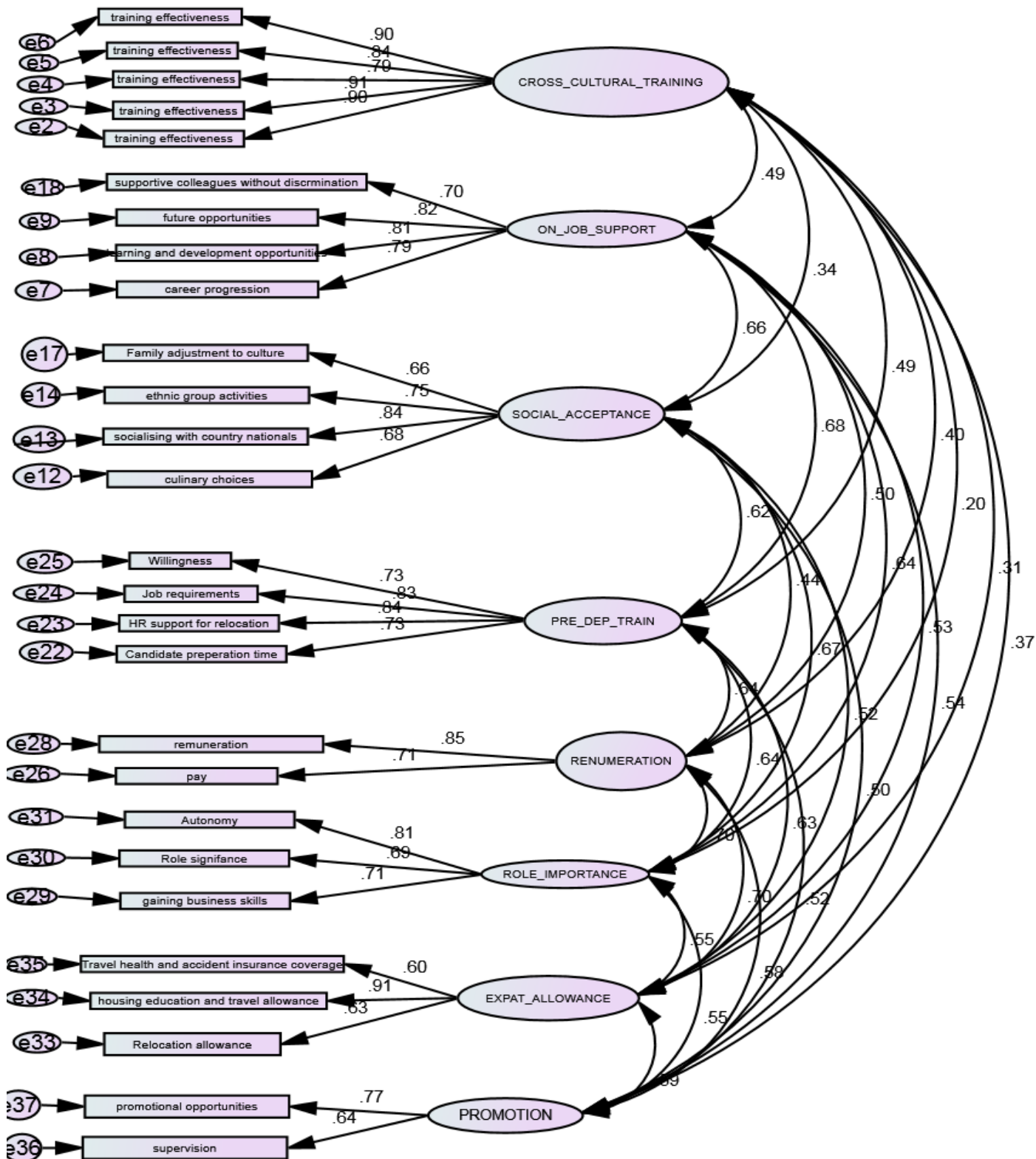
CFA is done to give a clear picture to the factor structure using AMOS Graphics software for Structural Equation Modeling (SEM). Confirmatory factor analysis (CFA) is a statistical technique used to verify the factor structure of a set of observed variables. CFA provides the exact confirmatory factor. After doing EFA in the present study the CFA is performed for validating the construct and knowing the factor structure of the above EFA done. With the help of rotated matrix that is taken from Exploratory factor analysis the path diagram is created in AMOS to check the measure of fit for the model. The software variance-covariance matrix it then estimates parameters in the model that indicate the similarity between estimated and actual variance-covariance matrices and nature of relationships between variables. Below is the table indicating the valid measures for model fit. And model fit path diagram is created for confirmatory factor analysis which is showing 8 major factors. The below table 3.1.3 shows the measure of fit index for confirmatory factors analysis model. The CFA shows different measures in different tables the various range from 0 to 1, with higher values indicating better fit.

TABLE 3.1.3: OF MEASURES FOR CFA FIT INDEX

Measures	Default model
CMIN/DF	3
RMR, GFI (Goodness of Fit Index)	0.801
CFI (Comparative Fit Index)	0.801
RMSEA (Root mean square error of approximation)	0.089
NFI (Normed fit index)	0.813
IFI (Incremental fit index)	0.866

The present results of chi-square (CMIN/DF) significance is 3 which is under the specified limit of (<3 Good, 5 permissible), CFI is .801 (>.80 permissible), GFI is .801 (>.95), RMSEA is .089 which is in moderate range (.05-.10 moderate). According to the results the measures it shows a **permissible fit**.

FIGURE 3.1: CONFIRMATORY MODEL FOR FACTOR ANALYSIS



According to the results the CFA model shows a **permissible fit** with eight major factors in the figure after using modification indices and deleting some variables which are correlated in same factor and their factor loading is also low $<.60$ to come up with model fit index. There was no high covariance values (refer table in appendices 3.1.4 Covariance values for Model) among variables selected to fit the index. The factor of local barrier people and language is dropped as it was not showing a good fit and the factor loading of the variables was very low. The CFA model figure is depicting 8 major factors that are the first eight factors explained below and as it was permissible fit to the model the factors were further subject to Regression analysis for its significance.

IHRM FACTORS /COMPONENTS INFLUENCING OVERALL EXPAT SATISFACTION

CROSS CULTURAL TRAINING contain 5 items and explained 33.006% variance in the data. The items contacting CCT is measuring the effectiveness of various types of CCT provided to the expats to settle on the assignment and the impact of CCT on expat satisfaction. CCT has been defined as an educative process focused on promoting intercultural learning through the acquisition of behavioral, cognitive, and affective competencies required for effective interactions across diverse cultures (Landis & Brislin, 1996; Morris & Robie, 2001). CCT has been identified as a major technique for improving the cross-cultural effectiveness of managers (Bhagat & Prien, 1996; Bhawuk & Brislin, 2000; Deshpande & Viswesvaran, 1992). The overall purpose of CCT is to improve an expatriate's probability of success on the foreign assignment (Baumgarten, 1995; Black & Mendenhall, 1990; Forster, 2000) by equipping the expatriate with the knowledge, skills, and attitudes needed for cross-cultural adjustment, effective on-the-job performance, and interaction with the host nationals (Baumgarten, 1995; R. Bennett et al., 2000; Forster, 2000).

ON-JOB SUPPORT contains 7 items and explained 8.603% variance in the data. For expats on job support generally deals with the support the organization is providing to better adjust to the assignment. The supportive colleagues on the job, socializing with work group on the job, supervisor role in defining new assignment, future opportunities, learning and development on assignment and career progression on expat assignment and all these aspects plays a crucial role in defining level of expat satisfaction on expat assignment. The work environment with colleagues should be conducive and open so that expat can easily interact with the work group and feel a sense of togetherness as a team. The host country supervisor should properly define the role and help the expat in making a good relation with members in the work group and with him. And side by side the supervisor should provide the opportunities for learning and development for expat which help them in their career path and future promotional opportunities.

SOCIAL ACCEPTANCE contains 6 items and explained 5.810% variance in the data. For expats social acceptance to the culture, family adjustment to the new environment, dual career issues, ethnic adjustment with groups in host country and their food choices plays a crucial role in defining their level of satisfaction. Expats who are more open to culture and are more extroverts and are more cultural flexible to accept new environment, traditions and behavior and think of them as of the same value not less than other and are sensitive to other culture have better adjustment abilities and job performance.

PRE- DEPARTURE TRAINING contains 6 items and explained 4.394 %variance in the data. For expats pre-departure training before leaving for the assignment is one of the major factors. Their willingness to relocate should be asked priory, clearly defining their job responsibilities/ requirements, HR support is very important for relocation i.e. covering all the major expenses and guiding them, arranging their VISA interviews and providing better connectivity with team in Home country. It is the orientation and training that expatriates and their families receive before departure and have a major impact on the success of the overseas assignment. Permeating all of those areas is the need for training in foreign language and culture familiarization. Companies should have formal training programs for expatriates and their families, so that it helps and have a positive effect on cross-cultural adjustment. Companies should take care of all these activities.

REMUNERATION contains 3 items and explained 4.394 %variance in the data. Remuneration should be at par with market scenario of expats at global level and with other colleagues, including all the major components of expat pay and vacations. It is one of the key factors for expat satisfaction. There are various Determinants for Designing Expat Reward and Compensation Structure. Compensation represents both the intrinsic and extrinsic reward employees receive for performing the job. Intrinsic compensation represents the employee psychological mindset that results from performing the job. Extrinsic compensation includes both monetary and non-monetary rewards. They are designed in major 5 categories which are as follows:

- Premiums: Expat premium, COLA, Mobility and installation cost.
- Tax: Tax and social security equalization and Tax and social security protection.
- Benefits in kinds: Allowances for house, car, moving & storage, health care & insurance.
- Family Package: Children scholarship and Assistance to spouse to find a job.
- Departure Package: Intercultural training language training and pre visit trip.

ROLE IMPORTANCE contains 4 items and explained 3.635 %variance in the data. It is considered as a very important factor that is related to work responsibilities, autonomy, role significance and gaining business skills. It is one of the work factors that play an important part in adjustment of expatriates. Role importance implies how critical expat's assignment is to overall organizational success. Expats wants these major things in the present job profile which motivates them to work efficiently and satisfied as this may significantly impact expat's perception of his assignment. The more the role is important for him, the more the autonomy is in right hand, the more the responsibility and accountability with the role the better and efficient he will work on assignment and will be self motivated to work. But HR people have to keep in mind he should not be under stress rather the expat should enjoy what he is doing and take pride in doing that role.

EXPAT ALLOWANCE contains 3 items and explained 3.492 %variance in the data. It is also a very important factor which deals with all the major allowances according to the study. Some of the major allowances are as follows i.e. The Travel, Health and accidental insurance cover, Housing allowance, Educational and travel allowances, relocation allowance. Most of the companies include allowances in expatriate packages and called as benefits of expat packages like housing, education, automobile, Home Travel, Hardship and other benefits include language courses and medical and health care facility etc. HR should provide and support them before moving to a different country. These are the big major expenses of a person moving to different country.

PROMOTIONAL OPPORTUNITY AND SUPERVISION contains 2 items and explained 2.991 % variance in the data. The supervisor role is very important on the job as he is the only one who appraises the performance and provides guidance for future career path. It is said if your supervisor is good and supportive; the employee will be stress free and works efficiently and more satisfied with the job. The **supervisor and mentor** career guidance back at home and on assignment, why this assignment will help in his future roles and for promotion and gaining new skills help expatriate better understand their role and adjust to the work environment in a better manner. The better understanding between supervisor and expatriate it will lead to better performance and results for the organization. That further provides future promotional opportunities to the expatriate and can help HR people to retain the good employees with the company.

LOCAL BARRIERS, PEOPLE & LANGUAGE contains 3 items and explained 2.727% variance in the data. This factor generally deals with the how much conversant is the expat with the local language and how are the people with whom he works on the job and kind of work he do on the job. The culture and language plays an important part in Asian countries where the people are very strict about language and culture, the expat should dwell openly with the general culture and language to adapt to the environment fast. Providing training beforehand helps them in better adjustment. The better he adjust to the people at work may increase his chances for efficient work he has to do on assignment. The conducive and open environment and better understanding with work group helps expats in maintain open culture with colleagues. To find out is there any impact on overall satisfaction or not. The value of CronBach's alpha is .404 $<.6$ for this factor which is less than .6, so this particular factor has been checked for regression analysis also.

So, conclusively, it is found that the various IHRM factors that affect the overall Expat satisfaction are namely Cross Cultural Training, On job support, Social Acceptance, Pre-Departure Training, Remuneration, Role Importance, Role Importance and Promotional Opportunity & Supervision. This is again concurrent with the research studies of J. STEWART Black, MARK MENDENHALL and GARY ODDOU (1991), Earl Naumann (1993), Meredith Downes, Anisya S. Thomas, Rodger B. Singley, (2002), Robert H. Sims, Mike Schraeder, (2005), Yongsun Paik, K. Praveen Parboteeah and Wonshul Shim (2007), Ching-Hsiang Liu Hung-Wen Lee, (2008), Ma. Evelina Ascalon Deidra J. Schleicher Marise Ph. Born, (2008), Kevin Schoepp Ingo Forstenlechner, (2010), Pauline Ngo Henha (2011).

3.2 REGRESSION ANALYSIS

After EFA results showing 9 major factor and CFA results are showing 8 factors so taking a broader look and to check the impact of factors on satisfaction. So 9 IHRM factors are tested on regression analysis namely CCT, On JOB Support, Social Acceptance, Pre departure Training, Remuneration, role Importance, Expat Allowance, Promotional opportunity and supervision and local barriers people and language have been retained form the analysis of this study for regression.

Regression analysis is conducted on these 9 IHRM factors to understand their relative impact on the overall Expat Satisfaction. In this case, the overall Expat Satisfaction is the Dependent variable and the 9 IHRM factors (as extracted from the Factor Analysis) are the Independent Variables.

TABLE 3.2.1: REGRESSION MODEL SUMMARY

R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
				R Square Change	F Change	df1	df2	Sig. F Change	
.749 ^a	.561	.545	.4992	.561	35.298	9	249	.000	1.957

- a. Predictors: (Constant), Local Barriers, People & Language, Expat Remuneration, Cross Cultural Training, Promotional Opportunity & Supervision, Expat Allowances, Role Importance, Social Acceptance, Pre-Departure Training, On job support
- b. Unless noted otherwise, statistics are based only on cases for which Segment = ALL.
- c. Dependent Variable: overall external satisfaction

This table indicates the value of R square =.561 and the 9 major factors are used as predictors variables and the dependent variable is overall satisfaction. It shows there is significant relationship between predictors and the overall external satisfaction. And the Durbin Watson value=1.943.

TABLE 3.2.2 (A): REGRESSION COEFFICIENTS
DEPENDENT VARIABLE: OVERALL EXPAT EXTERNAL SATISFACTION

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B		Correlations		
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Partial
	1 (Constant)	.540	.230				2.345	.020	.086	.993
Cross Cultural Training	.023	.038	.032	.614	.540	-.051	.097	.332	.039	.026
On job support	.034	.068	.034	.499	.618	-.099	.167	.533	.032	.021
Social Acceptance	.147	.065	.136	2.251	.025	.018	.276	.538	.141	.095
Pre-Departure Training	.126	.060	.138	2.100	.037	.008	.245	.582	.132	.088
Expat Remuneration	.146	.052	.165	2.804	.005	.043	.248	.590	.175	.118
Expat Allowances	.218	.048	.247	4.514	.000	.123	.313	.606	.275	.190
Role Importance	.147	.067	.124	2.202	.029	.016	.278	.532	.138	.093
Promotional Opportunity; Supervision	.114	.040	.147	2.859	.005	.035	.192	.499	.178	.120
Local Barriers, People & Language	-.033	.046	-.035	-.712	.477	-.124	.058	.222	-.045	-.030

Interpretation of Table 3.2.2 (a):

The results of the Regression analysis performed on all the 9 major factors reveal that the significance value of 3 factors was insignificant. So, we cannot reject the null hypotheses for these 3 IHRM factors influencing the overall Satisfaction of the expats, namely, Cross cultural Training p=0.540, On Job Support, p=0.618 and Local Barriers people and language p=0.477.

Thus, it can be inferred that Cross Cultural Training does not have significant effect on overall Expat Satisfaction for Indian origin IT professionals on assignments in Asia and outside Asia (H₀₁). Because some companies are providing the CCT and others are not providing it. Similarly, we reject the Hypothesis, H_{a2} related to On-job support and infer that 'On-job support' (p value=.618) has no significant effect on overall Satisfaction for Indian origin expats on assignment. In similar vein, we also reject the hypothesis pertaining to Local Barriers, People & Language (p value=.4770 and thus infer that Local Barriers, People & Language does not have a significant effect on overall Satisfaction for Indian origin expats on assignment.

So, conclusively, the alternate Hypotheses H_{a1}, H_{a2} and H_{a9} are rejected and null hypothesis H₀₁, H₀₂ and H₀₉ are accepted. The p- value shows there is no significant relationship between the predictor variable and the dependent variable i.e. overall Expat Satisfaction. The rest of the factors exhibit a significant relationship with the overall Satisfaction. Thus, finally after using the regression analysis technique, out of 9 factors we reject 3 factors (i.e. Cross cultural Training, On Job Support, and Local Barriers people and language) which are not significant and accept 6 major factors which are highly significant impacting the overall Satisfaction for further analysis.

The 6 major significant factor is tested for reliability using the technique of Cronbach Alpha and all the factors scores are greater than 0.6 and factor loading column shows all the highest values ranging from (-1 to +1) extracted from rotated component matrix. For a more robust analysis and clarifying the results once again, after eliminating the 3 factors, Regression analysis was carried out on 6 major factors; the results of which are shown in the table 3.2.2(b).

TABLE 3.2.2 (B): REGRESSION COEFFICIENTS

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
	1 (Constant)	.514	.216				2.382	.018	.089	.939		
Social Acceptance	.150	.059	.138	2.542	.012	.034	.266	.538	.158	.106	.595	1.681
Pre-Departure Training	.150	.052	.163	2.860	.005	.047	.254	.582	.177	.120	.536	1.866
Expat Remuneration	.155	.051	.176	3.063	.002	.055	.255	.590	.189	.128	.530	1.887
Expat Allowances	.217	.048	.246	4.525	.000	.123	.312	.606	.274	.189	.591	1.691
Role Importance	.140	.064	.119	2.189	.029	.014	.266	.532	.137	.092	.597	1.675
Promotional Opportunity & Supervision	.113	.039	.147	2.929	.004	.037	.190	.499	.181	.123	.699	1.430

- a. Dependent Variable: overall external satisfaction
- b. Selecting only cases for which Segment = ALL

Interpretation of Table 3.2.2 (b)

Table 3.2.2 (b) indicates that 6 major factors significance value i.e. p value. It means there is a significant relationship between the predictor variables and the dependent variable i.e. overall external satisfaction. So we reject the null hypotheses for each one of them and thereby, accept the alternate hypotheses, namely Ha₃, Ha₄, Ha₅, Ha₆, Ha₇ and Ha₈.

As a step further, the Final Linear Model Fit Equation was drawn for the results of multiple regression analysis so generated.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \dots$$

Where, Y= Dependent Variable (Overall Satisfaction)
 a= constant
 X1, X2, X3, etc are the independent factors affecting Expat Satisfaction
 Thus, The Regression equation stands as
 Overall satisfaction=.514 (constant) +.150 * Social acceptance +.150 * Pre departure Training +.155 * Expat Remuneration +.217 * Expat Allowance +.140 * Role Importance +.113 * Supervision & promotional opportunity

3.3 ANOVA AND T TEST ANALYSIS TO TEST THE 3 OBJECTIVE

3.3.1 Effect of Gender on Various Identified factors of Overall Satisfaction

H₀10: There is no significant difference between the mean scores of various identified factors of overall Expat Satisfaction w.r.t gender.

