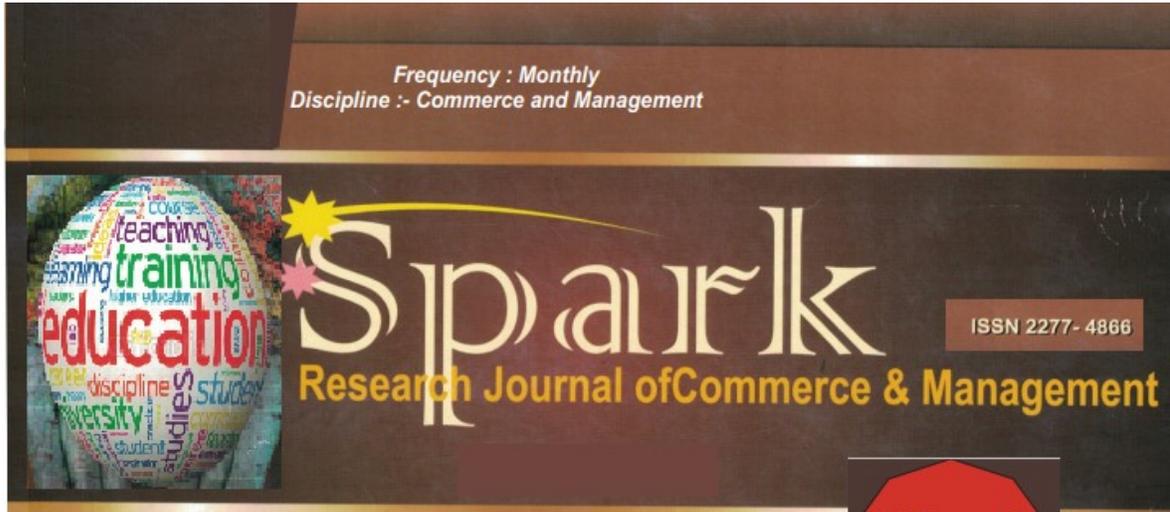




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## FROM THE CHIEF EDITOR'S DESK



Today corporate India is adapting a relaxed and casual work atmosphere, however This does not Mean that a friendly work environ implies lack of professional Approach Professionalism plays a Key role in your growth as a professional. It is a passive force that keeps you in the limelight. **“The only successful beings in any field, including living itself are those who have a professional Viewpoint and make themselves and ‘are’ professionals -L Ron Hubbard,** In simple words, the above quote would mean ‘to be successful, it’s important to be professional’. Being a professional means conducting yourself appropriately in a corporate set-up. It is a passive force that keeps you in the limelight.

**Know your profession inside out.** You must know the technical details along with the bigger picture and future directions of your field. Keeping yourself updated with the latest developments is a must in order to do well in your chosen field. There is no denying the fact that **self-learning** is of utmost importance if you want your career to head in a positive direction. Employers today want employees who can work on **multiple tasks and deliver on time**, thus stressing on the importance of multi-tasking and time management. While **setting goals for you**, be realistic and ask yourself if they are conducive and achievable. Handling distractions comes with practice. Keep identifying what hinders yours at work and experiment with ways of overcoming them. Remember, although you may seek guidance, only you can discover what you need to do. What works for one individual, may not be as effective for the other. The **courage to handle criticism** and the desire to excel should be a part of the daily work culture. Also with the nature of work activity getting increasingly integrated, employees are required to work in close synergy with teams that can be very disparate. Having a vision helps you navigate through a lot of corporate hurdles. The **vision is your yardstick for success**, a target for focus and a horizon for purpose. **Being organized** at work pays rich dividends. It saves your time and prevents stress and helps you accomplish more tasks within a less time span. Try to make your work environment clutter free and never waste time on trivialities.

**Dr. L.M Dani**

**Editor-in Chief, (Spark)**

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## A STUDY ON COVID-19 PANDEMIC AMEND THE OUTLOOK OF TEACHING PROCESS

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**Dr. Harish Purohit**

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**Abstract:-**Today we are in the digital era. Still being in that era we were of the opinion of using traditional methods of teaching. Obviously, the pandemic has changed the hundreds of years old, chalk-talk encouraging model to one driven by innovation. This disturbance in the conveyance of training is pushing policymakers to make sense of how to drive commitment at scale while guaranteeing comprehensive e-learning arrangements and handling the computerized separate. The study was conducted using random sampling method among 100 respondents comprising teachers of schools and colleges. The area covered is from Bandra to Borivali. The collected data is tested by using percentage method.

**Keywords:-** digital era, pandemic, traditional, e-learning

**Introduction:-**The Pandemic that is attacking the globe is probably going to make the most genuine disturbance instructive open door in any event a century. The investigations and lives of those at present in school and college will be affected in numerous ways, a few yet to be comprehended. Most quickly, on the grounds that important physical removing measures will hinder or have as of now their chance to go to class they will learn short of what they would have something else. Moreover, they will overlook quite a bit of what they realized this scholastic year, encountering a variety of the all around considered marvel of 'summer misfortunes aside from that it won't be in the late spring. Educational systems and governments will endeavour to set up elective modalities of instruction during the time of vital social removing, however those will in all likelihood function admirably for youngsters whose guardians have more training, who have other social focal points, and who approach assets, including on the web network and gadgets, so they can keep on getting a charge out of organized chances to learn. For some, kids coming up short on those conditions, the time of physical separating is probably going to bring about exceptionally constrained chances to learn. What's more, the Pandemic will differentially affect youngsters from various families, in manners progressively inconvenient to poor people and in any case minimized. They will be bound to endure the brunt of the monetary separations brought about by the Pandemic, the bound to experience the ill effects of contaminations to themselves and to their folks on the grounds that their day to day environments are with the end goal that make diseases more probable, and they will have increasingly restricted access to medicinal services to be dealt with whenever tainted.

### Literature Review

**Dr.Jena (2020)**, learnt that the pandemic has created opportunities and different ways of learning and teaching. But there are some individuals that cannot take advantage for the same. So, it is important for the education institutions to strengthen their digital structures. **Suryaman et al.(2020)**, stated that there are difficulties that are faced by the teachers as well as the students but both of them should try and adjust the phase of this pandemic due to which there is no work life balance as well that is existing so that should also be tried to adjust since there are new techniques are introduced by the pandemic.

### **Objectives**

1. To study the impact of Pandemic on the teaching
2. To study the adoption of new strategies for teaching
3. To study the alterations created by Pandemic in the teaching pattern

### **Hypothesis**

1. **H1:** Pandemic has led to the adoption of new strategies for teaching  
**H0:** Pandemic has not led to the adoption of new strategies for teaching
2. **H1:** Pandemic has created alterations in the teaching pattern  
**H0:** Pandemic has not created alterations in the teaching pattern

**Scope of the Study:-**This study helps to know about the challenges faced by the teachers in the digitalized era. This also helps us understand that during this crisis situation we are dependent entirely on the digitalization.

### **Limitations**

1. The area of study is limited to Bandra to Borivali only; hence the results may not be accurate for other areas
2. Validity & Reliability of the data obtained depends on the responses from the Teacher. The time factor of the researcher is limited
3. The size of the sample comparing to the population is very less and hence it will not represent the whole population

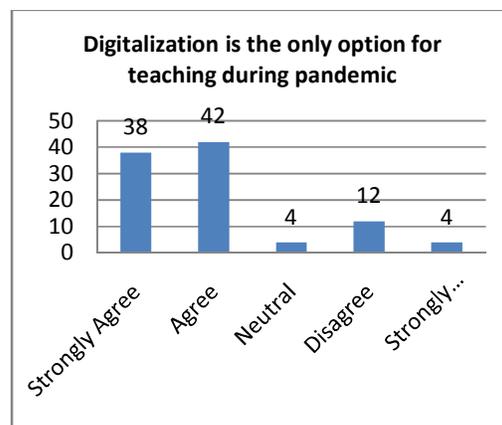
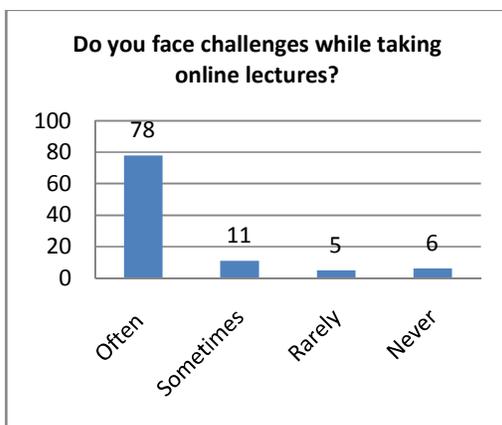
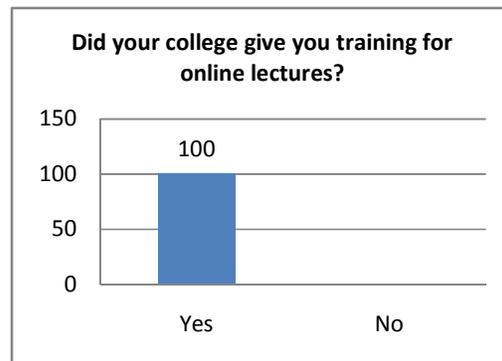
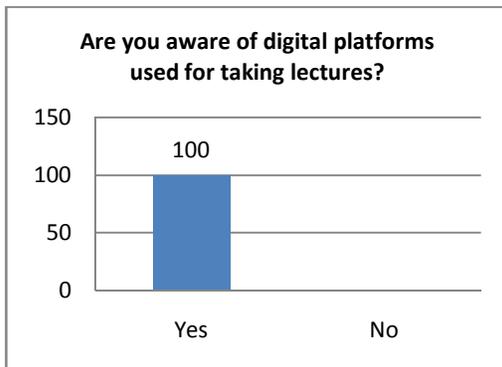
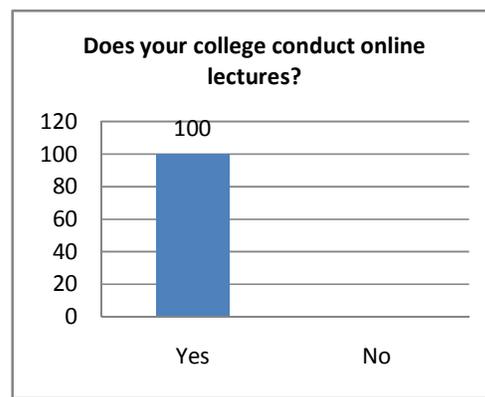
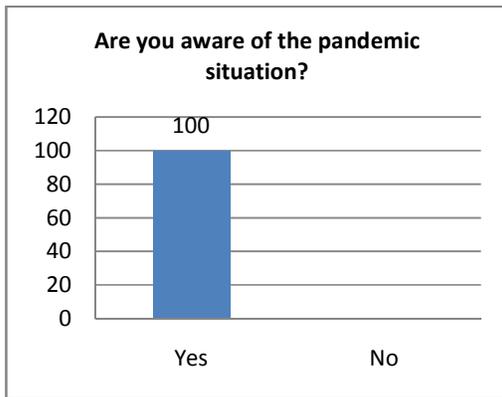
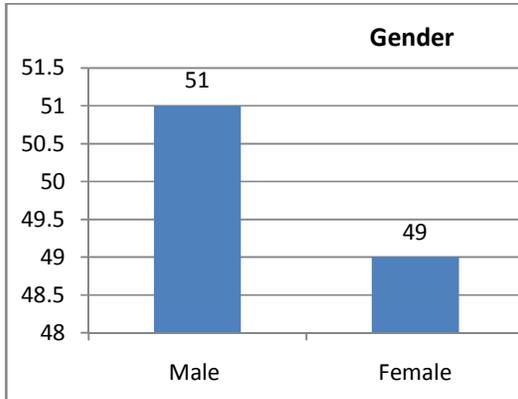
### **Research Methodology**

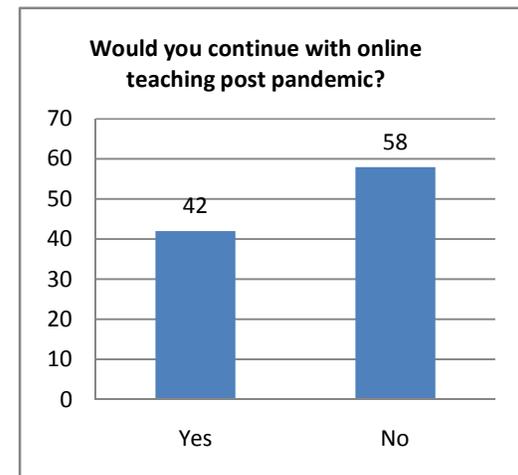
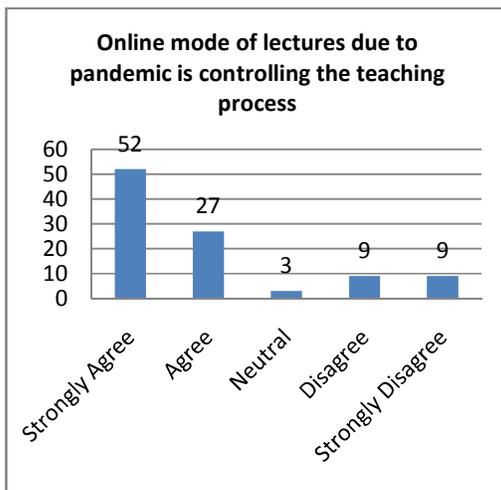
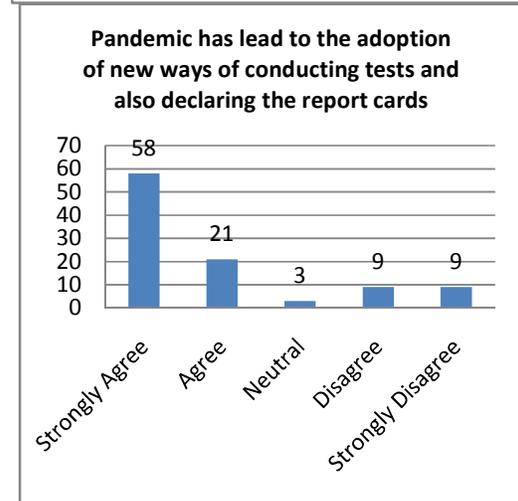
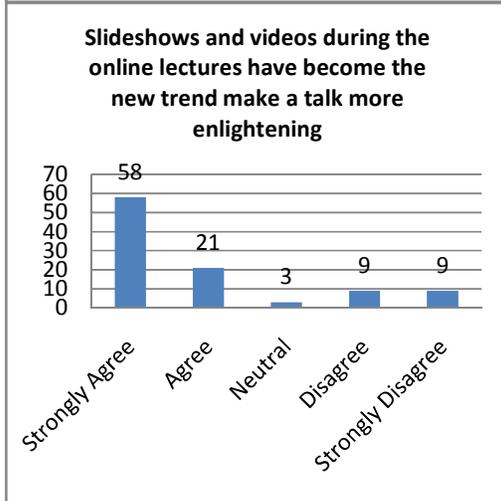
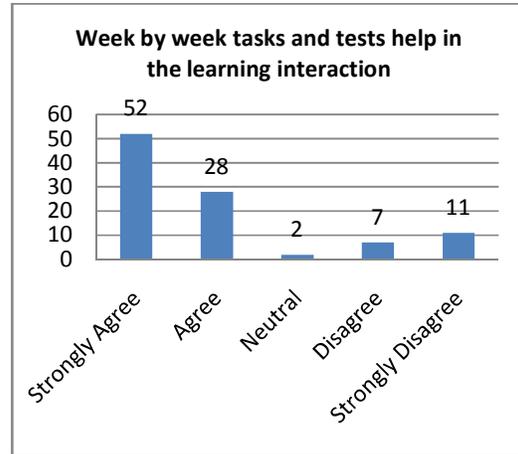
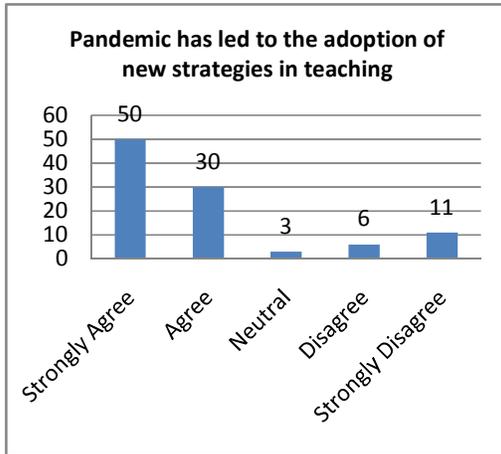
This study is conducted on the basis of Primary and Secondary research data collected

- **Primary source** is used to collect data through structured questionnaires, personal observations and pondering, interviews and surveys
- **Secondary data** like research papers, newspapers, journals, online reviews, online apps, magazines, testimonials were referred

### **Analysis and Interpretation**

The survey data was collected by the use of structured questionnaire from 100 respondents of





From the above graphs the researcher can say that Pandemic has led to the adoption of new strategies and technologies for teaching and it has also changed the means of imparting education in the education field.

**Suggestions**

1. Training should be given for inculcating new technologies in the field of education

2. Technologies should be made acquainted
3. Tackling of the obstacles while taking online lectures should be taught
4. Positive side of this new way of imparting education should be inculcated and should be made acceptable in the education industry
5. It should be made a new normal in the education industry since there are still individuals struggling in this digitalized era

**Conclusion:-**From the above study, it was known that education has taken a new route. With this current crisis taken place we have become dependent on the technologies for imparting education. It can also be known that there are certain understanding issues of the technology taking place but it is time to adopt this new change, as it is the future of teaching and learning with the help of digitalization.

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## **A STUDY OF INDICATORS OF WOMEN EMPOWERMENT & DEVELOPMENT**

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Research Guide – Dr. Harish Purohit

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**Abstract:-**Women empowerment and indicators for measuring empowerment can be interesting topic to study. The entire concept has two major components women empowerment, which means making half underprivileged population economically independent, financially strong, aware about their legal and political rights, equal access to resources, get right health care and safe environment. In this study we have broadly categorized the indicators into four major indicators Economic Contribution, Education, Policy & Governance and Health. Further these indicators have sub-categories which make the process of measurement easier for the researcher. These indicators have both natures, quantitative and qualitative. Where we can understand perception and analyze data for recommendations. The limitation of this study is that it is unable to develop and analyze all the available indicators due to large number of indicators available. It only took four indicators and their sub-indicators to develop understanding on the subject. The research can further be taken to develop indicators available in the region of study and utility of the developed indicators in that region.

**Key Words:-**Women Empowerment, Indicators, Economic, Education, Governance, Health

### **A STUDY OF INDICATORS OF WOMEN EMPOWERMENT & DEVELOPMENT**

In 1848 India has registered its first women educator Savitribai Phule and this was the beginning of Women Empowerment in India. She led the social movement focusing on women education. Globally the concept of women empowerment was coined in 1985 at the United Nation's Conference on Women held at Nairobi, Kenya. Education is the only weapon which helps in fighting and curbing social issues. Either moral value, economy, disparity, dowry etc. women are integral part of society and have equal contribution in all aspects. Education enables freedom and empowerment which leads to development. Since last few years women empowerment has become talk of the town. Everyone is discussing and advocating about it. It is necessary for everyone to acquire adequate knowledge and wisdom through education. Being a developing nation, along with caste, religious discrimination and so on, India is facing several problems. It is needless to add women empowerment into list because it is a fact of matter when half population (48% of Indian population is women, as per census 2011) is keeping away from economic activities, how all around development even can be thought. Women empowerment through education is very much required, effective and easy to execute. It may directly contribute to that women but indirectly it is good for entire world. Women have so many roles in her entire life. She is a daughter, a sister, a wife, a mother and so on the count is endless. These are not just a relation but a duty too. Education is basic need for development on any country. There is discrimination based on gender too. A woman has to perform many roles at her home either father's house or father-in-law's house. She has to take care of her child during their growth. As per Indian culture mother is considered the first guru of a child.

**METHODOLOGY IN STUDY:-**This study uses a qualitative research. In this research we are exploring through literature about women empowerment, indicators of women

empowerment and development. As of now, the study is limited to review only. The study does not use any instruments as such, it depend on developing concepts or theory based on the review. The use of existing content and analysis of the previous work is the major tool of this study. The scope of study is limited as of now. Scope can be expanded to areas like analyzing the relation between different indicators, developing indicators, segregation of indicators, different dimensions of women empowerment. The limitation of this study is that it unable to develop and analyze all the available indicators due to large number of indicators available. This research only for understanding the concept of women empowerment and different indicators dimensions of women empowerment. The literature available around the topic is not creditable for clearing the concept and bringing uniformity of thoughts. Still study reveals quite a good result.

**WOMEN EMPOWERMENT:-**Women and empowerment is not possible if we cannot dilute the gap between men and women. The status of men is still dominating and decisive. Women generally spend double the time on household work and five times on child care and spend half time on market work than men (Beniell and Sanchez, 2011). Women also lack in legal rights like owning property independently, managing property, right in parents property, conducting business or even travel without husband's consent. 21 of the 63 doesn't have equal rights for men and women to inherent the ancestral property (Htun & Weldon, 2011)

Women empowerment is directly proportional to the level of education women achieve. This has been studied that women education in India was never what we see today. In vedic period women education was given equal importance as men education. They were taught in co-educational ashrams and given equal privilege as the men counterpart. In Atharaved it is mentioned that if women is educated in initial years of her life it is good for her family and society as whole. The result of this education system was such that women in vedic period were part of higher education. There were scholars like Gargi, Lopamudra, Maitreyi who has contributed a lot in education. But, in later vedic period the position of women education declined and now they were considered subject to men. They cannot enjoy freedom of education.

The situation of women education worsens after the Muslim invasion. The women were not allowed to move freely because of the free of abduction or crime. The Pardha Syestem has been followed to protect women from crime. Only men were allowed to study. The rich and nobles could only afford provide study to female child. But due to the pardha system very few women could get the opportunity of higher education. The influence of Muslims was quite less in south India and result of this

The situation didn't change much in British era as well. It was in the last few decades of British rule they have put emphasis on education under the press of politics and economic development. But all these efforts were ritualistic and no such advantage has been seen in the education of women.

Now, let us try to define women empowerment. According to Bennett (2002), empowerment through institutions which enhances all the assets of individuals or group who are pursuing to improve the capabilities. We can also define empowerment as, the level of influence on individual over outer actions that matter to their welfare (Batliwala, 1994). Kabeer (2001) defines it as "the development in people's capability to make strategic life choices in a context where this ability was previously denied to them." Even Amartya Sen try to define women empowerment in 1997 as the expansion of people's choice is called as development.

We can articulate these definitions by breaking into four broad dimensions. First of all development or empowerment of women means control over physical, financial, intellectual resources and developing ideologies such as beliefs, values and attitude. Second most important dimension is women themselves. They should have engagement in the process of empowerment. Where the women should be given authority to chose or decides about the alternatives they have for the better living. The thirds dimension is about paradigm shift from no or less power to empower. Handling the responsibility with increased capabilities for successfully complete the process of power shift. Last dimension can be articulated as the outcome of empowerment, such as improved education, gender equality, economic freedom, political engagement, health and elevated social status.

**MEANING OF INDICATORS:-**An indicator is a representation of information from a large data base in the form of statement, figure or just a word. It changes with the change in time, situation or due to the dynamic nature of environment. Indicators also utilized as a tool for comparison or interpretation, it is more than just a exploratory statistic (Moser 2007). Based on information, data, use and interpretation indicators can be categories as quantitative and qualitative (Beck 1999). It is researcher's choice to use qualitative indicators or quantitative. Data such a women annual income, spending capacity, education attainment, number of women employed, sector wise women contribution are quantitative. Whereas qualitative indicators clubs intangible data aspect such as decision making capacity of women, contribution of educated women in house hold activity and so on. Qualitative and quantitative indicator can be used to develop understanding of process or environment. Like women empowerment can be understood by the elevation of social status in comparison to male counterpart. Now this indicator will check women position in society between given time period against male, it may be of same age group or as a whole segments.

Indicators can be manipulated and measured in a way that the result depends on the reporting or analysis of result and its effectiveness. A qualitative indicator gives a wider scope of manipulation of gathered data. On the other hand quantitative indicator gives single dimension and lack the study from all perspective. The data gathered for quantitative indicators can be from survey, interviews, focus groups or social mapping (Moser 2007). The data for qualitative captures perception, opinion, mind set and experiences. Qualitative indicators give an opportunity to the researcher to analyses the links between indicators like, women empowerment and rise in social status. Qualitative indicators are experienced based and have subjective in nature, they need right acumen to standardize and must complement the other indicator. These indicators are tough to record in comparison to quantitative indicators. Quantitative indicators also fail to reflect all changes in the overall understanding of process or subject.

Indicators can be categorized in different ways and categories are based on time of collection of data. Input indicator describe the elements for analysis, output indicators portray product of ongoing analysis and the final indicators or outcome indicators explain the conclusion or final analysis. Other indicators like process indicators explain the entire process, its nitty-gritty, policy and quality (Australian Institute of Health and Welfare 2009).