To analyze this independent t- test were conducted across all the 6 major factors impacting Expat Satisfaction. The independent T test is performed to compare the mean of 2 groups which are not related to each other but has continuous dependent variable. It infers whether there is a statistically significant difference between the means of two unrelated groups. The results of analysis are presented in the Table 3.3.1 given below:

TABLE 3.3.1: T-TABLE OF GENDER AND VARIOUS IDENTIFIED FACTORS OF OVERALL SATISFACTION

Factors of Expat Satisfaction		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Social Acceptance	Equal variances assumed	2.485	.116	4.313	257	.000	.354505529604344	.082188174201602
	Equal variances not assumed			4.242	224.270	.000	.354505529604344	.083579197103265
Pre-Departure Training	Equal variances assumed	8.002	.005	3.328	257	.001	.327534235637001	.098409935717023
	Equal variances not assumed			3.270	222.537	.001	.327534235637001	.100154225011007
	Mean scores of males	3.836463224						
	Mean scores of females	3.576086957						
Expat Remuneration	Equal variances assumed	11.918	.001	4.299	257	.000	.434682796342875	.101116892046711
	Equal variances not assumed			4.220	220.705	.000	.434682796342875	.102993736299580
	Mean scores of males	3.743348983						
	Mean scores of females	3.405797101						
Expat Allowances	Equal variances assumed	.773	.380	3.077	257	.002	.316185571126282	.102754614666904
	Equal variances not assumed			3.070	250.161	.002	.316185571126282	.102981084583488
Role Importance	Equal variances assumed	4.589	.033	4.308	257	.000	.3247	.0754
	Equal variances not assumed			4.225	217.997	.000	.3247	.0768
	Mean scores of males	3.938028169						
	Mean scores of females	3.669565217						
Promotional Opportunity & Supervision	Equal variances assumed	1.692	.194	4.283	257	.000	.4934	.1152
	Equal variances not assumed			4.251	242.271	.000	.4934	.1161

Independent sample T test table 3.3.1 reveals that there is significant difference with respect to gender for Pre-departure Training, Expat Remuneration and Role Importance. According to the results the null hypothesis stands rejected for Pre-departure Training, Expat Remuneration and Role Importance.

By comparing the mean score for **Pre-departure Training**, it can be assumed that Males (M=3.83646) take training as a very important aspects which helps in enhancing their awareness level, skill development and settling down in new role. On the other hand, Females where (M=3.57608), it is believed that it is required and the follows it as a company procedure and there might be other aspects that are more important like, family adjustment kids adjustment to the culture which affect their satisfaction.

On comparing, the mean score of **Expat Remuneration** for Males (M=3.74334) remuneration is more significant factor to move into different country and on the other hand for Females (M=3.40579) it is important but other factors also plays important role than remuneration.

By comparing the mean score of **Role Importance** for Males (M=3.93802) is more significant factor to move into different country as males like to be in power and freedom to take decision and on the other hand for Females (M=3.66956) it is important but might be other factors also plays important role.

3.3.2 Effect of Positions on Various Identified factors of Overall Satisfaction

H₀11: There is no significant difference between the mean scores of various identified factors of overall Expat Satisfaction w.r.t position.

TABLE 3.3.2: ANOVA TABLE FOR POSITIONS AND VARIOUS IDENTIFIED FACTORS OF OVERALL EXTERNAL SATISFACTION

Factors of Expat Satisfaction	Levene Statistic	Sig.	F	Sig.	Statistic ^a	Sig.
Social Acceptance	.562	.571	10.455	.000	9.585	.004
Mean score for Senior	3.941					
Mean score for middle	3.578					
Mean score for junior	4.133					
Pre-Departure Training	.120	.887	2.051	.131	3.012	.090
Expat Remuneration	.269	.764	3.368	.036	2.981	.094
Mean Score for senior	3.819					
Mean score for middle	3.562					
Mean score for junior	4.000					
Expat Allowances	.838	.434	3.557	.030	3.532	.064
Mean Score for senior	3.865					
Mean score for middle	3.593					
Mean score for junior	3.933					
Role Importance	1.923	.148	.609	.545	.591	.561
Promotional Opportunity & Supervision	4.641	.010	4.687	.010	12.586	.001
Mean Score for senior	3.504385965					
Mean score of middle	3.185714286					
Mean score of junior	2.7					

Interpretation of ANOVA Table 3.3.2

It can be observed from the ANOVA table 3.3.2 that there is a significant difference in Social acceptance, Expat Remuneration, Expat allowance and Promotional Opportunity and supervision for different positions. Hence our hypotheses stand rejected for Social acceptance, Expat Remuneration, Expat allowance and Promotional Opportunity and supervision. From different ANOVA tables i.e. Levene statistic, F value and Welch test is used for statistic and its significance for constructing this table.

For further analysis, Post hoc test was conducted. **Tukey's** test was run on all the 4 factors exhibiting significant difference on the Expat satisfaction –i.e. Social acceptance, Expat Remuneration, Expat allowance and Promotional Opportunity and supervision.

As per the results of the post hoc analysis, there is a significant difference between the position of respondents between the junior position and middle positions for **Social Acceptance**. The respondents in the Junior position (M=4.133) are high at social acceptance as most of the people at junior level are young and they quickly adapt to the environment, food choices, wants to explore new places don't have family responsibilities their acceptance to a new environment is always

fast. On the other hand, respondents for middle level positions (M=3.578) have more responsibilities of families and young kids so there social acceptance is a bit dependent family adjustment to the new culture and environment.

As per the results of post hoc analysis, there is a significant difference between the position of respondents between the junior position and middle positions for **Expat Remuneration**. The respondents in the junior position (M=4.00) are satisfied with remuneration as they are mostly single and young. They want to grow their career path; wants to learn business at global level and focus on their skills development. So they are more satisfied with what the company offers them as expat remuneration. At the junior level less people get the exposure of expat jobs. On the other hand the respondents at the middle position (M=3.562) they are mostly people who are young parents and they move to other country with spouse and kids. So sometime they have more expenditure so are little less satisfied to remuneration but comes in the category of satisfied people.

As per the post hoc analysis there is a significant difference between the position of respondents between the junior position and middle positions for **Expat Allowances**. The respondents in the junior position (M=3.933) are satisfied with allowances as they are mostly single and young. They are covered for Travel and health & accident insurance, Relocation allowances, Travel allowances and housing allowance. They are more satisfied with what the companies offer them as expat allowance. At the junior level less people get the exposure of expat jobs so other factors are more important. On the other hand the respondents at the middle position (M=3.593) they are mostly people who are young parents and they move to other country with spouse and kids. So as compared to allowances given to junior position some more additional allowances need to be given to them like spouse allowance and kids education and health & travel allowances so they are little less satisfied to allowances but are satisfied.

As per the post hoc analysis there is a significant difference between the position of respondents between the junior position and senior positions for **Promotional Opportunity and supervision**. The respondents in the senior position (M=3.504) are more satisfied for Promotional Opportunity and supervision. Most of the people at senior level are middle age group or high age group and they have more experience and have people management skills and technically also strong in their expertise field. They have strong chances for promotion and they are friendlier with supervisors and they also give them more autonomy to do work. On the other hand, respondent for Junior level positions (M=2.7) they are more young and have to learn so many new things and skills so chances of promotion is their but less and supervisors also want them to learn and grow so they are a little professional with juniors to make them professional and keep power in their hands to make them learn.

3.3.3 Effect of Age Group on Various Identified factors of Overall Satisfaction

H₀12: There is no significant difference between the mean scores of various identified factors of overall Expat Satisfaction w.r.t Age groups.

TABLE 3.3.3: ANOVA TABLE FOR AGE GROUP AND VARIOUS IDENTIFIED FACTORS OF OVERALL SATISFACTION

Factors of Expat Satisfaction	Levene Statistic	Sig.	F	Sig.	Statistic ^a	Sig.
Social Acceptance	1.461	.226	2.651	.049	3.148	.049
Mean score for 18-25 years	3.000					
Mean score for 26-35 years	3.729					
Mean score for 36-45 years	3.750					
Mean score for Above 46 years	3.873					
Pre-Departure Training	1.663	.175	4.416	.005	2.531	.089
Mean score for 18-25 years	2.767					
Mean score for 26-35 years	3.743					
Mean score for 36-45 years	3.988					
Mean score for Above 46 years	3.753					
Expat Remuneration	1.640	.181	8.418	.000	7.250	.002
Mean score for 18-25 years	2.400					
Mean score for 26-35 years	3.544					
Mean score for 36-45 years	3.882					
Mean score for Above 46 years	3.920					
Expat Allowances	5.094	.002	5.139	.002	31.061	.000
Mean score for 18-25 years	2.867					
Mean score for 26-35 years	3.586					
Mean score for 36-45 years	3.902					
Mean score for Above 46 years	3.920					
Role Importance	1.940	.124	3.097	.027	1.721	.198
Mean score for 18-25 years	3.160					
Mean score for 26-35 years	3.953					
Mean score for 36-45 years	3.879					
Mean score for Above 46 years	3.808					
Promotional Opportunity & Supervision	4.620	.004	3.592	.014	NA	NA
Mean score for 18-25 years	2.5					
Mean score for 26-35 years	3.231617647					
Mean score for 36-45 years	3.308823529					
Mean score for Above 46 years	3.64					

The analysis of ANOVA table 3.3.3 showed a significant difference in Social acceptance, Pre-Departure Training, Expat Remuneration, Expat allowance, Role Importance and Promotional Opportunity & supervision for different Age groups. Hence our hypotheses stand rejected for Social acceptance, Pre-Departure Training, Expat Remuneration, Expat allowance, Role Importance and Promotional Opportunity & supervision. From different ANOVA tables i.e. Levene statistic, F value and Welch test is used for statistic and its significance for constructing this table. For further analysis, Post hoc test was conducted and **TUKEY** test was used for all the 6 factors having significant difference- Social acceptance, Pre-Departure Training, Expat Remuneration, Expat allowance, Role Importance and Promotional Opportunity & supervision.

As per the post hoc analysis there is a significant difference between the age group of respondents between the above 46 years and 18-25 years of age group for **social Acceptance**. The respondents in the above 46 years age group (M=3.873) are high at social acceptance most of the people are at senior positions and have more experience on expats role and living in the region for many years so they quickly adapt to the environment and culture and food choices. On the other hand, respondent for 18-25 years of age group (M=3.000) are young, do not have family responsibility but for new opportunities they take expat roles and feel homesick so their social acceptance is a bit low on adjustment to the new culture and environment.

As per the post hoc analysis there is a significant difference between the age group of respondents between 36-45 years and 18-25 years of age group for **Pre departure Training**. The respondents in 36-45 years age group (M=3.988) are high at social acceptance most of the people are at middle and senior positions and have more experience on expats role and living in the region for many years with family so they quickly adapt to the environment and culture and food choices. On the other hand, respondent for 18-25 years of age group (M=2.767) are young do not have family responsibility but for new opportunities they take expat roles and feel homesick so their social acceptance is a bit low on adjustment to the new culture and environment.

As per the post hoc analysis there is a significant difference between the age group of respondents between the above 46 years and 18-25 years of age group for **Expat Remuneration**. The respondents in the above 46 years age group (M=3.920) are satisfied with remuneration as they are mostly people at senior levels and have family responsibilities. They are satisfied with remuneration as it is high and given keeping in mind family also. On the other hand, the respondents at 18-25 years of age group (M=2.400) they are mostly people who are young and they move to other country for good opportunity and career path. As they are single and young their remuneration is comparatively less. So are little less satisfied to remuneration but comes in the category of satisfied people.

As per the post hoc analysis there is a significant difference between the age group of respondents between the above 46 years and 18-25 years of age group for **Expat Allowances**. The respondents in the above 46 years age group (M=3.920) are satisfied with Allowances as they are mostly people at senior levels and have family responsibilities. They are satisfied with allowances as they fully covered and given according to the family also They are covered for Travel and health & accident insurance for family, Relocation allowances, Travel allowances and housing allowance and kids schooling also. They are more satisfied with what the companies offer them as expat allowance. On the other hand, the respondents 18-25 years of age group (M=2.867) they are mostly people who are young and at junior levels. So as compared to allowances given to other positions they get a little less so they level of satisfaction is less towards allowances.

As per the post hoc analysis there is a significant difference between the age group of respondents between the 26-35 years and 18-25 years of age group for **Role Importance**. The respondents in the above 26-35 years of age group (M=3.953) are people who are young and at middle level position for them role importance is important when the take expat roles. Because if they moving to different regions with family the role should be good. On the other hand, the respondents 18-25 years of age group (M=3.160) they are mostly people who are young and at junior levels. For them new opportunity is more important.

As per the post hoc analysis there is a significant difference between the age group of respondents between the above 46 years and 18-25 years of age group for **Promotional Opportunity and supervision**. The respondents in the above 46 years (M=3.64) of age group are more satisfied for Promotional Opportunity and supervision. Most of the people at senior level & middle levels positions and they have more experience and have people management skills and technically also strong in their expertise field. They have strong chances for promotion and they are friendlier with supervisors and they also give them more autonomy to do work. On the other hand, respondent for 18-25 years of age group (M=2.5) they are more young and have to learn so many news things and skills so chances of promotion is their but less and supervisors also want them to learn and grow so they are a little professional with juniors to make them professional and keep power in their hands to make them learn.

3.3.4 Effect of Tenure on Various Identified factors of Overall Satisfaction

H₀13: There is no significant difference between the mean sores of various identified factors of overall Expat Satisfaction w.r.t. different tenure.

TABLE 3.3.4: ANOVA TABLE FOR TENURE AND VARIOUS IDENTIFIED FACTORS OF OVERALL SATISFACTION

Factors of Expat Satisfaction	Levene Statistic	Sig.	F	Sig.	Statistic ^a	Sig.
Social Acceptance	1.004	.406	.713	.583	.944	.443
Pre-Departure Training	1.243	.293	1.992	.096	1.708	.157
Expat Remuneration	1.714	.147	4.105	.003	4.406	.003
Mean Score for Tenure 1-2 years	3.401					
Mean Score for Tenure 2-3 years	3.626					
Mean Score for Tenure 3-4 years	3.761904761904760					
Mean Score for Tenure 4-5 years	3.377					
Mean Score for Tenure above 5 years	3.889908256880730					
Expat Allowances	3.010	.019	2.387	.052	2.300	.067
Role Importance	1.013	.401	1.503	.202	2.092	.089
Promotional Opportunity & Supervision	.574	.682	3.051	.018	3.245	.016
Mean Score for Tenure 1-2 years	3.153061224					
Mean Score for Tenure 2-3 years	3.412280702					
Mean Score for Tenure 3-4 years	3.261904762					
Mean Score for Tenure 4-5 years	2.782608696					
Mean Score for Tenure above 5 years	3.463302752					

The analysis of ANOVA table 3.3.4 showed a significant difference in Expat Remuneration and Promotional Opportunity and supervision for different Tenure. Hence our hypothesis stands rejected for Expat Remuneration and Promotional Opportunity and supervision. From different ANOVA tables i.e. Levene statistic, F value and Welch test is used for statistic and its significance for constructing this table. For further analysis Post hoc test was conducted. **Tukey** test was used for 2 factors having significant difference- Expat Remuneration and Promotional Opportunity and supervision.

As per the post hoc analysis there is a significant difference between the tenure of respondents of above 5 years tenure and 4-5 years of tenure of **Expat Remuneration**. The respondents in the above 5 years tenure (M=3.88990) are more satisfied with the expat remuneration as they have good experience and are at high level positions so they are satisfied with remuneration. On the other hand respondent for 4-5 years of tenure (M=3.377) have more responsibilities of families and young kids and they are striving to move at the leadership positions so they expectations are increasing for more pay but good pay is always accompanied with promotions and more experiences.

As per the post hoc analysis there is a significant difference between the tenure of respondents of above 5 years tenure and 4-5 years of tenure for **Promotional Opportunity and supervision**. The respondents in above 5 years tenure (M=3.4633) are more satisfied for Promotional Opportunity and supervision. Most of the people are moved from middle level to senior level. They have more experience and have people management skills and technically also strong in their expertise field. They have strong chances for promotion and they are friendly with supervisors and they also give them more autonomy to do work. On the other hand respondent for 4-5 years of tenure (M=2.7826) they are people who are striving for promotion and have to every time above expectations of their supervisors and they have to learn many news things and skills so they get promoted to different levels when chances of promotion is their but less.

3.3.5 Effect of Family Size on Various Identified factors of Overall Satisfaction

H₀ 14: There is no significant difference between the mean sores of various identified factors of overall Expat Satisfaction w.r.t Family size.

TABLE 3.3.5: ANOVA TABLE FOR FAMILY SIZE AND VARIOUS IDENTIFIED FACTORS OF OVERALL SATISFACTION

	Levene Statistic	Sig.	F	Sig.	Statistic ^a	Sig.
Social Acceptance	.945	.390	8.553	.000	7.322	.001
Mean score for Single	3.409					
Mean score for married without Children	3.691					
Mean score for Married with Children	3.879					
Pre-Departure Training	5.395	.005	2.057	.130	1.334	.268
Expat Remuneration	2.792	.063	1.655	.193	1.452	.239
Expat Allowances	.139	.871	1.870	.156	1.892	.156
Role Importance	2.071	.128	2.714	.068	1.589	.210
Promotional Opportunity & Supervision	1.335	.265	6.067	.003	5.728	.004
Mean score for Single	3.011904762					
Mean score for married without Children	3.146666667					
Mean score for Married with Children	3.496478873					

The analysis of ANOVA table 3.3.5 showed a significant difference in Social acceptance and Promotional Opportunity and supervision for different family size. Hence our hypothesis stands rejected for Social acceptance and Promotional Opportunity and supervision. From different ANOVA tables i.e. Levene statistic, F value and Welch test is used for statistic and its significance for constructing this table. For further analysis, Post hoc test was conducted. Tukey test was used for 2 factors having significant difference- Social acceptance and Promotional Opportunity and supervision.

As per the post hoc analysis there is a significant difference between the family size of respondents between Married with children and single for **Social Acceptance**. The respondents Married with children (M=3.879) are more satisfied at social acceptance because they live with their families and children so they don't feel homesickness. They enjoy with family and kids who act as a backbone to adjust in new countries and environment. Living with family has lot of advantages it reduces stress of office when you get along with kids and play with them and live with them. And people explore countries with families and they learn new cultures which help them how to adjust in different cultures, adapt to the environment, food choices. On the other hand, respondent for single family size (M=3.409) have less responsibilities and staying alone so they feel homesick and miss home/home made food choices because they have to cook themselves living outside.

As per the post hoc analysis there is a significant difference between the family size of respondents between Married with children and single for **Promotional Opportunity and supervision**. The respondents Married with children (M=3.4964) they are the people of middle age or upper middle age group who are married and have children and are at high level positions who have good chances for promotion in companies. So they are more satisfied for Promotional Opportunity and supervision. On the other hand, respondent for single family size (M=3.0119) they are people who are young and working hard learning and developing new skills and have to meet expectations of their supervisors and Supervisors are very professional with them and give them less power so that they learn the professional environment.

3.3.6 Effect of Region on Various Identified factors of Overall Satisfaction

H015: There is no significant difference between the mean scores of various identified factors of overall Expat Satisfaction w.r.t region.