**DIMENSIONS OF INDICATORS:-**There can be so many indicators for women empowerment as this field is profound and different dimensions are there. Women empowerment can be studied through dimensions like economic contribution, education, governance and health. Further these dimensions are categories into sub-indicators as mentioned in Table 1.

**Table 1 Indicator Count of Dimensions and Categories**

<b>Dimension</b>	<b>Category</b>	<b>No. of Indicators</b>
<b>Economic Contribution</b>	Market Participation	90
	Resource Equity	122
<b>Education</b>	Characteristics of Population	9
	Educational System	7
	Other	2
<b>Governance</b>	Representation	16
	Electoral System and Processes	11
	Justice	19
	Access and Utilisation of Health Services	14
	Disease and Prevention	16
	Environmental Health	4
	Fertility and Population Growth	12
	Health Care Management	5
	Health Expenditure	6
	Maternal and Infant Health	12
	Mental Health & Risk Behaviours	5
	Nutrition	9
	Reproductive Health	9
	Violence against Women	6
<b>Total</b>	<b>374</b>	

These dimensions explain the significance of each indicators and its sub-indicators. The method adopted by the researcher to analyse the indicators and sub-indicators. The dimensions also explain the particular characteristics of the given indicators. The dimensions of women indicators develop reliable, accurate and effective data for analysis.

**ECONOMIC INDICATOR OF WOMEN EMPOWERMENT:-**Women have almost equal representation on this planet and their contribution in economic activity is not equal to their representation. Women represent half of working force, but have limited contribution in economic activities and growth (Hausmann et al. 2012). The resources present divided among women and men should be such that they both get equal access to the present resources, this would translate into better national and international competence (World Bank 2012). There are 212 individual indicators on the economic contribution dimension. The dimensions of economic participation explain women empowerment as growing economic productivity in two categories. The first one is market participation, explains women influence on market, whether global or local market and focuses on relation between remuneration, contribution by women and market involvement barriers. Indicators of economic participation and empowerment can further divided in sub-categories like, income distribution (which show women financial independence), availability of employment (which means opportunities to be self reliant), and productivity contribution (which show women's capacity to increase production). Second category in which women empowerment can increase economic capacity is resource ownership. In this woman having better ownership of resources has power and can increase capacity. Women having more possession of resources and power to develop efficient distribution of economic development opportunity for entire population in the region (Randriamaro 2006).

## **EDUCATION AS AN INDICATOR OF WOMEN EMPOWERMENT**

Education to any human can change his life for the betterment. The women from long time are either neglected or no proper focus on them to take education seriously. In last few decades the scenario has changed drastically and results can be seen as women became more empowered.

To measure the empowerment of women education can be one of the major indicators. The education act as a catalyst in growth, with education women have knowledge and knowledge make them informed. The knowledge and information help them to take strong and justified decisions in their daily life. In terms of securing resource the impact of mother's education is more than father's education. (UNDEPA, 2009). Level of education can also impact on fertility rate of women for better, balanced nutrition intake and good hygiene & health for them and for entire family (Vos, 1996). There are 18 critical indicators based on women education only.

The indicators of education tend to be quantitative like, number of girls enrolled, attainment of higher education, and number of dropouts. Education indicators can be divided into two categories. The first one mention about access to education, literacy among women, school enrolled and dropout. The second indicator is educational system and support, resources utilize in education sector, curriculum and extra-curriculum for development (Beck 1999). The indicators in education are quantitative and qualitative also quantify the process.

## **POLICY & GOVERNANCE INDICATOR FOR WOMEN EMPOWERMENT**

The policy and governance (political importance) have an impact on women empowerment. Policy reforms and improvised governance have considerably change the women status in society and politic itself. Policies and governance are going to create awareness and build conscious for the improvement of women condition in every walk of life. Most of the agencies working for the women development realise that better governance and democratic working promotes transparency, this in turn encourage conducive environment for achieving policy goals (Arndt & Oman 2006).

The women empowerment alternatively means protection of women rights, which further mean protection of political and legal rights. There are 46 indicators commonly used for policy and governance.

The categories for this indicator comprise of equal representation of women in all areas of governance and right representation for justice. Representation merely not for the name sake, they must be consulted and must have impact on decision making, which is again a crucial indicator of governance (high level decision making indicator). Development of women's activity and initiative made through political and civic commitment can be measured through electoral system and process indicator. Last indicator in this head relates to justice, this look at issues related to women awareness to their rights, confidence in judiciary and easy access to justice (Scott & Wilde, 2006)

The qualitative indicator in this head offer perception of women on representation in democracy. Quantitative indicators tell about the number of women representative at various level of democratic position.

**HEALTH AS INDICATOR FOR WOMEN EMPOWERMENT:-**Health is an indicator of population well being, participation of labour market, human capital productivity, fertility and saving. Health becomes key indicator for better human capital, research show that health

is directly proportional to economic growth and development of nation. According to Boom et al. (2004), one year increase in life expectancy leads to increase in GDP by 4%. Health improvement accounts 11% growth through higher income level (Jamison et al. 2007).

In this scenario women health is crucial not only for the individual but, to the entire family. The ability to go ahead with healthy and fruitful life women well being is necessary, as women account for 75% of food production in middle & low income nations (Tsu & Levin 2008). There are 11 health categories and 103 health indicators developed.

Some of the important categories of indicators like, disease & prevention indicators. This indicator measures the cause of death, pervasiveness to disease, immunization and effective treatment. Here, immunization focuses on vaccination received by number infants. Another key indicator is environmental health indicators, as compared to men women specially in rural area faces difficulty in accessing clean drinking water, proper sanitation, exposure to air pollution (due to fire wood earthen stove). Indicators in this category are quantitative. Next indicator is reproductive health indicator, here major focus on awareness of women reproductive related policies and law, family planning, sexual behavior are studied in sub-categories. Most of the indicator in this category are quantitative and measured across the nation.

**CONCLUSION**-The women empowerment is hard to understand and even harder to comprehend its indicators. Indicators are developed and studied to make the task of analysis easier. Women empowerment has always been concern in modern era. The issue has been taken up very late, result of which is to bring women from backwardness and then introduce to present day situations. The problem is very venerable in under-develop and developing nations. This study is purely related to develop the concept of women empowerment and indicators for measuring it. We have seen four major indicators Economic Contribution, Education, Policy & Governance and Health. Further these indicators have sub-categories which make the process of measurement easier for the researcher. These indicators have both natures, quantitative and qualitative. Where we can understand perception and analyse data for recommendations. This study can be advance and more indicators and sub-indicators can be developed for better understanding of these concepts.

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## CUSTOMER SATISFACTION TOWARDS COOPERATIVE BANKS IN VIJAYAPUR DISTRICT, KARNATAKA

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**ABSTRACT:-**The banking industry is vital to India's economy. Everyone is interacting with a bank in the current situation. In the country, various sorts of banks operate. Cooperative banks have a specific role to play. Academics are interested in a study of consumer satisfaction at two cooperative banks. This research looked into the level of customer satisfaction at cooperative banks. Both banks serve different purposes when it comes to addressing financial demands and offering other banking services. Both of these banks are well-known in the Vijayapur district, offering similar services that can be identified during the delivery process.

**Keywords:** - Loan, account, cooperative bank and customer satisfaction

**INTRODUCTION:-**A co-operative bank is a financial entity that belongs to its members, who are both the owners and the customers of their bank. Co-operative banks are frequently founded by people who share a same interest or belong to the same local or professional group, and they offer a wide range of banking and financial services to their members, such as loans, deposits, and bank accounts. Banks should measure how their products and services meet or surpass client expectations in order to improve their performance or quality of service. As a result, client satisfaction is a vital performance metric for businesses, with major implications. Employees are taught the value of surpassing consumers' expectations. As a result, one of the most important factors in determining happiness is expectations. If customers have high expectations and the reality falls short, they will be disappointed and likely rank their experience as less than satisfying. Cooperative banks have become an essential part of the Indian financial system, maybe more so than anyplace else in the world. Their contribution to rural finance is still significant today. Customer satisfaction is a key indication of purchase intent and loyalty among consumers. Customer satisfaction data is one of the most commonly obtained market perception indicators. Customer satisfaction is a nebulous and abstract notion, and how it manifests in the real world differs from person to person. As a result, researchers conducted this study to determine the amount of pleasure that consumers obtain from the services provided by several private sector banks in Vijayapur, as well as the factors that influence that satisfaction.

### REVIEW OF LITERATURE:

P. Malhotra and B. Singh (2007) investigated the elements that influence a bank's choice to implement Internet banking in India. It aims to investigate the link between the bank's adoption decisions and numerous bank and market factors in particular. The findings show that larger banks, institutions with younger employees, and banks with substantial deposits are more likely to use Internet banking. The factors that influences the adoption of online banking in Mauritius were researched by Padachi, K., Rojid, S., and Seetanah, B. (2008). Customers mostly use internet banking for inter-account transfers, payments to other personal accounts, transfers to credit card accounts, and mobile phone recharges, according to the findings. Jyothi Gupta and Suman Jain (2012) investigated the lending practises of co-

operative banks in India, as well as the efficiency of co-operative banks in India, the impact of size on co-operative bank efficiency, and the varied sorts of loans chosen by different groups of customers. Sivesan Sivesan Sivesan Sivesan (2012), In the banking sector, he discovered the impact of service quality on customer happiness. Customer happiness and service quality are inextricably linked. To improve service quality in the banking sector, the manager of the bank or administrative body must identify the major quality factors, explicitly manage customer expectations, and educate customers about the service. Sequeira, A.H. (2012) He attempted to solve concerns such as client satisfaction and the speed with which transactions are completed in cooperative banks. The results show that customer service is generally satisfactory. Ravi C.S. and Kundan Basavaraj (2013) evaluated consumer preference and satisfaction with loans, deposit plans, insurance, and value added services provided by public and private banks in the Shivamogga district. Business and car loans move more quickly than other services, with overall satisfaction at 50%. Furthermore, general satisfaction with bank deposit plans was positive, although other banking services still require attention, with a focus on client issues. New inventive ideas, as well as plans for catering to non-users and other services, must be implemented. Dr. Balwinder Singh and Ruchika Soni's (2015) study uses a qualitative approach to investigate the construct of customer satisfaction and the factors that influence it in the urban co-operative banking industry in the states of Punjab, Haryana, and Madhya Pradesh (Himachal Pradesh). The vast range of demographics among respondents aids us in responding to and effectively weighting the above outcomes.

#### **OBJECTIVE OF STUDY:**

1. To study the customer satisfaction towards co-operative bank.
2. To identify what are the factors influencing customers towards co-operative bank

**RESEARCH METHODOLOGY:-**The study's main goal is to determine the level of customer satisfaction at cooperative banks. A questionnaire is used to collect the information needed for the investigation. The stratified random sampling method was employed in this investigation. Customers from both DCC and SSC Banks in Vijayapur filled out a prepared questionnaire to provide the necessary data for the study. A straightforward sampling procedure was used to select respondents for the study. In order to determine the relationship between respondents' opinions on various bank services and their degree of satisfaction.

**DATA ANALYSIS AND INFERENCE:-**The respondents' degree of satisfaction with the co-operative bank's various services in Vijayapur. Customer feedback is shown in a variety of formats. Which informs the consumer whether or not the co-operative bank's services were satisfactory. The following table summarizes customer perceptions of the bank's services. SNA= Strongly Not Agree, NA= Not Agree, A= Agree, SA= Strongly Agree

#### **Association between customer care service of Bank and Customers satisfaction**

The association between bank customer's satisfaction towards deposit mobilization and customer care service is verified in the following table.

Table No. 1

Satisfaction level	Customer care service	
	Respondents	Per cent (%)
SNA	11	2.2%
NA	31	6.2%
A	349	69.8%
SA	109	21.8%
Total	500	100.0%

For 2.2 percent of respondents, this suggests that the banker's customer service is very poor. 6.2 percent of respondents are unhappy, while 69.8% are satisfied and 21.8 percent are

happy. The Chi-square test was used to see if there was a link between the respondents' opinions on the customer service given by the banks and their degree of satisfaction. At 5%, Pearson Chi-Square = 11.175,  $p = 0.011$  was found to be statistically insignificant. As a result, there is no link between the quality of customer service offered by banks and their degree of satisfaction. It is not significant.

**Relationship between the difficulty and time taken to obtain a loan and the satisfaction level of bank customers.**

Table No. 2

Satisfaction level	Taking loan is very difficult and time consuming	
	Respondents	Per cent (%)
Yes	305	61.00
No	195	39.00
total	500	100

According to the survey, 61 percent of respondents believe taking out a loan is difficult and time consuming, while the remaining 39 percent believe it is simple. The Chi-square test is used to determine the relationship between the respondents' opinions on the loan sanctioned by the banks and their degree of satisfaction. Pearson Chi-square = 0.683  $p = 0.409$ , which is statistically insignificant at the 5% level, according to the preceding table. There is no correlation between respondents' opinions on the amount of loans sanctioned by banks and their level of satisfaction is insignificant

**Association between Bank infrastructure and Bank Customers satisfaction**

The following table shows the relationship between bank customer satisfaction with deposit mobilization and the bank's infrastructure.

Table No. 3

Satisfaction level	Bank infrastructure	
	Respondents	Per cent (%)
SNA	6	1.20
A	59	11.80
SA	435	87.00
Total	500	100

It shows that 1.2 percent of respondents have poor response about bank infrastructure, 11.8 percent have acceptable about bank infrastructure, and 87 percent feel excellent bank infrastructure. The Chi-square test was used to see whether there was a link between respondents' opinions on bank infrastructure and their degree of satisfaction. The banks and Pearson Chi-Square were substantially different from 1.089,  $p = 0.580$ , which is statistically insignificant at the 5% level. As a result, it is possible to argue that there is no significance.

**Association between cooperation of Bank staff and Customer satisfaction**

The association between bank customer's satisfaction towards deposit mobilization and cooperation of Bank staff is verified in the following table

Table No. 4

Satisfaction level	cooperation of Bank staff	
	Respondents	Per cent (%)
SNA	5	1.00
NA	21	4.2
A	348	69.6
SA	126	25.2
Total	500	100

It shows that overall banking staff cooperation is relatively OK for 1% of respondents, fair for 4.2 percent, good for 69.6% of respondents, and exceptional for 25.2 percent of respondents. The Chi-square test was used to see if there was a link between the respondents' opinions on the quality of the banks' services and their degree of satisfaction. At the 5% level, Chi-Square = 3.557,  $p = 0.314$ , which is statistically insignificant. As a result, it is feasible to conclude that bank customers' contentment with the collaboration provided by their banks to their customers with their deposits has no bearing on their satisfaction with the cooperation provided by their banks to their customers with their deposits.

#### **Association between quick/prompt service and Bank Customers satisfaction**

The association between bank customer's satisfaction towards deposit mobilization and quick/prompt service is verified in the following table

Table No. 5

Satisfaction level	Bank quick/prompt service	
	Respondents	Per cent (%)
SNA	33	6.60
NA	37	7.40
A	401	80.20
SA	29	5.80
Total	500	100

According to the findings, 6.6 percent of respondents believe banks spend more time serving customers, 7.40 percent believe banks spend less time serving customers, and 86.0 percent feel banks spend less time serving customers. The Chi-square test is performed to see if there is a link between respondents' opinions on how long it takes to service clients and their satisfaction level. At the 5% level, Chi-Square = 0.734,  $p = 0.865$ , which is statistically significant. As a result, there is a relationship between bank clients' satisfaction with the services provided by their banks and their deposits.

#### **Association between information discloser through email and SMS and Bank Customers satisfaction**

The association between bank customer's satisfaction towards deposit mobilization and information discloser through email and SMS is verified in the following table.

Table No. 6

Satisfaction level	information discloser through email and SMS	
	Respondents	Per cent (%)
SNA	20	4.00
NA	27	5.40
A	360	72.00
SA	93	18.60
	500	100

It shows that 4% of respondents strongly disagree with the information provided by banks via email and SMS, with 5.4 percent disagreeing, 72 percent agreeing, and 18.6% strongly agreeing. The Chi-square test is used to determine whether there is a link between respondents' opinions on information provided by banks via email and SMS and their degree of satisfaction. At the 5% level, Chi-Square = 6.028,  $p = 0.110$ , statistically insignificant. Thus, the banks and their level of satisfaction are insignificant.

#### **Association between attendance and responses to call and Bank Customers satisfaction**

Table No. 7

Satisfaction level	attendance and responses to call	
	Respondents	Per cent(%)
SNA	37	7.40
NA	56	11.20
A	344	68.80
SA	63	12.60
	500	100

7.4 percent strongly disagree, 11.2 percent agree, 68.8 percent agree, and 12.6 percent strongly agree that the employees should answer the phone. The Chi-square test is used to determine whether there is a link between them. At the 5% level, Chi-Square = 5.565,  $p = 0.135$ , which is statistically insignificant. As a result, it is possible to conclude that there is no significance.

#### **Association between difficulties faced by customer in opening a bank account and Bank Customers satisfaction**

Table No. 8

Satisfaction level	difficulties faced by customer in opening a bank account	
	Respondents	Per cent(%)
Yes	61	12.20
No	439	87.80
total	500	100

Table no. 8 shows the distribution of respondents based on their views on account opening formalities and customer satisfaction. It suggests that 12.2 percent of respondents find account opening formalities to be complex, while the remaining 87.8 percent find the process to be extremely simple. The Chi square test is used to determine whether there is a link between the respondents' opinions on account opening formalities and their degree of satisfaction. At a 5% significance level, Pearson Chi-Square 0.094,  $p = 0.760$ , is considered statistically significant. As a result, it can be stated that there is a relationship between bank customer satisfaction and the service offered by their banks.

#### **Association between working hours of Bank and Customer satisfaction**

The association between bank customer's satisfaction towards deposit mobilization and working hours of Bank is verified in the following table

Table No. 9

Satisfaction level	working hours of Bank	
	Respondents	Per cent(%)
SNA	17	3.4
NA	33	6.6
SA	450	90.0
	500	100

According to the above table, bank working hours are inconvenient for 3.4 percent of respondents, 6.6 percent of respondents strongly disagree, and 90 percent of respondents believe that they are convenient. The Chi-square test is used to determine the relationship between respondents' opinions on working hours and their degree of satisfaction. In the 5% range, Pearson Chi-Square = 0.488,  $p = 0.784$  was found to be statistically significant. As a result, it may be stated that their level of contentment is significant.

#### **Association between getting good dividend every year from bank and Bank Customers satisfaction**

The association between bank customer's satisfaction towards deposit mobilization and getting good dividend every year from the bank is verified in the below table

Table No. 10

Satisfaction level	Getting good dividend every year from bank	
	Respondents	Per cent(%)
Yes	385	77.00
No	115	23.00
total	500	100

It shows that good bank dividends were assessed to be low by 23% of respondents and high by 77% of respondents. The Chi-square test is used to determine the relationship between respondents' opinions on dividends and their level of satisfaction. At the 5% level, Pearson Chi-Square = 8.062,  $p = 0.005$ , which is statistically insignificant. It could be concluded that the association between the opinion of the respondents on dividends offered by the banks and their level of satisfaction is insignificant.

### SUGGESTIONS

1. To increase the number of ATM counters, banks must take the appropriate procedures.
2. As a result, customers will not stroll into the bank and spend a substantial amount of time doing typical banking activities like depositing and withdrawing money.
3. The expansion of services to rural areas will increase the bank's customer base and transaction volume. Banks will be able to reap the benefits of large-scale operations more easily.
4. Banks must implement appropriate promotional methods in order to encourage clients to use the wide range of goods supplied by the banks. Better and more effective use of various bank products will arise from increased client understanding of these offerings.
5. Banks must strive for transparency in their dealings, particularly when it comes to calculating interest on loans issued to their customers. Customers will be more confident as a result of this. More new consumers will be attracted, and existing customers will be retained, as a result of the increased confidence.
6. In order to speed up consumer banking transactions, banks must take the required steps to raise customer awareness and educate them about how to use various e-banking services and facilities.
7. Regular client meetings are required by banks in order for bankers to analyse their customers' expectations and requests. The banker will be able to meet the customers' expectations and demands to the greatest extent possible by taking all possible steps to implement the suggestions made by the customers during this meeting, and the strengthening of the mechanism for resolving customer disputes will further enhance customer satisfaction.

**Conclusion:-** Liberalization, globalization, and privatization have paved the way for a variety of private and international actors to enter practically all of the country's economic operations, including banking. The banking sector plays a critical role in speeding the nation's economic growth by encouraging citizens to save, meeting the financial needs of businesses, and raising the pace of capital formation. Banks can meet the needs of a wide range of consumers by providing suitable facilities and appealing plans. The recommendations in this study will be highly valuable to private sector banks in expanding their operations and enhancing customer satisfaction as the scope of private sector banks develops in the future.

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## A STUDY ON CONSUMER PURCHASE DECISION REGARDING THE HEALTH CARE PRODUCT WITH REFERENCE TO MAHENDERGARH CITY.

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**Abstract:**-Customers are the main element of the market. Every marketer wants to happy their customers. All humans are customers because they consumes the good and service for the survive. They consume the goods for daily use so that they purchase the products according to their preferences, need, and wants. They consume different type of products like consumable goods, durable goods, specialty goods, durable goods, specialty goods and last are industrial goods. Herbal care products are one of them. Consumer buys the herbal product according to their preferences, need, and wants. Today's time consumers are aware about the product which he buy or consume. Consumers buy that product which expands their satisfaction level. This study also helps to increase their knowledge about the consumer buying behaviour about the herbal products. Every marketer attempts t to understand the needs and wants of distinct consumers and understands their distinct satisfaction. They prepare their plan according to consumer buying behaviour and fight the marketing competitors and fulfill their consumer's needs and wants.

**Keywords:** - consumers satisfaction, health care product, consumers purchase behaviour, market

**Introduction:**-The achievement of any marketer is related on the prosperity or satisfaction of the customer towards the brand offered by the firm for that every market wants to demand the study of the behaviour of a customer. Each and every customer changes their perception according to their wants and desire in time to time basis. Customer understanding is the very big challenges for every marketer. In the market various type of herbal items are available but the customer choose that item which given higher satisfaction and more benefits. He will receive the item as per their choice, taste, and preferences. In this context, consumer purchase decision plays a very powerful role. Consumer purchase decision about the herbal product depends upon the many factors. Different factors are impacting the selection and purchase decisions of customer factor are like need recognition, promotion offers, and store facilities are some essential factors. Some of consumers do not follow any type of advertisement shows in the television, internet, mobile phones and social cites because the gives the preferences only their taste. Some time a customer purchases those products, which attracts him the most. In this context, every marketer follows their strategies for understand their customer. In this study a marketer includes the how the consumer reacts of an individual item, how they buy, what structure he follow when he select the specific item which fulfill their needs. Consumer buying behaviour affected by some factors like sociological, geographical, cultural, economics, etc. price, place, product are also influencing the consumer buying behaviour. Consumer purchase behaviour is also impact by their family members, friends, society, and their peer group.

**Consumer buying behaviour:**-Consumer buying behaviour is very essentials behaviour, while a customer purchase or buy the products. Consumer behaviour is the study of any type of activities associated with the buy, use of goods and services, and how the customer behaviour factors like (attitude, preferences) impact buying behaviour. It is the study about to investigates individuals quality of the person such as like or dislike, personality, lifestyle,

especially study toward to understand customer need and wants and consume patterns, When a consumer purchase the goods and services he takes any action before purchase the item.

**Factors which are simplifying the pattern of consumer behavior: -**

Different types of factors run in consumer buyer behavior process, but some factors are discussed follows. Cultural, social, personal, psychological factors are four main factors that are impact the consumer buying behaviour.

1. In cultural factors may include the association, their religious, beliefs, or even their location.

2. In social factors may include the society, friends, and their surrounding environment where they live.

3. In personal factors may include their taste, preferences, like, dislike, age, marital status. Economic factors are the part of personal factors.

4. A psychological factor means their mind. It is about the presence of mind when he purchases the goods. These factors studied that what he feel, thought, and realize, when he purchase the goods.

**Statement of the Problem:-** Distinct heterogeneity item are accessible in the merchandise consumers receive the heterogeneity of item for cheap price, great quality, and glamorous packaging. Competition is the main aspect which influences the market activities. Seller or manufacturer pay more attention the opinion of the consumers and need of the consumers. Almost all consumers are convincing along quantity, heterogeneity of item or few consumers favor different aspects of item. In this study the researcher is attentiveness the study of the consumer buying behaviour and their purchasing behaviour of health care items.

**Objective of the study:**

To analyze the client cognizance for Herbal item.

To investigation the justification choosing the specific brand and to realize the factor impacting the client to utilize the Health care items.

To distinguish the issue looked by the client while utilizing the Health care items.

**Review of literature:**

Nithya L, Eswari .D (2016) This research is to examine the consumer conciensness level and the problems faced by the respondents while using Himalaya products. Data are collected through the primary and secondary sources from 50 respondents in Dharapuram. Researcher is applying the convenient sampling technique. He used the Statistical tools such as percentage analysis, chi-square analysis and weighted score analysis .in this study researcher has find out there is no significant relationship between age, gender, educational qualification, monthly income, marital status and level of satisfaction of Himalaya product.