TABLE 3.3.6: T- TABLE FOR REGION AND VARIOUS IDENTIFIED FACTORS OF OVERALL SATISFACTION

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Social Acceptance	Equal variances assumed	2.485	.116	4.313	257	.000	.354505529604344	.082188174201602
	Equal variances not assumed			4.242	224.270	.000	.354505529604344	.083579197103265
Pre-Departure Training	Equal variances assumed	8.002	.005	3.328	257	.001	.327534235637001	.098409935717023
	Equal variances not assumed			3.270	222.537	.001	.327534235637001	.100154225011007
		Mean scores of Asia		3.943236715				
		Mean scores of Non Asia		3.615702479				
Expat Remuneration	Equal variances assumed	11.918	.001	4.299	257	.000	.434682796342875	.101116892046711
	Equal variances not assumed			4.220	220.705	.000	.434682796342875	.102993736299580
		Mean scores of Asia		3.88647343				
		Mean scores of Non Asia		3.451790634				
Expat Allowances	Equal variances assumed	.773	.380	3.077	257	.002	.316185571126282	.102754614666904
	Equal variances not assumed			3.070	250.161	.002	.316185571126282	.102981084583488
Role Importance	Equal variances assumed	4.589	.033	4.308	257	.000	.3247	.0754
	Equal variances not assumed			4.225	217.997	.000	.3247	.0768
		Mean scores of Asia		4.042028986				
		Mean scores of Non Asia		3.717355372				
Promotional Opportunity & Supervision	Equal variances assumed	1.692	.194	4.283	257	.000	.4934	.1152
	Equal variances not assumed			4.251	242.271	.000	.4934	.1161

The Independent Sample T test table 5.4.6 reveals that there is significant difference with respect to region for Pre-departure Training, Expat Remuneration and Role Importance. According to the results the null hypothesis stands rejected for Pre-departure Training, Expat Remuneration and Role Importance.

By comparing the mean score for **Pre-departure Training** for Asia (M=3.943236715) shows that expats moving to Asian region, it is more important to provide them with pre-departure training. Asian countries are developing countries and there languages are different and culture and eating habits are different. So it helps them to understand and adjust to those cultures easily. Pre-departure training is a very important aspect in expat moving to global economies, which helps in their awareness levels of visa, travelling, house hunting and settling down in new role and on the other hand for Non Asia where (M=3.615702479) it is believed that expats who are moving to Non Asian countries can adjust quickly with language and food habits and their culture. Pre departure training is required but much significant to Non Asian Region. And they follow it as accompany procedure.

By comparing the mean score of **Expat Remuneration** for Asia (M=3.88647343) remuneration is most significant factor to move into different country and for Asian Countries the expat remuneration is high because these are developing countries and on the other hand for Non Asian (M=3.451790634) it is important but the expat remuneration is comparatively less because these are developed countries.

By comparing the mean score of **Role Importance** for Asia (M=4.042028986) is more significant factor to move into different country as expats who move to Asian countries wants more challenging roles they like to be in power and more freedom to take decision and on the other hand for Non Asia region (M=3.717355372) expats mostly go for good standard of living and the currency is more stronger than Indian and they are developed nations. Though Role importance is important but might be other factors also plays important role.

4. MANAGERIAL IMPLICATIONS

The significance of the research will be found in both knowledge and application. The Factors of IHRM practices on assignment that will come out after using EFA and CFA technique will provide a valid model for the existing body of knowledge and to the business world of MNC in IT sector of both the developed and developing economies. Secondly the research will be able to give an understanding how these factors will impact the overall satisfaction of the expatriate. The research finding will give both the practitioners and the researchers the valuable knowledge and insights about the various important and crucial issues of expatriates which HR managers have to keep in mind for emerging economies and developed economies expat workforce. From an implication point view the research is done using quantitative technique in Asian (Singapore Malaysia and Thailand) and Non Asian region (US and UK). As the growth of IT sector in other Asian and non Asian countries is also booming. The present study will provide useful understanding on Indian expatriate overall satisfaction.

- Out of these 9 factors the results show that 6 major factors are significant for overall expat external satisfaction. The significant factors are Social Acceptance, Pre-Departure Training, Expat Remuneration, Role Importance, Allowance extra benefits, Promotional Opportunity & Supervision. **So HR of IT sector Industries should keep these major aspects and factors in designing the policy for expats.**
- Expat Remuneration is one of the major factors in this study and **HR manager should keep on updating their remuneration packages according to the new changes taking place.** This is consistent with the results of Yongsun Paik, K. Praveen Parboteeah and Wonshul Shim (2007), the relationship between perceived compensation, organizational commitment and job satisfaction. And it proved **compensation** is significantly related to commitment is very important and it further suggested that commitment is positively related to job satisfaction and performance.

- Expat Allowance also came out a significant factor in this study and **HR manger should cover all the expatriate allowances according to the individual requirement of the host nation context for expatriate who are singles, who are married with children and married without children.**
- It can be recommended that **HR manager of IT companies can** should consider these major Factors i.e. Social Acceptance, Pre Departure Training, Remuneration, Role Importance, Expat Allowance and Promotional Opportunity and Supervision which affect Expat overall Satisfaction **and take into consideration the various factors and they should keep checking the satisfaction level of expat and keep taking feedback from employees and market. So that they are able of retain a good talent pool in organizations and be cost effective.**
- It can also be recommended from the findings of this study that HR managers should give equal opportunity to women also for expatriate assignments. And women should be provided with proper pre departure training and expat remuneration should be at par as compared to men. There should be more opportunities for women also on expats assignment to grow themselves and equal opportunity should be given to them also. HR of the companied should keep in mind how to maintain the gender ratio balance in expats opportunity.
- HR managers should try to focus more on middle level position in terms to make them more satisfying for Social Acceptance, Expat Remuneration, and Expat Allowances. Most of the middle level expatriate positions are those who have family with kids so at par remuneration and allowances that cover Travel, Health & Accident insurance, Relocation allowance, Housing allowance, Education & Travel allowance should be adequately given to the middle level expatriate positions. HR managers has to focus on junior level positions for better future opportunities for promotions for junior level position also because they are satisfied on major factors and learning and quickly adapting the environment. They are young and by providing proper training for growth it is easy to retain them for further expat assignments.
- As found in this study that age group who are relatively more satisfied on expat assignments are above 46 years and 36-45 years of age group and who are dissatisfied are 18-25 years of age group according to the mean comparison of tukey test. So HR managers should **focus on 18-25 years of age group. Proper pre departure training should be given according to host nation context and culture training should be provided so that they quickly adjust to the new environment and socially accept the new culture. Allowances and remuneration should be at par with expatriates at the same role properly. Supervisors should guide them and proper career opportunities should be provided and make the role more important to them.**
- It was found in the study that for above 5 years of tenure the expats are more satisfied for remuneration and promotional opportunity. **HR managers should focus on 4-5 years of tenure so that the remuneration should be at par for the expatriate managers on assignment with the international market.** HR of IT sector should know how the expatriate manger is doing on assignment with the help of supervisor its provides them a clear picture who potential expats for promotions are and who are doing good but are less satisfied with remuneration and opportunities. If an existing expat employee is promoted and retained it costs less to hire a new expat. Expats roles are contract based so promotion sometimes is neglected and taken for granted till expat contract is over and then they wait for new opportunity in other assignment or repatriation is done. That is a critical stage to retain the expat the employee. **The supervisor should focus on expatriate mangers for more opportunity for promotions and make good equations with expatriates to make them more comfortable.**
- As found in this study that expatriates Married with children are more satisfied for social acceptance and promotional opportunity and supervision. **But HR managers have to take into account single family size who is less satisfied for social acceptance and promotional opportunity and supervision. More future opportunities should be created by the supervisor and proper guidance should be provided by the supervisor. So that it helps the people to feel more comfortable on assignment and socially accept the environment and culture by providing better training programs to them.**
- As found in this study that for Asian region the pre departure training, expat remuneration and role importance are the major criteria for satisfaction of expatriates. **HR managers should make their IHRM practices according to host nation context. As the Asian regions have different languages and culture specific HR managers of the organization should properly arrange their VISA interviews and training of families and expats packages should be at par according to the global market scenario and the role on assignment should be challenging, significant and have more autonomy as compared to Non Asian region as many of the economies are developed so their adjustment with language is easily done and that helps in adjusting on work. For the Non- Asian regions these factors are important but not that much as compared to Asian region.**
- One of the major factor that is dropped in the study because there is only one item of DUAL CAREER ALLOWANCE in the questionnaire. But according to the data it is showing all the respondents are very dissatisfied or dissatisfied with it. **IT companies are not providing Dual career allowance if the spouse is leaving her job and moving with his or her partner to different country. HR of the IT companies should consider this allowance and should also help the spouse find a job in that country. If the couples are adjusted in the country the chances of successful expat assignment increases.**

5. LIMITATIONS OF THE STUDY

The present study provides the deep insights about IHRM factors affecting expat overall satisfaction. But there are some limitations that are attached to the study. This study is conducted in specific countries of developed (US & UK) and developing economies (Thailand Malaysia and Singapore). There are other developed countries and developing economies presently with vast culture. There is a possibility that if performed with different cultures the results would differ. The majority of respondents in the study turned out to be male. There is a possibility if specific study is performed on female expats the impact of factors may differ. The samples size of the present study only covers the Indian origin expatriate in IT sector. If other foreign respondents are taken for study from IT sector, there may be a possibility that factors impacting satisfaction may differ. And the no of respondent is limited to 259. There is a possibility if research done on large size the significant factors impacting expat satisfaction may be more. The present study did not cover the variables of repatriation of expats employees. There is a possibility if these variables would have been taken into consideration the results of factors may vary.

6. CONCLUSION

It study gives a better and clear understanding about the various IHRM factors which are extracted from different variables used in the study for expatriates working on international assignment in IT sector. It gives recommendation to HR managers on how these factors can improve and enhance the overall expatriate satisfaction. And expatriates who are a bit dissatisfied in some demographic areas how their satisfaction can be enhanced. This study provides which factors are important according to the two different regions. So that HR manager IT sector can focus on right areas in designing the IHRM practices. The study used Confirmatory factor analysis and provide a valid construct for future use on IHRM practices that can affect the expatriate satisfaction. The study focused on insignificant factors also and provides the recommendation that they can be utilized in specific region context. The study is significant and tells our how Indian expatriates are representing in IT Sector in international markets and strengthen the image of Indian nation in global market.

ACKNOWLEDGEMENT

We thank all the expatriate respondents for their valuable time and Lingya's University.

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APPENDIX

TABLE 3.1.4: COVARIANCES VALUES FOR CFA MODEL: (GROUP NUMBER 1 - DEFAULT MODEL)

NO HIGH COVARIANCE VALUES AMONG VARIABLE SELECTED				
e37	<-->	ROLE_IMPORTANCE	4.863	-0.05
e37	<-->	SOCIAL_ACCEPT	4.604	0.055
e36	<-->	ROLE_IMPORTANCE	7.784	0.075
e36	<-->	ON_JOB_SUPPORT	7.361	-0.083
e35	<-->	PROMOTION	6.845	-0.099
e35	<-->	RENUMERATION	6.098	-0.065
e34	<-->	RENUMERATION	6.345	0.054
e33	<-->	PROMOTION	7.463	0.111
e33	<-->	ROLE_IMPORTANCE	5.579	0.054
e33	<-->	RENUMERATION	5.449	-0.066
e33	<-->	SOCIAL_ACCEPT	7.828	-0.073
e33	<-->	e36	4.662	0.114
e31	<-->	RENUMERATION	4.028	0.039
e31	<-->	e37	10.582	-0.1
e31	<-->	e36	13.145	0.134
e31	<-->	e34	4.829	-0.054
e31	<-->	e33	7.417	0.086
e30	<-->	ROLE_IMPORTANCE	7.978	0.047
e30	<-->	RENUMERATION	4.427	-0.046
e30	<-->	e33	4.609	-0.075
e30	<-->	e31	11.82	0.081
e29	<-->	ALLOWANCE	4.089	0.04
e29	<-->	ROLE_IMPORTANCE	8.707	-0.045
e29	<-->	ON_JOB_SUPPORT	8.943	0.061
e29	<-->	CROSS_CULTURAL_TRAIN	6.99	-0.086
e29	<-->	e35	4.643	0.064
e29	<-->	e31	9.192	-0.065
e28	<-->	PROMOTION	4.625	-0.074
e28	<-->	SOCIAL_ACCEPT	8.396	-0.064
e26	<-->	PROMOTION	8.273	0.098
e26	<-->	SOCIAL_ACCEPT	15.018	0.085
e26	<-->	e37	7.45	0.101
e26	<-->	e35	8.525	-0.103
e26	<-->	e30	6.887	-0.077
e25	<-->	PRE_DEP_TRAIN	6.071	0.071
e25	<-->	SOCIAL_ACCEPT	8.452	0.064
e25	<-->	CROSS_CULTURAL_TRAIN	16.005	-0.156
e25	<-->	e34	5.799	-0.072
e24	<-->	ALLOWANCE	7.299	-0.056
e24	<-->	ON_JOB_SUPPORT	8.024	0.06
e24	<-->	e34	4.025	-0.053
e24	<-->	e31	12.197	-0.082
e24	<-->	e30	4.263	0.054
e24	<-->	e29	5.898	0.058
e24	<-->	e25	6.958	0.074
e23	<-->	PROMOTION	5.798	-0.078
e23	<-->	ALLOWANCE	6.817	0.059
e23	<-->	e37	8.203	-0.102
e23	<-->	e33	5.181	0.083
e23	<-->	e31	10.129	0.081
e23	<-->	e24	4.708	-0.056
e22	<-->	PROMOTION	5.615	0.091
e22	<-->	CROSS_CULTURAL_TRAIN	8.068	0.125
e22	<-->	e34	11.122	0.112
e22	<-->	e29	11.237	-0.102
e22	<-->	e25	4.105	-0.073
e18	<-->	ALLOWANCE	9.768	-0.072
e18	<-->	SOCIAL_ACCEPT	6.001	0.052
e18	<-->	CROSS_CULTURAL_TRAIN	7.15	0.101
e18	<-->	e36	4.442	0.092
e18	<-->	e28	6.46	-0.08
e18	<-->	e26	11.908	0.107
e17	<-->	CROSS_CULTURAL_TRAIN	11.446	0.137
e17	<-->	e35	5.288	-0.085
e17	<-->	e26	4.419	0.07
e17	<-->	e25	4.048	-0.068
e17	<-->	e18	10.646	0.106
e14	<-->	PROMOTION	5.375	0.067

e14	<-->	PRE_DEP_TRAIN	10.294	-0.081
e14	<-->	ON_JOB_SUPPORT	12.602	0.073
e14	<-->	e37	12.086	0.11
e14	<-->	e35	4.191	-0.062
e14	<-->	e34	7.272	0.068
e14	<-->	e33	4.859	-0.071
e14	<-->	e23	16.334	-0.105
e13	<-->	PROMOTION	7.098	-0.071
e13	<-->	PRE_DEP_TRAIN	4.229	0.048
e13	<-->	e36	7.507	-0.096
e13	<-->	e25	7.851	0.071
e13	<-->	e22	8.537	-0.083
e12	<-->	e35	14.543	0.13
e12	<-->	e29	4.326	0.054
e9	<-->	CROSS_CULTURAL_TRAIN	8.404	-0.093
e9	<-->	e29	4.838	0.049
e9	<-->	e23	6.11	0.063
e9	<-->	e22	5.181	-0.069
e8	<-->	ALLOWANCE	5.883	0.053
e8	<-->	CROSS_CULTURAL_TRAIN	6.359	0.091
e8	<-->	e33	12.906	0.128
e8	<-->	e12	4.972	-0.064
e7	<-->	PROMOTION	5.962	0.071
e7	<-->	e37	8.11	0.091
e7	<-->	e35	9.659	0.095
e7	<-->	e29	7.165	0.062
e7	<-->	e18	4.449	-0.056
e7	<-->	e17	5.712	-0.068
e6	<-->	ROLE_IMPORTANCE	6.518	0.039
e6	<-->	SOCIAL_ACCEPT	4.968	-0.038
e6	<-->	e31	4.069	0.042
e6	<-->	e22	4.728	0.061
e6	<-->	e18	5.912	-0.059
e6	<-->	e13	7.238	-0.053
e6	<-->	e8	8.936	0.07
e5	<-->	ON_JOB_SUPPORT	7.183	0.061
e5	<-->	e31	4.013	-0.05
e5	<-->	e26	8.102	-0.086
e5	<-->	e17	5.214	0.072
e4	<-->	e31	4.367	0.056
e4	<-->	e29	7.112	-0.073
e4	<-->	e24	12.049	-0.1
e4	<-->	e18	4.372	0.066
e4	<-->	e8	11.952	-0.105
e4	<-->	e6	13.716	-0.093
e3	<-->	RENUMERATION	7.629	0.048
e3	<-->	PRE_DEP_TRAIN	5.792	-0.052
e3	<-->	SOCIAL_ACCEPT	4.14	0.033
e3	<-->	ON_JOB_SUPPORT	6.746	-0.046
e3	<-->	e33	6.338	0.07
e3	<-->	e31	5.314	0.045
e3	<-->	e29	7.383	-0.054
e3	<-->	e28	5.797	0.057
e3	<-->	e24	7.821	-0.058
e3	<-->	e9	13.169	-0.071
e3	<-->	e4	11.846	0.081
e2	<-->	e34	5.898	0.056
e2	<-->	e31	11.673	-0.07
e2	<-->	e17	4.324	-0.054
e2	<-->	e13	4.643	0.042
e2	<-->	e5	4.265	-0.047

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ABSTRACT

Make in India initiative has provided Indian production facilities a limelight in world map. The initiative also triggers issues associated with the skills enhancement and role of higher education. Large class room is a need a higher education in country like India where literacy rate is still close to 75 %. Large class rooms have several great benefits for teachers and students. The present study is attempt to explore challenges and strategies of teaching large classes from the perspective of students and teacher. The study is limited to b school students and teachers. The study is based on primary survey and secondary data. It will benefit academicians and administrators to be better prepared for challenges.

KEYWORDS

large class, higher education, pedagogy.

INTRODUCTION

Large class is not a very new phenomenon in today's higher education system. This issue has its global presence. Then why do we study the Large Class Problems? Does the size affect quality of education? Today we all agree that the large classes in higher education generally result in low levels of student motivation, attention and engagement. Before we discuss the challenges associated with the large classes primarily we need to focus on what do we signify to the large classes. How do we define 'large class'? There is no established definition of a large class. A large class may have 80- 100 students or more. In some cases, large may imply a class of 50-70 students, in others, it may be meant even for less or more students in a single group depending upon the learning goals. Large classes are most seen in the first year of the higher education system. Though teaching large classes require a variety of skills and strategies. There are many challenges in dealing with large class and fulfilling learning goals.

The large classes offer higher group dynamics and provides exposure as many people are involved in the teaching learning process. Having said that the growing pervasiveness of large class teaching and learning environment in higher education is adversely affecting the quality of the learning experience along with the student performance, motivation and engagement.

The present study is an attempt to review the available knowledge in this area so as to suggest a framework to manage large class problems in higher education. This piece of work also highlights the challenges faced by the teacher, students as well administrator to deal with the issues arising due to large class problem.

LITERATURE REVIEW

While there has been substantial research regarding the significance of class size in relation to effective teaching in primary and secondary schooling (Benbow, Mizrahi, Oliver & Said-Moshiro 2007), very few studies have been conducted in higher education (Toth & Montagna 2002). However, there is no definite substantiation from research to indicate clearly that large classrooms always negatively affect a student's learning. Some empirical findings have been presented here that investigated the relationship between large class and its effect on the learning effectiveness.

McKeachie (1986) summarized that small classes offer more cognitive and problem solving skills development. Feldman (1984) conducted a comprehensive study on the impact of large classes and he concluded that large classes decline the relationship between students and teacher which is big hindrance of the learning process.

One more study conducted by Lindsay & Saltzberg (1987) in this area. They scientifically tested several hypotheses and it was found that there is a negative relationship between increasing size of the class and quality of education. Jungic, Kent and Menz, (2006) in their paper stated that Teaching a large group of students can be intimidating for both students and lecturers. At the same time authors pointed out towards the excitement level of the students of the diverse groups

Papo (1999) found the reverse result as there is not negative relationship between classes size and teaching effectiveness. He conducted the study on large class teaching at one of the South African universities and he found strong evidence that revealed that the size of the class did not have an impact on teaching effectiveness and choice of teaching strategies used by instructors. According to him, facilitators can be effective in their teaching approaches regardless of the class size because large class teaching does not negatively affect students' learning.

Some researchers also argued that large classes are perceived by the instructors as troublesome, difficult and problematic as compared to smaller classes (see, e.g., Coleman, 1989). Research further indicated that the majority of universities in South Africa shared the most stereotyped view that class size plays a decisive part in teaching and learning success among students and lecturers (Papo, 1999).

The findings of the available literature have been presented as follows in three segments.

CHALLENGES OF TEACHING IN THE LARGE CLASS IN HIGHER EDUCATION

1. Large classes do not allow the visible level of diversity among students in terms of gender, race and class than often occurs in small classes.
2. Selecting the appropriate pedagogical approach in accordance with learning goals, ensuring that students achieve a minimal level of competency is difficult with the large classes.
3. Students struggle in the large to remain engaged, to perform well and to develop important skills like critical thinking.

4. In the large classes teachers face constraints in terms of conducting group activities, one to one discussion and furthermore ascertaining that all the students are on the same wave length of the learning process.
5. Teacher confronts issues in maintaining desired motivational level, engagement, attention amongst large number of students in the class.
6. In the large classes teachers find themselves to be driven back to the traditional methods of teaching and assessment which is not effective for adult learners
7. Teachers feel tremendous stress due to lack of flexibility in teaching the larger group hence the quality of teaching goes down.
8. Large classes obstruct the flow of effective communication and time management in the class room.

PROBLEMS IN ASSESSMENT OF STUDENTS IN THE LARGE CLASS

1. As class size goes up, and the staffing remains the same and the same assessment methods continue to be used, the effect is likely to be detrimental on students.
2. The communication of clear assessment criteria to students may get obstructed, hence resulting in a sub-par performance of students.
3. The continuous refinement and dissemination of assessment is challenging among the large student groups.
4. Large classes have limitation to provide high quality feedback to individual students.
5. Facilitators taking large class invariably undertake an informal, qualitative weighing-up of the efficiency of assessment tasks, due to the heavy workload of assessing large groups.
6. Teachers find paper correction job very tedious if the class length is so high.
7. Ascertaining the fairness and checking plagiarism is very difficult in the assessment of the large group which in turn results in a shallow assessment.
8. Teaching Assistants may be required to manage the huge amount of grading in the large classes.

ADMINISTRATIVE PROBLEMS OF THE LARGE CLASS

1. If the class size is too large, sometime they are to be divided into 2-3 divisions. This can take the form of repeat lectures, where the same lecture is repeated several times for the different divisions, either by the same lecturer or by several different lecturers.
2. Literature suggests that it is difficult with the large classes to maintain discipline, keeping record including attendance and coordinating between students and facilitator.
3. Courses where Project Based Learning (PBL) approach is used, more support staff may be required to help students in conducting the projects alongside the logistic requirement to execute such project.
4. In higher education it's difficult to search and retain faculty with relevant experience and expertise to teach larger groups while maintaining teaching effectiveness.
5. Management of large classes requires more preparation, more structure, more formalized procedures and more rules than small classes.
6. Maintaining discipline in the large classes is again a challenge because students have the tendency to lose interest after a while, when the group is more than 50 or so and they may start making noise, talking trickling in slowly, using mobile phones, disturbing others etc.
7. Taking attendance is time consuming in the large classes and may take away the limited time available for teaching. Also it increases the chances of proxy attendance which is difficult to monitor in the large class.

STRATEGIES TO EFFECTIVELY MANAGE THE LARGE CLASS

We have seen the challenges associated with large classes through the review of available knowledge in this area. However, available literature also suggests various strategies to overcome the problem induced by the large classes. After having understood the nature of large class problems here some strategies are suggested to manage or overcome the problems of the large classes.

1. Organizing and presenting effective lectures. Including more discussion and question in the lecture and motivate all students to take part. Encourage them to ask questions.
2. At the end randomly Ask students to summarize information or knowledge imparted in the class.
3. Practice collaborative approach of learning and foster group based learning.
4. Assign weightage to class participation in grading. The participation can be in form of asking or answering questions, taking part in relevant discussions, giving demonstrations on board etc.
5. Faculty can move around the class during teaching, discussing rather than standing at front all the time. This increases the approachability of the faculty.
6. Adopt case based teaching to enhance problem solving skills of students in the large class, which may generate multiple views and thoughts to the problem. It also increases attentiveness of all the students and they engage themselves in meaningful thought process.
7. Plan in class assessment and application oriented exercises and provide prompt feedback to engage students.
8. Establish ground rules for communication, dealing with plagiarism, assessment policies etc. Communicate these details along with details of course learning objectives, assessment plans, study material, resources, etc.
9. Make students aware about the vices and consequences of cheating and plagiarism. Emphasize on consequences.
10. Fixed seating arrangement can be made for the students. Arrangement may be alphabetical or by roll numbers. Students sit on the designated seats. Attendance taking may be reduced to marking of empty seats.
11. Learning Management systems, online course portals can be used to facilitate the large class. Extensive use of the course website e.g. availability of the entire course material, broadcasts related to the program, online assignment submissions and student discussion forums can be helpful

NOTE ON METHODOLOGY USED FOR PRESENT STUDY

Present study has been taken by the teaching professionals in higher education with the aim of improving teaching and learning process.

RESEARCH STATEMENT

"To Study the challenges and strategies in dealing with Large Class in Higher Education from student and faculty perspective."

OBJECTIVES

1. To highlight the challenges or difficulties associated with the large class in higher education.
2. To identify the perspective of students on the large class in higher education
3. To understand the perspective of faculty in teaching large class in higher education
4. Highlight the gaps in students and faculty opinion in large class

METHOD OF DATA COLLECTION

The present study used primary and secondary data to fulfil the objectives.

Secondary data was used to review the available literature, knowledge, content on the large class problems in higher education was done. It was used to construct questionnaire to elicit information on large classes.

The questionnaire was framed to understand the perspective of students and faculty about challenges and strategies of large classes. The questions asked were based on the pedagogy, engagement and evaluation. Questionnaire was prepared using likert scale from strongly agree to Strong disagree.

Questionnaire was floated to 300 students and 50 teachers using Google document online. The same questions were asked to both teachers and respondents. Number for responses included 90 students and 25 teachers of MBA institute. The analysis of these questions were done using excel and graphs.

LIMITATIONS

Present study has following limitations:

1. Not enough respondents from faculty side.
2. Analysis could have used better tools.

FINDINGS AND INTERPRETATION

Graphs are used to present the responses and views of teachers and students about each question. Questions were asked to seek the opinion and perspective of faculty and students on 1. Learning and Teaching methods

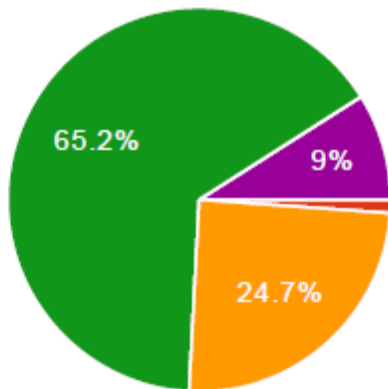
2. Evaluation Techniques
3. Teaching Skills
4. Challenges of large classroom teaching and learning

Large Class Room Issues

1. What number according to you make a large class:

STUDENT RESPONSE

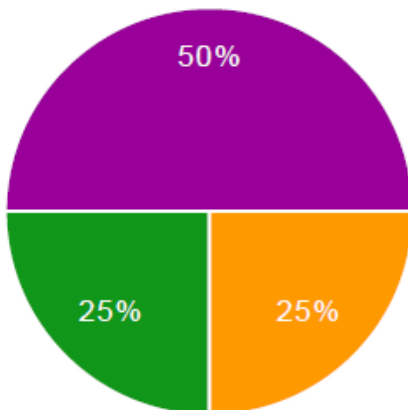
FIG. 1



300 and more	0	0%
150 and more	1	1.1%
100 and more	22	24.7%
50 and more	58	65.2%
30 and more	8	9%

FACULTY RESPONSES

FIG. 2



300 and more	0	0%
150 and more	0	0%
100 and more	1	25%
50 and more	1	25%
30 and more	2	50%

Interpretation:

More than 65 % of students think 50 and more make large classes.

Whereas Majority of the faculty think 25 and above make large classes.

2. Which method you consider effective for learning / Teaching during large class (please rate)

A) [Lecture / Presentation]

Both students and teachers agree that lecture / presentation method is effective to teach in large classes.

TABLE 1

Sr. No	Questions	Agree	Neither Agree nor disagree	Disagree
1	Does the faculty gain attention before the start of the class by wishing, showing video etc	69	23	0
2	Faculty informs about the objectives of the session etc.	70	22	0
3	Faculty helps you connect session with prior learning (revision of prior class)	63	27	2
4	Faculty provides study material for reading	68	21	3
5	Faculty provides information about the topic during session / Makes presentation to explain theory	77	13	2
6	Faculty uses following pedagogy on a topic role plays/ case study/ activities/ discussion/ videos for a topic	10	19	2
7	Faculty provides feedback on activity/ role play/ case solution in class	64	27	1
8	Faculty provides feedback on activity/ role play/ case solution in class / provides conclusion to discussion	66	25	1
9	Faculty provided marks for one of the evaluation conducted	68	22	2
10	My knowledge about subject HRM has improved	62	30	0

B. [Video]

Majority students appear in favour of the video method. Though majority faculty also agree this as appropriate method for teaching but a good number is neither agreeing nor disagreeing to it.

C. [Group Activity]

Group Activity are based on the principles of cooperative learning. Student and faculty both in majority agree the method is effective for large classes

D. [Tutorials]

Tutorials are more of student centric learning strategy. Though majority students find it effective way of learning but a good number disagrees and is not in position to agree or disagree. However majority faculty agree it is effective way of teaching but few of them disagree. This is the only method of teaching and learning where faculty and student both unanimously don't agree in large percentage.

E. [Case Study]

Case study method is popular for b school teaching and learning. Students have majority in strongly agree and agree category. A small proportion disagree and strongly disagree to this method of learning. Faculty opinion is not clear for this aspect as majority faculty are not able to agree to disagree to case study as effective way of teaching.

This question was asked to know the effective method of teaching and learning from the view of teachers and students. The options provided were popular method used in MBA classroom. The lecture and presentation along with group activity are preferred by faculty and student both. Other methods are also agreed in majority number.

TABLE 2

Sr. No	Questions	Strongly Agree	Agree	Neither Agree nor disagree	Disagree	Strongly Disagree
1	Which method you consider effective for learning during large class (please rate) [Lecture / Presentation]	19	45	16	8	2
2	The most suitable way of evaluation in large class (please rate) [Student Presentation]	18	44	14	9	5
3	The most suitable way of evaluation in large class (please rate) [Viva]	11	35	22	14	8
4	The most suitable way of evaluation in large class (please rate) [Tutorials / Assignments]	16	37	21	14	2
5	Which method you consider effective for learning during large class (please rate) [Video]	39	34	9	7	1
6	Which method you consider effective for learning during large class (please rate) [Group Activity]	38	32	13	7	0
7	Which method you consider effective for learning during large class (please rate) [Tutorials]	13	34	30	13	0
8	The most suitable way of evaluation in large class (please rate) [MCQ / Online]	24	43	14	5	4
9	The most suitable way of evaluation in large class (please rate) [Peer Evaluation]	14	30	28	13	5
10	The most suitable way of evaluation in large class (please rate) [Projects]	28	50	10	2	0
11	The most suitable way of evaluation in large class (please rate) [Problem Solving Questions]	19	54	13	4	0
12	The most suitable way of evaluation in large class (please rate) [Open Book Test]	27	26	18	12	7
13	The most suitable way of evaluation in large class (please rate) [Viva]	15	36	21	10	8
14	What are major challenges in large class (please rate as per below scale) [Objectives of the session are not made clear]	12	34	25	17	2
15	What are major challenges in large class (please rate as per below scale) [Less Interaction with the faculty]	36	45	4	5	0
16	What are major challenges in large class (please rate as per below scale) [Less participants Interaction]	27	38	11	12	2
17	What are major challenges in large class (please rate as per below scale) [Evaluation is not done properly]	27	39	18	4	2
18	What are major challenges in large class (please rate as per below scale) [Doubts are not solved in the class]	23	39	13	14	1
19	What are major challenges in large class (please rate as per below scale) [Don't get to learn much]	12	23	30	21	4
20	What are major challenges in large class (please rate as per below scale) [Technical clichés create problem in conduct (audio, visual, mike etc)]	18	38	14	16	4
21	What are major challenges in large class (please rate as per below scale) [Lack of administrative support (attendance/ allocation of venue etc)]	19	30	29	9	3
22	Faculty needs following skills to be effective in large class (please rate) [Presentation]	50	38	1	1	0
23	Faculty needs following skills to be effective in large class (please rate) [Technical (audio/visual / LCD/ Mike etc)]	43	31	11	3	2
24	Faculty needs following skills to be effective in large class (please rate) [Social Media]	26	25	22	15	2
25	Faculty needs following skills to be effective in large class (please rate) [Student control]	38	38	8	5	1
26	Faculty needs following skills to be effective in large class (please rate) [Evaluation Techniques]	40	37	10	2	1
27	27. Faculty needs following skills to be effective in large class (please rate) [Mix of Teaching methods]	52	34	3	1	0
28	28. Faculty needs following skills to be effective in large class (please rate) [Time Management]	44	40	5	0	1
29	29. Faculty needs following skills to be effective in large class (please rate) [Ability to Handle Questions]	54	30	4	1	1
30	30. Faculty needs following skills to be effective in large class (please rate) [Understanding audience/ Students]	50	34	4	2	0

3. The most suitable way of evaluation in large class (please rate).

Questions were asked to students and faculty on appropriateness of evaluation techniques. Evaluation always remains a challenge for large class for faculty and student a piece of discontentment on how they are being ranked.

A. [Student Presentation]

All faculties rated students presentation as appropriate method for evaluation and students in majority agree to this method of evaluation.

B. [Viva]

Students in majority agree to the viva as method of evaluations however there is spread of opinion with good number not been able to agree or disagree and disagree. Faculty agree in majority but small proportion also disagrees to viva as appropriate method of evaluation.

C. [Tutorials / Assignments]

Tutorials and assignments are considered appropriate by almost all faculty however students have majority agreeing and still big proportion not been able to agree / disagree or disagrees to this method of evaluation.

D. [MCQ / Online]

MCQ and online test are considered to be appropriate method of evaluation by faculty and students.

E. [Peer Evaluation]

Almost equal number for students agree and neither agree/ disagree for peer evaluation. Interestingly faculty share the similar opinion.

F. [Projects]

Students project are considered good way of evaluation by both faculty and student with minority not in agreement to the same.

G. [Problem Solving Questions]

It is interesting to know 100 percent faculty agree that problem solving is appropriate way to evaluate students. Same is agreed by students in majority with minor disagreement and not been able to agree or disagree.

H. [Open Book Test]

Open book test are supposed to be the popular among students but in this survey students had diversified opinion. Students have agreed to open book test in majority though, Faculty have close to equal divide about the same.

4. What are major challenges in large class (please rate as per below scale)

This question was asked to know the faculty and students opinion about the challenges of large classes.

A. [Objectives of the session are not made clear]

It is agreed in majority that objectives of the lecture or lesson is not clarified in the large class.

B. [Less Interaction with the faculty]

The challenge is often discussed in the literature about the less interaction of students and faculty is agreed by student and faculty in majority. Negligible number from students disagree with this fact.

C. [Less participants Interaction]

Students and faculty both have opinion in large majority that interaction among student is also a challenge for the large class.

D. [Evaluation is not done properly]

Student and faculty both agree that evaluation is constrain for the large class. It is also substantiated in the literature that lack of individual attention leads to difficulty.

E. [Doubts are not solved in the class]

Both faculty and student are of the opinion that doubts are not cleared in the large class. However, a minority students disagree to the statement. Whereas few faculties are not able to agree or disagree.

F. [Don't get to learn much]

Few students agree that they don't get to learn much in large class but a big number disagrees to the statement and bigger proportion is not able to disagree or agree. Faculty opinion is not clearly indicating on the learnability of the student in the large class.

G. [Technical clichés create problem in conduct (audio, visual, mike etc)]

Technology is boom where student to faculty ratio is huge. Majority of the student and faculty are of the opinion that technical clichés like audio visual aid are a challenge for the large classes.

H. [Lack of administrative support (attendance/ allocation of venue etc)]

Academic institute require a lot of administrative support that includes scheduling of the classes, allocation of classroom, attendance etc. All faculty agree to the statement. Students agree to administrative challenges but a good number is in neither agree or disagree category.

5. Faculty needs following skills to be effective in large class

The question was asked to know the skills required by the faculty in the opinion of students and faculty.

A. [Presentation]

Both student and faculty agree in majority that presentation skills is important for the success of the large class.

B. [Technical (audio/visual / LCD/ Mike etc)]

Technical skills and understanding of audio visual is important skill as indicated by both faculty and students.

C. [Social Media]

Social media is impacting almost all areas of functioning even learning and teaching. The teacher under the survey feel that social media is not so important for teaching as they opted neither agree nor disagree.

D. [Student control]

Handling of the large class requires command over handling different types of students. Both students and faculty agree to the skill of students control on large class.

E. [Evaluation Techniques]

Evaluation of students is important aspect of learning and teaching. Both student and faculty agree that knowledge of evaluation technique is required to manage large class.

F. [Mix of Teaching methods]

Knowledge and mixing of teaching methods is required by the faculty. The same is agreed by students and faculty in this study.

G. [Time Management]

Time management includes starting the lecture on time and ending it on time. Effectively cover the syllabus. Faculty and Student are of the same opinion.

H. [Ability to Handle Questions]

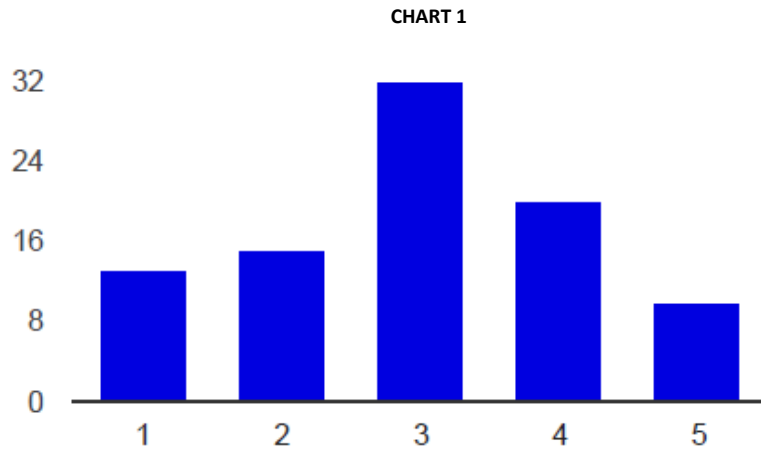
Faculty and student both are of the opinion that faculty should be able to handle questions and reply them to the students.