Sekar.P, Ramya.K(2017)identified the Ayurveda that means science of life. According to their study Ayurveda word made from two word ayur+ veda that means to know about the life. The researcher has main focused to Himalaya items because it is the main element of herbal. In this study researcher find out the Himalaya item. This study is examine the customers' preference and satisfaction towards Himalaya products and to investigate the influence of product dimensions on customer satisfaction and customer loyalty as well as to understand the Himalaya effect of the product.

Sujatha. K, Amala. S (2018) in this study the researches examine about the consumers. They explained the every person consumes the thing for survival. They define the types of goods, like (consumer able, durable, specialty, industrial). They explained the consumer activities like who is consumer, how they behave, what to purchase, from where to purchase and how they purchase etc. According to their study variety of aspects affects the consumer, which is including their different factors. This study was focused to satisfaction of consumer regarding the Himalaya Skincare items in Tiruchirappalli Town.

**Research Methodology:-** Data are collocating from both primary and secondary. Primary data collected from respondents through the questionnaire and secondary data collecting from books, journals, and websites. In this study data collect from 100 respondents in Mahendergarh city.

**Sampling Units:** Consumers who using the herbal care items.

**Sample Technique:** Random Sampling.

Research Instrument: Structured Questionnaire.

**Contact Method:** Personal Interview

**Sample Size:** 100 Respondents.

**Location:** Mahendergarh city.

**Data interpretation:**

Table: 1 Demographic Profile

Particulars	No. of Respondents		Percentage
Gender	Male	30	30%
	Female	70	70%
Age	Below 20 years	34	34%
	20-30	52	52%
	30-40	7	7%
	40 and above	7	7%
Education	Below Graduation	23	23%
	Graduation.	25	25%
	Post grad.	39	39%
	Others	13	13%
Occupation	Businessman	11	11%
	Employee	6	6%
	Professional	15	15%
	Others	68	68%
Income level	Below 50000	63	63%
	50,000-100,000	19	19%
	100,001-200,000	4	4%
	200,001 and above	14	14%

Source: primary

From the above table is analyze the demographic profile of the respondents like gender, age, education, occupation, income level etc. this table is show that number of respondents and percentage of respondent. The above table shows that maximum client using the herbal products which are females. Quantities of female client are maximum as compare to male respondent. And 20-30 years age group are using the maximum as compare to other group. This table show that there are 52% of respondent which belongs to 20-30 years.

Table: 2 Demand of the Herbal Items:

Particulars	No of respondents	Percentage
High	20	20%
Low	8	8%
Average	62	62%
Not good	1	1%

Source: primary

In this table researcher is find the demand of the herbal item which are available in market. According to this table there are 62% of respondent which are demand in average and 20% Clint prefer the herbal item in high level.

**Finding of the study:-**In this study researcher is find out the consumers are aware about the herbal products and female consumers are use the herbal item in a high level.

Consumers are search about the herbal item through television, newspaper, internet and friends. 38% of the respondent who's knows the herbal item through the internet.

According to this study researcher is friend out 44% of respondent who are using the product from last 1 year which is shows that consumers are more aware about their heaths and issues.

67% of respondent demands are very high.

52% of the respondents are happy about the features associated with the herbal items.

39% of the respondents like the herbal items because the main reason of the behind that natural ingredient use in Herbal items.

28% of the respondent who wants to improves the quality of the items.

**Conclusion:-**This study is analyzing the demand of the customers. Today's life styles every people's wants the luxury life. Peoples was consumed the cosmetics item while they don t have knowledge about the herbal items, But now they shift on herbal items. Consumers are more aware about the herbal product as compare to earlier. Consumers are not considering cosmetics as luxury. Each and Every persons wants to chemical free item so they move on herbal item. This study is examine about the consumer purchasing behaviour how they choose the item and how the use the items. This study is analyzes the consumers purchasing behaviour and also define the aspects of the consumers buying behaviour. In the market completion is very high and the competitors are using the different type of strategies which they adopt but the consumers are playing main challengers in the market and they select the product according to their desire. This study is mainly conducted in Mahendergarh city.

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## Dynamics of Soft Skill Training: A Study on Banking Employees

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**Abstract**-The aim of the paper is to explore relevance of soft skill training in banks. The same has been achieved by exploring impact of soft skill training on employee performance and various other facets, namely, communication skills, relationship with customers as well as upper level management and interpersonal relationship. Keeping this into consideration, requisite hypotheses have been framed. Further to serve the purpose of the present study, a sample of employees, working in six private sector banks in the city of Mumbai, Maharashtra, has been taken. Accordingly, a total of 719 employees have been contacted and the collection of responses was done through a structured questionnaire that has been pretested. Further, the findings of the study were based on structural equation modelling approach and a model named as SSTE model has been framed. Accordingly, the results have highlighted that soft skill training has significant impact on employee performance, communication skills, customer relationship, interpersonal relationship as well as relationship with upper level management. Further, the analysis has also shown that soft skill training affects employee performance not only directly but also indirectly routed through communication skills, customer relationship. While, interpersonal relationship as well as relationship with upper management has not been found to impact employee performance even though it is impact by soft skill training. Besides, tenure of employees has shown significant impact on employee performance and gender has shown significant impact on interpersonal relationship but none of the two demographic facets have shown significant impact on soft skill training. Based on the findings of the study, various suggestions have been discussed which may enhance effectiveness of soft skill training among employees, thereby, enhancing their performance at their workplace.

**Introduction**-Banks are increasingly focusing on soft skill training of employees. Being termed as the training which enhances behavioural traits of employees, soft skill training has been viewed as a strategic move which will enable banks in gaining competitive advantage at marketplace (Jessy, 2009). Banking industry is a service industry wherein employees act as face of the bank that connects banks with its customers. Therefore, soft skill training enable banks in providing better customer service by enhancing customer handling skills of the employees (Kaur and Batra, 2018). Not only for handling customers, soft skill training also enable banks in maintaining conducive relationship with peers, superiors, etc. at workplace (Jessy, 2009). Thus, banks are focusing on providing soft skill training to the employed workforce. But, merely providing soft skill training should not be considered effective until and unless the effects of soft skill training are being explored. Therefore, the present research paper has been aimed at exploring effects of soft skill training among banking employees. Accordingly, the next section has attempted to throw light on the relevant literature.

## Review of Literature

### Soft Skills and Work Performance

Considering soft skill training imperative in the success of banking and insurance industry, Parakandi (2010) has conducted an empirical research. The sample of the study includes employees of banking and insurance industry in Kannur district of the state of Kerala, India. The results of the study have shown that soft skill impact performance of the employees significantly. It has been elaborated that the said training aimed at enhancing stress handling as well as problem solving capabilities of employees; makes them self-reliant as well as mentally alert. This, in turn, enhances their performance at workplace. These results are in convergence with the study done by Bowles et al. (2001). In the said study, it has also been examined impact of soft skill training on employee performance and it has been divulged that enhancement in the intangible skill set of employees enables them in handling customers as well as their interpersonal relationship more effectively, thereby, leading towards enhanced performance level. With same intention but considering employees working in government organizations, the study of Neal et al. (2012) has indicated that work performance of employees is affected by the personality factors of employees and such factors can only be improved by providing soft skill training to employees. Likewise, Sunardi et al. (2012) have attempted to explore effect of soft skill training in case of sales team employed in medium size enterprises in Indonesia. For that reason, the sampled sales workforce has been segmented into dual groups, wherein, one group is experimental and the other group as control group. The empirical analysis has unveiled that the work performance of experimental group has improved after they are being provided with training focused on their soft skills. Extending the study to health care industry, Dehaghani et al. (2012) have taken nurses employed in a hospital in Iran. The data collection has been done over the time span of more than a year. The sampled nurses have been divided into two groups, namely, test group and control group. It has been found that the performance of the sampled nurses belonging to test group enhances after attending training sessions. Likewise, Rashidi et al. (2013) have investigated effectiveness of soft skill workshop in University of Pahang. The components of workshop include leadership, working in teams, communication skills and positive values. The results of the study have confirmed that the said workshop has enhanced performance level of the respondents. Moreover, the impact of soft skills on employee performance is also found to be significant in case of banking employees as revealed by the study conducted by Bhal (2015). Likewise, numerous research attempts, made by varied researchers in different contexts, have established significant impact of soft skill training on employee performance (e.g., Ubfal et al., 2019; Singh, 2018; Ibrahim et al., 2017; Groh et al., 2016; Ahmed et al., 2016).

**Other Effects of Soft Skills**-Relating soft skills with interpersonal skills, Hunt and Baruch (2003) have conducted a research attempt on 252 executives employed in 48 different organizations. The results of the study have shown that improvement in soft skills improve interpersonal skills of employees. Likewise, Pellack (2003) have also found significant impact of soft skills on interpersonal skills of librarians. While, Kattara et al. (2008) have attempted to examine impact of soft skill training on customer relationship. Accordingly, it has been found that the training focused on facets, namely, kindness, acquaintance approach, care, responsiveness, trustworthiness, helpfulness and understanding will result into improved customer relationship in case of employees working in hotels.

Further, Martinez et al (2009) have conducted a research with dual data collection, i.e., the data have been collected before training and after training of employees. The results of the said study has highlighted that interpersonal skills of employees, being trained on soft skills, has improved significantly. Extending the effects of soft skill training, Jessy (2009) has found that soft skill training in students improve their employability by enhancing their

communication, interpersonal as well as conceptual skills. However, the study of Lienard et al. (2010) was focused on employees of healthcare sector and the results have shown that the patients are more satisfied with the communication skills of the employees after they underwent training focused on soft skills. Also considering healthcare sector, Simmenroth et al. (2012) has conducted a research attempt with sample of medical school students in Germany. The aim of the study is to examine association between soft skill training and communication skills and the empirical results have unveiled that the communication skills of the female respondents improved significantly through training focused on soft skills. While, in case of male students, the impact of soft skill training on communication skills are not found to be statistically significant. With same intention, Padi (2012) has conducted doctoral thesis with focus on employees working in Barclays Bank Ghana Limited. It has been found that rigorous implementation of soft skill training will improve customer service delivery since the said type of training increases decisiveness of employees and make them capable of handling stress involved in serving varied customers on the basis of their expectations and requirements. Enriching literature pertaining to soft skills, Vukasovic (2014) has taken sample of marketing managers, academicians and students with the aim to explore effects of soft skill training. The results of the study have indicated that the skills, namely, creative thinking, effective interaction with peers, ability to inspire, problem solving capability, flexibility, responsiveness and proper planning are required for the respondents to work effectively and the said skills can be improved through proper and timely implementation of soft skill training.

Further, Meeks (2017) has taken responses from human resource directors and managers through semi-structured interview. The aim of the study is to explore important skills required by employees at their workplace and ways to improve those skills. Accordingly, the study has highlighted communication skills as one of the utmost imperative skills. The study recommended soft skill training as one of the effective method of improving communication skills of employees. Also, Oghenekaro (2018) have worked on finding effectiveness of soft skill training in case of employees working in libraries. The study has listed five groups of soft skills, namely, appearance, coping ability, communication, positive attitude and approachability. Appearance includes perception, mannerism and charisma. Coping ability includes patience, empathy and proficiency display. Communication comprised of proper and effective listening, graciousness and wise selection of words, whereas, positive attitude consists of supportive attitude, novelty, deference and task assurance. Lastly, approachability includes exuberance, sociability, verbal and non-verbal reactions. The study has also stated that training and re-training of noval and existing skills will help in sustaining the required soft skills among librarians which, in turn, assure effective relationship with customers.

Besides, Kaori et al. (2019) have considered employees working in manufacturing industry in Japan. The aim of considering the said sample is to compare interpersonal skills if employees who were being provided soft skill training with those without soft skill training. Accordingly, it has been found that the employees, who have attended soft skill training, possess improved interpersonal skills than the counterparts without the said training. Likewise, there are research studies which have confirmed significant impact of soft skills on communication skills, interpersonal skills as well as customer relationship (e.g., Hindiartho et al., 2020; Febriantia, R. and Hardjati, 2019; Nasution and Rafiki, 2018; Azam, 2018, etc.).

An insight into the relevant literature has indicated that due consideration has been given to the concept of soft skills by researchers. But such evidences focused on single or some concepts like some studies focused on relevance of soft skill training, whereas, some studies focused on impact of soft skills on work performance only. Further, the research focused on exploring comprehensive impact of soft skill training on different aspects, namely, communication skills, interpersonal skills, customer relationship, etc. are found to be scant

with reference to banking employees in India. Keeping this into consideration, the present research attempt has been framed to explore comprehensive impact of soft skill training among banking employees. In order to serve this aim, the research methodology utilized has been detailed in the next section.

### **Research Framework**

#### **Research Objective and Hypotheses**

The prime rationale of the present research work is to explore effects of soft skill training. Accordingly, the following research questions have been framed:

- a. What is the impact of soft skill training on employee performance?
- b. Does soft skill training affect communication skills of employees?
- c. Does soft skill training affect relationship of employees with customer?
- d. Does soft skill training affect interpersonal skills of employees?
- e. Does soft skill training affect relationship of employees with upper level management?

Based on these research questions, various research hypotheses have been framed and the same have been detailed below:

H<sub>1</sub>: There is no significant impact of soft skill training on the performance of the employees.

H<sub>2</sub>: There is no significant impact of soft skill training on the communication skills of employees.

H<sub>3</sub>: There is no significant impact of soft skill training of employees on their approach towards customer relationship.

H<sub>4</sub>: There is no significant impact of soft skill training on interpersonal relationship of employees at workplace.

H<sub>5</sub>: There is no significant relationship between efficacy of soft skill training of employees and their relationship with the upper management.

**Sample Design**-The focus of the present research attempt is on the employees working in banks, thus, primary data collection approach has been utilized. With reference to the present study, universe of the study includes all the banking employees. Since approaching all the banking employees was not feasible, a representative sample of the banking employees has been taken. Accordingly, banking employees working in various banks in the city of Mumbai have been considered and the respondent employees include those working at front-end level or middle level management like managers and branch managers. Furthermore on the basis of convenience sampling approach, employees have been contacted from 12 branches each of the six banks, namely, HDFC Bank, Kotak Mahindra, Axis bank, Yes Bank, ICICI Bank and Indusind bank. The data collection has been administered by the researcher and the data have been collected from the period November, 2019 to February, 2020. Accordingly, a total of 734 responses have been collected from the selected branches of the aforementioned banks and out of this, 15 responses have been dropped from data set since the said responses were found to be either filled responses or missing responses. Thus, the final data considered for empirical analysis includes 719 responses.

**Demography of Respondents**-The demography of the respondents has indicated that the age of respondents fall within the range of 20 to 58 years with average age equals to 36.9 years and their work experience ranges from 1 to 32 years with average experience of 6.44 years. Further, approximately half of the respondents were found to be working in the same branch from the past three years; with monthly income ranges from INR 25000 to INR 50000. Further, more than half of the respondents were found to possess education qualification equals to graduation and above. Majority of the sample was found to hold non-managerial position and were married. However, approximately half of the sampled banking employees were found to be male.

**Data Collection Measure**-For collecting data, a well-structured questionnaire has been utilized and the same has been pilot tested before the finalization. The preliminary draft of the

questionnaire has been pilot tested by collecting data from 50 employees working in HDFC bank in the city of Mumbai. Also, the preliminary draft has been given to some of the subject matter experts including academicians as well as corporate managers. Based on the responses of the banking employees and the suggestions given by the subject matter experts, the contents as well as the structure of the questionnaire have been finalized.

Further, the present study focused on soft skill training (SSTE). Since SSTE has been considered as one of the multifaceted constructs (Wyant et al., 2018; Postel-Vinay and Lise, 2015; Jessy, 2009), it has been assessed through empathy (EM), confidence (CON), time management (TM), customer handling (CH), communication (COMM), relationship management (RM) and assertiveness (ASSE). Further, the next construct, i.e., employee performance (EP) has also been assessed through self-reported measure since the objective data related to EP was not accessible. Therefore, a four faceted scale of EP has been developed since it has also been considered as a multi-faceted aspect (Kazan and Gumus, 2013; Parakandi, 2000; Parker, 2000). Accordingly, the four facets include work commitment (WC), competency (COMP), task flexibility (TF) and work discipline (WD). Besides the other four constructs, namely, employee performance, communication skills, customer relationship, interpersonal relationship and relationship with upper management have also been taken since all these constructs were found to be affected by soft skill training as reflected by review of literature. All these constructs have been developed based on the available theoretical as well as empirical research evidences and a detail of the same has been given in the Appendix A.

**Empirical Validation of Constructs**-This portion has been segmented into dual parts. The first part details about statistical fitness of the data and the second part discusses the empirical results utilized to test the frame hypotheses.

#### **Statistical Fitness of Data**

Further, all the aforementioned constructs have been empirically validated from statistical aptness of the said constructs as doing so will make the data fit for further empirical analysis. At the outset, uniformity of the data has been checked through skewness and kurtosis statistics. In this regard, it has been recommended that the value of skewness should be less than 2 and the value of kurtosis should be less than 7 for establishing data normality. Keeping this into consideration, the values of skewness and kurtosis have been analysed and it was found that all the said values were less than the maximum prescribed limit, thereby, establishing data normality.

Further, cronbach alpha statistics with 'if item deleted criterion' has been utilized to examine internal consistency of the measures. Accordingly, the values of cronbach alpha are noticed to 0.833, 0.880, 0.773, 0.809, 0.847, 0.840, 0.873, 0.888, 0.894, 0.863, 0.853 and 0.879 for the variables, namely, EM, CON, CH, ASSE, WC, COMP, TF, WD, CS, CR, IR and UM. While, in case of TM, COMM and RM, the 'if item deleted criterion' has indicated deletion of one item each from these variables. Accordingly, these variables have been deleted and cronbach alpha statistics has been run again. This time, none of the item is noticed to be the item of deletion and the value of TM, COMM and RM comes out to be 0.879, 0.826 and 0.809. All these values are found to be above the minimum prescribed value of 0.70 as suggested by Hair et al. (2012). This way, internal consistency of the measures has been confirmed.

Furthermore, exploratory factor analysis (EFA) has been utilized to evaluate dimensionality of all the aforementioned constructs. Accordingly, the results were generated by employing principal component analysis and varimax rotation. Within the EFA framework, preliminary, the values of KMO and Bartlett's of sphericity have been checked as per the suggestion of Hair et al. (2012) and the same have been discussed in the Table 1.

**Table1. Sampling Adequacy Test**

Constructs	KMO Values	Barlett's Test of Sphericity ( $\chi^2$ Values)
SSTE	0.87	11832.9*
EP	0.88	9106.48*
CS	0.91	4314.75*
CR	0.93	6628.92*
IR	0.88	3816.90*
UM	0.90	4286.88*

Note: \* Significant at 1 per cent level of significance

In case of all the constructs, the values of KMO are found to be above 0.80 as suggested by Hair et al. (2012). Further, the values of Bartlett's test of sphericity are found to be statistically significant at one per cent level of significance. This depicts sampling adequacy of the data in the present case. Further, the values of communalities have been examined and all the values are found to be above the minimum value suggested by Hair et al. (2012), i.e., 0.50 except in case of EP and IR, wherein, two measures each in both the constructs have reported value below 0.50, This calls for deletion of these items from the respective scale. Thus, the said items were deleted and thereafter again, EFA has been run and the values are found to meet the minimum suggested value.

Further, the outcome of eigen values and percentage of variance explained have been examined. The eigen values comes out to be more than one in seven cases in case of SSTE which indicates presence of seven factors as supported by the theoretical research background and the cumulative percentage of variance accounted by the factors in the said scale is noticed to be 71.34 per cent. Likewise, four factor solution has been noticed in case of scale of EP with cumulative percentage of variance equals to 71.32, whereas, single factor solution has been noticed in case of CS, CR, IR and UM with percentage of variance equals to 78.85, 69.34, 62.62 and 65.87. Furthermore, the statistics pertaining to factor loadings has also been analysed keeping into consideration minimum norm of 0.50 as recommended by Hair et al. (2012). Accordingly, all the values are noticed to range from 0.55 to 0.94, thereby, reflecting that the items account for acceptable level of variance in the respective construct. To sum up, the results of EFA have confirmed uni-dimensionality of all the aforementioned constructs.

Apart from EFA, confirmatory factor analysis (CFA) has also been utilized to confirm structure of all the aforementioned constructs. In this regards, the face validity of all the constructs has been assured by putting it forth to some subject-matter experts. Further, nomological validity has been confirmed by establishing theory-based association. Furthermore, convergent validity has also been analysed and the same has been done through the statistics, namely, average variance extracted (AVE) and factor loadings as referred by Hair et al. (2012). Both the said values should be  $\geq 0.50$  for establishing acceptable level of convergent validity. Accordingly, the values of AVE are found to be 71.55%, 50.61%, 56.91%, 64.41%, 52.78%, 62.13%, 65.63%, 52.78%, 61.88%, 77.96%, 50.12%, 73.88%, 65.23%, 54.01%, 59.25% for WC, COMP, TF, WD, EM, CON, TM, CH, COMM, RM, ASSE, CS, CR, IR and UM, respectively. Also, the values of factor loadings in all the cases are noticed to be above the minimum recommended value of 0.50, thereby, ensuring acceptable level of convergent validity and indicating that the measures (which are considered to be related on theoretical grounds) are actually related.

Moreover, discriminant validity of the constructs has also been validated by comparing the values of AVE with the corresponding values of squared inter-construct correlation. As recommended by Fornell and Larcker (1981), the values of AVE are noticed to be greater than the corresponding values of squared inter-construct correlation, thereby, confirming discriminant validity of all the constructs.

Besides, model fit indices has also been referred to explore goodness of fit of measures while reflecting the respective construct. The same has been done through four statistics, namely, CMIN, RMSEA, CFI, GFI and AGFI and the values have been detailed in the Table 2.

**Table 2. Model Fit Indices for Constructs**

Constructs	CMIN ( $\chi^2/df$ )	RMSEA	GFI	AGFI	CFI
<b>SSTE (Initial)</b>	6.498	0.089	0.811	0.776	0.850
<b>SSTE (Final)</b>	3.501	0.056	0.896	0.876	0.932
<b>EP (Initial)</b>	10.607	0.116	0.825	0.772	0.861
<b>EP (Final)</b>	4.915	0.059	0.912	0.881	0.937
<b>CS (Initial)</b>	11.672	0.122	0.952	0.887	0.978
<b>CS (Final)</b>	4.491	0.040	0.983	0.957	0.994
<b>CR (Initial)</b>	18.421	0.156	0.836	0.743	0.908
<b>CR (Final)</b>	4.572	0.005	0.918	0.859	0.958
<b>IR (Initial)</b>	33.145	0.212	0.806	0.651	0.831
<b>IR (Final)</b>	3.565	0.030	0.916	0.833	0.941
<b>UM (Initial)</b>	36.673	0.223	0.778	0.600	0.833
<b>UM (Final)</b>	4.709	0.040	0.954	0.896	0.971
<b>Cut-off Values</b>	< 5	< 0.080	$\geq 0.850$	$\geq 0.800$	$\geq 0.900$

As depicted in the Table 2, the rows with name 'Initial' represents preliminary results of various model fit indices and the rows with name 'Final' include the results of various model fit indices after the requisite modifications. To elucidate, in case of all the five model fit indices, namely, CMIN, RMSEA, GFI, AGFI and CFI, the values for SSTE construct are found not in compliance with the cut-off value recommended by Magotra et al. (2018) and Hair et al. (2012) and as shown in the Table 2. This calls for modification in the model and in this context, Magotra et al. (2018) have suggested that those measures should be identified for which the association cannot be freed. In other words, the error terms of the measures with comparatively higher value of modification indices should be co-varied. Following this approach, the seven-factorial SSTE model has been examined and the values of EM1 have been co-varied with EM2 and CON3 with CON4. After the said modification, the values of model fit indices have again been examined and all the values are found to meet the recommended cut-off value, i.e., CMIN = 3.501 < 5; RMSEA = 0.056 < 0.080; GFI = 0.896  $\geq$  0.850; AGFI = 0.876  $\geq$  0.800 and CFI = 0.932  $\geq$  0.900. This indicates model fitness. Likewise, the initial values of all model fit indices in case of EP, CS, CR, IR and UM were also found to be beyond the recommended values owing to which the requisite modifications have been made. In the scale of EP, COMP 1 has been co-varied with COMP2; TF1 with TF2; TF4 with TF5; WD1 with WD2; and WD5 with WD6. Similarly, the co-variations done in CS, CR, IR and UM includes co-variation between CS3 and CS6; CR1 and CR2; CR3 and CR4; IR 2 and IR3; IR7 and IR8; UM2 and UM3; and UM7 and UM8. After the said modifications, all the model fit values in case of EP, CS, CR, IR and UM are found to meet the recommended criterion values (refer Table 2), thereby, signifying model fitness of all the said constructs.

To wrap up, the results of normality, reliability, EFA and CFA have confirmed statistical aptness of the data. Therefore, the data can be utilized for further empirical analysis and thus, the data have been used to explore web of relationship between all the aforementioned variables by employing structural equation modelling (SEM) approach. However while analysing impact of soft skill training, demographic factors of the sampled respondents have

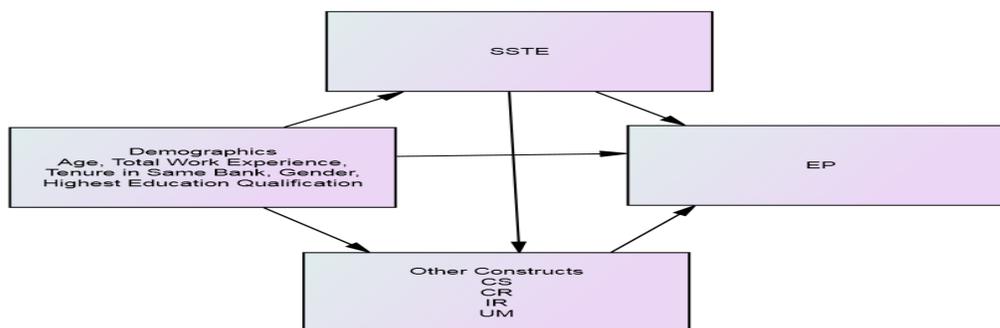
also been taken with the aim to explore whether these factors exhibit relationship with soft skill training and various other facets considered in the present study. In this context, age, total work experience and tenure in same bank have been taken as ratio scale, while, dummy variable technique has been utilized for including highest educational qualification and gender. For higher educational qualification, 1 represents below graduation and 2 represents graduation and above. Further in case of gender, 1 represents male and 2 represents female.

**Empirical Results-**With the aim to achieve objectives of the present study, a theoretical Soft skill training effectiveness (SSTE) model has been framed and the same has been represented in the Figure 1.

### Figure 1. Theoretical SSTE Model

The empirical validation of the theoretical SSTE model has been done by utilizing parameters, namely, parameter estimates, critical ratios and various model fit indices (i.e., CMIN, RMSEA, GFI, AGFI and CFI). At the outset, the values of parameter estimates and critical ratios have been analysed. In this regards, the values of critical ratios are noticed to be significant in case of relationships, namely, CR < total work experience; IR < total work experience; UM < total work experience; SSTE < Tenure in Same Bank; EP < Tenure in Same Bank; CS < Tenure in Same Bank; IR < Tenure in Same Bank; UM < Tenure in Same Bank; SSTE < qualification; IR < Gender; EP < SSTE; EP < CS; EP < CR; EP < IR; EP < UM; CS < SSTE; CR < SSTE; IR < SSTE; UM < SSTE; CR < CS and UM < IR. Thus, only these paths have been considered and the remaining paths have been dropped (refer Appendix B for all the values of parameter estimates and critical ratios). After dropping the statistically insignificant paths, SEM has been employed again to attain the revised results. This time, out of the 20 aforementioned significant paths, only 11 paths are found to be statistically significant as reflected through the significant values of critical ratios. The paths include EP < Tenure in Same Bank; IR < Gender; EP < SSTE; EP < CS; EP < CR; CS < SSTE; CR < SSTE; IR < SSTE; UM < SSTE; CR < CS and UM < IR (refer Appendix C). Thus, all the remaining insignificant paths have been dropped from the model and SEM approach has been utilized again for the third time with 11 paths. For the third model, all the values of critical ratios are found to be statistically significant and the results have been Appendix D. Although this confirms statistical significant association among all the variables, i.e., EP < Tenure in Same Bank; IR < Gender; EP < SSTE; EP < CS; EP < CR; CS < SSTE; CR < SSTE; IR < SSTE; UM < SSTE; CR < CS and UM < IR, yet model fit indices have also been referred to strengthen the model fitness.

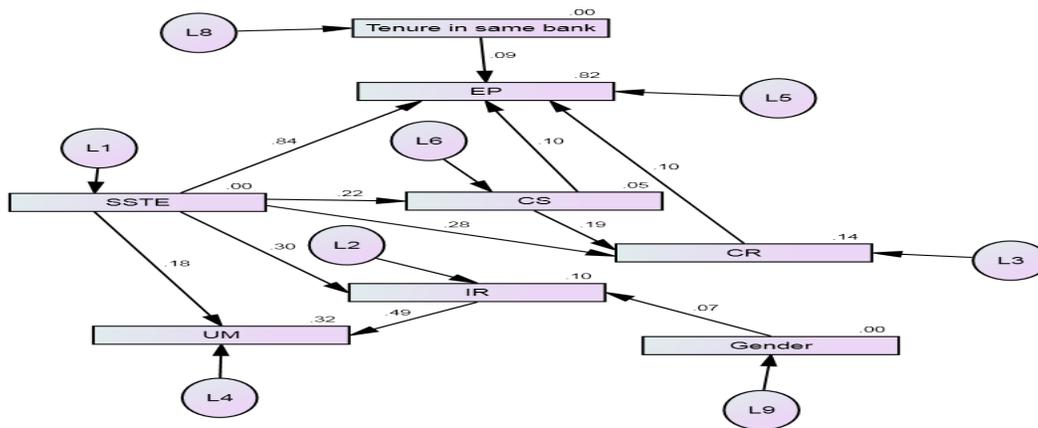
**Table 3. Model Fit Values of Final SSTE Model**



Indices	Final Model	Cut-off Values
CMIN	2.897	< 5
RMSEA	0.051	< 0.080
GFI	0.985	≥ 0.850
AGFI	0.965	≥ 0.800
CFI	0.984	≥ 0.900

As shown in the Table 3, all the model fit values comply with the cut-off values. To elucidate, the values of CMIN = 2.897 < 5; RMSEA = 0.051 < 0.080; GFI = 0.985 ≥ 0.850; AGFI = 0.965 ≥ 0.800; and CFI = 0.984 ≥ 0.900. This confirms mode fitness for the third SSTE model. Thus, this model has been named as Final SSTE model and a pictorial representation of the same has been shown in Figure 2.

**Figure 2. Final SSTE Model**



Elaborating the results of the final SSTE model, it has been found that EP (0.835) has relatively higher impact of SSTE followed by CS (0.102) and CR (0.102) as reflected through relatively higher coefficient (parameter estimate value) value (refer Table 4). Further, SSTE has also shown significant impact on CS, CR, IR and UM. Thus, all the five hypotheses have been rejected (i.e., H<sub>1</sub>, H<sub>2</sub>, H<sub>3</sub>, H<sub>4</sub>, H<sub>5</sub>) and it can be inferred that SSTE has significant impact on EP, CS, CR, IR and UM.

To explain, the relationship between EP and SSTE indicates that as the employees are being provided with soft skill training, their workplace performance of the banking employees also enhances and vice-versa. Likewise, the employees who are being trained on soft skill traits also possess enhanced communication skills as well as interpersonal skills. Trained employees are also found to be more efficient in handling customers and their relationship with upper level management also enhances.

Further, the impact of SSTE on EP is also found to be indirect routed through CS and CR. These results have indicated that when employees are being trained on soft skills, their relationship with customers enhances and their communication skills will also get improve which will, eventually improves their performance in banks.

**Table 4. Standardized Results for Final SSTE Model**

Paths	Direct Effects (β)	Indirect Effects	Total Effects
EP < SSTE	0.835*	0.060*	0.895*
CS < SSTE	0.222*	-	0.222*
CR < SSTE	0.284*	0.042*	0.326*

IR < SSTE	0.300*	-	0.300*
UM < SSTE	0.180*	0.147*	0.327*
EP < Tenure in Same Bank	0.087*	-	0.087*
IR < Gender	0.074**	-	0.074*
EP < CR	0.102*	-	0.102*
EP < CS	0.102*	0.019*	0.121*
CR < CS	0.187*	-	0.187*
UM < IR	0.489*	-	0.489*
UM < Gender	0.036**	-	0.036**

Note: \* significant at 1 per cent level of significance; \*\* significant at 5 per cent level of significance

Furthermore, performance of employees in banks is also found to be directly impacted by tenure of employees in the respective bank as represented by coefficient value of 0.087 in the Table 4. This signifies that as the tenure of employees in the bank enhances, their performance also tend to enhance. Likewise, gender has shown significant impact on IR, thereby, inferring that the female sampled workforce possess more effective interpersonal skills and their relationship with upper management is also more effective than the male counterparts. Besides, the significant coefficient value of 0.187 depicting impact of CS and CR (refer Table 4) has indicated that when the communication skills of employees enhances, they tend to handle customers more effectively, thereby, maintaining cordial relationship with them. These results are in acquiescence with the research attempts made by researchers, such as, Perron et al. (2014); Anbuoli and Thiruvengktraj (2013); Padi (2012) Martinez et al. (2009); Jessy (2009)0; Kattara et al. (2008), etc.

#### **Recommendations and Future Research Avenues**

The results of the present study have made it evident that soft skill training play significant role in enhancing performance of employees as it improves communication skills and interpersonal skills of employees. Effective soft skill training is also noted to be significant determinant in defining relationship of employees with customers as well as upper management. Thus from theoretical point of view, the present study has developed a model that will enable in gaining comprehensive impact of soft skills on employee performance. The present study has also developed scales that can be used to measure effectiveness of soft skill training and assessing its impact on employee performance, communication skill, interpersonal skills, customer relationship and relationship with upper management.

From practical point of view, the present study has signified relevance of soft skill training owing to which certain suggestions have been made to banks. First and foremost, explicit attempts should be made to explore impact of soft skill training on employee performance. Further while focusing on soft skill training, it is being recommended to banks that attempts should be made to cover each and every aspect of soft skill in training. Indeed, the trainings should be through role play method with real life past examples. Furthermore, banks are advised not only to conduct training sessions but attempts should be made to evaluate pre-training and post- training behaviour as well as performance of employees to assess effectiveness of the training. Banks can also test the effectiveness of training through practical model. For instance, employee or manager from other branch should be given to task to visit the branch as customer in order to assess improvement in the customer handling skills of the trained employees after training. Also, banks are advised to ensure that the employees stay in the respective branch for considerable period of time since tenure has shown significant impact on performance of employees. Last but not least, the particulars of training, such as, content of training, mode of training, trainers, timings, techniques, etc. should be employee-centric instead of generic in nature.

However, while interpreting the findings of the study, limitations of the study should also be considered. The present research work has considered employees working in private sector banks only. Thus in future, the study considering employees from public sector banks will enable such banks to validate relevance of soft skill training in their set up. Further, the present research attempt has considered employees working at non-managerial level. Thus, the future studies can be focused on including employees holding managerial positions to analyse effectiveness of soft skill training among them. Furthermore, self-reported measure of employee performance has been utilized owing to the non-availability of objective data pertaining to employee performance. Thus, the forthcoming research attempts may include objective data pertaining to employee performance in the SSTE model.

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## **A Study on Impact of Psychological Factors on Employees of Corporates of Thane City**

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**Abstract:-**Psychological wellbeing in work life of organization presents different factors for improving attitude towards work and performance of employees in organization. The factors that make the employees psychologically unwell at workplace creates distress and also aim to reduce employee engagement and quality of performance within organization. Previous research suggests that changes in the working conditions alone is not expected to improve the psychological conditions of employees Change of organizational culture even does not make a change in wellbeing of employees in managing in difficult working conditions. Psychological factors such as stress, depression, health problems, loneliness etc. accounts in affecting working environment and performance of that individual. There is a casual relationship between all such factors and work life. The research tries to bring out the degree of relationship between all such factors of psychological wellbeing in organization. The research offers findings in more précised way on basis of particular factors enhancing the psychological wellbeing at work place by having employees who are healthy and happy at work place. It creates a difference in the performance and quality of work done when the employees are high on psychological wellbeing.

**Keywords:** Peer to Peer Motivation, Performance Appraisals, Well Being

**Introduction:-**A psychological wellbeing refers to a positive mental state of a person. The concept of wellbeing or feeling well, it not only includes positive aspects or positive factors such as contentment, commitment, growth but also other aspects such as development of interest, confidence, affiliation and engagement. To function efficiency in a psychological sense in an organization, it involve the development of potential with positive aspects of growth and purpose for working towards his or her goal and also having positive relationships with others. It is a subjective entity and cannot be described as either positive or negative. It is usually referred as finding an equilibrium between the positive and the negative aspects. There are several factors on which the psychological wellbeing is evaluated. At an individual level, an individual himself evaluates his wellbeing on factors such as self-acceptance, positive relationships with others, autonomy, environment, purpose of life, growth in life. Whereas for an individual working in an organization as an employee, the psychological wellbeing differs. Here it includes factors such as job satisfaction, salary, stress and depression at work, working conditions, culture, relationship between subordinates and superior, rewards and compensation, job security, other benefits. It is a multidimensional component and cannot be judged on the basis of a single component. Nowadays people usually change their job very often, it is quite uncommon for employees not leaving their organisation for a better employment opportunity. Employees are likely to work at an organisation which have work culture which matches with their surroundings and expectations. The organizations work to provide all such factors to its employee's in order to retain them. Taking concern of psychological wellbeing benefits largely, both at employee

level as well as at the organizational level. The development of multidimensional concepts for functioning of organisation with a positive psychology of its employees is essential.

## **1. What are psychosocial factors?**

Psychosocial factors are elements that impact employees' psychological responses to work and work conditions, potentially causing psychological health problems. Psychosocial factors include the way work is carried out (deadlines, workload, and work methods) and the context in which work occurs (including relationships and interactions with managers and supervisors, colleagues, patients, family members or visitors).

## **2. Scientific Context**

2.1 The IT&C Environment the IT&C sector has special requirements when it comes to attracting new employees and especially to retaining them. IT services and software companies in Romania are making considerable efforts to retain their best employees, especially in the R&D field. Even if the crisis years after 2008 had triggered lowered staff turnover and fewer requests for salary increases, starting with 2014, the HR departments of these companies have started to deal with the new tendencies on the labour market, such as new requests from the part of the employees and a strong domestic competition. The IT&C sector differentiates itself from the others by the need for specialists operating in software companies, and the supply of trained staff capable to satisfy this need appears to be surpassed by the current market demand. The current challenge for the IT&C and software job market translates into the need to train specialists that are able to keep up with the constantly changing technology trends. This challenge is particularly present in the field of R&D, as Kochanski (2001) and Jordan (2005) point out. Employers have understood the competitive game on the job market and are currently rethinking different tactics in their endeavour to acquire quality employees. Some of them have closed partnerships with technology colleges and universities, while others are managing internship programs followed by the hiring of the newly trained. After the recruitment process, the challenge mainly consists in maintaining the employed staff. Salaries in the IT&C sector are no longer an essential factor in motivating employees and in keeping them working for the current company. Salaries are generous throughout the job market compared to other industries, so the employees' requests and expectations usually go beyond financial benefits. Companies now offer gym memberships, work from home schedules, free workplace massage facilities, pool memberships, access to virtual libraries, private medical insurance and discounts for different spas, attendance at international conferences and trainings, access to state-of-the-art technological devices, supplementary vacation or even an unlimited number of free days as compensation for supplementary work. Moreover, companies are striving to create a relaxing working environment by setting up fully equipped playrooms, in order to support the idea of relaxing the staff and stimulating creativity. Some companies offer additional training programs that are targeting not only technical expertise, but also the acquisition of soft skills, such as management, leadership and public speaking skills, for preparing future leaders and advancement opportunities. The deficit of specialist R&D staff has pushed companies to take even more atypical measures by encouraging their own employees to "hunt down" candidates from their academic environment or from within their circle of friends or acquaintances.

2.2 Cognitive and Affective Motivation Cognitive motivation is peculiar to the intellectual side of the employees and focuses on satisfying their individual need to be permanently informed, to know, to learn, to get involved in innovative actions, to operate and to hold a certain degree of control over the environment in which they work. Managers target the entire motivational system formally, informally, economically, morally and spiritually, with the

purpose of fulfilling cognitive motivation. Affective motivation refers strictly to the human side of the employee, focusing on their emotional needs within the company. This type of motivation takes into consideration how the employees feel at the workplace, their degree of appreciation from the team, the relationship with their colleagues, as well as with their superiors and subordinates, manifestations of consideration, sympathy and the possibility to enjoy fame or prestige at the workplace. Affective motivation can be achieved if all the moral and spiritual incentives are used and it is focused on satisfying the emotional expectations of employees, with a significant energizing role for the performance of each employee. Performance represents a function of the interaction between cognitive, affective and motivational capacity and it was analysed by Van Iddekinge et al. (2018). The researcher has made a meta-analysis and has noticed that 91% of workplace performance is the result of additional effects of capacity and motivation, with only 9% being the result of the interaction between capacity and motivation from the explicit scenario. These conclusions have an impact on talent management practices concerning human resources acquisition and performance. The problem of how motivation affects creativity is approached by Li, Li & Chen (2018). This study suggests a motivational-cognitive creativity model starting from the motivational theory of information processing, and the results have offered empirical evidence for this hypothesis, have identified workplace autonomy to be directly and positively linked with creativity through motivation and cognitive flexibility.

2.3 Personality, Psychological Types and Professional Behaviour Personality consists of character and temperament. Generally, in each person there is a different percentage of the four types of personality: choleric, sanguine, melancholic and phlegmatic, some being more prevalent and outlining the individuality of each individual, as per Riso (1996). Professional behaviour depends on the type of personality and environmental influences, thus we can define more types of professional behaviours according to C.G. Jung (1946): Ambitious: he/she is highly competitive, works at a fast pace, assumes responsibilities, his/ her position in the system (organization) he/ she belongs to is important to him/her, showing upward social comparison tendencies. Professional: he/she seeks a profession corresponding to his/her professional skills and level of knowledge, in which individual merits are recognized and where experience exchange is possible; wants to be in touch with the new discoveries; is creative, prefers abstract theoretical issues; appreciates a competent chief who is at least equal, if not superior; has a cognitive motivation. Company-oriented: wants to work in a well-known organization with modern buildings and utilities without a fixed schedule, where work is highly important; comfort and very good working conditions are targeted when looking for a job (stylish office, recognized group, security, pleasant geographical climate). Analyst: he/she likes to work alone; he/she is a reflexive spirit, analyses problems in depth, seeking the best solution; does everything with passion, preferring interesting issues; within the team, he/ she is the person who is frequently asked for help. Team player: he/she prefers working in a group, in problem solving situations; develops plans, has a good overall vision; is well-organized, finds solutions to get out of difficult situations; is autonomous; is looking for a profession to give him/her the freedom he or she needs (relaxed work schedule, free working climate); prefers work that does not have to adhere to company policy; prefers uncompetitive situations where wages and promotions come automatically. Jung (1946) also split human psychic energy into two fundamental attitudes: introversion and extraversion, based on which the psychoanalyst developed a framework of four psychological functional types: reflective, affective, sensorial and intuitive. Each of the resulting psychological types develop a different behaviour that in turn influences professional behaviour, on which the present article is focused. The questionnaire respondents were included in half of the eight major psychological types of Jung, as shown in Table 1, each with its professional behaviour counterpart.

Employees who continued their studies even further have a sanguine temperament and the majority of them are ambitious and professional, with a reflective-extraverted psychological type. Another aspect treated in this paper concerns hobbies that people who work in IT&C field have according to the psychological factors and the level of education. Figure 2 presents the psychological types linked to the level of studies and respondents' hobbies. The majority of master's degree graduates are reflective-extraverted and like travels, artistic activities as top of the list, followed by games. Bachelor graduates have a similar percentage in all psychological types and they tend to like games, sports, artistic activities and others. This result can be important for IT&C employers to prioritize activities, bonuses or other incentives along the lines of their employee's preferences. Another relevant result is the analysis the responses of various psychological types to different motivational factors. Figure 3 shows a synthesis of this relationship, which illustrates the differences between the perceptions of various psychological types to different motivational factors. The questionnaire included the following motivational factors: flexible schedule, work from home, teambuilding, trainings, performance equipment, medical insurance, benefits card, salary, other financial benefits (in the form of periodical bonuses, commissions etc.), promotion opportunities, workspace features, relationship with peers, relationship with superiors, mobility possibilities, paid supplementary hours, company image and learning opportunities. The analysis also differentiated the factors between motivational and hygienic, however it made more sense to express them graphically as a cumulated result. For example, workspace features are the most important factor for reflective-introverted types, but one of the least important for intuitiveintroverted types. Affective-extraverted types perceive all motivational factors similarly, with little variation. Learning opportunities are likely to motivate reflective-introverted respondents more than working on performant equipment, whereas for intuitive-introverted types the priorities are inverted. There are multiple such comparisons to be made, and employers can use the data to assess which factors have higher priority for which psychological types among their staff. Another interesting set of results comes from Figure 4, which shows the correlation between the five types of professional behaviour described at chapter 2.3: ambitious, professional, companyoriented, analyst and team-player and the 17 different motivational factors included in the questionnaire. For ambitious employees, most important factors include salary, promotion opportunities and the relationship with superiors and least important is the possibility to work from home. For professional employees, most important are trainings, relationship with their team members and the learning opportunities. For company oriented staff, workspace features, company image and performant work equipment are more important than financial motivators, such as salary or other financial benefits. Analysts, because of their particular common personality traits described above, consider working from home and flexible schedules as the most motivating factors, whereas for team-players, the relationship with their peers and teambuilding have the highest value. The results are also important, because employers should take into consideration the large spectrum of their employees' different needs.

### • Factors Affecting Employee Behaviour

There are several internal as well as external factors affecting employee behaviour. Let us go through them in detail:

**Leadership:**-Managers and leaders play an important role in influencing the behaviour of individuals at workplace. It is the responsibility of leaders to set a direction for team members. In majority of the cases, it has been observed that employees do not feel like going to work when they have strict bosses. You need to stand by your team always. Guide them and help them in their day to day operations and help them acquire new skills and upgrade

their knowledge. Make them feel important. As a leader, you need to be a strong source of inspiration for your subordinates. If you do not reach office on time, how can you expect your team members to adhere to the rules and regulations of organization?

### **Work Culture**

Employees need to feel comfortable at workplace for them to stay positive and happy. Rules and regulations should be same for everyone. Employees ought to be encouraged to respect their reporting bosses and follow the code of ethics. Do not have complicated reporting systems. Transparency at all levels is essential. You must know what your team member is up to and vice-a-versa. Job security is one of the most crucial factors affecting employee behaviour. Stand by your team at the times of crisis. Do not throw them out during bad times. Believe me, they will never leave you.

### **Job Responsibilities**

Employees should be asked to do what best they can perform. Do not overburden employees. Encourage them to upgrade their skills from time to time.

### **Effective Communication**

Managers need to communicate effectively with team members. The moment, employees feel left out, they lose interest in work. They need to have a say in organization's major decisions. Let them express their views and come out with their problems. Grievances need to be addressed immediately.

### **Family and Personal Life**

Trust me, if you fight with your family members or relatives in the morning, you feel restless the whole day. It has been observed that individuals with a troubled background or problematic family life tend to behave irrationally at workplace. Employees who have strained relationships with family members like to sit till late at work and spoil the entire work culture. Individuals from very poor families also have a habit of stealing office stationery and taking things to home. Conflicts in personal life lead to stress and irrational behaviour. Also, individuals should try not to bring their personal problems to work. Try to keep your personal and professional life separate.

### **Relationship at Work**

It is necessary to have friends at the workplace. You need people around to talk to, discuss and share experiences. It is really not possible to work in isolation. Not allowing employees to interact with fellow workers leads to frustration and stress at workplace. Avoid arguing with team members.

## **Research Methodology**

**2.1. Introduction:-Psychosocial Risk Factors (PSRs)** are organizational factors that impact the psychological safety and health of employees. These factors include the way work is carried out and the context in which work occurs. PSRs have the ability to affect employee mental responses to work and to cause mental health problems

## 2.2.Objectives:

- To study the psychological wellbeing of the employees at their workplace.
- To study the factors on which the psychological wellbeing depends.
- To understand how the wellbeing of employees is measured and evaluated.

## 2.3. Hypothesis of the study:

**HO:** There is no impact of Psychological Factors on Employees of corporates of Thane City.

**H1:** There is an impact of Psychological Factors on Employees of corporates of Thane City.

**2.4.Research Methodology:-**Research is an art of scientific investigation. In other word research is a scientific and systematic search for pertinent information on a specific topic. The logic behind taking research methodology into consideration is that one can have knowledge about the method and procedure adopted for achievement of objectives of the project. With the adoption of this others can evaluate the results also. Its main aim is to keep the researchers on the right track. Literature Review 1. Psychological wellbeing at work place: An Analytical study on It sector: International journal of advanced research in Computer Science and Software Engineering ISSN: 2277-128X (Volume 7, Issue-6) July 2017. The paper suggests that the positive wellbeing of employees is important, the employees should be engaged in meditation, yoga. The wellbeing of IT sector employees depends on relationship with others, motivation, self-confidence and mental satisfaction. 2. Psychological wellbeing: Evidence regarding its causes and consequences: Felicia A Huppert Well-being institute, University of Cambridge, UK. The paper defines psychological wellbeing as ability to work with flexibility and creativity even under the negative circumstance without compromising on work. 3. Psychological wellbeing, University of Pretoria, University of Van Pretoria. The paper determines the individual wellbeing of a person on individual factors such as individual growth, confidence, purpose, acceptance and its effect on the health of person. 4. Article in Psychotherapy and Psychosomatics –February 1996. Psychological wellbeing is defined by dimensions of wellness, which focuses on quality of life, connection between mind and body. 5. A Study on work life balance of employees 2013. The research describes the work life of employees and that the employees are not satisfied with the working conditions, have no job security. The quality of work life is considered as the most important aspect of wellbeing in organisation. 6. A Study on the employee satisfaction level in their work life 2014: The research studies the satisfaction level on working environment, training and development and job salary. The lack of satisfaction on such factors reduces the motivation level and the quality at work.