I. [Understanding audience/ Students]

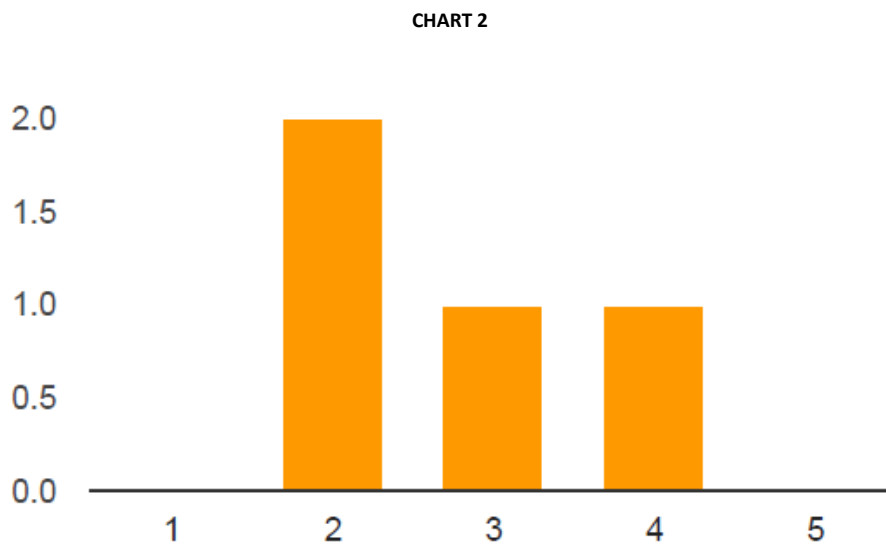
Faculty should understand the types of students and their learning styles for being effective in the large classroom. The student and faculty both are of the opinion of the statement.

6. Large class rooms are requirement for effective teaching and learning resource for any institute (please rate below points from 5 Strongly agree to 1 Strongly Disagree)

I. STUDENTS RESPONSES



II. TEACHERS RESPONSES



Interpretation: Both faculty and student have mixed view on the requirement of large class

SUGGESTIONS

Some suggestions which are based on the discussion with teachers and students are mentioned below:

1. Student Faculty Relationship: Interactive, knowing background, relate to students are some of the basics that can help faculty success in large class.
2. After class mentoring can bridge the gap of interaction with the students.
3. Use of Interactive Computer Technology in classroom can help faculty engage students in large classroom
4. Pedagogical and Team Activity, good mix of various teaching methodology can lead to effective learning. Team activity based discussion in class can provide student opportunity to interact with each other.
5. One-minute paper during/ at end of the session are good to summarise the session in large class. This also leads to reinforcement of learning.
6. Continuous Evaluation and Fair evaluation, evaluation is what students are sensitive about and its important aspect of learning and teaching process. Faculty must engage in continuous evaluation and that must be conduct in fair manner by providing each student equal opportunity to perform.
7. Inform about objective and interrelationship with other subjects, helps faculty integrate learning of students and better understanding of the subject. It's difficult to establish shared responsibility of faculty and student in large class but faculty must aim to have that done in the large class.

SIGNIFICANCE OF THE STUDY

Study presents interesting insights on the handling of the large classes. It can help faculty decide strategies to deal with large classes. It presents point of view of faculty and students and hence gaps in the opinion.

CONCLUSION

The study revealed faculty and students are almost at the same understanding of large class. Today's MBA students believe in shared responsibility with faculty in the entire learning process. The gaps are mainly in the area of use of pedagogy and evaluation techniques. Faculty having correct expectation setting will be able to overcome the challenge.

It has been seen that class size is a major concern to any higher education system. And the above report on the large class problems elicits that teaching a large class requires hard work, effective planning in terms of logistical arrangements and provision of learning activities, robust assessment plan instead of relying on straight lecturers, which according to empirical evidence are not highly effective. It is clear from the review of literature and feedback presented in the report that there are many significant issues have been noticed with large classes. The above report also emphasizes on the various strategies in dealing with the large class problems which can enhance the continuous professional development activities in order to deliver meaningful learning activities in such settings. Teachers in higher education must continuously be engaged in action research to bridge the gap in teaching and learning.

To quote Dr. Sallie M. Ives, Director, UNC Charlotte Faculty Center for Teaching from her handbook, "There is no one way to teach a large class. We have to take into account our teaching style, the characteristics of our students, and the goals and objectives of our course. Decide which one or ones are most likely to work for you, and try them"

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ONLINE SHOPPING IMPACT ON BUYING BEHAVIOR OF CONSUMERS

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ABSTRACT

Technology makes buying faster, smarter, and more convenient for consumers, and supplies endless opportunities for impulse buying. Research of this topic examines influencers for impulsive online shopping, and marketing techniques used to encourage such actions. The aim of this study is to investigate the factors that affect online purchasing behaviour of two consumer groups from two different cities in Tamil Nadu, Nagercoil and Chennai. There are millions of people online any time and they all are a potential consumer in the online market. Since there are so many providers, the most important thing for organisations is to understand what are consumer wants and needs in this competitive business environment. Customer behaviours are influenced by different factors such as culture, social class, references group relation, family, salary level and salary independency, age, gender etc. and so they show different customer behaviours. These differences are seen more specific when it is considered between two different consumer groups from different cities A questionnaire was designed online, since the research was an online consumer behaviour study, online data collection methods were preferred The sample consisted of individuals Nagercoil and Chennai.

KEYWORDS

online shopping, internet marketing, online shopper-tailing.

INTRODUCTION

Nowadays, the Internet is being widely used in daily life. The existence of the Internet brought many advantages to individuals' daily lives. With the help of the medium, people can communicate, learn, entertain, buy products and get services. Of course the disadvantages of it have long been discussed; as the virus threat, the risk of personal information theft, spamming etc. However, since the advantages outweigh the drawbacks, most of the people cannot resist bringing it to the centre of their lives. Since the beginning of the Internet, individuals have shown interest to the Internet. According to Internet World Stats' statistics (2012) today more than two billion people linked to the Internet. This number shows that 30 percent of the world population use the Internet. Consequently, the Internet can be used for the competitive advantage by organisations and actually it is a powerful source to use (Hamill, 1997; 300). The Internet have been using for several different purposes. Besides that, it has also brought a different dimension to commercial activities. The Internet has created a new market for both customers and organisations, and has been an alternative market to the traditional market. Web sites provide a chance to search information about products/services, place a comment or give orders (Hoffman and Novak, 1996; 51). Therefore, the previous experiences of marketing have turned into a different segment. Now organisations are taking consider to provide different payment methods, different shipping alternatives and even different web interfaces for different geographic.

STATEMENT OF THE PROBLEM

The major problem with the online purchase is lack of privacy and security in transaction. To be secure, has to follow some guidelines. Online purchase is good as it provides good user experience, huge variety of products, saves time. Moreover, this is good for the people having no time to shop for themselves.

NEED FOR THE STUDY

E-commerce sales in India are expected to rise from \$12 billion to \$30 billion in 2016. 92% of India's 252 million internet users are mobile. Share of mobile internet users in total internet user base was 69% in 2012. It is expected to rise to 87% in 2016. Today, 90% of all media interactions are screen-based via smart phones, laptops, television and tablets. Mobile sites and apps are driving e-commerce. 91% consumers use apps and sites during their purchase journey. Re-targeted mobile ads can boost ad response by 6x. Share of mobile for leading e-com players (%). In travel: Yatra.com 35, ibibo 35. In e-tail: Snapdeal 60, Amazon 35. Others: OLX 75, Freecharge 80 Paytm 54. The industry is estimated to be worth about \$13 billion, or approximately Rs 76,700 crore (according to a study by KPMG and the Internet and Mobile Association of India). E-commerce as a new business model is fast emerging taking away the business from Brick and Mortar shops. In view of the growing online business there is a need to study the consumer perception, attitude and satisfaction with online stores and also to know the service quality gap. The main benefit of using E-commerce is consumers can shop 24/7. This technology is helpful for people who are busy in their life and do not have time to walk around shops and purchase. People can easily compare the prices of products. If it is affordable and reliable people can buy the product or leave. It is more convenient. Huge varieties and models are there. According to people choice they can pick up the products.

OBJECTIVES OF THE STUDY

1. To explore the demographic, internet usage and online shopping behaviour of respondents.
2. To assess the perception of online shoppers towards online shopping process and benefits.
3. To identify the factors influencing online shopping and online shoppers' satisfaction.
4. The aim of this study is to investigate the factors that affect online purchasing behaviour of two consumer groups from two different cities, Nagercoil and Chennai.

RESEARCH DESIGN

Focusing the objective of the present study, a survey was conducted with the help of a structured questionnaire to collect data about the consumer behaviour for online shopping in Two cities like Chennai and Nagercoil. The structured questionnaire was designed to collect information about demographic profile of the respondents such as age, gender, occupation. In addition to this, various questions related to the experience of internet usage, the purpose of using Internet, types of products purchased online, problems of online purchase etc. were asked from the respondents.

The study is both descriptive and analytical in nature and hence both primary and secondary data have been used for the study.

PRIMARY DATA

The study was undertaken with a well-structured questionnaire, duly filled by the respondents with varying demographical background. The questionnaires were distributed both online and offline.

SECONDARY DATA

Secondary resource provides initial insight into the research problem and include both raw data and published summaries, sources, such as, articles, books, journals, etc. In this research secondary data was mainly collected from Google Scholar website (<http://scholar.google.com>) which provides so many articles and researches.

STATISTICAL TOOLS USED

Percentages analysis being a simple tool has been used to identify the distribution of respondents in each category.

SAMPLING STRATEGY

A sample of 120 respondents from Chennai and Nagercoil has been taken into consideration, using convenience sampling method.

LITERATURE REVIEW

This section starts with the literature review with the concept of the Internet and electronic commerce and continue with online shopping term which means that many online shopping features will be analysed. Moreover, theories behind consumer behaviour are also presented regarding identification of the influencing factors.

THE INTERNET

20th century has been an era that, social, economic and political changes have occurred. Along with the globalism, disappear of the borders, technologic developments and unavoidable passing to the information society has deeply affected and changed the current rules of the business world. Especially, in the last parts of the 20th century with rapid changes in the information technologies, computers have become an integral part of the life. With the developments in the information and communication technologies over these years, computers' capacities have grown rapidly and local networks have become a network that connects all the computers in the world, the Internet. In the information era, the Internet has become more and more necessary. Nowadays computer and the Internet have been indispensable tools for our daily life in conjunction with the rapid development of knowledge and technology. With the rise of this new technology 'Internet' individuals have started searching everything they want from this medium. Moreover, it is a commonplace of information gathering. Those technologies loom large in our social life and business life as well.

THE CONCEPT OF E-COMMERCE

The internet technology, appearing during the last quarter of the 20th century and having been used frequently for few years in daily lives, has influenced all parts of our lives in a short time. The changing in technological area all over the world have changed the concept of information and communication. The use of internet for commercial purposes gave rise to the existence of the electronic commerce (e-commerce) phenomenon. With the implementation of these information and communication technologies by commercial institutions in order to support business activities, electronic business concept was developed. Electronic commerce, also referred as e-commerce is defined by Oxford Dictionary (2012) as 'commercial transactions conducted electronically on the Internet'. Another definition made by Financial Times (2012) as a buying and selling activity over the Internet. To sum up e-commerce can be defined as the buying, selling and exchanging of goods and services through an electronic medium (the Internet) by businesses, consumers and other parties without any physical contact and exchange. 'The rise of these new information and communication technologies and of Internet users, has introduced a new marketing reality' (Xavier and Pereira, 2006). This new presence changes the relations between the players. Furthermore, businesses have realised and seen the importance of the Internet and it has become that e-commerce in the business context, for most companies, can be seen as a complement (Shaw, 2006; XV). The importance of the competitive power and superiority has come to foreground and organizations' understanding of competition has changed dramatically. In today's world businesses use electronic commerce channels to communicate with customers and to increase competitive advantage (Lee and Lin, 2005; 161).

ONLINE SHOPPING

Due to technological innovations, the traditional way of shopping has become insufficient for individuals. Individuals now prefer easy ways to reach brands and stores and it can be said that that 'The Internet has fundamentally changed customer's notions of convenience, speed, price, product information and service. As a result, it has given marketers a whole new way to create value for customers and build relationships with them' (Kotler and Armstrong, 2012; 532).

The e-commerce sector has continued its growth in recent years. The numbers demonstrate that 'e-commerce is taking a bigger slice of the overall retail sales pie and is growing far faster than retail sales' (Internet Retailer, 2011). E-commerce provides consumers more choices, more information and more ways to buy. Moreover, e-commerce will remain as a medium to sell products, services and content over the internet (Korper and Ellis, 2001; 1). As a result, individuals can buy or sell anything, 'at any time, from anywhere through online shopping' (Ko, et al., 2004; 20). According to the latest datas, more than two billion people use the internet worldwide which equals to 30 percent of the world's population. Furthermore, individuals spend 5 percent of their total time on the internet with online shopping activity. (We are social, 2012).

In the United States, online shopping demonstrates an increasing trend just like the other parts of the world. In 2011, online shoppers had spent \$202 billion and in 2012 this number estimated to be \$226 billion. Moreover, it is forecasted that 'online shoppers in the US will spend \$327 billion in 2016' (Internet Retailer, 2012). In addition, in 2016, reports say that 192 million people will prefer to shop online rather than in stores.

ONLINE SHOPPING ADVANTAGES**CONVENIENCE**

- By sitting back at home one can now shop anything online by several clicks of mouse buttons.
- Travelling, traffic blocks and parking constraints in real world shopping can be avoided while shopping online.
- No worries about weather conditions as well.
- No need to carry any load or weight from shop after purchase.

FLEXIBILITY OF SHOPPING

- Online shops have no holidays, closing times or any other problems. One can shop 24 hours a day, 7 days a week and 365 days a year.

FACILITIES AVAILABLE

- Easy Product search and comparison at one place
- Wide choice of products
- Price comparison and quality comparison of the products and services are possible.
- Provides customer reviews about each product; one can easily find out what other customers think about the product or services before buying it.

OTHER BENEFITS

- Saves time in comparison with real - world shopping.
- Shoppers often read store ratings or reviews by other customers if they are not familiar with some online stores.
- No pressure from sales personnel.

DISADVANTAGES OF ONLINE SHOPPING

- Lack of personal interaction.
- Tangibility factor - one can view the products only in electronic catalogues.
- Online malls still use the old fashioned images in product catalogues which mislead consumers.
- Shipping cost may sometimes be more than the actual cost
- Lack of online security and privacy
- In certain cases shoppers must rely only on web sites text and images.

Online shopping can be a real delight if the buyer takes certain precautions.

ONLINE SHOPPING AND CONSUMER BEHAVIOUR

With the emergence of the Internet, Internet-based electronic commerce developed and this environment provide individuals to reach information about products and services easily. Moreover, commercial organisations have moved to incorporate the World Wide Web into their promotional campaigns, and by offering the facility of online purchasing and like many other innovations 'online shopping' has become a part of our lives.

It is no secret that businesses' main goal is to sale and sale is provided for other party, consumers. Therefore, for commercial activities, analysing consumers' behaviours is crucial (Deaton and Muellbauer, 1980, Solomon, 2006, Wright and et al., 2008) and since there is no face to face interaction in online businesses, it becomes more important to understand key features of consumer behaviours. Rogan (2007, cited in Nazir, et al., 2012) indicates the importance of the relationship between the marketing strategy and the behaviour of consumer. He illustrates that 'the strategy is about increasing the probability and Respondent of buyer behaviour and requirements for succeeding in doing this are to know the customer and understand the consumer's needs and wants'.

FACTORS THAT AFFECTING CONSUMER BEHAVIOURS, CONSUMER CHARACTERISTICS IN THE ONLINE MEDIUM

Consumer behaviours can be explained in four dimensions which are personal characteristics, psychological characteristics, social characteristics and cultural characteristics (Wu, 2003; 38, Kotler and Armstrong, 2010; 161). Identifying these characteristics are crucial to decide marketing strategies and to target correct consumer groups.

PERSONAL CHARACTERISTICS

Characteristics of a person, is an important factor affecting the purchase decision process. Personal factors include age, gender, occupation, income status, education, life style.

In online shopping researchers, most of the studies are conducted on young adults because of their familiarity with ICT (Lester et al., 2005). Kau, et al. stated that (2003;150) traditional shopping mostly have been chosen by older individuals (40 years old and above). Researches about young adults are also helpful to predict future consumer behaviour easier. Young adult generation have more options with respect to other generations and they are more conscious, give their decision by themselves, they choose what they prefer easily. In addition, cross-shopping is more intense in this consumer group (Vasquez and Xu, 2009). Younger individuals usually have interest in using new technologies to search for information and evaluate alternatives (Monsuwe, et al., 2004). Internet is perceived as a risky environment by older individuals since older people have less knowledge about the Internet and new technology and they also insist to try products before purchasing.

PSYCHOLOGICAL CHARACTERISTICS

Smith and Rupp (2003) argue psychological factors of consumer behaviours in the online shopping context. Online consumers psychologically deal with themselves and they frequently questioning themselves. Motivation make consumers to ask themselves, should they look a better price or should they shop online more often and these kind of questions. Perception is one of the important factor and make consumers examine the security of the web site or the quality of the product. In this case the seller organisations have to be successful in terms of providing customers a confidence. Another psychological aspect is personality. The personality factor may drive consumers to ask themselves what kind of web sites are best suited for their personal preferences. Personal preferences manage consumers to decide. The fourth one is attitude and attitudes can change easily, therefore marketers are many interested in these features (Wu, 2003; Consumers try to find out what they like or not in respect to a particular situation. The last factor is emotion; they may consider their last experience. Consumers are affected choices and emotion alert with the experience of their choice.

SOCIAL CHARACTERISTICS

The social influence comes from the reference groups. For the online consumers reference groups are identified as virtual communities, consisting of discussion groups on a web site. Other people's experiences, opinions have shown in this medium and affect consumers (Christopher and Huarng, 2003). Another one are contact links, web site links related to the product or the service, which make individuals ensure about the decision. According to Kotler and Armstrong (2007) the effects of the Reference Groups are mainly based on the belief that a person's behaviour is influenced by many small groups. Family is one of this reference group. There are different ways that reference groups influence an individual's attitude, they may expose a new behaviour or life style or may create a pressure to accept the attitude.

CULTURAL CHARACTERISTICS

Smith and Rupp (2003) stated that different social classes create different behaviours. Consumers from lower social classes would not have the same properties such as higher intention to buy or higher probability like higher social classes. Furthermore, Kotler and Armstrong (2007) discussed that culture set values and beliefs in the early ages therefore person's wants and needs are driven by this settled features. Almost everything we do; how we give and receive information, make decisions, lead and manage, working teams, use time is influenced by culture. Hofstede (1991; 5) defined culture as 'the collective mental programming of the mind which distinguishes the members of one group or category of people from another'.

COUNTRY CULTURE

The culture of the country influence and drive individual's thoughts, moves and decisions. The culture of the country is a very important factor, and also shapes online shopping behaviour of the consumer. For instance, different cultures from different countries influence differently consumers' attitude, consumers perceive products and services differently. What is more, some individuals may trust to some conditions whereas some may not such as to trust a company since it encourages group decisions, while in another individualistic actions are more important than it (Simon, 2001,

CUSTOMER LOYALTY

In the last century, technological advances leading to very large changes on marketing. Consequently, it offered new opportunities and also led to even greater competition they are facing. This make businesses to leave classical management mentality and to adopt new business and market strategies. The internet, which becomes a part of daily lives, also become a part of everyday shopping. To retain customers, who are just a few keystrokes away from any web sites without any constraint, has become very difficult. In case of any dissatisfaction, these customers would prefer a high number of competitors and the switching cost is almost absence, thus in online environment, e-stores is to make it even more important to ensure customer loyalty.

TRUST

Park and Kim (2003; 17) stated that consumers' trust to a provider or supplier results with becoming committed to the company. Trust issue is exceeding with a few successful transactions, after individuals start feel safe and believe that this supplier answers their needs and wants. On the other hand, provided information is another issue in terms of online shopping for Park and Kim (2003; 17). Since online shopping is an activity which related to a computer-system, individuals cannot touch or feel products. Therefore, their decisions based on the information that provided by online retailer. Information issue not only important in terms of availability situation, it is also important in convenience and personalisation concept. Web site design, access to information, access time to information also influence on behaviours of consumers.

RESEARCH FINDINGS & DATA ANALYSIS**DEMOGRAPHIC VARIABLES**

Demographics features of the respondents were gathered from the first questions of the questionnaire and exhibited in the tables below.

TABLE 1: DISTRIBUTION OF RESPONDENTS IN TERMS OF THE COUNTRY

Cities	Respondents	Percentages
Chennai	60	60%
Nagercoil	40	40%
Total	100	100%

The results indicated that out of the 120 respondents in this survey, 50 % of the respondents were from Nagercoil and 70% of the respondents were from Chennai.

TABLE 2: RESPONDENT DISTRIBUTION OF THE RESPONDENTS WITH RESPECT TO THEIR GENDER

Cities	Gender		
	Female	Male	Total
Chennai	25	45	70
Nagercoil	20	30	50
Total	45	55	120
Percentage	37.5	45.8	100

Source: Primary data

Table 2 presents the gender profile of the respondents. The above shows that. 120 respondents who have answered the questionnaire regarding their use of online shopping in total 37.5% was female and 45.8% was male.

TABLE 3: RESPONDENT DISTRIBUTION OF THE RESPONDENTS WITH RESPECT TO THEIR AGE GROUP

	Age Group					Total
	Under-20	21-30	31-40	41-50	51-above	
Chennai	5	35	10	10	10	70
Nagercoil	5	22	12	8	3	50
Total	10	57	22	18	13	120
Percentage	8.3	47.5	18.3	15	10.8	100

Source: Primary data

Five categories were used gathering information about the age of the respondents. Respondents who were in the age group of 21-30 were composes the majority of the respondents both in two countries and the total rate is 47.5%. 18.3% of the respondents belong to the age group of 31-40, 8.3% of belong to under 20, 15% belong to 41-50 and 10.8% belongs to the age group 51 and over. Age group data of respondents show that the survey mostly represented by a young group.

TABLE 4: RESPONDENT DISTRIBUTION OF THE RESPONDENTS WITH RESPECT TO THEIR MONTHLY INCOME

	Monthly Income					Total
	below-10000	10001-30000	30001-60000	60001-90000	90001-above	
Chennai	10	20	10	10	20	70
Nagercoil	7	15	8	10	10	50
Total	17	35	18	20	30	120
Percentage	14.1	29.1	15	16.6	25	100

Source: Primary data

Big part of the respondents consists of the low and middle-income individuals. Since the biggest part of the survey composed students this result is predictable. 14.1% of the respondents have less than 10000 monthly incomes. 29% have 10001-30000 income who are mostly students. The remaining 15%, 16.6% and 25% of the respondents had a salary range of between 30001-60000, 60001-90000 and 90001 and above respectively.

TABLE 5: MOSTLY BUY PRODUCTS AND SERVICES OVER THE INTERNET

Product and services	Chennai		Nagercoil	
	Respondent	Percentage	Respondent	Percentage
Music, Computer Games	6	5.0	3	2.5
Computer Products, Software	9	7.5	8	6.7
Clothing, Accessories	18	15.0	12	10.0
Food, Drink	2	1.7	1	0.8
Perfume, Cosmetics	3	2.5	3	2.5
Electronic goods	11	9.2	10	8.3
Household goods, furniture	8	6.7	6	5.0
Theatre, cinema tickets	2	1.7	1	0.8
Travel tickets	3	2.5	1	0.8
Books	2	1.7	1	0.8
Sport tickets	3	2.5	2	1.7
Sporting goods	2	1.7	1	0.8
Hobby goods	1	0.8	1	0.8
	70		50	

Source: Primary data

For understanding what kind of items are bought online mostly by the respondents they were asked to choose 13 product/service types and they were also allowed to choose more than one and one an 'other' option has been put to see different responses. According to Table 5, respondents from Chennai and Nagercoil mostly bought items are Clothing, Accessories on the Internet. This proportion is higher in Nagercoil than Chennai (15% and 10%).

TABLE 6: DO YOU GO TO THE STORE TO SEE THE PRODUCT BEFORE PURCHASING ONLINE?

	Chennai		Nagercoil	
	Respondent	percentage	Respondent	percentage
Yes	25	20.8	20	16.7
No	45	37.5	30	25.0

Source: Primary data

Respondents were asked if they prefer before purchasing online, would like to see and feel the products or not. 37.5 of the respondents from chennai did not feel that need while them buying, this means that provided information on the Internet is enough and trustable for them. On the other hand, 20.8% of the respondents answered that they want to go to the store even though they buy online. In Nagercoil 25% of the respondents indicated that they do not go to the store to see the product however 16.7% replied that they prefer going to the store to be sure about the product

TABLE 7: THE WAY OF REACHING SHOPPING WEBSITES

	Chennai		Nagercoil	
	Respondent	percentage	Respondent	percentage
With the recommendation of a friend	26	21.7	18	15.0
With advertisements in the press and the media	18	15	14	11.7
With the search engines	12	10	10	8.3
With links (e-mails)	9	7.5	5	4.2
With following the computer magazines	5	4.2	3	2.5
Total	70		50	

Source: Primary data

The collected data from Chennai and Nagercoil respondents suggest that individuals mostly trust on their friends suggestions (21.7) (15%). In this context, having a good experience with online shopping reflect to other individuals and drive them to shop online as well. Moreover, membership invitations from other users are also a helpful channel to reach shopping web sites for shoppers.

TABLE NO 8: STATEMENTS REGARDING THE PERCEPTION OF RISK

	Chennai		Nagercoil	
	Respondent	percentage	Respondent	percentage
Online shopping is not safe	12	10.0	13	10.8
It is a risk not to see the product in real	15	12.5	11	9.2
It is a risk to give identifying and credit card information	13	10.8	9	7.5
The product may come different from the website	18	15.0	13	10.8
Delivery of the product might not ever	7	5.8	3	2.5
Delivery time is longer than that realisable	5	4.2	1	0.8
Total	70		50	

Source: Primary data

In general, respondents in Chennai and Nagercoil neither think the process of using the Internet for shopping is not safe(10%,10.8)). Moreover, regarding to the risk of online shopping respondents replied that giving identifying and credit card information is a risky activity for the respondents from two cities (10.8,7.5).Individuals generally found it risky not to see the product before buying (15%,10.8) and they did have a thought that the product may not come same as.

TABLE 9: GENERAL STATEMENTS ABOUT ONLINE SHOPPING

	Chennai		Nagercoil	
	Respondent	percentage	Respondent	percentage
Shopping on the Internet save time	12	10.0	13	10.8
There is an option to have access to more products	15	12.5	11	9.2
Products on the Internet is cheaper than the store	13	10.8	9	7.5
There have access to more information about products	18	15.0	13	10.8
Product options can be compared easily.	12	10.0	4	3.3
Total	70		50	

Source: Primary data

Shopping on the Internet is seen as a time-saving activity for respondents (10%,10.8%). Moreover, they think that via the Internet it is possible to access more products (12.5%,9.2%) and they are agreeing that products on the Internet is cheaper than the store, respondents from Chennai had a higher perception about that (10.8%,7.5%).

TABLE 10: THE EFFECT OF OPINIONS AND EXPERIENCES ON ONLINE BUYING BEHAVIOR

	Chennai		Nagercoil	
	Respondent	percentage	Respondent	percentage
Family effect	32	26.7	16	13.3
Friend effect	23	19.2	21	17.5
Discussion forums effect	15	12.5	13	10.8
total	70		50	

Source: Primary data

The table above shows the influence of family, friends and online discussion forums during the online purchasing decision on individuals who participated in the survey.

CONCLUSION

One of the key and significant factors in online shopping is consumer satisfaction. Online shopping frequencies of the two samples are different; and Chennai consumers shop online more frequently relative to Nagercoil consumers. The reason for this result could be the security perceptions in the sample as expressed by the disadvantages of online shopping mentioned. For both Chennai and Nagercoil consumers, a concern for security is one of the important disadvantages of online shopping. For Nagercoil and Chennai customers, online shopping has disadvantages such as security concerns, not having sufficient information about products, and not having the chance of physically trying the goods which are all related to trust. The current study is descriptive in nature and it has made an attempt to understand the behaviour of both consumers towards online shopping. The e-stores are frequently visited by the shoppers. The ease and convenience provided by these stores for 24x7 has made very easy shopping for consumers worldwide. The analysis discussed in the above section has documented that the both customers are also getting addicted to the online shopping and they do like various features of online shopping as by rest of the world. The majority of internet users are youngsters, the majority of goods and services demanded are related to only this segment. The analysis of online shopping website quality as an important factor affecting shopping behavior was beyond the scope of this study.

SUGGESTIONS

The following are the suggestions offered for the effective functioning of E-commerce.

1. It is suggested that age has been found to have influence on online purchase. Internet usage has not diffused uniformly among all age groups, hence the difference in attitude towards online purchase.
2. It is suggested that the online buyers should have reliable and dependable after sale service. The facility of after sale service will go a long way in increasing the volumes of business of online stores. The severest limitation of online stores is lack of post sales service facilities. Further, it is suggested that online stores should start their after sales service in all metropolitan and cosmopolitan cities to provide after sale service.

3. Packaging is the backbone of E-commerce. The survival and growth of e-commerce depends on packaging. Poor packaging leads to the poor consumer satisfaction which will ultimately lead to undermining of e-commerce. It is suggested that the online buyers should have a safe and secure packing of their products.
4. Mode of payment plays a crucial role in the success of a e-commerce company. The buyer should have a choice to see the product at his home through door delivery and then make cash payment. To win the confidence and credibility of online buyers payment on delivery facility should be extended to the buyers. Hence it is suggested that online stores should provide on delivery of payment option to the buyers.
5. Replacement of damaged product is a good business practice for online stores. It acts as an incentive and motivation for online buyers. It is suggested that online stores should take back the damaged products and deliver the new products to the online buyers. This will increase the consumer satisfaction and good will of the company.
6. It is suggested that online business requires 100% satisfaction of consumers for its survival and growth. Even if a small percentage of the online buyers are not satisfied through social media they can ventilate their dissatisfaction which will have far reaching impact on ecommerce.
7. It is suggested that the prices of the products sold through online should also be low and within the reach of the buyers as the lower price is the influencing factor.
8. It is suggested that the wide range of products must be made available to the consumers for online purchases as it is the key influencing factor for the consumer.
9. It is suggested that e-commerce companies should transact with all the online buyers in National and Regional languages also. So to reach out to the large number of semiliterate people across India.
10. India has poor roads and highways make logistics difficult which is a hindrance for the growth of e-commerce in India. Hence it is suggested that the Government should undertake development of roads and express ways enabling smooth shipment of products to the nook and corner of India.

DISCUSSION

Consumer perception towards online purchase is better in India. Maximum numbers of respondents feel that online purchase is having easy buying procedures; others think that they can have wide variety of products, Lower price of the products, various modes of payments etc. Most of the respondents think that Availability of online information about Product & Services is excellent. Internet is providing companies new channels of communication and interaction. It can create closer yet more cost effective relationships with customers in sales, marketing and customer support. Companies can use web to provide ongoing information, service and support. It also creates positive interaction with customers that can serve as the foundation for long term relationships and encourage repeat purchases. The internet is fast emerging as a domain sales channel. The Internet is expanding & it influences consumer which shifts the consumer behavior. It has changed the way product awareness is created, developed new modes of product consideration. It also creates new means of purchasing products. This has brought new opportunities, challenges and threats (in the form of competition) to both existing and new business. With internet penetration improving in the country, smart phones becoming affordable and lifestyles becoming hectic, the way people used to shop are changing. Also with a huge chunk of young and working population, Indian demographics are a delight for e-commerce retailers. A good shopping experience and value for money becomes the initial motivation for choosing shopping destination. With the advancement in internet technology, the connectivity of customer to internet becomes very easy. With lot of pros with comparison to in store shopping, customer started purchasing online. Price and offer's become the first most important factors to attract customer to shop online. The customer also seeks convenience in shopping, which he gets as in terms of shopping sitting at home, saving time, wide variety, prompt delivery, cash on delivery, money back guarantees, well established customer service centers. Online shopping influences shopping patterns and is expected to influence even more in the future with improvements in technology. Online shopping has made shoppers more knowledgeable than ever before. Consumers are becoming more efficient by shopping online and more effective because of ease of information accessibility online. Many shoppers go online for research purpose rather than purchase purpose. Prices and features of products can easily be compared to make an informed purchase decision. Information on products can be obtained from anywhere at any time. The purchase is then made online or from a more tradition store. Especially for more expensive purchases, shoppers tend to take advantage of the availability of information online, replacing traditional methods of going from store to store in order to compare prices and look for the best buy.

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A STUDY ON THE GROWTH PERFORMANCE OF SELECTED PUBLIC AND PRIVATE SECTOR BANKS IN INDIA

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ABSTRACT

This paper examines the growth performance of selected scheduled public and private sector banks in India during the year 2005-06 to 2014-15. A balanced panel data analysis has been carried out to examine the growth performance and profitability of selected public and private sector banks in India. It is found that private sector banks growth performance well when compared with public sector banks and it is also found that State Bank of India achieved maximum which is followed by ICICI Bank, BOB and HDFC bank. The study concludes that customers are more interested in investing their savings in public sector banks and are likely to take advances in private sector banks.

KEYWORDS

growth performance, profitability.

INTRODUCTION

The Indian banking system has remained unimpressive in the last ten years. The profit before tax of the banks fluctuated, especially after 2008 the earning capacity of the banks were declined. Recently the opportunities for banks in India to make profits are gradually reducing and the rate of growth in terms of deposit, investment, loans and advances are also showed a declining trend. The Reserve Bank of India argues that well conceptualized lending and credit administration policies and procedures can survive in the emerging competitions. The banking habits have been seriously threatened thereby discouraging savings culture and hence reducing the amount of funds that can be mobilized by banks. The profitability and growth performance of the banks, regarded as a key measure of financial performance for any firms. Although the monetary authorities have taken some measures such as bank consolidation and review of prudential guidelines to stabilize the financial system, there is a big challenge ahead to the commercial banks. Thus, the study investigates the financial performance of selected public and private sector banks in India.

LITERATURE REVIEW

Cheryl shais pellissery and koshy (2015) attempted to analyze the financial performance of public sector banking companies and non-banking financial companies in India for the period of 5 years from 2006-2007 to 2010-2011. They found that the companies differ significantly in terms of their financial performance and also found that the NBFs have outperformed than the banking companies.

Thota Nagaraju (2014) aimed to evaluate both the profitability and marketability efficiency of 34 Indian public and private banks considering the time period from 2006 to 2010 by applying Data Envelopment Analysis. Profitability efficiency was analyzed using four inputs like asset, equity, operating expenses, and employees and four outputs like revenue, profit margin, ROA, and ROE. He found that private banks underperformed in terms of marketability and profitability efficiency than the public sector banks.

Neeta Maheswari and Neha Agarwal (2013) evaluated the financial performance of state bank of India using ratio analysis. From the analysis, the study brought out those Investment valuation ratios demonstrated that SBI has a strong financial position. The profitability ratios indicated that return on long terms fund and return on net worth clearly proved the financial soundness of SBI.

Dr. Aparna Bhaita, Dr. Poonam Mahajan and Dr. Subhash Chander (2012) attempt to examine the determinants of profitability in the private sector banks in India for the period 4 years from 2006-07 to 2009-10. The study considered a sample of 23 banks in the private sector has been taken (15 banks in the old private sector and 8 banks in new private sector). They found that private sector banks were able to generate better profitability in the present globalised era.

Sunitha sukhija and Dr. Arti gaur (2010) in their paper "A study of financial performance of selected private sector banks in India" analyzed the financial position of private sector banks for the period of 10 years from 1999-00 to 2008-09. They suggested that banks are required to maintain proper ratio of liquidity, solvency and profitability for effective control.

Bodla and Richa Verma Bajaj (2010) deals with the efficiency of 29 private sector banks with the dataset ranging from the period 1998-99 to 2005-06. For the purpose of analysis, the DEA technique of measuring relative productivity of bank has been used. They suggest that the inefficient banks need to improve the quantum of their advance, deposits and investments and reduce the level of net NAP_s to net advance ratio.

STATEMENT OF THE PROBLEM

Though the Indian banking system has been established with laudable objective, they are suffering from various problems and as a result, their financial Performance is very precarious due to number of reasons such as lower or negative spread, mounting non-performing assets, poor liquidity and profitability and entry of other foreign banking institutions into the financial market leads to an increasing competition among the banking companies. Therefore, in this study an attempt has been made to assess the growth performance of selected public and private sector banks in India.

SCOPE OF THE STUDY

This study focused on the financial performance of selected public and private sector banks in India. The study was undertaken for the period of 10 years from 2005-06 to 2014-15.

OBJECTIVE OF THE STUDY

To analyze the growth performance of select public and private sector banks in India.

METHODOLOGY

The methodology adopted in the present study is as follows.

SOURCE OF DATA

The present study is mainly based on secondary data. It has been collected from PROWESS a database of CMIE and the annual report of RBI.

PERIOD OF THE STUDY

The study covers period of 10 years from 2005-06 to 2014-15.

SELECTION OF SAMPLE

For the present study, the population has been defined in terms of number of listed scheduled commercial banks operating in India under the public and private sector. The total number of banks falling under this category was 47. For the present study 4 banks i.e., 2 Banks from public sector (State Bank of India, Bank of Baroda) and 2 banks from private sector (HDFC Bank, ICICI Bank) were selected under purposive sampling method.

DATA ANALYSIS

Different kinds of statistical tools and techniques are used for the analysis of data taken from published reports along with ratio analysis. They are Mean, Standard Deviation, Co-efficient of Variation and Annual Growth Rate.

- Net Profit
- Total Income
- Total Expenditure
- Operating Expenses
- Deposits
- Advance
- Total Assets

RESULTS AND DISCUSSION**(i) NET PROFIT**

Net profit is the one of the most important performance measures for any commercial bank. The performance of a commercial bank should be judged in terms of profitability alone. The net profitability is the gross profit minus provisions and other contingencies. The net profit is usually influenced by the fulfillment of social objectives and spreading the bank services. The trends in net profit of select scheduled commercial banks are presented in the following table.

TABLE 1: GROWTH IN NET PROFIT (Rs. in Crs.)

Year	SBI	BOB	HDFC	ICICI
2005-06	4405.31	827.16	870.59	2534.47
2006-07	4536.79	1018.45	1142.13	3024.85
2007-08	6722.12	1435.30	1589.77	4112.52
2008-09	9122.94	2164.91	2242.09	3746.76
2009-10	9171.88	3002.21	2945.96	3930.69
2010-11	8274.75	4241.8	3926.91	5123.24
2011-12	11735.22	5044.17	5166.10	6466.51
2012-13	14127.94	4481.46	6726.98	8299.75
2013-14	10916.87	4540.92	8476.19	9714.66
2014-15	13129.51	3398.47	10208.55	11170.56
Mean	9214.33	3015.485	4329.526	5812.393
SD	3175.47	1491.30	24.86	5.85
CV (%)	34.46	49.45	70.92	48.73
Growth(%)	13.12	21.22	32.31	17.73

Source: Calculated from the annual reports of the banks.