## Method of Data Collection:

Data was collected by using two main methods i.e. primary data and secondary data.

### Primary data:

There are number of sources of primary data from which the information can be collected. I choose the following resources for my research.

**Secondary Data:** The secondary data was collected by referring various research papers, books, journals, newspaper articles and surfing on internet. The secondary data collected is aimed just for reference purpose.

## Review of Literature

1. Psychological wellbeing at work place: An Analytical study on It sector: International journal of advanced research in Computer Science and Software Engineering ISSN: 2277-128X (Volume 7, Issue-6) July 2017. The paper suggests that the positive wellbeing of employees is important, the employees should be engaged in meditation, yoga. The wellbeing of IT sector employees depends on relationship with others, motivation, self-confidence and mental satisfaction. 2. Psychological wellbeing: Evidence regarding its causes and consequences: Felicia A Huppert Well-being institute, University of Cambridge, UK. The paper defines psychological wellbeing as ability to work with flexibility and creativity even under the negative circumstance without compromising on work. 3. Psychological wellbeing, University of Pretoria, University of Van Pretoria. The paper determines the individual wellbeing of a person on individual factors such as individual growth, confidence, purpose, acceptance and its effect on the health of person. 4. Article in Psychotherapy and Psychosomatics –February 1996. Psychological wellbeing is defined by dimensions of wellness, which focuses on quality of life, connection between mind and body. 5. A Study on work life balance of employees 2013. The research describes the work life of employees and that the employees are not satisfied with the working conditions, have no job security. The quality of work life is considered as the most important aspect of wellbeing in organisation. 6. A Study on the employee satisfaction level in their work life 2014: The research studies the satisfaction level on working environment, training and development and job salary. The lack of satisfaction on such factors reduces the motivation level and the quality at work.

## Findings

### Psychosocial Risk Factors

1. **Psychological Support:** a work environment where co-workers and supervisors are supportive of employees' psychological and mental health concerns, and respond appropriately as needed
2. **Organizational Culture:** a work environment characterized by trust, honesty and fairness
3. **Clear Leadership & Expectations:** a work environment where there is effective leadership and support that helps employees know what they need to do, how their work contributes to the organization and whether there are impending changes
4. **Civility & Respect:** a work environment where employees are respectful and considerate in their interactions with one another, as well as with customers, clients and the public
5. **Psychological Job Fit:** A work environment where there is a good fit between employees' interpersonal and emotional competencies, their job skills and the position they hold
6. **Growth & Development:** a work environment where employees receive encouragement and support in the development of their interpersonal, emotional and job skills
7. **Recognition & Reward:** a work environment where there is appropriate acknowledgement and appreciation of employees' efforts in a fair and timely manner
8. **Involvement & Influence:** a work environment where employees are included in discussions about how their work is done and how important decisions are made
9. **Workload Management:** a work environment where tasks and responsibilities can be accomplished successfully within the time available

10. **Engagement:** a work environment where employees enjoy and feel connected to their work and where they feel motivated to do their job well
11. **Balance:** a work environment where there is recognition of the need for balance between the demands of work, family and personal life
12. **Psychological Protection:** a work environment where employee psychological safety is ensured

**Conclusion and Discussion:-**The successful initiation and deployment of a business activity, to an overwhelming extent, depend on the degree to which the human factor is understood, motivated and coordinated. The importance of this aspect is due to the fact that human resources have become an objective of major concern and the main source for the efficiency and profitability of the company. Human resource management requires a strategic approach to the opportunities of attracting, training, developing, managing, using and motivating the main “key resources” (human resources), through which any organization can ensure the successful achievement of its goals. Employee motivation, given the ever-growing scarcity of available personnel in the IT&C sector, Conclusion The successful initiation and deployment of a business activity, to an overwhelming extent, depends on the degree to which the human factor is understood, motivated and coordinated. The importance of this aspect is due to the fact that human resources have become an objective of major concern and the main source for the efficiency and profitability of the company. Human resource management requires a strategic approach to the opportunities of attracting, training, developing, managing, using and motivating the main “key resources” (human resources), through which any organization can ensure the successful achievement of its goals. Employee motivation, given the ever-growing scarcity of available personnel in the IT&C sector.

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## THE ROLE OF DIGITAL MARKETING TECHNOLOGY IN THE SUCCESS OF BUSINESS

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**ABSTRACT:-**Digital marketing includes things like search engine optimization, search engine marketing, content marketing, influencer marketing, content automation, ecommerce marketing, campaign marketing, social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books, & games. It has been proven that we are all linked via Whatsapp & Facebook, & growing usage of social media is opening up new chances for digital marketers to acquire clients via digital platforms. Consumer motivations must be understood in order to have better knowledge of what motivates people to produce content about business. Digital marketing is cost-effective & has significant commercial impact. According to findings of this study, understanding which social media sites company's target market uses is another important aspect in ensuring that online marketing is successful. It is possible to assess success of Internet marketing in relation to various businesses. research may be expanded to examine internet marketing strategies used by different types of organisations. However, because DBPs serve to wide range of users' demands, there are numerous obstacles to overcome in terms of value generation & value appropriation. As result, DBPs must carefully coordinate & manage interactions between users on opposite sides of platform. There are several chances for researchers to rethink some of marketing's conventional functions in context of DBPs.

**KEY WORDS -** Digital Marketing, Business, Internet, Social Media.

**INTRODUCTION:-**Marketing is fast-paced, ever-changing corporate activity. Due to different crises, such as material & energy shortages, inflation, economic recessions, high unemployment, dying industries, dying businesses, terrorism & war, & consequences of rapid technical developments in specific industries, function of marketing has altered drastically. Such innovations, such as internet, have compelled today's marketing executives to become more market-driven in their strategic decision-making, necessitating structured method of obtaining accurate & timely information about consumers, goods, marketplace, & entire environment. Use of Internet to promote & sell goods or services is known as Internet marketing. To sell & advertise items, internet marketing makes use of power of electronic commerce.[1] Any market over internet is referred to as electronic commerce. Electronic commerce allows people to sell, purchase, & trade goods & services through internet. Electronic commerce includes internet marketing as subset. Internet marketing has exploded in popularity as result of rapid expansion of internet. According to legend, Internet marketing began in early 1990s with only text-based websites that provided product information. With advent of internet, it is no longer just about selling things, but also about providing product information, advertising space, software programmes, auctions, stock trading, & matching. Google.com, Yahoo.com, Amazon.com, Alibaba.com, & Youtube.com are just handful of firms that have changed way internet may be utilised for marketing. This article discusses some present & future internet marketing trends. We concentrate on digital business platforms (DBPs), which are specifically intended to facilitate business interactions among authorised users through use of digital technology. Nasdaq, Google, Uber Technologies, PayPal Holdings, & eBay, for example, are DBPs having two or more "sides," each of which consists of single type of business (for example, suppliers with various offerings on one side, potential consumers on other). Platform acts as virtual marketplace, bringing various parties

together to engage & do business. Amazon marketplace is DBP made up of 1.9 million independent vendors who serve over 100 million Amazon Prime members as well as non-Prime customers. [2]

### **REVIEW OF LITERATURE**

A lot of research papers & publications on Internet Marketing give in-depth information. Following are some of findings from literature: -

Simply put, internet marketing is process of attaining marketing objectives via use of digital technology (Chaffey et al., 2009). Use of technology to assist marketing operations in order to increase consumer understanding by meeting their demands is known as digital marketing (Chaffey, 2013). Companies in developed world have understood value of digital marketing. To be successful, businesses will need to combine online & conventional techniques to better fulfil requirements of their consumers. New technologies have opened up new business options for marketers that want to manage their websites & achieve their goals (Kiani, 1998). For businesses to succeed, online advertising is strong marketing instrument for creating brands & generating visitors. Expectations in terms of generating outcomes & evaluating performance for ad dollars invested, digital marketing is more cost-effective for calculating advertising ROI (Pepelnjak, 2008). Digital marketing has supplanted traditional advertising & marketing strategies. Furthermore, technology is so strong that it has potential to help economy recover & provide enormous opportunity for governments to operate more efficiently (Munshi, 2012). Firms in Singapore have put digital marketing technologies to test to see if they are successful & beneficial in attaining outcomes. [3] More crucially, rapid advancement of technology & shifting market dynamics have fueled rise of digital marketing (Mort, Sullivan, Drennan, Judy, 2002). Digital content such as accessibility, navigation, & speed are defined as important qualities for marketing in order for digital marketing to provide results for organisations (Kanttila, 2004). usage of word-of-mouth WOM on social media & for making site popular is another proven & established method for attaining success through digital marketing (Trusov, 2009). Furthermore, WOM is connected to recruitment of new members & rise of website traffic, both of which boost marketing visibility. Out-of-the-ordinary example of social media Facebook has provided companies with new marketing options by allowing them to engage with millions of people about their products & services. This is only feasible if managers understand how to use communication methods to engage consumers & improve their experience (Mangold, 2009). Marketing professionals must have thorough understanding of online social marketing strategies & programmes, as well as how to use performance measurement indicators efficiently. As market dynamics in regard to youthful audience's access to & use of social media change throughout world. [4]

### **MARKETING'S POTENTIAL ROLE IN DBPS**

**A Synopsis of Platform Literature in Marketing:-**Economics, management & strategy, & information science are among major literature streams identified by Chen (2019) as being relevant to platform firms. majority of them do not address marketing concerns. Platform-related topics, such as value of seller's reputation on platforms, sales force remuneration in two-sided marketplaces, optimizing marketing resource allocation on media platforms, & impacts of advertising on platforms, have received little attention in marketing literature. Managing risk perceptions in social-sharing platforms & how platform features reduce benefits of word-of-mouth marketing on sales. [5]

**DBPs' Emerging Marketing Roles:-**According to American Marketing Association, "marketing is activity, collection of institutions, & methods for generating, communicating, delivering, & exchanging solutions that have value for customers, clients, partners, & society at large" (2013). DBPs might be regarded new "kind of institution" that enables market transactions under these criteria. We like following definition of digital marketing: "a

flexible, technology-enabled process through which firms connect with customers & partners to collectively build, transmit, provide, & retain value for all stakeholders.” Marketing in digital environment is dynamic & adaptable (perhaps needing real-time processing aided by AI & machine learning), as opposed to traditional marketing planning & execution approach, which is sequential & stage-by-stage. This approach to marketing indirectly recognizes diverse ecosystem of partners who aren't limited to single business or institution. Ecosystem should orchestrate process for collectively creating, producing, & providing long-term value, which is subsequently dispersed among many consumers. Theorizing based on marketer-led, two-party exchange system may therefore shift from product- or firm-centric to stakeholder-centric (e.g., all sides are stakeholders to be addressed with marketing efforts), implying fundamental reworking of present theorizing. In particular, marketing's primary job would shift from finding consumers for firm's goods to utilizing ecosystem that discovers offerings for customers. Because it has access to data from all users, marketing plays larger role in DBPs than other pipeline firms because it can assist supply–demand balance in short time period (or even in real time). [6]

**Improving Interaction Quality:**-Another method to enhance number of interactions is to improve quality of interactions that users have, which is somewhat dependent on matching mechanism. Finding high-quality match between providers & customers is difficult, & incorrect match raises perceived risks for parties involved. Several writers make recommendations for how to increase quality of platform interactions. Use of reputation-based processes (e.g., feedback, certification) to help users locate & engage with each other more readily (via decentralized matching). Big data, analytics, & cloud computing may all be used to increase quality of interactions. Capacity of interacting parties to select possible matches with use of analytical model lowers perceived costs & increases willingness to pay. Platforms may increase quality of interactions by building user trust & lowering risks (e.g., peer ratings, secure payment mechanisms, & service failure recovery processes) as well as establishing & conveying social norms that are acceptable when parties engage on platform. Identify new method for enhancing interactions, dubbed "resource smoothing," that controls supply & demand volatility across time, for as through dynamic pricing or clear communication with users about these patterns. [7]

## **ANALYSIS & DISCUSSION**

**Internet Marketing:**-The Internet is vast network of interconnected computer networks that spans globe. Its network made up of millions of private, public, academic, commercial, & government networks. Internet is largest source of knowledge that mankind has ever had at its disposal, owing to mix of technology. In addition, Internet established groundwork for more information channels than humanity had developed prior to twentieth century. There are several definitions for term marketing. “Marketing is social process through which people & organizations acquire what they need & desire by generating & exchanging items & value with others,” according to one of most well-known definitions. We may use marketing concepts within internet domain by linking these two fields. This may be accomplished primarily through creation of web pages, online advertising, & internet marketing research, as well as electronic commerce. However, online marketing necessitates somewhat different strategy than traditional marketing in several areas. Simply put, internet marketing, also known as online-marketing, web-marketing, e-marketing, or i-marketing, is practise of promoting items or services through Internet. In actuality, internet marketing is using company's website in conjunction with online promotional tactics including banner advertising, search engines, pay-per-click advertising, e-mail, & connections or services from other websites to attract new consumers. Many people believe that internet marketing is as simple as having website with content, but it is far more complicated. Interconnection

between site portal, search engines, partner's sites, blogs, other site linking, B2B partners, clients, outsourcing partners, & much more is what internet marketing is all about. [8]

### **The Internet's / Digitization's Power**

In developing globalisation, internet is most potent instrument. examples presented in Table-1 demonstrate this. These businesses have long recognised value of Internet & digitalization, & they are currently largest Internet users.

The world's biggest bank, with no actual Cash – Bitcoins.	
The world's largest Taxi Company, owns no vehicles – UBER	
The world's most popular Media owner creates no content - Facebook	
The world's most valuable retailer, with no inventory – amazon, Alibab.com	
The world's largest accommodation provider, owns no real estate – airbnb, booking.com	

### **DIFFERENT INTERNET MARKETING TRENDS/TECHNIQUES.**

The Internet marketing strategy will aid in definition of particular e-marketing objectives & development of strategies to guarantee that resources are allocated to take advantage of Internet's marketing possibilities & to combat its dangers. E-marketing is concerned with how company & its brands connect with their consumers via web & other digital media such as e-mail & mobile media in order to achieve their marketing objectives. To identify & develop final summary for marketing trends 2017, we dug through wide range of marketing sectors, from content & social marketing to marketing technology, analytics, & organisational change. [9]

#### **Search Engine Optimization (SEO)**

In layman's terms, SEO is adjusting your website so that it appears naturally or organically in Google, Yahoo, Bing, or any other search engine's search results. Google's algorithms are updated on regular basis to ensure that only relevant results are displayed. Many experts believe that SEO is dead & that work is worthless from this standpoint. However, fact is that Google strives to avoid algorithm manipulation by filtering out sites that don't belong at top of SERPs. As result, there is no question that you should invest in SEO services. Mechanics of content & query matching, spidering, indexing, & understanding non-text material should all be addressed on your website. [10]

#### **Search Engine Marketing (SEM)**

SEM (Search Engine Marketing) is broad approach for driving visitors to your website, usually through paid advertising. As result, it's also known as Paid Search Marketing. SEM universe is vast & complex. You may select between PPC (pay-per-click), CPC (cost-per-click), & CPM (cost-per-thousand impressions) models, depending on your business structure. SEM may be done on variety of platforms. By far most popular are Google AdWords (on Google Network) & Bing Ads (on Yahoo Bing Network). Display Advertising,

Search Retargeting & Site Remarketing, Mobile Marketing, & Paid Social Advertising are all part of SEM. [11]

### **Creating Content**

Blogs, white papers, e-books, case studies, how-to manuals, question-and-answer articles, forums, news & updates, pictures, banners, info graphics, podcasts, webinars, videos, & material for micro blogging & social media sites are all examples of content types. All recent updates to Google's algorithm, whether Panda, Penguin, or Hummingbird, emphasise importance of content when filtering search results. You may be creative & produce content on any topic, then relate it to your business indirectly. You might be interested in reading our post on how to use content to advertise your start-up or business for free. You must also adapt your material for different platforms. Content on mobile phones, for example, should be concise & concise. Remember that good technique will pique your readers' attention & make them want to learn more from you. Good content gets shared & is most effective method to brand your company. [12]

### **Marketing on Social Media**

SMM (Social Media Marketing) is by-product of your SEM efforts. It entails using social media sites such as Facebook, Instagram, Twitter, Pinterest, Google+, LinkedIn, & others to drive visitors to your website or business. As previously said, good information is shared & appreciated. As result, develop & modify content for various social media sites. Remember to be prolific & unique; you should interact with users at least four to five times every day. Branding & revenue may both benefit from your social media initiatives. With advent of social media, tools & techniques for interacting with consumers have changed dramatically; as result, businesses must learn how to utilise social media in way that is compatible with their business strategy. Customer must be receptive to technology in order to develop successful social media marketing strategy. [13]

### **Display Advertising on Internet**

This is subset of your SEM efforts once more. To target potential audience, you may employ number of display advertising formats, such as text, picture, banner, rich-media, interactive, or video ads. You may personalise your message based on customer's hobbies, content themes, or where they are in purchase cycle. However, keep in mind that digital display advertising isn't cheap. To get decent return on your investment, you'll need specialists. [14]

### **Mobile Marketing**

Mobile marketing is new field of marketing that refers to two-way marketing contact between firm & its consumers via mobile devices. Mobile-friendly versions of website, applications, & content are being developed. Number of mobile users is increasing every day, & it is most efficient approach to promote. In his article, Dushinski (2009) characterises mobile marketing as breakthrough tool for connecting businesses with their customers via their mobile devices at right time, in right location, & with right direct message. [15]

### **Marketing that is interactive**

Make sure your marketing plan includes discussion with potential consumer. According to poll conducted by ExpoTV.com, 55 percent of respondents would prefer to have continuing communication with firms they buy from, & 89 percent would feel more loyal to companies if they were asked to offer feedback. To make your website interactive, seek comments, & track user behaviour, utilise technologies like widgets & opt-in features. Actively engage consumers & personalise offers based on their interests & browsing habits. [16]

### **Marketing That Goes Viral**

Viral is technological counterpart of old-fashioned word-of-mouth in today's world. Viral marketing is technique in which unique piece of content spreads rapidly online as result of how much it is recognised, shared, & loved. This is excellent method to build your brand & increase visitors to your website. Material may be in any format; all you have to do is think

beyond box. Marketers have caught bug & are increasingly incorporating viral components into their marketing strategy. Not only is strategy cost-effective, but it may also be more credible than traditional advertisements. [17]

#### **Public Relations on Internet (Online PR)**

Public relations are important component of today's marketing strategies. Companies that ignore public relations risk losing clients. What is maximum number of clients they may lose? Answer to this issue is tough to give since public relations are far more difficult to evaluate than, say, online advertising. However, well implemented PR always offers some advantages to firm. ability to have tremendous & rapid two-way communication on internet gives online PR advantage over traditional PR. Companies that operate online business can improve their online public relations by publishing PR articles in online PR catalogues, press releases in online media, sharing videos or music with commercial messages or advertisements, & participating in various discussion forums about related topic or products. [

#### **Planning & Purchasing of Digital Media**

Digital Media Planning is process through which media agency does research & develops complete plan framework. Media agency develops multiple channels & formats to reach intended audience, whether it's for increasing sales or conversions, introducing new brand or promoting existing brand, or altering consumer behaviour. It investigates reach & usage of various web-based & mobile applications. Agency collaborates with variety of partners & purchases appropriate space & ideas. This is referred to as media buying. In essence, Media Buying & Planning encompasses all of above-mentioned techniques. [19]

#### **Customers benefit from advantages that digital marketing provides.**

Digital marketing has transformed clients' buying habits as result of rapid technology advancements. It has provided customers with number of benefits, as listed below:

**Stay up to date on products or services** - Digital marketing technologies enable customers to stay up to date on corporate information. Many consumers may now access internet from anywhere at any time, & businesses are constantly updating information about their products & services. Consumers may participate in company's varied operations thanks to digital marketing. Consumers may go to company's website to learn more about products or services make online purchases, & leave comments.

**Clear information about items or services** - Consumers may obtain clear information about products or services through digital marketing. There is small possibility that information obtained from salesperson at retail business may be misinterpreted. Internet, on other hand, provides complete product information on which buyers may base their purchasing decisions.

**Easy comparison with others** - Because many companies are attempting to promote their products or services through digital marketing, it is becoming greatest advantage for customers in terms of being able to compare products or services from various suppliers in cost-effective & time-efficient manner. Customers do not need to go to variety of different retail establishments to learn about items or services.

**24/7 shopping** -Because internet is available 24 hours day, there is no time limit on when client may buy goods online.

**Share product or service material with others** - Digital marketing allows viewers to share product or service content with others. One may quickly share & get information on features of product or service to others via digital media.

**Apparent Pricing** - company's prices for products or services are shown through digital marketing channels, making prices very obvious & transparent to clients. Company may modify pricing or provide specials on regular basis.

**Allows for Instant Purchase** - In conventional marketing, people first view commercial before going to local business to buy items or services. Customers may acquire items or services immediately using digital marketing. [20]

## CONCLUSION

In this study, we found that digital marketing, such as search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, e-commerce marketing, campaign marketing, & social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books, optical discs, & games a, can be extremely beneficial to businesses. It has been proven that we are all linked via Whatsapp & Facebook, & growing usage of social media is opening up new chances for digital marketers to acquire clients via digital platforms. Users who are members of Facebook groups are more likely to share personal information than non-members, according to study. Users who are members of Facebook groups have more positive view about social media & advertising. Digital marketing is cost-effective & has significant commercial impact. Indeed, small businesses may now access specific customers at lower cost & compete on equal level with larger corporations.

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## **An Empirical Analysis of the Work Life Balance of employees working in IT firms**

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**Abstract:-**An employee with satisfaction in their job evidently yield high productivity and makes the organization to think over employee centric attitude to develop them to work more efficiently in their job. The changing demographic pattern of employees in any part of the world coupled with environmental and working culture induces them to work for effective output by contributing augmented efficiency. The correlation between economic and social need progressiveness is always directly proportional to balance among employees need, the support of family, society, environment and the organisation they belong to. The growing work systems face the core problem of work life balance in today's organisational scenario. The effect of work life balance both in positive and negative parlance leads to unprecedented changes among the employees in their physical, psychological and social aspects. The employees individual understanding themselves and managing skills of various circumstances have great influence on their work life balance and in this aspect the emotional aspect plays a pivotal role. The present paper aims to identify the employees' perceptions on the work-life balance in I.T. sector. The present analyses the employees' perceptions with respect to their demographic variables. The I.T. companies located in Mumbai are considered for the study.

**KEY WORDS:-** Emotional Intelligence, Work Life Balance, I.T. Sector

**1.1 Introduction-** Man is a social animal, needs time for self, family and society to satisfy their various needs. An individual spends more than eight hours a day in office, remaining is spent in travel to and from office, and with family and friends. Very little time is available for attending to his/her personal needs or grooming. In today's highly competitive environment people are giving more importance to their work, by working hard, spending more time at the office, learning and adapting to the changing business environment to stay relevant. The quality of the time spent by people with their family, friends or for themselves would help the individuals to relax, refocus and perform better in their jobs. This would automatically benefit the organizations in enhancing the overall organizations performance. Work-life balance is a concept including proper prioritizing between "work" (career and ambition) and "lifestyle" (Health, pleasure, leisure, family and spiritual development/meditation)<sup>1</sup>. This study aim at understanding the current work – life balance scenario in Pharmaceutical Industry. And the efforts of organization in improving the work life balance. The descriptive study was carried out in the city of Bangalore, which has large number of Pharmaceutical Companies. The sample was drawn from these companies. The study showed that the employees as well as the organizations are able to manage the work-life balance. Even though there was no empirical evidence to suggest the same. Further research is required to find out the relation between work-life balance and performance of individuals and the organizations. Work-life balance is a concept including proper prioritizing between "work" (career and ambition) and "lifestyle" (Health, pleasure, leisure, family and spiritual development/meditation)<sup>1</sup>. Work life balance is a choice an individual has to make. However, it is the organization that needs to take an initiative to help the employees. Today,

an employee is not looking at their employer just for a job, also to care for their work life balance and their well being. If a company addresses these needs, in addition to providing better career opportunities, they can be very successful in providing job satisfaction to the employees. Companies are adopting new means to ensure that their employees get enough time to enjoy their personal life and spend time with family. It is very essential for the organizations to have good work-life balance practices and policies.