As it is seen in Table 1, the average profits of SBI stood at Rs. 9214.33 Cr and this has experienced a positive growth rate of 13.12% during the study period to reach a level of profit of Rs. 13, 129.51 Cr. In the case of Bank of Baroda net profits recorded an average growth rate of 21.22 per cent which is far higher than the growth rate recorded by SBI. The net profit of HDFC Bank increased from Rs. 870.59 Cr. in 2005-06 to Rs. 10, 208.55 Cr in 2014-15. The average growth rate of net profit was 32.31%. The profit of ICICI Bank was increased from Rs. 2, 543.47 Cr to Rs. 11,170.56 Cr. The ICICI Bank recorded a positive growth of 17.73%. The standard deviation and co-efficient of variation signifies that the variation in the growth of profit was less consistent with low degree of uniformity. From the analysis it can be concluded that private sector banks are making huge profit compared with public sector banks

(ii) TOTAL INCOME

Indian commercial banks generate income by interest earned on advances, loans, over drafts and other income by way of remittance services, commission, acting as corporate agents for insurance agencies, selling precious metals, earning rental income and other services. The total income is earned by the bank by banks through interest and other income is the measure of evaluating bank performance.

TABLE 2: GROWTH IN TOTAL INCOME (Rs.in Crs.)

Year	SBI	BOB	HDFC	ICICI
2005-06	43449.32	8444.01	5688.98	12949.56
2006-07	44648.31	10438.12	8242.52	19368.35
2007-08	58348.74	13892.18	12398.15	28958.54
2008-09	76482.74	17876.11	19802.97	39667.19
2009-10	85962.07	19504.75	20155.83	39268.81
2010-11	97218.96	24695.14	24263.36	33184.58
2011-12	120872.91	33096.05	33657.82	32621.95
2012-13	135691.93	38827.27	41917.49	41045.41
2013-14	154903.73	43402.45	49055.17	48421.13
2014-15	174973.11	47365.56	57466.25	54606.02
Mean	99255.17	25754.15	27264.85	61267.27
SD	43696.55	13343.52	16751.50	11904.20
CV (%)	44.02	51.81	61.44	34
Growth(%)	17.75	21.93	28.34	13.13

Source: Calculated from the annual reports of the banks.

It is observed from the above table that the Total Income of all the selected Commercial Banks has increased in absolute amount over the period of study except in case of ICICI Bank, the Total Income of ICICI Bank has declined during the 2009-10, 2010-11 and 2011-12. The Maximum growth in Total Income was found in HDFC Bank at 28.34 %, which is followed by BOB at 21.93%, ICICI Bank 13.13 % and SBI 17.75 %. The standard deviation and co-efficient of variation signifies that the variation in the growth of profit was less consistent with low degree of uniformity. The findings reveal that SBI occupies the first place in terms of Total Income followed by, HDFC, BOB and ICICI.

(iii) TOTAL EXPENDITURE

The total amount paid to the customers on their various deposits is called interest expenditure. The total expenditure incurred in bank is the sum of interest expanded and operating expenses. The following table gives the amount of total expenditure spent by select commercial banks in India.

TABLE 3: GROWTH IN TOTAL EXPENSES (Rs. in Crs.)

Year	SBI	BOB	HDFC	ICICI
2005-06	39042.65	7617.04	4818.12	16828.28
2006-07	40107.00	9411.66	7101.07	25848.32
2007-08	51619.62	12456.66	10807.95	35509.46
2008-09	67361.51	15648.91	17557.96	35510.68
2009-10	76796.02	16446.37	17207.13	29159.61
2010-11	88954.44	20453.42	20336.96	27470.57
2011-12	109165.61	28089.09	28490.73	34580.15
2012-13	121587.00	34346.56	35191.21	40095.82
2013-14	144012.61	38861.37	40576.48	44795.55
2014-15	161871.42	43967.11	47250.35	50091.92
Mean	90051.78	22729.82	22933.84	33989.04
SD	40859.32	12169.76	13704.08	9192.01
CV (%)	45.37	53.54	59.75	27.04
Growth(%)	18.23	21.95	27.64	8.94

Source: Calculated from the annual reports of the banks.

It is evident from the table 3 that the Total Expenditure of all the selected Commercial Banks has recorded a fluctuating trend over the period of study. The average Total Expenditure of SBI was Rs. 90051.78 Cr. which is followed by ICICI Bank Rs. 33, 989.04 Cr, HDFC Bank Rs. 22, 933.84 Cr. and BOB Rs. 22,729.82 Cr. However, the growth in Total Expenditure found highest in the case of HDFC Bank and BOB at 27.64% and 21.95 % respectively. The standard deviation and co-efficient of variation signifies that the variation in the total expenditure was less consistent with low degree of uniformity. From the analysis it can be concluded that total expenditure was found more in SBI which is followed by BOB, HDFC Bank and ICICI Bank

(iv) OPERATING EXPENSES

Operating expenses or non-interest expenses includes the expenses incurred on establishment rent, taxes and lighting and stationary advertisement, depreciation, directors and auditor's fees, legal charges, postage telegram, telephone, repair and maintenance, insurance and others.

TABLE 4: GROWTH IN OPERATING EXPENSES (Rs. in Crs.)

Year	SBI	BOB	HDFC	ICICI
2005-06	1808.99	397.16	750.19	1126.66
2006-07	1942.13	447.66	856.26	1510.44
2007-08	2382.81	540.61	1135.41	1922.12
2008-09	2927.84	661.09	1580.24	1952.99
2009-10	3598.09	806.11	1783.23	1770.03
2010-11	4089.86	933.89	2048.46	1815.42
2011-12	4564.82	1121.08	2349.08	1925.13
2012-13	5489.37	1305.38	2845.41	2198.79
2013-14	6519.86	1749.25	2968.47	2506.39
2014-15	7232.57	2015.88	3396.44	2714.56
Mean	4055.63	997.81	1971.32	1944.28
SD	1796.53	523.22	869.46	433.44
CV (%)	44.3	52.44	44.11	22.29
Growth(%)	17.48	20.16	18.65	7.62

Source: Calculated from the annual reports of the banks.

It is evident from the table 4 that the operating expenses of all the selected Commercial Banks has fluctuating trend over the period of study. The average operating expenditure of SBI was Rs. 4, 055.63 Cr. which is followed by HDFC Bank Rs. 1971.32Cr, ICICI Bank Rs. 1944.28 Cr. and BOB Rs. 997.81 Cr. However, the growth in Total Expenditure found highest in the case of BOB and HDFC Bank at 20.16% and 18.65 % respectively. The standard deviation and co-efficient of variation signifies that the variation in the total Expenditure was less consistent with low degree of uniformity. From the analysis it can be concluded that operating expenditure were found more in SBI which is followed by BOB, HDFC, ICICI Bank and HDFC Bank.

(v) DEPOSITS

One of the important performance parameters of commercial banks is deposits. The banks accept money as deposits from public and lend it to public. In commercial banks the deposits are of two types. They are: time deposits and demand deposits. The time deposits can be further classified into 3 categories namely, saving bank deposits, current deposits – short term and long term deposits which are known as term deposits. Since deposits indicate the growth and development of a bank.

TABLE 5: GROWTH IN DEPOSITS (Rs. in Crs.)

Year	SBI	BOB	HDFC	ICICI
2005-06	380046.17	93661.99	55796.82	165083.21
2006-07	435521.14	124916.97	68297.94	230510.29
2007-08	537403.95	152034.11	100768.6	244431.18
2008-09	742073.12	192397.11	142811.61	218347.80
2009-10	804116.27	241261.95	167404.44	202016.66
2010-11	933932.82	305439.53	208586.43	225602.17
2011-12	1043647.00	384871.18	246706.46	255500.00
2012-13	1202740.00	473883.30	296247	292613.62
2013-14	1394409.00	568894.49	367337.51	331913.74
2014-15	1576793.00	617559.51	450795.62	361562.71
Mean	905068.20	315491.90	270475.20	252758.10
SD	383062.98	178428.87	123952.22	56962.66
CV (%)	42.32	56.56	58.89	22.54
Growth(%)	17.18	24.07	25.77	6.95

Source: Calculated from the annual reports of the banks.

It is clear from the table 5 the Average Deposit were mobilized by SBI at Rs. 9,05,068.20 Cr, BOB received an average deposit of Rs. 3,15,491.90 Cr. HDFC Bank mobilized Rs. 2,70,475.20 Cr. and ICICI Bank Rs. 2,52,758.10 Cr. However, the average growth in deposit was found highest in the case of HDFC Bank at 25.77%, which is followed by BOB at 24.07%, SBI at 17.18% and ICICI Bank at 6.95%. The standard deviation and co-efficient of variation indicates that all the banks were less consistent in the average deposit. From the analysis it can be concluded that the maximum deposit was mobilized by the public sector banks when compared with private sector banks.

(vi) ADVANCES

Advances in banks are also known as loans. The advances carry interest rates depending on the risk involved. The income earned through advances is the main sources of income to banks. The advances can be classified into two categories short term and long term loans. The advances given by the select scheduled commercial banks have been presented in table 6.

TABLE 6: GROWTH IN ADVANCES (Rs.in Crs.)

Year	SBI	BOB	HDFC	ICICI
2005-06	261800.91	59911.78	35061.26	146163.11
2006-07	337336.59	83620.87	46944.78	195865.60
2007-08	416768.27	106701.13	63426.97	225616.18
2008-09	542503.28	143251.46	98883.05	218310.99
2009-10	631914.29	175035.31	125830.68	181205.61
2010-11	756719.55	228676.40	159982.79	216365.97
2011-12	867578.90	287377.30	195420.00	253727.75
2012-13	1045617.00	328185.89	239720.67	290249.44
2013-14	1209829.00	397005.78	303000.39	338702.78
2014-15	1300026.21	428065.11	365495.00	387522.10
Mean	737009.30	223783.11	163376.50	245372.91
SD	344994.94	124809.63	106204.33	70267.79
CV (%)	46.81	55.77	65.01	28.64
Growth(%)	19.61	24.82	29.84	9.18

Source: Calculated from the annual reports of the banks.

It is clear from the table 6 that the Total Advance of all the selected Commercial Banks has increased in absolute amount over the period of study except in case of ICICI. Whose Total Advance has decreased for the year 2009-10 and 2010-11 compared with the previous year. It is evident from the above table that the average advances of SBI was Rs.7,37,009.30 Cr. BOB Rs.2,23,783.11 Cr. HDFC Rs.1,63,376.50 Cr and ICICI Bank Rs.2, 45,372.91 Cr. The advances showed an increasing trend in except ICICI Bank. The growth in rate of advances showed a positive growth in all the Banks. The maximum growth in Advances was achieved by HDFC Bank.

(vii) TOTAL ASSETS

Total assets of financial institution show its financial strength and the assets required for a company to generate earnings. It represents the economic resources owned by the company. The total assets include the net fixed assets and current assets. The growth in total assets indicates the firm's ability to produce large volume of business and thereby earn large revenue. It is one of the main aims of the financial companies to increase its level of resources to show its size.

TABLE 7: GROWTH IN TOTAL ASSETS (Rs. in Crs.)

Year	SBI	BOB	HDFC	ICICI
2005-06	494160.65	113392.56	73586.87	252058.73
2006-07	566806.17	143146.29	91319.29	345312.14
2007-08	722125.10	179599.50	133251.00	400417.01
2008-09	965043.00	226672.21	183358.71	379849.06
2009-10	1053957.01	278316.74	222556.98	363866.89
2010-11	1224694	358397.22	277428.85	406678.16
2011-12	1337409	447321.53	337971.53	489496.30
2012-13	1568699	547135.49	400389.92	537262.94
2013-14	1794570	659504.52	491658.12	596882.32
2014-15	2048080	714988.61	590576.00	648784.25
Mean	1177554	366847.41	280209.69	442060.91
SD	492664.87	205604.44	164772.11	116811.62
CV (%)	41.84	56.05	58.8	26.42
Growth(%)	16.98	26.73	25.96	9.31

Source: Calculated from the annual reports of the banks.

It is clear from the table 7 the Average Total Assets of SBI was Rs. 11,77,554 Cr. BOB has average total assets of Rs. 3, 66,847.41 Cr. ICICI bank has Rs. 4, 42,060.91 Cr of Total Assets and HDFC Bank has Rs.2, 80,209.69 Cr. However, the average growth in Total Assets was found highest in the case of Bank of Baroda at 26.73%,

which is followed by HDFC Bank at 25.96%, SBI at 16.93% and ICICI Bank at 9.31%. The standard deviation and co-efficient of variation signifies that the variations in the Total Assets were less consistent during the period of study. From the analysis it can be concluded that the SBI has higher level of total assets.

TABLE 8: PERFORMANCE BASED RANKING

Parameter	SBI	BOB	HDFC	ICICI
Net Profit	1	4	3	2
Total Income	1	4	3	2
Operating Expenses	1	4	3	2
Total expenditure	1	4	2	3
Deposits	1	2	3	4
Advances	1	3	4	2
Total Assets	1	3	4	2

The above table presents the overall ranking based on the performance of the sample banks. It reveals that the financial performance of SBI was found better in all the aspects which are followed by BOB, HDFC Bank and ICICI Bank.

CONCLUSION

Indian banking sector is one of the most attractive and biggest market of Asia for the investment. The banking sector is mainly concentrating on providing customer service more effectively and efficiently the success of any financial institution especially, banks depends upon the service providing and satisfaction of the customer. In the present day competitive market environment retaining the customer and their goodwill is a major challenge. The need of bank is making the customer happier by providing qualitative services that there is one to one correspondence between development of the economy and occupational structure. Even though the performance of Indian Banking sector during the period 2009-12 is under challenges due to stressed financial conditions, the Indian banking sector recorded steady growth in several performance variables, such as deposits, advances, Total Income, Total Expenditure and Net Profit.

These parameters have a vital role in increasing the profitability and productivity of Indian Banks. The technological investment and innovations in information technology during the recent part has provided dividend of efficiency gain for scheduled commercial banks. The effect of information technology initiatives in Indian banks have reduced operational costs and improved the profit through cost efficiencies during the period 2005-06 to 2014-15. The innovative thinking of banks through productive analytics using information technology has fully leveraged the Indian banking sector in business perspectives. The strategy of deviation from product centric to customer centric operations also significantly influenced the positive growth of commercial banks. The banks are reducing their operational cost and increasing quality of services. Many banks are focusing their operations towards customer centric services. In the present competitive business environment, the banks are searching for new ways and means to provide an excellent banking experience to their customers for a cheaper cost. This study emphasizes the positive growth and stability of Indian commercial banks during 2005-06 to 2014-15. Customers are more interested in investing their savings in public sector banks and are likely to take advances in private sector banks.

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GREEN MARKETING IN INDIA

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ABSTRACT

The term Green Marketing is the catchword used in industry which is used to describe business activities that attempts to reduce the negative effect of the products/services offered by the business to make it environmentally friendly. Basically, green marketing concerns with three aspects: Promotion of production and consummation of pure/quality products; fair and just dealing with customers and society; and protection of ecological environment. Green marketing emphasizes on protection of long-term welfare of consumers and society by production and use of pure, useful, and high quality products without any adverse effect on the environment. This conceptual study discusses the concepts of Green marketing and points out the challenges before green marketing initiators. Further an attempt is made to study the implementation of Green marketing initiatives in India. The study concludes that the business entities necessarily need to change their mind set from traditional marketing strategies to green marketing strategies in order to survive in the green competitive world and to have a positive impact on the environment through green marketing elements.

KEYWORDS

green marketing, quality products, fair dealing, protection of ecological environment.

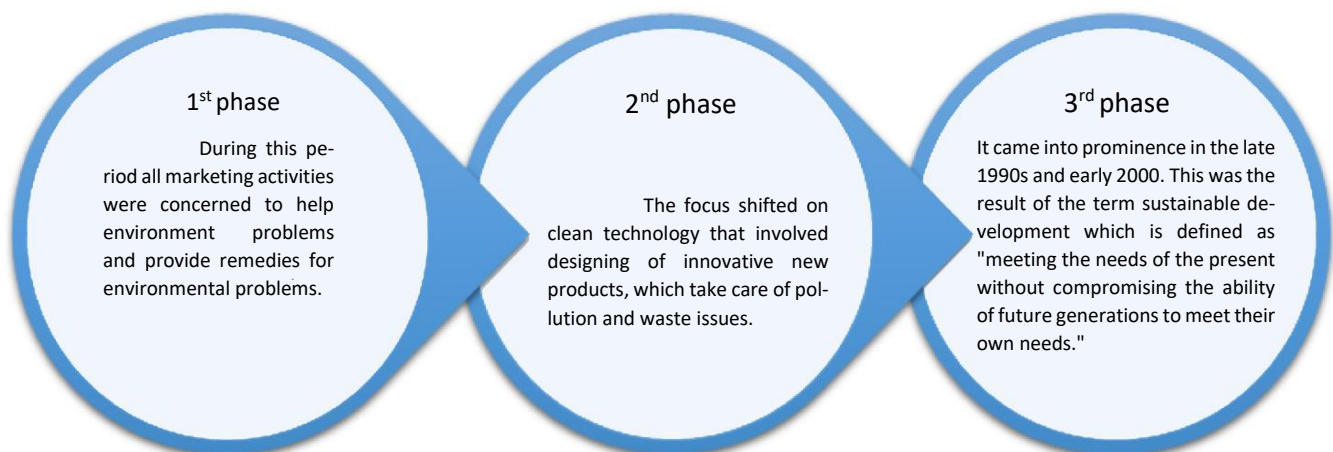
INTRODUCTION

Green marketing can be defined as, "All activities designed to generate and facilitate any exchange intended to satisfy human needs or wants such that satisfying of these needs and wants occur with minimal detrimental input on the national environment."

EVOLUTION OF GREEN MARKETING

The term Green Marketing came into prominence in the late 1980s and early 1990s. The green marketing has evolved over this period of time. The evolution of green marketing had three phases.

FIG. 1

**BENEFITS OF GREEN MARKETING**

Companies that develop new and improved products and services with environment inputs in mind give themselves access to new markets, increase their profit sustainability, and enjoy a competitive advantage over the companies which are not concerned for the environment.

ADVANTAGES OF GREEN MARKETING CAN BE LISTED AS FOLLOWS

1. It ensures sustained long-term growth along with profitability.
2. It saves money in the long run, although initial cost is more.
3. It helps the companies to market their products and services keeping the environment aspects in mind. It helps in accessing the new markets and enjoying competitive advantage.
4. Most of the employees also feel proud and responsible to be working for an environmentally responsible company.
5. It promotes corporate social responsibility.

GREEN MARKETING CLAIMS MUST

- Clearly state environmental benefits;
- Explain environmental characteristics;

- Explain how benefits are achieved;
- Ensure comparative differences are justified;
- Ensure negative factors are taken into consideration; and
- Only use meaningful terms and pictures.

MOTIVES BEHIND ADOPTION OF GREEN MARKETING

1. Opportunities available and competitive advantage.
2. Corporate social responsibility on the part of companies.
3. Government regulations.
4. Competition with other responsible companies.
5. Goodwill of the company.
6. Environment conscious consumers.
7. For conserving scarce natural resources.

CHALLENGES IN GREEN MARKETING

There is large number of challenges in the field of green marketing which May be sum up as follows:

1. NEED FOR STANDARDIZATION OF THE PRODUCTS

It has been observed that very loss proportionate of the marketing message from "Green" campaigns is true to requisite standard and reflect the authenticity which they claim. There is no 'yard stick' currently, from where we could certify that the product as organic. Until or unless some of regularly bodes are involved in providing the certifications, which can be proved helpful to verify the authenticity of the product's characteristics. A standard quality control board needs to be in place for such labeling and licensing.

2. NEW NOTION

The consumers of different rural and urban hierarchy are gradually becoming aware of the merits of green products. But it is still new notion or concept for the masses. It is therefore, become imperative to educate the people about growing menace of deteriorating environment. The new green movements and advocacy programs need to reach the masses and that will be a time consuming process.

Long gestation period request patience and perseverance; It has been observed that the inventors and corporate need to view the environment as a long-term investment opportunity. It is because of the projects related to 'Green Marketing' have a long-gestation period. It requires a lot of patience to get the desired results.

3. MYOPIA

The first principle of green –marketing is focusing the customer benefits. i.e. that is why consumers buy particular goods and services in their first priority.

STRATEGIES TO BE EXECUTED FOR GREEN MARKETING

Those strategies can be implemented as follows:

1. PRODUCT DIFFERENTIATION

It is a paramount need to make continuous efforts which can be helpful to differentiate then products and services using green marketing practices. There is a wide range of markets which includes retailing etc. the manufactures have used Eco-performance to differentiate and to compete. It has been observed that the product with poor Eco-performance can become target for new substitution, as a result of this many organization are products from the competitors.

2. VALUE POSITIONING OF CONSUMER

The organization can design environmental products to perform as promoting and delivering the customer's desired value of environmental products and target relevant customer market segment can be proved conducive to organization to differentiate.

3. DESIGNING OF BIO-DEGRADING PRONE PACKAGING

It has been observed that promotion of green products has been strongly influenced by the design making of the customers. Thus it bio-degradable packing will affect in a strong and moderate on their decision making. It is therefore, an imperative to the personnel's associated with green marketing should modify the product packaging by making use of recycle as well as handmade paper in packaging rather than using more mechanized material. The manufacturers, who are using plastic for packaging, should meet some of requisite standard.

4. PRODUCT STRATEGY FOR GREEN MARKETING

In order to promote marketing for green marketing it is an urgent need to identify customer's environmental necessities and develop the products accordingly. It includes more environmentally responsible packages which ensure that products meet or exceed the quality expectation of the consumers; so that the marketers may charge higher price with highlighting the ecological viability of the products.

5. DISTRIBUTION STRATEGY OF GREEN MARKETING

In this strategy of green marketing, it is very essential to take customer support. In this case, the location must be differentiated form the competitors. It can be achieved by promoting the in-store activities like recycling of materials to focusing the environmental and other related benefits.

6. LIFE CYCLE ANALYSIS OF GREEN MARKETING

Product brand is a vital aspect, which can help to formulate plans for green marketing. It is a best tool for performing life cycle analysis complex assessment which can make available the vital statistics on social, environmental and economic impact of products through the supply chain production process and after the purchase. Life cycle analysis can inform a brand requirement to go before it claims to be sustainable. The consumers do not expect perfection when it shapes to sustainability but they would like to see that brands make out the levels of probe, formulate a plan and in the executing process.

TABLE 1: GREEN MARKETING INITIATIVES IN INDIA

SL. No	Name of Business Firm	Green Marketing Initiatives
1	Indian oil	<ul style="list-style-type: none"> Indian Oil has invested about 7,000 crore so far in green fuel projects at its refineries; ongoing projects account for a further 5,000 crore. Motor Spirit Quality Improvement Unit commissioned at Mathura Refinery; similar units are coming up at three more refineries. Diesel quality improvement facilities in place at all seven Indian Oil refineries, several more green fuel projects are under implementation or on the anvil. The R&D Centre of Indian Oil is engaged in the formulations of eco-friendly biodegradable lube formulations. The Centre has been certified under ISO- 14000:1996 for environment management systems. Indian Oil is focusing on CNG (compressed natural gas), Auto gas (LPG), ethanol blended petrol, bio-diesel, and Hydrogen energy.
2	Wipro	<ul style="list-style-type: none"> Launched environment friendly computer peripherals. Launched a new range of desktops and laptops called Wipro Greenware. These products are RoHS (Restriction of Hazardous Substances) compliant thus reducing e-waste in the environment.
3	Indian railways.	<ul style="list-style-type: none"> IRCTC has allowed its customers to carry PNR no. of their E-Tickets on their laptop and mobiles. Customers do not need to carry the printed version of their ticket anymore.
4	Forest & Environmental Ministry of India	<ul style="list-style-type: none"> No Polythene carries bags for free. Retail outlets could provide polythene carry bags to customers only if customers are ready to pay for it
5	Oil and Natural Gas Company (ONGC)	<ul style="list-style-type: none"> Mokshada Green Cremation initiative will save 60 to 70% of wood and a fourth of the burning time per cremation.
6	ITC limited	<ul style="list-style-type: none"> Commitment to green technologies by introducing „ozone-treated elemental chlorine free“ bleaching technology for the first time in India. The result is an entire new range of top green products and solutions: the environmentally friendly multi-purpose paper that is less polluting than its traditional counterpart.
7	McDonald Restaurant	<ul style="list-style-type: none"> McDonald restaurant's napkins, bags are made of recycled paper.
8	Kansai Nerolac	<ul style="list-style-type: none"> Lead Free Paints
9	Infosys technologies Ltd.	<ul style="list-style-type: none"> Focused on green buildings, water harvesting and conservation, better transport management by encouraging car pool for its employees and increasing bio-diversity in its campuses. Focused on „green engineering“. The unit works on new products as well as on refurbishing existing products to make them more energy efficient.
10	State Bank of India:	<ul style="list-style-type: none"> Eco and power friendly equipment in its 10,000 new ATMs. SBI is also entered into green service known as "Green Channel Counter". paper less banking, no deposit slip, no withdrawal form, no checks, no money transactions form all these transaction are done through SBI shopping & ATM cards. State Bank of India turns to wind energy to reduce emissions: The State Bank of India became the first Indian bank to harness wind energy through a 15-megawatt wind farm developed by Suzlong Energy. The wind farm located in Coimbatore uses 10 Suzlon wind turbines, each with a capacity of 1.5 MW. The wind farm is spread across three states – Tamil Nadu, with 4.5 MW of wind capacity; Maharashtra, with 9 MW; and Gujarat, with 1.5 MW. The wind project is the first step in the State Bank of India's green banking program dedicated to the reduction of its carbon footprint and promotion of energy efficient processes, especially among the bank's clients.
11	ICICI bank	<ul style="list-style-type: none"> Instabanking': It is the platform that brings together all our alternate channels under one umbrella and gives customers the convenience of banking anytime anywhere through Internet banking, i-Mobile banking, Tab banking and IVR banking. Electronic Branches': Fully electronic branches have also been set up where customers can conduct all their banking transactions. 'E- Drive': They have sent nearly 200 thousand annual reports in electronic form. Saved more than 60 tons of paper by sending e-statements to over 6.5 million Bank accounts and 300 thousand credit card customers. Vehicle Finance': They are offering 50% waiver on processing fee of auto loans on the car models which uses alternate sources of energy.

Source: Internet (Website of respective companies.)

CONCLUSION

Green marketing is a relatively contemporary occurrence and it is growing awareness amongst consumers and businesses about lessening the adverse impact on the environment. Environmental issues are given vital significance these days. This paper helps us to know the concepts of Green Products; green marketing mix and points out the challenges before green marketing initiators.

Well in this consequence, many corporate has taken green marketing further and as a part of their company strategy just to create brand image, gain the attention of the consumers. Business firms need to change their mind set from traditional marketing strategies to green marketing strategies with a huge investment in technology, R and D and through Green marketing elements such as eco-design of a product, eco-labeling, eco-packaging, green logo in order to survive in the green competitive world and to have a positive impact on the environment. While the shift to "green" may appear to be expensive in the short term; it will definitely prove to be indispensable and advantageous, cost-wise too, in the long run.

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BOOK

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EVALUATION OF SELECTED ONLINE SHOPPING WEBSITES: A CONSUMER PERSPECTIVE

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ABSTRACT

Commerce by means of the Internet, or e-commerce, has experienced speedy development since the early years. E-Shopping exist not only because of the elevated convenience, but also because of the wide selection of products; Value for money pricing and better access to information. For business, it increases customer value and the building of sustainable capabilities, and higher profits. Online stores are generally available 24X7, and many consumers have Internet access both at work and at home therefore it saves time. The objectives of this paper is to study preference of online shopping websites used by customers and Comparison of various facilities offered by online shopping websites. It has been concluded that Amazon is the most preferred online shopping website followed by Flipkart. Furthermore, Amazon is offering best user friendly website, delivery speed and grievance redressal mechanism while Flipkart is offering best packaging.

KEYWORDS

online shopping, e-commerce.

INTRODUCTION

E-commerce has observed a phenomenal growth resulting in superior use of this tool by the traders. In addition, the competition in e-commerce has also intensified. As a result, it becomes more important for online retailers to understand the background of consumer acceptance of online shopping. Such understanding is crucial to customer relationship management, which has been identified as an effective business strategy to attain success in the electronic market. One of the foremost problems of E-commerce web sites is that they fall short in supporting the customers in this process. By understanding the customer's wants and concerns the marketer can offer better products and services. The development in information technology and the all-encompassing ease of use of Internet encompass contribution for the unfavorable fame to web shopping. Customers can obtain products at favorable prices with varieties of vendors for different products. Vendors can also reach wider market area using web shops. Even products which the nearest shop fail to offer to the customer are obtainable with web shop vendors, this is an additional advantage to web shopping.

LITERATURE REVIEW

Vijay Shankar (2015), revealed that ability of web vendors to provide numerous products which even the nearest retailer fails to provide exerted a stronger effect than perceived factors for prospective and steadfast customers. Implication of these findings is that providing best support in terms of security (e-payment), post-sale service, reliability/credibility, quality and privacy are the key intent for ultimate increase/boom of web shopping. Results of the current findings will assist information systems professionals and product vendors in developing personalized sales tactic to target prelude sales and come again sales for different groups of stakeholders.

Nahla Khalil (2014) found that that most of people already shopping online and prefer to make their purchases online, also there are factors that make the buyer hesitant to come online purchasing, Where security and privacy top concern of the purchaser. Among the factors influencing the purchase online are the price, the trust, the convenience and the recommendations.

Wu (2013) found that because online customer complaint behavior can influence customer's loyalty, as well as other customers' purchase intentions, Chinese online retailers Hu et al.: Customer Complaints in Online Shopping have had little choice but to pay close attention to customer complaints.

Jusoh and Ling (2012), studied that how socio-demographic (age, income and occupation), pattern of online buying (types of goods, e-commerce experience and hours use on internet) and purchase perception (product perception, customers' service and consumers' risk) affect consumers' attitude towards online shopping. As per **Sinha & Kim (2012)**, since the recent economic reforms, Indian consumers have just begun to understand benefits of using Internet for shopping. However, the grow-ing number of Internet users has not been reflected to the online sales. Thus, it is important to identify factors affecting Indian consumers' online buying behavior in order to find the way to stimulate their online shopping behavior. The purpose of this study is to identify factors affecting Indian consumers' attitude toward shopping online by investigating Indian consumers' risk perceptions about shopping online. Constructs tested included previously identified factors (convenience risk, product risk, financial risk, perceived behavior control, return policy, subjective norm, attitude, and technology specific innovativeness) and Indian-specific factors (concerns associated with delivery of an ordered prod-uct and cyber laws, shipping fees, and after service) specifically developed for this study. The concerns associated with delivery of product, social and perceived behavioral control have been found to be significant factors affecting attitude toward using Internet for shopping.

Gotland (2011) studied that the most attractive and influencing factor for online shoppers in Gotland is Website Design/Features, following convenience the second most influencing and thirdly time saving. Results have also showed that security is of important concern among online shoppers in Gotland. The research has also found that there are some other factors which influence online shoppers including, less price, discount, feedback from previous customers and quality of product. For the second research question i.e. who are online shoppers in term of demography: the correlation results for the age and attitudes towards online shopping has showed that elderly people are not so keen to shop online.

OBJECTIVES

The purposes of this research paper are as follows:

1. To study preference of online shopping websites used by customers
2. Comparison of various facilities offered by online shopping websites

RESEARCH METHODOLOGY

(a) Research Design: - To have a better understanding about the issue descriptive research design was used. To get the primary data close ended questionnaire was administrated.

(b) Sample Design: - 70 respondents were selected through convenience sampling.

(c) Analysis: - The data collected was analyzed with the help of various statistical tools like likert scale and Weighted Arithmetic mean

ANALYSIS & INTERPRETATIONS

1. DEMOGRAPHIC PROFILE OF RESPONDENTS

TABLE 1: DEMOGRAPHIC PROFILE

Particulars	Frequency	Percent	Cumulative Percent	Particulars	Frequency	Percent	Cumulative Percent
Gender				Monthly Income			
Male	52	65	65	Less Than Rs. 10,000	17	21	21
Female	28	35	100	Rs. 10,001 - Rs. 20,000	36	45	66
Total	80	100		Rs. 20,001 - Rs. 30,000	10	13	79
Education				Rs. 30,001 - Rs. 40,000	15	18	97
Intermediate	5	6	6	More Than Rs. 40,000	2	3	100
Graduate	32	40	46	Total	80	100	
Post Graduate	28	35	81	Monthly Expenditure on Online Shopping			
Professional	15	19	100	Less Than Rs. 1,000	18	23	23
Total	80	100		Rs. 1,001 - Rs. 2,000	28	35	58
Age Group				Rs. 2,001 - Rs. 3,000	22	28	86
Below 25	27	34	34	Rs. 3,001 - Rs. 4,000	8	9	95
25-35	37	46	80	Rs.4,001 - Rs. 5,000	2	3	98
36-50	12	15	95	Rs. 5,001 - Rs. 6,000	1	1	99
51-60	4	5	100	More Than Rs. 6,000	1	1	100
Total	80	100		Total	80	100	

As per shown in table-1 demographics of respondents were classified according to their Gender, Education, Age Monthly Income and Monthly expenditure on online shopping. Out of total 80 respondents 65% are male & rests are female. 40% respondents were graduate and 46% respondents belong to the age group of 25-35 years. Majority of respondents (45%) are having monthly income from Rs. 10,001 to Rs. 20,000 and 35% respondents are spending Rs.1,001 to Rs.2,000 on online shopping.

2. ONLINE SHOPPING WEBSITE PREFERENCE

To analyze that which online shopping website is preferred by respondents they were asked to rank the selected five online shopping websites in order of preference from 1 to 5. To obtain the final rankings weighted Arithmetic Mean is used. In order to calculate total weighted score, the numbers of respondents who have given importance from 5 to 1 are multiplied by 5 to 1 respectively. The mean score is calculated by dividing the total score by total number of weights (i.e. 15). The results are presented in table 2

TABLE 2: ONLINE SHOPPING WEBSITE PREFERENCE

Weights	5	4	3	2	1	Weighted Total	Weighted Avg.	Rank
Rank	1 st	2 nd	3 rd	4 th	5 th			
Online Shopping Websites								
Snapdeal	10	18	11	10	31	206	13.73	3
Flipkart	28	26	10	13	3	303	20.20	2
Ebay	7	7	19	22	25	189	12.60	5
Amazon	30	20	15	14	1	304	20.27	1
Jabong	5	9	25	21	20	198	13.20	4

The table 2 shows that, the Amazon is the most preferred online shopping website with a weighted mean score of 20.27 followed by Flipkart (Weighted Mean score = 20.20). Snapdeal is ranked 3rd with a Weighted Mean score of 13.73, followed by Jabong that ranked 4th with a weighted mean score of 13.20. It was found that Ebay is least preferred online shopping website.

3. COMPARISON OF ONLINE SHOPPING FACILITIES

Numbers of facilities are offered by online shopping websites out of which four prominent facilities were selected i.e. user friendly website, delivery speed, packaging and grievance redressal mechanism. To compare these facilities, Customers were asked to indicate the effectiveness of these facilities on five point scale starting from highly effective (5) to not at all effective (1). To conclude the results weighted arithmetic mean is calculated and ranking is done.

(A) User Friendly Website

TABLE 3

Weights	5	4	3	2	1	Weighted Total	Weighted Avg.	Rank
Level of Effectiveness	Highly Effective	Moderately Effective	Somewhat Effective	Slightly Effective	Not at all Effective			
Online Shopping Websites								
Snapdeal	6	5	9	30	30	167	11.13	5
Flipkart	28	32	11	9	0	319	21.27	2
Ebay	7	6	29	28	10	212	14.13	3
Amazon	32	28	13	6	1	324	21.60	1
Jabong	7	9	18	7	39	178	11.87	4

It can be seen from table 3 that Amazon is offering best user friendly website while Snapdeal website is least user friendly.

(B) Delivery Speed

TABLE 4

Weights	5	4	3	2	1	Weighted Total	Weighted Avg.	Rank
Level of Effectiveness	Highly Effective	Moderately Effective	Somewhat Effective	Slightly Effective	Not at all Effective			
Online Shopping Websites	Highly Effective	Moderately Effective	Somewhat Effective	Slightly Effective	Not at all Effective	Weighted Total	Weighted Avg.	Rank
Snapdeal	0	3	17	20	40	143	9.53	5
Flipkart	32	28	14	3	3	323	21.53	2
Ebay	0	16	29	28	7	214	14.27	3
Amazon	48	22	8	2	0	356	23.73	1
Jabong	0	11	12	27	30	164	10.93	4

Again here it has been observed that deliver speed of Amazon is highest followed by Fflipkart. On the counter side Snapdeal delivery speed is very slow.

(C) Packaging

TABLE 5

Weights	5	4	3	2	1	Weighted Total	Weighted Avg.	Rank
Level of Effectiveness	Highly Effective	Moderately Effective	Somewhat Effective	Slightly Effective	Not at all Effective			
Online Shopping Websites	Highly Effective	Moderately Effective	Somewhat Effective	Slightly Effective	Not at all Effective	Weighted Total	Weighted Avg.	Rank
Snapdeal	6	18	9	22	25	198	13.20	3
Flipkart	38	22	11	5	4	325	21.67	1
Ebay	3	8	18	18	33	170	11.33	5
Amazon	32	20	17	8	3	310	20.67	2
Jabong	1	12	25	27	15	197	13.13	4

It was identified that Flipkart is offering safe and best packaging while Ebay’s packaging is not commendable.

(D) Grievance Redressal Mechanism

TABLE 6

Weights	5	4	3	2	1	Weighted Total	Weighted Avg.	Rank
Level of Effectiveness	Highly Effective	Moderately Effective	Somewhat Effective	Slightly Effective	Not at all Effective			
Online Shopping Websites	Highly Effective	Moderately Effective	Somewhat Effective	Slightly Effective	Not at all Effective	Weighted Total	Weighted Avg.	Rank
Snapdeal	0	14	4	29	33	159	10.60	5
Flipkart	33	18	13	12	4	304	20.27	2
Ebay	0	25	28	25	2	236	15.73	3
Amazon	47	13	10	4	6	331	22.07	1
Jabong	0	10	25	10	35	170	11.33	4

As far as grievance redressal mechanism is concerned Amazon is effectively handling the grievances of shoppers while Snapdeal has been proven unsuccessful in this area.

CONCLUSION

From this research following conclusions can be drawn:

1. Amazon is the most preferred online shopping website followed by Flipkart.
2. Amazon is offering best user friendly website, delivery speed and grievance redressal mechanism while Flipkart is offering best packaging.

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