## 1.2 What is Work Life Balance?

Work life balance is a method which helps employees of an organization to balance their personal and professional lives. Work life balance encourages employees to divide their time on the basis on priorities and maintain a balance by devoting time to family, health, vacations etc. along with making a career, business travel etc. It is an important concept in the world of business as it helps to motivate the employees and increases their loyalty towards the company.

### A Brief History of Work-Life Balance

It's the late stages of the Industrial Revolution and people are overworked. In the United Kingdom, it's common for the average worker to work 14-16 hours a day, 6 days a week. These long hours had social and health costs, especially for young children who were also working. Labour reformers drew attention to this until the United Kingdom agreed to fewer hours for women and children. Around the same time, the US begins tracking the hours worked by its workers and discovers that, on average, its workers performed more than 100 hours a week. These hours worked posed serious health and safety risks for the entire country. [On October 24, 1940, after decades of worker movements](#), the US officially amends the Fair Labour Standards Act and adopts the 40-hour work week. This was the first move in giving workers back more time. The actual term "work-life balance" first appears [in the U.K. in the 80's](#) as a plank in the Women's Liberation Movement. The movement advocated for flexible schedules and maternity leave for women. But while men were socially unencumbered to pursue their career goals without worrying about housekeeping and family-raising, working women were expected to work and maintain responsibility for housekeeping and family rearing. In the 80s a frequent refrain pointed out this obvious work-life imbalance asking could women in the workplace really "have it all". Despite voicing these needs, women experienced little relief or movement towards work-life balance.

### Defining Work-Life Balance Today

Today, work-life balance has shifted to incorporate both the issues and strategies aimed at effective time management for employees. It has also expanded to include burnout prevention and stress management. Employees today want better time management skills to spend time with their families and on their personal interests. And, unlike the 80s, there is increasing emphasis today in making work-life balance more gender neutral. Work-Life balance should be attainable and evenly distributed across genders. Even with these strides, there is still a disconnect on perceived work-life balance levels between employees and HR professionals. [According to a February 2015 study by Workplacetrends.com](#), 67% of HR professionals reported that their employees *are* achieving work-life balance, while only 45% of their employees reported the same. One common and popular way that employers help employees achieve work-life balance is through flexible schedules. Instead of a strict 9am-5pm workday, employees have the flexibility to shift their schedules. Perhaps work 10am-6pm or 7am-3pm with little advanced scheduling or approval. Of course, there are downsides to this. Some argue that this approach simply shifts time units, and doesn't address a deeper need for quality time. Others have noticed that flexitime, though attractive for

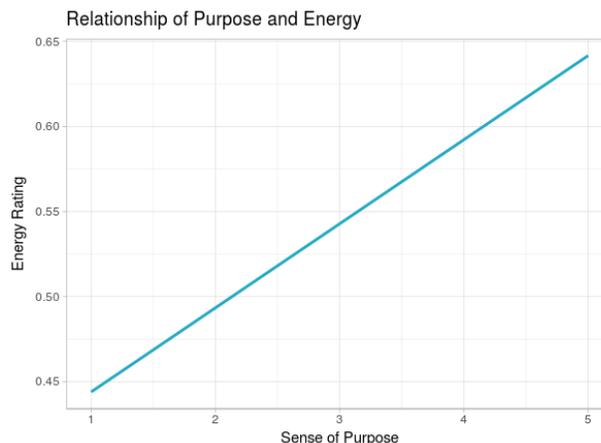
recruitment, [can lead to disadvantages for younger workers](#) in the form of lower wages, role stagnation, and even termination.

Still, digital integration threatens the freedoms gained from flexitime by blurring the lines between work and life. Often, employees find themselves using their flexitime to stay digitally connected to work. It's increasingly difficult to know where work ends and life begins. And the more tech savvy one is, the more difficult it is to draw a line between the two. Since technology and our "always on" culture isn't going away anytime soon, the conversation on work-life balance needs to evolve.

The Evolution toward Work-Life Integration So, what is the next step? [Many professionals are calling](#) for work-life integration in lieu of work-life balance. They argue that by removing the boundaries separating work and life, the two domains can be integrated seamlessly. While someone who focuses on creating work-life balance may set a time where they stop working every day to ensure they have enough time for life's pursuits, someone focusing on work-life integration may leave work early to go to their child's softball game and reply to work emails between innings. Could this be the answer? It seems that this vision can only be conceived by employers and realized by entrepreneurs. Work-life integration is too narrow a lens to re-imagine this as work-life balance. It's still based on the idea of two separate domains — work and personal lives — and a time trade-off. The only material difference between work-life balance and work-life integration is that with integration, the two domains are *expected* to intermingle and increasingly overlap. In fact, work-life integration may fuel the sense of imbalance even more because employees feel as if they have to be "always on."

**Unlocking Energy with Purpose:**—The workforce is now shifting with more focus on meaningful work. Measurements of workforce productivity and growth are subject to new inputs like purpose, creativity, engagement, and presence. In this landscape, work-life balance is also subject to these inputs and allocation of time no longer suffices as a measurement of good work-life balance. Removing "balance" or "integration" from the equation and focusing on how we spend our *energy* instead of time can help lessen these tensions. It's important to recognize that we all have important things to spend our energy on, but how we choose to use our energy and generate new energy is something we can have control over, and it is crucial to our efforts of defining work-life balance in the future.

So how do we maintain and even increase our energy throughout the day? Simple: purpose. [A landmark study](#) in the International Archives of Occupational and Environmental Health found that setting a work purpose is a sure-fire way to stay energized throughout the day. Our own proprietary Kumanu data also shows that having a sense of purpose does wonders in creating energy. In fact, Kumanu users with a high sense of purpose have 34% more energy than those who have a low sense of purpose.



Defining work-life balance in the future can look like a worker and their employer sharing a belief that purpose at work and in life is paramount. In this future, work can even start to *provide* us with energy to fuel and attend to our personal interests rather than depleting it. Conceptualizing work-life balance in terms of energy opens up the opportunity to have a source of intrinsic motivation that you have control over, instead of a fixed source like time.

### 1.3 Steps to improve work life balance

There are specific guidelines to how an individual can maintain a proper work life balance, some of which are:

- 1. Creating a work leisure plan:** Where an individual has to schedule his tasks, and divide time appropriately so that he has allocated appropriate time to his work and his career development goals and at the same time allotted time for leisure and personal development. Employees also use a compressed work week plan to build a balance.
- 2. Leaving out activities that waste time and energy:** Individual should judiciously avoid wasteful activities which demand large time and energy and in return not produce output for either the work life or the leisure life. Effective time management can help an employee be less stressed.
- 3. Outsourcing work:** Delegate or outsource time consuming work to other individuals.
- 4. Set enough time for relaxation:** Relaxation provides better work life balance, and tends to improve productivity on the professional or the work front along with providing ample scope to develop the life part of the balance.
- 5. Prioritizing work:** Often employees do not give priority to work and end up doing a lot of work at the last minute. Better planning can help employees save unnecessary time delays, which can be utilized by employees for personal work.

### 1.4 Benefits of work life balance

There are several advantage of work life balance. Some of them are discussed below:

1. Work life balance increases the motivation of employees and helps them perform better at job
2. It helps people to relieve their stress as they can spend leisure time with their near and dear ones
3. Companies can maximise productivity from an employee who is rejuvenated and refreshed as compared to an over worked employee
4. Healthy lifestyles can be maintained by having a work life balance. This includes a good diet, regular exercises etc.
5. Employees who are highly motivated can help the business grow as they are more attached to their job and careers

### 1.5 The Six Components of Work-Life Balance

Everyone talks about work-life balance, but what does it mean? I maintain that if you master these six elements, you're home free:

**Self-Management:** Sufficiently managing yourself can be challenging, particularly getting proper sleep, exercise, and nutrition. Self-management is the recognition that effectively using the spaces in our lives is vital, and that available resources, time, and life are finite. It means becoming captain of your own ship; no one is coming to steer for us.

**Time Management:** Effective time management involves making optimal use of your day and the supporting resources that can be summoned – you keep pace when your resources match your challenges. Time management is enhanced through appropriate goals and discerning what is both important and urgent, versus important or urgent. It entails knowing what you do best and when, and assembling the appropriate tools to accomplish specific tasks.

**Stress Management:** By nature, societies tend to become more complex over time. In the face of increasing complexity, stress on the individual is inevitable. More people, distractions, and noise require each of us to become adept at maintaining tranquillity and working ourselves out of pressure-filled situations. Most forms of multi-tasking ultimately increase our stress, versus focusing on one thing at a time.

**Change Management:** In our fast-paced world, change is one of the only constants. Continually adopting new methods and re-adapting others is vital to a successful career and a happy home life. Effective change management involves making periodic and concerted efforts to ensure that the volume and rate of change at work and at home does not overwhelm or defeat you.

**Technology Management:** Effectively managing technology means ensuring that technology serves you, rather than abuses you. Technology has always been with us, since the first walking stick, flint, spear, and wheel. Now, the rate of change is accelerating, brought on by vendors seeking expanding market share. Often there is no choice but to keep up with the technological Joneses. Nevertheless you must rule technology, not vice versa.

**Leisure Management:** The most overlooked of the work-life balance supporting disciplines, leisure management acknowledges the importance of rest and relaxation- that one can't short-change leisure, and that "time off" is a vital component of the human experience. Curiously, too much of the same leisure activity, however enjoyable, can lead to monotony. Thus, effective leisure management requires varying one's activities.

### **1.6 Importance of work-life balance**

Work-life balance can be defined as arrangements made by employers to enable their employees to live full lives. This implies that as much as they will be giving their best to the job, the employees will be having a chance to do other things in their lives. Work-life balance is a very important aspect of any working environment. Among its advantages is the fact that employees are more motivated to perform their duties since they do not get overworked. This is advantageous to both the employers and the employees. The employees benefit in that they develop healthy relationships with their employers and at the same time they get time to build non-professional aspects of their lives. This way, they are able to develop their careers positively and engage in productive activities as they build their careers. On the other hand, employers are able to achieve greater productivity of their firms since employees are greatly motivated to work. Employees give their best to the job due to the motivation and thus quality and greater volume of production is guaranteed (Clayton, 2005, p. 27). The employers also benefit in other ways since the benefits they give to their employees enable them to gain good publicity that attracts more productive workers and more customers if the firm is in the hospitality industry. From the above discussion, it is apparent that work-life balance is of

utmost importance in organizations. Firms should therefore know how to appropriately establish appropriate measures in order to enable their employees live a full life. On the other hand, employees should strive to live a balanced life even in conditions that are seemingly unfavourable. The following paragraphs explore how employees and employers can achieve work-life balance.

## **Research Methodology**

**2.1. Introduction:-**Work-life balance is crucial for the success of an individual employee as well as an entire organization, as it would affect the morale of an employees and his/her attitude towards the organization and work. Employees who are able to manage their work-life balance effectively are able to contribute in better way to the organization. From the survey, it was found that majority of the respondents were stressed because of the nature of the job and working hours in the organization. As most of them were spending 8 to 11 hours in the office. The majority of the respondents around 50 percent felt that they were sometimes able to manage the work-life. And around 58 percent of the employees felt sometimes they were able to spend good quality time with their family and friends. The major factors which are affecting the work-life balance of employees are working on weekends and long working hours. Majority of the employees responded that they are aware of the initiatives taken by their organization in helping them to manage the work life balance. The initiatives such as time off for emergencies, flexible working hours and compensatory leaves for working on weekend (Sunday) or any other holidays were the major initiatives which have helped the employees to manage their work life balance.

### **2.2. Objectives of the study:**

- To study about the work life balance of employees working in IT firms.
- To analyze about the positive impact of Work Life Balance employees working in IT firms.
- To understand about its Steps to improve work life balance
- To identify the six components of work life balance.

### **2.3. Hypothesis of the study:**

**H<sub>0</sub>:**There is no importance of Work Life Balance employees working in IT firms.

**H<sub>1</sub>:**There is an importance of Work Life Balance employees working in IT firms.

### **2.4. Research Methodology**

Research is an art of scientific investigation. In other word research is a scientific and systematic search for pertinent information on a specific topic. The logic behind taking research methodology into consideration is that one can have knowledge about the method and procedure adopted for achievement of objectives of the project. With the adoption of this others can evaluate the results also. Its main aim is to keep the researchers on the right track. Secondary data has been collected through the various newspapers, books and by surfing on internet.

#### **2.4.1 Method of Data Collection:**

Data was collected by using two main methods i.e. primary data and secondary data.

**2.4.2 Primary data:**There are number of sources of primary data from which the information can be collected. I choose the following resources for my research.

**Questionnaire:** I researched using a set of some simple questions and requested the respondents to answer these Questions with correct information. The questionnaire was

uploaded on Google docs. This questionnaire was sent to the respondents through various social networking apps i.e. whatsapp, mail, messaging app, etc.

**2.4.3 Secondary Data:**-The secondary data was collected by referring various research papers, books, journals, newspaper articles and surfing on internet. The secondary data collected is aimed just for reference purpose.

### Review of Literature

(Niharika & Supriya 2010) Organisational efforts at providing a supportive work environment are appreciated as they go a long way towards enhancing work-life balance. (Lobel 1991) defined work family conflict as a condition that arises when participation in either role (work or non-work) is incompatible with participation in the other role. Work-life balance has been defined as satisfaction and good functioning at work and at home with minimum of role conflict (Clark 2001), and also as the degree to which an individual is able to simultaneously balance the temporal, emotional and behavioural demands of both paid and family responsibilities (Hill, Hawkins, Ferris, & Weitzman 2001). (Clark 2001) used different scales to represent work-life balance, role conflict, work satisfaction, home satisfaction, family functioning and employee citizenship. Many of the researches have provided evidence for the advantage of work life programs for both the employee and the organizations. Across these studies, researches have selected various aspects of work life programs, but have majorly chosen childcare (Goff, Mount and Jamison 1990) and flexible time policies (Thomas & Ganster 1995).

Joanna Hughes, Nikos Bozionelos (2015) purpose is to explore the views of male workers in a male dominated occupation on issues that pertain to work-life balance. It emerged that work-life imbalance was not only a source of concern, but also that it was the major source of dissatisfaction for participants. Furthermore, participants made a clear connection between problems with work life balance and withdrawal behaviors, including turnover and non-genuine sick absence.

V. Madhusudhan et.al (2013) have identified the factors responsible for work life balance and extracted that dependents, time flexibility, role clarity, co-worker support, family culture, working hours and head support are responsible for work life balance. Management has to concentrate on time flexibility, role clarity, co-worker support, working hours and head support for managing work life balance.

G. Kanthi (2013) has found that a good number of respondents expressed positively or confident enough to balance their routine work smoothly/comfortably. Due to some economic, family problems, inefficiency, lack of commitment some of the respondents expressed their inability to balance their work. The research reveals that long working hour, compulsory overtime, insisting more stress related job activities, non-flexible and closing time and other factors partially influencing the employees in form of absenteeism, turnover, frustration, low morale and motivation which leads to imbalance of both work and life. A happy and healthy employee will give better turnover, make good decisions and positively contribute to the organizational goal.

Hymans Summers (2004) found major problems associated with practical implementation of work-life balance i.e. unevenness of adoption across different sectors and organizations, lack of formalization of policies at organization level, restricted employee's voice, primary focus on business needs than on employees, no evidence of reduction in working hours, tangible and intangible work interruptions into domestic life. Finally, domestic responsibilities are still conducted primarily by women irrespective of their employment status.

Varuhas.J.et.al (2003) analysed that the most significant factor affecting work/family balance appears to be organizational culture of firm. In general, if organizational culture is not in fact family friendly measures will have little effect. From the above studies, it has been found that measurement of work-life balance and implementation of work-life balance policies is required in meeting the needs and desires of individuals in profession as well as personal life.

### **Findings**

#### **Reasons For imbalance**

- Increased Responsibilities at Work
- Increased Responsibilities at Home
- Longer Working hours
- Personal mindset
- Social Media

**4.2 Consequences of losing your work life balance** Along with stress and eventual burnout, researchers at University College London found those who worked more than 55 hours per week had a 13% greater risk of a heart attack, and were 33% more likely to suffer a stroke, compared with those who worked 35-40 hours per week.

### **Conclusion and Discussion**

**Conclusion** - As evidenced in the discussion above, **work-life balance** is a very important determinant of professional performance. It is thus of essence for employers to ensure that they give their employees adequate time to engage in personal activities. On the other hand, employees should ensure that they use the free time they are given by their employers wisely. They should ensure that they engage in productive personal activities and at the same time avoid taking their professional problems home. It is thus of essence that people evaluate prospective employers keenly to make wise choices as they choose between jobs. This will ensure that they do not take jobs and regret later. In the light of the present research, it is evident that issue of work-life balance is persistent because of various factors such as work culture/environment, HR policies, job insecurities, compensation packages and so on. Employees undergo severe stress while balancing their work and personal life, which influences their performance not only in their work place but on domestic front as well. Employee should set the goal and excel in both career and family, to achieve balanced work-life (J. Sudha et. al, 2012). It involves the efforts of a number of partners like the employee, the organization for which the employee works, family, friends and the society in which all are embedded. Sharma & Bajpai (2013) found that age, marital status, no of dependents has high impact on work-life balance in their study, which affirms the findings of the study that various demographic variables such as gender, age, marital status, educational qualification and income of the employees has a significant impact on work life balance. In past few years, personal and family lives have become critical values for the individuals. Employees are not willing to ignore their family and personal life, for the sake of work. Over time, workforce has begun to change the working time and willing to spend every hour as working to learn and to manage the complexities of modern living, so that the personal and professional life can be balanced. The present study also support the notion that work life balance has a very strong impact on the family of the employees. Consequently, people are looking for options that allow for both a personal and professional life, which may seek ways to have a balance between the two. Clarke, Koch and Hill (2004) stated that WLB is equilibrium or maintaining overall sense of harmony in life. It was also revealed from the

study that compensation factors such as salary and monetary benefits have a strong influence on the work-life balance. Higher the employees are satisfied with their salary packages, more will be the efforts to maintain the balance between work and life. The present study reflects that the employee-driven solutions for balancing work-life, will help organization to design and implement work-life balance policies. It will help to reduce overtime, stress, and workloads on the work front and increase flexibility and family and leisure time on domestic front. Organisations have to take the challenge of WLB seriously, as it affects their professional success and personal well-being. Welfare of employees and their satisfaction should be the topmost priority of the organizations.

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## Impact of COVID-19 Pandemic on tourism and hotel industry

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**Abstract:-**Tourism and hotel industry was always considered as one of the major sector for foreign exchange earnings and job placements. Covid-19 pandemic changed the entire depiction of this industry. The role of technology in providing quick and standardized services at a click of the finger is seen as the future of this industry. The concept of availing online services and deliveries at door step is the need of the generation millennium. This research study based on secondary data is carried out to understand the challenges and the new opportunities created in this Covid-19 pandemic for the tourism and hotel industry. From the literature reviews, the list of challenges and opportunities for the tourism industry were identified. The research gaps were also noted that could be used for future research study. The paper concluded that the tourism and hotel industry have a major responsibility of creating new job profiles for new job demands created. Also, in future this industry shall see major revamp on account of technology. There is also a need to redesign the curricula to incorporate the new skills required for the operation of tourism and hotel industry. This research study also identified certain areas on which inputs have to be gathered to get in-depth inputs on the impact of Covid-19 on the tourism and hotel industry

**Key Words:-**Tourism industry, Hotel industry, Covid-19 pandemic, Technology

**Introduction:-**Hospitality industry mainly comprises of the sectors like hotel, tourism, events, retails etc. Each sector is dependant on the other for its survival. In developing countries, tourism and hotel industry is responsible for providing jobs to several skilled and unskilled people. This industry also supports many small-scale enterprises that get associated in their supply chain and logistics and thus, indirectly responsible for generating job avenues. Avenues like travel agencies, car rentals, facility providers like decorators, carpenters, electricians, plumbers, florists etc get good business from tourism and hotel industry. Tourism and hotel industry fulfils the needs of customers with their personalized gesture by providing homely atmosphere. It helps customers explore the destination for their business needs or for their personal pleasure. Tourism necessitates the travel of people outside their normal environment for personal pleasure or business purpose and hotel industry is the

indicator of healthy tourism. This adds value to the tourism industry. Both the industries are dependent on each other and create the most memorable experience of the destination for the customers. Hotel industry provides customers with experience that leads to repeat business and hence customer retention. Hospitality in tourism and hotel industry is very important because it helps get better customer ratings and review. Tourism and hotel industry approximately supports 10 percent of the world jobs. This industry creates job opportunities for all levels of employment: managerial, technical, semi-skilled and un-skilled. All products and services offered always had a personal touch attached. This was possible only because of the people employed and trained to provide personalized services to the customers. Revenue is earned by all the primary, secondary and tertiary sources of tourism and hotel business. Revenue generation begins at the destination from the time the customer arrives till the time they depart from the destination. It includes the purchasing of various services and facilities offered by the destination. To provide services and products of quality standards tourism and hotel industry have preferred the use of technology. Marketing department and reservation departments have immensely benefitted by the online technology as they are able to cater for a wider market segment. The spread of Covid-19 pandemic was mostly due to maintaining proximity and contact with any person or thing. To bring a curb to this pandemic use of face mask, washing of hands with soap and frequently cleaning and sanitizing of high touch points was the suggested remedy. Curfews and lockdown helped to control crowds and restrict movements of the people. To enable the food and beverage establishments to operate during this pandemic the government drafted new normal procedures. The implementation of these procedures would help this industry to revive their business. Also, the government is waiting for the people to be vaccinated to avoid future lockdowns and curfews that hampers the economy of the destination. Tourism and hotel industry faced new challenges due to covid-19. The decrease in cover due to social distancing, lockdown and curfew affected the sales, jobs and in extreme cases it lead to closure of the establishment. The challenge for the tourism and hotel industry to rebuild the trust of its customers was a top priority. Training the employees for thermal scanning, amending the SOPs, methods of sanitizing the high touch areas & overall premises at regular intervals and designing the checklist for the same became the new norm for this industry. For the tourism industry it also included the sanitizing of the transport vehicles and assuring tourist of the hygiene and safety protocols adhered by the hotel industry at the destination, along with the permission from the destination to allow tourist inflow. Other biggest challenge faced by this industry is the use of technology. The tourism and hotel industry had to invest in buying equipment and technology that supported

contactless services and catered to maximum customers. Covid-19 had also a positive impact on this industry. The technology helped customers to enjoy facilities through virtual tours. It also helped them avail online services for deliveries and payments of the tour and hotel products and services. This has given a new perspective to this industry. Getting the services at the finger tips is the lifestyle of the millennium generation. The upsurge in home deliveries and take-away increased during this period and customers preferred eating in the safety of their home. Online apps for ordering foods, drone deliveries, innovative bio-degradable packaging has become the in thing of this industry. Once the lockdown and curfew curbs are relaxed and the domestic and international travel is permitted the new role of technology will play a very vital role. The future of this industry would depend on the technological innovation and development in automation and artificial intelligence. Hotel industry has already applied technology for certain departmental operations for the smooth and efficient functioning. To provide standard quality services anytime and every-time with use of technology and professional service has played a central role in achieving customer satisfaction and repeat business. With Covid-19 pandemic, the focus is on maintaining 24/7 hygiene and sanitation conditions. The Federation of Hotel and Restaurant Association has to incorporate maximum points and make this criteria mandatory for the grading and rating of hotel. Customers, as per their choice would be able to reserve rooms / restaurant tables, order food and settle their room and food bills online. All these services would be contactless and would assure the hygiene and safety of the customers and employees. The guest room amenities would also feature new added products like face mask and sanitizer. Covid-19 pandemic has brought an upsurge in the home deliveries and take-away business. Along with personalized service, the industry also decided to focus on home deliveries and connect with the major online food aggregators for meeting the requirements of their regular guest. This has also made the hotel industry to open its own home delivery app. In the organizational structure of hotel industry, new job opportunity for the position of delivery boys will also be considered. Hotel industry is one of the important sub-sectors of the tourism industry. It is responsible for providing accommodation and catering facilities to tourist and travellers. Local cuisine, house-stays, cloud kitchens would be the upcoming needs of this industry at all destinations. The changes in the hotel industry post Covid-19 would be part of the changes in the tourism industry. Here focus would also be in the transport industry that caters to the vehicles required by tourist and travellers for visiting the destination. The transport industry needs to ensure that at regular intervals and after every trip to sanitize the vehicles and also to conduct training programs for the drivers to ensure the new normal procedures are adhered

to. Besides the normal documents required for travel at respective destination, the need to carry vaccination proof would be mandatory for all travellers and tourist.

### **Review of Literature**

(Venkatesh, online 2020 Jul 18<sup>1</sup>) The article explains about the impact of Covid-19 on the jobs and its brunt on the lives of employees. The consequences were people started looking out for new jobs, adjusting to the new job demands, learning the technology related to the job changes for achieving organization commitment. Most of the managerial staff began planning the current and future strategies of improving sales from their home front. This pandemic has seen the highest percentage of unemployment resulting in grim economic distress. Hence, there was a need to critically assess the employment issues generated on account of Covid-19 pandemic. Also, the sudden boom in technology in the field of communication, service and delivery has seen changes in the work culture and job profile. It is required to assess that such changes shall not affect any job outcomes of the organization. For this continuous monitoring of the outcomes have to be done to examine whether the industry has adhered to the new normal post Covid-19.

<sup>2</sup>(Susan Lund, February 18, 2021)In the report on Future of work after COVID-19 stated that technology has always affected the jobs of employees and Covid-19 pandemic has severely affected the hospitality and travel industry. Employees from this industry daily interacted with customers and offered personalized services, Covid-19 saw the closure of many establishments of this industry and displaced many from their jobs. Post Covid-19 hospitality and tourism industry will be adapting to the new technology and new trends in service and facilities. Also the corporate world having accepted the technology of video conferencing with clients may result in loss of business for this industry from corporate travellers. Post covid-19 hospitality and tourism industry shall rebound but getting business from corporate travel would be a great challenge. Boom in the automation and artificial intelligence will change the service outlook of this industry. Earlier only six percent were searching for jobs, but now, the percentage shall be on rise. The need for people to upgarde skills, explore the latest technology, be flexible and adaptable to new job opportunities for a better future. In this report the contribution from the government in providing benefits and support to skilled, knowledgeble independent entrepreneur for start-ups should be also considered.

<sup>3</sup>(Amit Kramer, online 8th May 2020)in this article the authors have felt that Covid-19 pandemic had severely affected the occupation in all sectors. They felt some of the industrial sectors may have benefitted with the use of technology while labor intensive service sectors preferring personalized touch was tremendously affected.

<sup>4</sup>(Roy, June 09, 2021) in the readers blog of The Times Of India wrote about the impact of Covid-19 pandemic had on labor intensive sectors leaving 1 crore people jobless. The pandemic forced the hospitality industries for closure leaving many employees jobless. There was a decline in actual hiring of employees. The pandemic caused mobility restrictions resulting in reduced economic activity and causing a comparative percentage of people to fall in the bracket of below the poverty line. The only practical solution for the revival of industry was the getting vaccinated.

(Sigala, 12th June 2020)<sup>5</sup> in the article in Elsevier Public Health Emergency Collection discussed how Covid-19 pandemic impacted not just economically but also socially. A substantial decline of 78% in tourist arrivals from international sector was predicted, resulting in a huge loss of foreign exchange earnings. According to the author the analysis of the three stages viz. response, recovery and reset of tourism at the destination shall help understand the Covid-19 impact on tourism. The research gap identified was that the research study did not cover the stakeholders like employees, local communities and tourism supporting entrepreneurs. The study concluded by stating the need to update the tourism curriculum to incorporate graduates to be flexible and multi skilled to be able to handle any crisis. Also COVID-19 has made us realize the need to understand the impact and recovery on different ecosystems, stakeholders and situations.

(Sanjita Jaipuria, 29 November 2020)<sup>6</sup> According to the author, Covid-19 pandemic has not just triggered economic crisis but also affected local community's at large, regional progress and job openings. There is a need to restructure the tourism sector and design policy that would help manage activities that would help increase the revenue from this sector. The research gap identified in this study is that it is limited to only one country and the loss of revenue caused due to decline in the outbound and domestic tourist due to Covid-19.

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(Maria, 2021)<sup>7</sup> in her research paper states about impact of Covid-19 on global tourism and domestic tourism. The countries had closed their international and state borders to restrict the pandemic. This restriction on travel caused a heavy loss to the tourism industry and resulted in job losses. The solution suggested by the author was that the government in the recovery phase must necessitate rebuilding trust and confidence in travelers and tourists. This can be done by issuing stamps of 'Safe Travels' which allows potential tourist and travelers to choose hotels that adhere to the new normal directives. This would ensure and encourage them to travel where standards of safety and hygiene protocols are followed. Also the government should encourage innovations and invest in flexible and sustainable tourism sector

### Objectives:

- i. To explore the challenges of Covid-19 pandemic on tourism and hotel industry.
- ii. To realize the opportunities for revival of tourism and hotel industry post Covid-19

**Research Methodology:-**The research study is based on secondary data. The articles written in research journals, news paper blogs, public health emergency collection etc. were reviewed for addressing this research study. The articles were critically reviewed to study the challenges posed by Covid-19 on tourism and hotel industry. Also the possible solutions discussed by the authors for the revival of the tourism and hotel industry were also studied. A table format was made to list the common research gaps, challenges and opportunities suggested by the authors in their research articles for tourism and hotel industry. This would help in achieving the objectives of my research paper.

**Findings:-**From the various journal articles and newspaper reviews the following table has been made to list the common challenges, opportunities and research gaps.

Sr. No.	Findings	Points
1	Challenges for the operation of the tourism and hotel industry due to Covid-19 pandemic	<ul style="list-style-type: none"> <li>➤ Loss of business from corporate travellers</li> <li>➤ Technology displaced many from their jobs</li> <li>➤ Recruit and acclimatize to the new normal procedures</li> <li>➤ Need for people to upgrade skills</li> <li>➤ Create new jobs and new job demands</li> </ul>
2	Opportunities for revival of operations of the tourism and hotel industry post Covid-19	<ul style="list-style-type: none"> <li>➤ Need for vaccination of people</li> <li>➤ Re-establish the business lost from corporate business clients</li> <li>➤ Need to explore the latest technology while retaining the employees</li> <li>➤ Use of technology for retaining business while adhering to hygiene and safety proptocols</li> </ul>

		<ul style="list-style-type: none"> <li>➤ Redesign the tourism curricula to incorporate flexibility and multi-skilling for budding professionals to be innovative and prepared to handle crisis</li> </ul>
3	Research Gaps identified for further study on the impact of Covid-19 on tourism and hotel industry	<ul style="list-style-type: none"> <li>➤ Monitoring the adhering of new normal procedures by government representatives.</li> <li>➤ Cross-country data not considered</li> <li>➤ Outbound and domestic tourist not included</li> <li>➤ Social, financial and environmental approaches for achieving sustainability &amp; flexibility not analyzed</li> </ul>

The above table clearly shows how Covid-19 pandemic affected the tourism and hotel industry. The challenges and the opportunities for the tourism and hotel industry have been clearly listed. Also areas and topics that required further research study were also identified

**Conclusions:-**The tourism and hotel industry are going through a huge turmoil due to Covid-19. The use of technology would redefine the concept of hospitality in the tourism and hotel industry. This would meet the expectations of the millennium generation.

Following conclusions can be derived for the challenges faced by the tourism and hotel industry:

- Create job avenues for the many people displaced from their jobs.
- Retrieve the corporate business that could be lost due to various video conferencing platforms opened on account of Covid-19.
- Need for investment in touch-less technology, professional persons and training to the employees.
- Continuous monitoring of hygiene and sanitation practices at the work place
- Monitoring organizations and employees adhering to the new normal norms
- Modifying the standard operating procedures
- Keeping up with the changing regulations of the government regarding Covid-19 pandemic
- Mandatory Covid-19 vaccination proof from employees and customers, travelers and tourists

The impact of Covid-19 pandemic shall be curtailed slowly and till then the tourism and hotel industry would have to undergo certain revamps in their processes and procedures to revive the business in the coming months.

The future of the tourism and hotel industry would be:

- More use of technology in various processes and procedures.
- All the services for the customers, travelers and tourists would be easily made available at a click of a button with the use software-apps and online platforms.

- The job culture and job profile in tourism and hotel industry would undergo a major change with focus on the use of technology.
- Demand for home stays, authentic food and sustainable practices would be trend of the tourism and hotel industry.

**Limitations:-**For this study, collecting primary data was difficult. This was because of

- The continuous change in restrictions put by the government on the operations of tourism and hotel industry.
- Inter-city and Inter- state travel restrictions made it difficult to approach hotels and tour agencies for getting data.
- The hotel employees or travel agents were working from home as the business operation was closed or operating with a low staff turnover.
- Vaccination being given in phases also made it difficult to approach the concerned persons.

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## **Awareness about Anti Sexual Harassment Act (POSH) and Reporting /Grievance mechanism of sexual harassment in Indian organizational set up**

Prof. Prashant Dandekar

**Abstract:**-India has got its own Anti sexual harassment Act – 2013 (POSH) almost a decade ago; however, still it has been observed that there is no enough awareness present about

- (1) The sexual harassment at workplace / educational institute and
- (2) Reporting / grievance mechanism provided by this Act in corporate as well as educational sector

**Objectives** are – (1) To measure level of awareness among employees of Private and Public sector (2) To measure level of awareness among students/ faculties of educational institutions (3) To analyze the steps taken at organizational level to prevent and report sexual harassment (4) Recommend organizational initiatives that can be taken by the organizations to increase this awareness

This paper revealed that (1) There is misperception among most of the respondents (81.67%) that POSH Act allows ‘males’ to file complaint as victim under this Act. (2) Majority of respondents (68.33%) felt that Anti Sexual Harassment training is the best way of increasing awareness at the work place/education institute (3) Almost everyone (92.5%) has agreed that it is collective responsibility of Top management, immediate superior, HR department and individual himself to ensure harassment free workplace

This paper has limitation that most of the respondents were from Mumbai and Private sector and hence the findings are limited to specific city and specific type of sector. This paper was also not able to study whether there is LGBT sexual harassment happening at work place; reason obvious, Indian organizations still not openly allowing LGBT as part of their workforce

**Key words:**-Sexual harassment, Awareness, Internal Committee (IC), Organizational Initiatives

**Introduction:**-Most of the countries in the world are coming up with Anti Sexual Harassment laws in order to address sexual exploitation of women /men at workplace; following are few examples

**UK** – In the past, sexual harassment cases in UK were dealt under the Discrimination Act 1975. However, Equity Act 2010 has replaced this act. This Act is gender neutral as it protects males and females both. It also gives protection to subcontract staff, applicants and those who are employed under apprentice Act

**France** – France has two kinds of Acts; first one is ‘n° 2018 – 771’ is related to sexual harassment done through on line digital platforms and second one ‘n° 2018 – 703’. Under these Act, French employers having more than 250 staff should have specially appointed person to address sexual harassment incidents and all employees should be aware of such appointed person

**USA**-In United States there is a law which prevent any kind of prejudicial treatment based on sex, skin colour or religion. Name of this law is ‘The civil rights Act -1964 – Title VII’

**Pakistan** – The country has penal code which takes care about sexual harassment complaints. The relevant section is 509

**Japan** – ‘The Comprehensive Labor Policy Promotion Act (CLPPA) is currently in use to tackle the sexual harassment at workplace in Japanese corporates. This Act is mainly used to eliminate sexual harassment done by superiors who use their power to exploit subordinates

**South Korea** - Labour Standard Act is used to address all types of harassment in offices. Specific section which deals with harassment is Article 76 and section 2

As far as **India** is concerned, the act came into existence in 2013 and is known as The sexual harassment of women at work place (Prevention, Prohibition and Redressal). It is also referred as ‘POSH’ Act. This Act was next step of ‘Vishaka Guidelines’

Exact name of POSH Act is “The sexual harassment of women at workplace (Prevention, Prohibition and Redressal) Act 2013. We all are aware that sexual harassment can lead to ‘equality right’ violation; the right given to every female by two articles, 14 and 15 quoted in Constitution of India. The above Act is introduced to protect this equality only.

Chapter I of this Act defines sexual harassment and its various types, workplace, employee and employer

This Act talks about Internal Committee (IC) to be formed as per chapter II of the Act and also about Local Committee (LC) formation.

She is sexual harassment electronic box which is the single window concept. This facility is provided to register sexual harassment incident faced by any female. Victim either from private or public sector can avail this facility

### **Review of literature**

It has been obvious from following literature review that in most cases the awareness about sexual harassment was measured among students of universities and very less research was done about measuring awareness among working population

**Iyabo Abe (2012)** <sup>(5)</sup> – studied about awareness about anti sexual harassment law in university students of Lagos Metropolis, **Nigeria** and concluded that Girls experience more sexual harassment than boys and only girls reported complaints related to physical advances. Author suggested that in order to eradicate sexual harassment practice; mental conditioning of (young, school going children) regarding anti sexual harassment should be done in addition to educating public at large about anti sexual harassment laws and reporting. The study covered 400 students with the help of questionnaire. Authors also suggested role of religious leadership and civil society associations in creating awareness at society level.

**Adnan Ahmad Dogar, Ikram Shah, Syed Wajahat Ali, Syeda Shereen Shah (2021)** <sup>(3)</sup>- Authors have done survey of Govt. universities of **Pakistan** (COMSATS University Abbottabad) and found out that though sexual harassment is common feature in the universities, still cases are not reported as Islamic culture and pressure from administration of university discourages girls to do so. Girls try to avoid social contacts with boys and if required avoid campus stay to safeguard themselves from further sexual harassment. However, authors think that actual remedy is to have more awareness programs which should deal three topics – Which acts will be considered as sexual harassment, what are options to

report sexual harassment and harassers will be attracting which types of punishments. Total 30 students were interviewed and given questionnaire for this purpose

**Dalia El-Sayed Desouky, Hala Marawan (2013)** <sup>(4)</sup> – Put forward their observation w.r.t. universities of **Egypt**; they further said that females are more aware about what is sexual harassment as compared to males and females often suffer sexual aggression in public places and streets. Authors suggested deployment of police and detectives to avoid sexual harassment at public places; they also suggested role of religious leadership which can help in developing healthy attitude of males towards females so that females will be respected instead of harassed. 986 students (out of 1112 contacted) responded the questionnaire

**Alizah Ali, Rohani Jangga, Siti Zarikh Sofiah Abu Bakar, Nora Basir, Suhana Mohamad (2017)** <sup>(2)</sup>– studied awareness present among civil servants working in the city **Johor (Malaysia)** and reported that major factors that lead to lack of awareness were absence or very less training on anti-sexual harassment, lack of motivation to gain knowledge about the subject which has social taboo attached to it. Authors further recommended in order to reduce sexual harassment incidents, CCTVs should be installed at workplace, there should be a proper dress code for women so that they will not expose body parts and thus will not attract attention of harasser. They also recommended proper division of work so that there will be least probability of male and female workers working together on a particular assignment. They did not forget to recommend more training programs also. Study has covered 150 respondents through questionnaire

As far as **India** is concerned following authors have done some studies

**Adetutu Deborah Aina, Pradeep Kulshrestha (2017)** <sup>(1)</sup> –analysed awareness about anti sexual harassment policies in educational institutions (of **Delhi**) which are managed by individuals and which are managed by government. Authors found out that though extent of sexual harassment is more or less same in both types of institutions, the awareness is better in case of govt. run institutions. Authors also suggested that since Indian culture does not encourage open dialogue between parents and children about sex education; it is responsibility of educational institutions to impart such education which will curb incidences of sexual harassment. The study was completed by sending questionnaire to 430 participants from 10 institutes

**Methodology:-**Descriptive survey technique was used for conducting the study. Survey was conducted with help of 120 respondents either through Emails or WhatsApp by considering current pandemic situation of Corona; where due to lockdown face to face interviews were not possible. Students from management colleges and employees from Public and Private sectors were selected through convenience sampling technique. They are mainly from Mumbai city and around area like Thane

Following table has distribution of respondents

	Females	Males
Total	51	69
private sector	31	56
public sector	11	10
educational sector	3	2
students	6	1

The research instrument was consisted of two parts – First part about respondent's personal information like Age /Gender/ Type of employment /City where employed

Second part consisted of 17 questions which were related to awareness about

- POSH Act
- Internal Committee
- Anti-Sexual harassment training
- Complaint reporting and/or Grievance handling mechanism offered by organization
- Initiatives taken by the organization to eliminate sexual harassment at work place

Prominent method used for data analysis was simple percentage

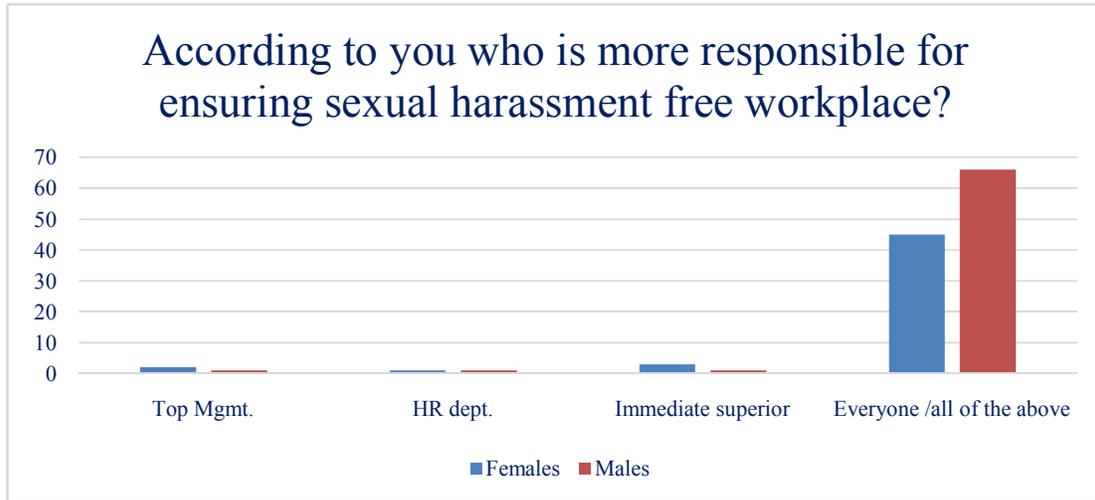
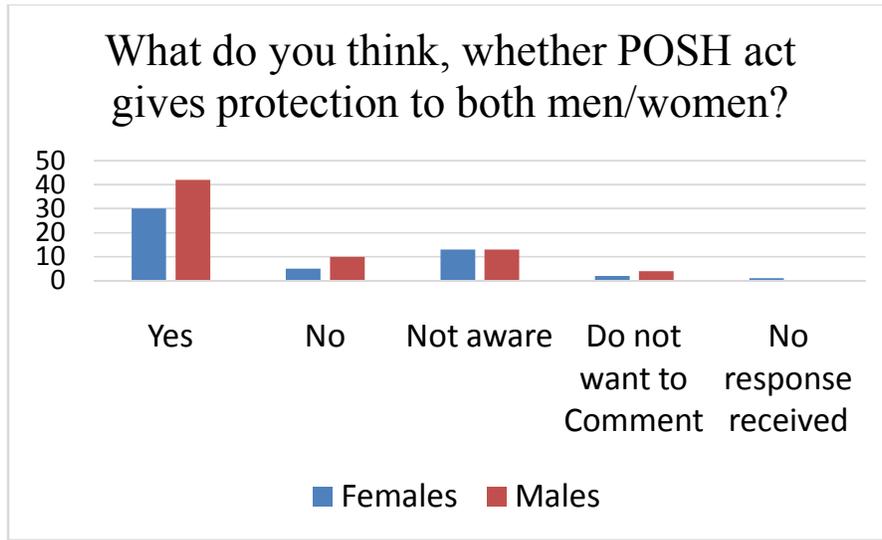
Following three types of comparisons are presented

1. Between Male and Female respondents irrespective of sector in which they are working
2. Between Private and Public sector respondents irrespective of gender
3. Between Students and Employees (irrespective of gender and sector in which they are employed)

### **Findings**

- Very few respondents i.e. 12.5% were aware that 'Males cannot complaint about the sexual harassment experienced by them under POSH Act'. While majority i.e. 60% had misconception that Males can get protection under this Act and they. While 21.67% respondents were unaware about whether Males as victim could register complaint under this Act.
- Majority of respondents i.e. 68.33% said that training related to sexual harassment prevention is the best way to increase awareness among the staff. While 18.33% respondents suggested to include guest lectures as a part of campaign against sexual harassment
- Majority of respondents i.e. 92.5% registered that everyone i.e. HR dept., top management, immediate superior and employees themselves in the organization were responsible for removing hostility from the workplace
- Sizable percentage of respondents i.e. 20% reported that there was still scope of improvement for increasing awareness related to sexual harassment. In addition; 7.5% respondents said that there was NO awareness in their organization.
- Regarding awareness about 'who are members of Internal Committee'; there was slightly more awareness among Public sector employees (71.42%) as against Private sector employees (68.96%).
- Awareness about IC among educational sector employees was 40% and students was 28.57%. However, this trend can be ignored considering number of respondents.
- Regarding 'POSH Act not giving right to Males to register complaint (as a victim)'; 76.2% Public sector employees were not aware; while 83.91 % Private sector employees were also unaware.

- Males (59.42%) were more aware as compared to Females (47.06%) about sexual harassment types that are mentioned in POSH Act



**Conclusion**

- There is total lack of awareness about the fact that Male victim of sexual harassment can't complaint under POSH Act
- Almost all respondents said that it is a collective responsibility of Top management, Immediate superior, HR dept. and individual employee to ensure that workplace is free of sexual harassment
- Almost all respondents confirmed that regular and extensive training on anti-sexual harassment is the best way to increase the awareness

**Recommendations**

- Organizations should ensure that Internal Committee members' names should be displayed prominently either on notice board or company portal
- Every organization should conduct climate survey on periodic basis to ensure that workplace is not becoming hostile and unsafe for staff

- Institutions should arrange guest lectures (as expected by respondents in addition to internal training)

### **Scope for further research**

- Respondents of this study were mainly from metro cities so there is always a scope of undertaking further study on sexual harassment awareness w.r.t rural India
- In the current study majority of respondents admitted that they were not aware whether anyone had registered complaint of sexual harassment with IC; this may be either due to proper confidentiality maintained by IC w.r.t. identity of both, victim and harasser or due to sexual harassment incidents not officially being reported to IC by victim due to various reasons. Hence further study can be carried out in finding out the exact reason behind why employees normally do not aware about status of complaints registered with IC
- This study was mainly w.r.t. organized sector; however, study can also be undertaken to find out the awareness about sexual harassment prevention and POSH Act in unorganized sectors

### **Acknowledgement**

We acknowledge the cooperation extended by all respondents and also thank them for providing valuable insight about their organizational policies related to sexual harassment awareness generation and reporting /grievance handling mechanism

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## EFFECT OF PERSONAL AND LABOUR DEVELOPMENT UNDER GLOBALIZATION

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**ABSTRACT-** In this paper an ex-post quantifiable meaning of globalization has been utilized, specifically expanding exchange receptiveness and FDI. An overall outcome is that the hopeful Heckscher Online/Stolper-Samuelson expectations don't matter, that is neither business creation nor the abatement in inside country imbalance are consequently guaranteed by expanding exchange and FDI. The other primary discoveries of the paper are that: 1) the work impact can be extremely assorted in various spaces of the world, offering raise to focus and underestimation marvels; 2) expanding exchange and FDI don't arise as the principle guilty parties of expanding inside country pay disparity in DCs, albeit some proof arises that import of capital merchandise may suggest an increment in imbalance through ability one-sided innovative change; 3) increasing exchange appears to cultivate financial development and total neediness mitigation, albeit some significant counter-models arise.

**KEY WORDS-** FDI, Exchange

**INTRODUCTION-** Since the '80s, the world economy has become progressively "associated" and "incorporated"; from one viewpoint the diminishing transportation costs and the dispersion of Information and Communication Technologies have suggested a quick minimizing of the idea of "distance", while – then again – net exchange, Foreign Direct Investment (FDI), capital streams and innovation moves have risen altogether. In many nations, the current flood of "globalization" has been joined by expanding worry about its effect as far as work and pay dispersion. Whatever definitions and markers are picked (see next segment), the current discussion is described by a bitter question among backers and pundits of globalization. While this is genuine even as respects the work and pay circulation impacts inside the created world, positions veer much more strongly over the effect on Developing Countries (DCs). For example, the hopeful people underline the connection between expanding exchange and monetary development and afterward they infer that exchange is useful for development and development is useful for poor people (both as far as occupation creation and destitution lightening). Interestingly, the doubters show that globalization is very lopsided in its effect and leads to negative counter-consequences for the recently ensured areas, the underestimation of whole locales of the world economy and potential expansions in within country pay imbalance (WCII). Another illustration of this sort of variety of suppositions is the discussion about neediness pointers: allies of globalization underline the way that overall supreme destitution has diminished in the course of the most recent twenty years, while pundits of globalization show that this outcome is as a rule because of measurable antiquities and to the quick development of China, while total neediness has expanded in numerous DCs and relative destitution has expanded in most of nations. HRD and Labour arranging are regions in which, business analysts, demographers, sociologists, board specialists and overseers contributed & exercised devices & techniques all over World. Labour Financial matters and faculty executive's specialists have moved in region. Creator of this theory being expert in territory endeavored to consider and comprehend HRD and line board as feature of Labour power executives at hierarchical level. India is nation exceptionally populated with immense accessible Labour power however large portion of it untalented or semi-talented Labour; requirement for gifted Labour in phase of globalization is opportunity that India can't and ought not give up considering colossal conservative abundance holding on to be accumulated. Globalization is worried about

administration of Labour and capital for example Labour and budgetary assets. In this proposal, globalization regarding Labour power board and Labour arranging is accentuated, as India is Labour excess (shockingly majority of it untalented or semi-talented) economy and cycle of globalization will influence it in few different ways. improvement of gifted and administrative Labour is basic in Indian financial setting, since advancement of talented Labour will empower it to get enormous bit of rising worldwide business sectors other than filling in as magnet to pull in unfamiliar speculations and Business Cycle Re-appropriating (going from Call Focuses to profoundly specialized Designing and Plan consultancies and even Lawful Cycle Re-appropriating).

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## The Covid-19 Impact on Worldwide Financial Conclusions

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**Abstract:-** The present study deals with the impact on Worldwide Financial Conclusions. Which is fully based on report provided by “Economic Conditions Snapshot, March 2018: McKinsey Global Survey results,” March 30, 2021

Keywords: Covid -19.global Economic ,Pandemic, Profitability ,origin of Covid

### 1. INTRODUCTION:

One year after the World Health Organization pronounced COVID-19 a worldwide pandemic, the consequences of our most current McKinsey Global Survey signal more prominent confidence about the economy than respondents have communicated since the emergency started—and on a couple of fronts, than they have in a few years. 53% of leaders say monetary conditions in their nations of origin have improved in the previous a half year—the first time a greater part has said so in three years. Their attitude toward the economy's future is much more certain, with an unsurpassed record portion of respondents foreseeing enhancements in their nations' economies preposterous next a half year. As assumptions light up, the freshest outcomes additionally offer a few pieces of information on what the recuperation could resemble—or, in any event, recommend that most organizations will get back to full tasks later in 2021. At the organizations that are completely operational now, chiefs say their methods of working have effectively changed in numerous regards and that these progressions appear to have stuck. All things considered, feeble interest keeps on compromising corporate development and the pandemic remaining parts the greatest danger to by and large financial development, both worldwide and homegrown.

Coronavirus is a worldwide test that requests scientists, strategy producers, and governments address numerous measurements which go a long ways past the ramifications of this pandemic for wellbeing and prosperity. Similarly as the UN Sustainable Development Goals call for center around the associations between improvement strategy areas, the pandemic has uncovered the complex worldwide interdependencies that support economies and featured separation points in cultural designs that propagate ethnic, financial, social, and sex disparities. Here, we feature the pandemic's arising possible ramifications for accomplishing practical improvement regarding the six worldwide test zones we by and large location at the UK Research and Innovation's Global Challenges Research Fund: 1 food frameworks; training; urban communities and supportable foundation; security, extended struggle, exile emergencies, and constrained dislodging; ecological strength; and worldwide wellbeing. As the prompt wellbeing outcomes of the pandemic unfurl and start to be supplanted by the effect of general wellbeing control measures, we require a pulling together of examination and activity not exclusively to moderate these effects yet to incorporate manageability and fortified versatility into future recuperation.

### 2. LITERATURE REVIEW:

SARS-CoV-2 is an individual from the family Corona-viridae and request Nido-virales. The family comprises of two sub-families, Corona-virinae and Toro-virinae and individuals from the sub-family Corona-virinae are partitioned into four genera:

- (a) Alpha-coronavirus contains the human Covid (HCoV)- 229E and HCoV-NL63;
- (b) Beta-coronavirus incorporates HCoV-OC43, Severe Acute Respiratory Syndrome human Covid (SARS-HCoV), HCoV-HKU1, and Middle Eastern respiratory condition Covid (MERS-CoV);

(c) Gamma-coronavirus incorporates infections of whales and birds and;  
(d) Delta-coronavirus incorporates infections disengaged from pigs and birds . SARS-CoV-2 has a place with Beta-coronavirus along with two exceptionally pathogenic infections, SARS-CoV and MERS-CoV. SARS-CoV-2 is an encompassed and positive-sense single-abandoned RNA (+ssRNA) infection.

SARS-CoV-2 is viewed as a novel human-tainting Beta-coronavirus. Phylogenetic investigation of the SARS-CoV-2 genome shows that the infection is firmly related (with 88% character) to two bat-inferred SARS-like Covids gathered in 2018 in eastern China (bat-SL-CoVZC45 and bat-SL-CoVZXC21) and hereditarily unmistakable from SARS-CoV (with about 79% likeness) and MERS-CoV. Utilizing the genome successions of SARS-CoV-2, RaTG13, and SARS-CoV, a further report tracked down that the infection is more identified with BatCoV RaTG13, a bat Covid that was recently recognized in *Rhinolophus affinis* from Yunnan Province, with 96.2% in general genome grouping personality. An examination tracked down that no proof of recombination occasions identified in the genome of SARS-CoV-2 from other infections starting from bats, for example, Bat-CoV RaTG13, SARS-CoV and SARSr-CoVs. By and large, these discoveries recommend that bats may be the first host of this infection.

The part of the Huanan Seafood Wholesale Market in spreading infection is hazy. Many starting COVID-19 cases were connected to this market proposing that SARS-CoV-2 was sent from creatures to people. Notwithstanding, a genomic study has given proof that the infection was presented from another, yet obscure area, into the market where it spread all the more quickly, albeit human-to-human transmission may have happened before . Bunches of tainted relatives and clinical laborers have affirmed the presence of individual to-individual transmission. After January 1 2020, fewer than 10% of patients had market openness and over 70% patients had no openness to the market. Individual to-individual transmission is thought to happen among close contacts essentially through respiratory drops delivered when a tainted individual hacks or snuffles. Fomites might be an enormous wellspring of transmission, as SARS-CoV has been found to persevere on surfaces up to 96 h and other Covids for as long as 9 days.

The COVID-19 pandemic has prompted a sensational loss of human existence worldwide and presents an extraordinary test to general wellbeing, food frameworks and the universe of work. The monetary and social disturbance brought about by the pandemic is crushing: a huge number of individuals are in danger of falling into outrageous destitution, while the quantity of undernourished individuals, as of now assessed at almost 690 million, could increment by up to 132 million before the year's over.

A huge number of undertakings face an existential danger. Almost 50% of the world's 3.3 billion worldwide labor force are in danger of losing their jobs. Casual economy laborers are especially helpless in light of the fact that the dominant part need social security and admittance to quality medical care and have lost admittance to beneficial resources. Without the way to procure a pay during lockdowns, many can't take care of themselves and their families. For most, no pay implies no food, or, best case scenario, less food and less nutritious food.

The pandemic has been influencing the whole food framework and has uncovered its delicacy. Line terminations, exchange limitations and control measures have been keeping ranchers from getting to business sectors, including for purchasing information sources and selling their produce, and agrarian laborers from collecting crops, consequently upsetting homegrown and worldwide food supply ties and decreasing admittance to sound, protected and different eating regimens. The pandemic has wrecked positions and set great many occupations in danger. As providers lose positions, become sick and bite the dust, the food security and nourishment of millions of ladies and men are under danger, with those in low-

pay nations, especially the most minimized populaces, which incorporate limited scope ranchers and native people groups, being hardest hit.

A large number of agrarian specialists – pursued and independently employed – while taking care of the world, routinely face significant degrees of working destitution, hunger and chronic weakness, and experience the ill effects of an absence of wellbeing and work assurance just as different kinds of misuse. With low and unpredictable salaries and an absence of social help, a significant number of them are prodded to keep working, regularly in dangerous conditions, accordingly uncovering themselves and their families to extra dangers. Further, while encountering pay misfortunes, they may depend on adverse adapting systems, for example, trouble offer of resources, ruthless credits or youngster work. Traveler horticultural specialists are especially powerless, on the grounds that they face hazards in their vehicle, working and everyday environments and battle to get to help estimates set up by governments. Ensuring the wellbeing and soundness of all agri-food laborers – from essential makers to those engaged with food handling, transport and retail, including road food sellers – just as better salaries and assurance, will be basic to saving lives and ensuring general wellbeing, individuals' occupations and food security.

### **2.1. Research Gap**

This study is based on a small sample of 1,018 participants but the future study may consider larger sample to get better results, considering the possible danger and the infectious idea of the Covid-19 pandemic, lockdowns have been executed worldwide to stop the spread of this novel infection. The Covid pandemic has hit the world harshly, addressing the most extreme danger to human wellbeing in over a century. The climate from neighborhood to worldwide scales has seen obvious positive and adverse consequences. Worldwide lockdowns have definitely changed the examples of energy interest and have caused a financial slump and yet,

### **2.2. Research Questions:**

Based on the research gap which has been explained above in the present study, the following research questions are raised for the present study.

1. Global to home economies impact of last 12 month
2. Different reviews regarding positivity of pandemic
3. Expectation of stakeholders towards future increment in economies of scale .

### **2.3. Research Objective:**

The present study is a modest attempt to find an answer to the research question raised above. Therefore, research objective for the study is to find out the Covid-19 Impact on Worldwide Financial Conclusions for this, these are the area where evaluated during research

1. Executive' sentiments about the economy keep on developing comparing to last 12 months of global economy and their home countries.
2. Among Countries, Region reporting the most and least positive views of economy as compared to last quarter .
3. Expected increment in companies profit and consumer demand at their companies. Expected potential risk to domestic growth in next 12 months.

## **3. DATA AND METHODOLOGY:**

### **3.1. Population, sample and study period**

Present study is based on secondary data collected from primarily 1,018 participants representing the full range of regions, industries, company sizes, functional specialties, and tenures. To adjust for differences in response rates, the data are weighted by the contribution of each respondent's nation to global GDP. Secondly from "Economic Conditions Snapshot, March 2018: McKinsey Global Survey results," March 30, 2021 .thirdly "Media briefing on COVID-19, WHO director-general's opening remarks," World Health Organization, March 11, 2020

### 3.2. Variables of the Study

The variables used in the present research are of three categories: dependent variable, independent variable and control variable. Dependent variables of the full range of regions, industries, company sizes, functional specialties, and tenures. To adjust for differences in response rates, the data are weighted by the contribution of each respondent's nation to global GDP.

## 4. RESULTS AND DISCUSSION:

### 4.1. Descriptive Statistics:

Executive's positive sentiments about the economy keep on developing, as per our most recent study. A big part of all respondents accept that current conditions in the worldwide economy are preferred now over they were a half year prior (up from 43% in the past quarter), and 53 percent say something similar of conditions in their nations of origin .the first run through a lion's share has said so since March 2018.

Current economic conditions compared with 12 months ago

**Table 1.1**

Year 2020-21	No of Respondent	Current economic condition					
		Global economy (Percentage of Respondent )			Home economy (Percentage of Respondent )		
Quarter		Substantial better	Moderately Better	All Other Responses	Substantial better	Moderately Better	All Other Responses
Mar-20	1152	0	10	90	0	13	87
Jun-20	2222	2	10	88	5	10	85
Sep-20	1138	5	25	70	10	25	65
Dec-20	1382	7	40	53	13	37	50
Mar-21	1018	5	45	50	10	43	47

“Economic Conditions Snapshot, March 2018: McKinsey Global Survey results,” March 30, 2021

Among geologies, chiefs in India and in Greater China stay the best about late improvements in their home economies—and those in Europe, the least so—which was likewise the situation in December 2020 (Exhibit 2). The greatest improvement is in North America, where 59% of respondents currently report better conditions at home, versus 39% in December. Conversely, their friends in Latin America are a lot likelier to report financial decreases than they were beforehand.

Table 1.2

Better Economic Condition as Compared to last 6 Months		
Percentage of respondents By regional Area		
Region	Dec-20	Mar-21
India	75	90

China	83	83
North America	39	59
Asia pacific	56	54
Developing region	42	43
Latin America	55	36
Europe	34	25

“Economic Conditions Snapshot, March 2018: McKinsey Global Survey results,” March 30, 2021

Assumptions for what's to come are significantly more playful. While the worldwide standpoint has faltered as of late, respondents are more hopeful now about the world economy's possibilities than they've been at some other point during the emergency: 69% accept worldwide monetary conditions will improve, up from 56% in the past study. When gotten some information about their nations' economies, almost 3/4 of chiefs anticipate improved conditions in the following a half year, up from 56% in January—the most noteworthy offer to say so since the pandemic started and since we started posing the inquiry, in February 2004

Table 1.3

Expected Economic Condition as Compared to last 6 Months			
Percentage of respondents By regional Area			
Region	BETTER	WORSE	UNCHANGED
India	86	4	10
China	81	8	11
North America	86	6	8
Asia Pacific	69	11	20
Developing region	64	16	20
Latin America	45	31	24
Europe	65	21	14

“Economic Conditions Snapshot, March 2018: McKinsey Global Survey results,” March 30, 2021

Joblessness concerns likewise appear to die down, contrasted and the previous few months when majorities or out and out larger parts of respondents anticipated an expanding joblessness rate at home. Presently, 43% expect a decay while 38% anticipate an increment,

however there are remarkable contrasts by locale. A larger part of respondents in Europe actually expect rising joblessness (which was valid in the previous two overviews), while those in North America are the most probable of their companions to anticipate a decline in joblessness: 69% say as much, while just 16% in the locale foresee an increment.

**5. CONCLUSION AND LIMITATION OF THE STUDY:-**In spite of the general confidence, the COVID-19 pandemic actually lingers biggest as a danger to monetary development in respondents' nations. The pandemic is referred to regularly, trailed by joblessness and homegrown political convicts, and is the most widely recognized danger around there in any case, Latin America and India (Table 1.3). As in the past overview, chiefs in Latin America what's more, in Europe refer to joblessness more regularly than their companions—and this month are followed intently by those in India—albeit the offers saying so have fallen since January.

**LIMITATIONS-**This study is based on a small sample of 1,018 participants but the future study may consider larger sample to get better results, considering the possible danger and the infectious idea of the Covid-19 pandemic, lockdowns have been executed worldwide to stop the spread of this novel infection. The Covid pandemic has hit the world harshly, addressing the most extreme danger to human wellbeing in over a century. The climate from neighborhood to worldwide scales has seen obvious positive and adverse consequences. Worldwide lockdowns have definitely changed the examples of energy interest and have caused a financial slump and yet, have given a potential gain cleaner worldwide climate. Such huge accidental benefits offer freedoms for remarkable experiences into the elements of our regular and fabricated conditions that can prompt feasible ways for the protection and propagation of the recuperated conditions and through reasonable approaches and practices that can assist with making new recuperation pathways. Information acquired from the investigations recommends that a significant relationship exists between the possibility measures and natural wellbeing. Here in this survey, the creators examined the effect of Covid pandemic on human existence, medical services associations, and the climate. The equals between the Covid-19 and different illnesses are referenced. At long last, the effect of Covid-19 on society and the worldwide climate has additionally been featured.

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## **Training & Challenges for Indian entrepreneurs**

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**Abstract:**-Study is focused on specific to the entrepreneur who is interested to start their own business and participate to grow themselves as well as the country. young Student who come out from the college or Universities, they have to find a job or start own business, there is so many challenges to selecting a career, because new ideas convert into profession is a big task, they have to financial understanding, market research, manufacturing setup, planning of business, understanding of rules and regulation, government compliances. The need to get professional education according to current facility and entrepreneur promotional programs by the government.

**Keywords:** - Entrepreneur, training, start up, education system, unemployment

**Introduction:** - New generation is the future of the nation, if growth of new generation not properly it will directly impact the future of that country. In recent years new educated generations are becoming unemployed and not much success in new business. Many people have major economic problems. Recent days unemployment is increasing in speed (Francis, 2002). Process is an important role for all functions and activities for the new opportunities in organization (Santhi and Rajesh Kumar, 2011).

### **Start up and Indian government**

Definition: Startup is the initial stage of business to understand there is the demand of that product or services.

Indian government has established a website and courses for new entrepreneur development and a motivation for creation of new startups and development of employment and innovation. Governments have established a special ministry Named “Ministry of skill development and entrepreneurship” in 2014. Purpose of this ministry is development of skill of entrepreneur and peoples across the country. National innovation and startup policy 2019 for students and faculty established by Indian government for guiding framework for higher education institutes.

### **EDUCATION SYSTEM**

Indian Education system is a challenge for the industries to absorb manpower from the colleges and universities. Because industries need skilled manpower where, the professional education system has limited infrastructure for the practical experience and learning for the best performance in the industries (Velaskar 2010), it has to be acquired after joining in the industries. Industry has to compete with the global market. it is very necessary to be equipped

with the latest technology and knowledge and skilled manpower. The industry is running with the latest technologies which are applicable globally. Indian education has no major up gradation and advancement to learn those all latest technology with infrastructure.

## **TRAINING**

Industrial work is driven by the skill set of the workers/Employees. industrial workers/Employees need various skills like handling machines, communication and teamwork. These all skills are developed by rapid training and instructional programs. training and instructional programs are dependent on the workman role and responsibility given by the industries. employees performance and efficiency is depending on acquired skills. In academic education there is more focus on theoretical literacy. Education ranking and calibration level of student is based on expressed written examination and limited practical examination. These differences need to be reduced (Muhamad & Pramana 2020). The Government of India has a provision to reduce the gap between industrial skill and educational knowledge. An apprentice training program is a solution for developing students to skilled employees.

### **APPRENTICESHIP TRAINING**

Apprenticeship training program is for the development of human resource by the industrial available infrastructure the Purpose of the program is utilization of existing industrial infrastructure for the development of student apprenticeship Act 1961. there is two types of apprenticeship 1. Designated trade notified by government and 2. optional trade decided by the employer. apprentices can engage 2.5 to 15% of the total number of employees.

Everyone who joined the industries is not mandatory to go through the apprenticeship Hence, harmonization of fresher's not observed at the time of employment of industrial knowledge as well as starting a career as an entrepreneur.

## **RESEARCH METHODOLOGY AND QUESTION**

A survey has been conducted by direct online from a random group of 20 fresher and unemployed students. students are graduate and post-graduate from pune area & education completed on or before 2020.

The following question has been asked to the students.

1. Do you know how to create a Startup?
2. Do you learn from an education institute 'how to create a startup' ?
3. What Skills are required to become an entrepreneur?
4. Do you know how to become self -employed?
5. I don't have an idea how to become an entrepreneur or startup hence searching for a job.

## **LIMITATIONS**

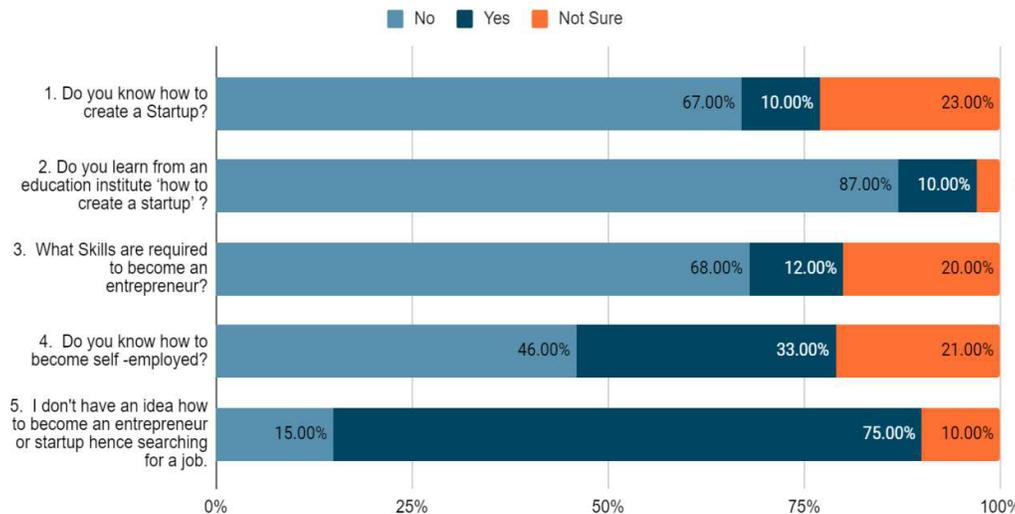
Survey conducted only geographical area of pune region.

There is a limited sample size of 20.

Students who are completed education at the time period of affected covid 19 pandemic situations.

**RESULT AND DISCUSSION**

Question	No	Yes	Not Sure
1. Do you know how to create a Startup?	67%	10%	23%
2. Do you learn from an education institute 'how to create a startup' ?	87%	10%	3%
3. What Skills are required to become an entrepreneur?	68%	12%	20%
4. Do you know how to become self -employed?	46%	33%	21%
5. I don't have an idea how to become an entrepreneur or startup hence searching for a job.	15%	75%	10%



As per the survey 67% of students don't have an idea how to create a Startups and 10% don't know and 23% are not sure. 87% of students aren't educated on creation of startups.

68% Students don't know the required skill of an entrepreneur to develop who may have the skill of wanting to be an entrepreneur. 46% of students did not know how to become self employed. Students don't have an idea how to become an entrepreneur that's why they're searching for a job and did not try to become an entrepreneur or create startups.

**CONCLUSION**

It is concluded that youth is the backbone of the country and their development and opportunity creation is the matter of the overall country growth and economic growth of individuals. Students who have completed their graduation and post-graduation they need to be more educated on current government policy for the startups. Apprenticeship program is reducing the gap between educational knowledge and industrial skill of students. For creation of startups and becoming an Entrepreneur have to be trained with an education curriculum in the graduation and post-graduation studies.

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## A study of the impact of COVID 19 on the Real State

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**Abstract:-**Certain areas like deep in cities are facing trouble, while real estate industry in suburbs and rural areas is doing well. The pandemic forced the real estate sector to employ digital business strategies, which led to a rapid transformation, the share of virtual site visits increased. Buyers have retracted once again from conducting site visits, thus slowing down property transactions gradually. The industry experts are of the opinion that the recovery of real estate sector will be highly dependent on the way India deals with the second wave of Coronavirus. The demand for flexible workspaces, which had resurged in the last few months, has taken a hit yet again. Liquidity constraints may weaken prices; developers continue to withhold prices due to limited profit margins. The second waves of COVID-19 have little effect on the industry because after the first lockdown stage, people realized the value of owning a home for themselves. Hence, experts do not expect a drastic drop in real estate prices as a result of the second wave. Delayed delivery of other support facilities, such as processing papers for applying for home loans, having the agreement for sale or flats registered, or reaching out to sales and marketing personnel to garner more information about the project was observed. Established players are already taking necessary precautions at the sites, the small developers and those undertaking redevelopment projects may not have enough space for labour camps. Lockdowns and restriction on construction activities, affect the scheduled delivery of real estate property. Buyer's enthusiasm to own a flat/home is even higher compared to the last three months, as superior sale figures were observed compared to earlier months. Price growth by crushing demand and offsetting the benefits to real estate developers offered by government in the form of subsidies and incentives. Home buyers will only return to market if they find prices being cut in accordance with their expectations. Demand for ready-to-move-in houses are getting stronger.

**Introduction:-**Real estate includes land and any natural or man-made thing, permanently attached to it. It comes under class of “real property”, which differs from personal property like vehicles, jewelry, furniture. Real estate includes all rights of ownership like, right to possess, lease, sell and enjoy the land. There are five main types of real estate, i.e. residential real estate, commercial real estate, industrial real estate, land and special purpose. Residential real estate property is used for residential purpose, while commercial real estate property is used for business purpose. Industrial real estate property is used for

manufacturing, production, distribution, storage and for research and development purpose. Land includes vacant land, underdeveloped property and agricultural land. Property used by public, such as parks, places of worship, cemeteries comes under special property. Many people tend to think that the real estate industry consists merely of brokers and salesperson. However, the fact is, millions of people earn a living through real estate, not only through sales but also in property management, appraisals, construction, counseling, education and several other fields.

Real estate sector was forced to employ digital business strategies, due to COVID-19 pandemic. Due to undergoing partial lockdowns, buyers retracted from conducting site visits and slowing down of property transactions was also observed. Developers have continued to with hold prices, as there is a limited profit margin. Liquidity constraints have weakened prices in both long term and short term period. Small and medium-sized businesses which are directly related to real estate industry, such as steel bars, aluminium panels, construction machinery, reported increase in cost and further hampering sales.

### **Need and Significance of Study:**

In the current scenario of COVID-19, there residential segment looks very promising as customers have realized the importance of well-designed, well-ventilated and well-planned. The developers are rolling out with new offers which include customized payment plans, GST waivers and zero or reduced stamp duty, free gold coins, free furniture, fully-furnished kitchens and cash backs. All this can help the prospective to save a huge amount, on total price. With various measures taken by central and state government, developers are trying to boost confidence among home-buyers. Centre announced 'Force Majeure' clause under RERA to extend project completion deadlines by 6-9 months, relaxing tax rules and extending interest subsidy for middle-income groups.

To survive the crisis and emerge stronger, Indian real estate companies need to re-think the 4Ps of marketing mix. To effectively transform the marketing approach, real estate leaders need to think across three horizons. First horizon covers the present scenario. Second horizon spans the sharp economic downturn and third horizon looks to the new post-COVID world that will emerge out of pandemic. Companies need to move towards comprehensive digitalization of the sales process. 800 crores of property online was sold online by Godrej in last 15 days of March. Real estate leaders are making virtual selling most effective. This process of digitalization showed greatest impact on customer experience and sales productivity. Companies need to rethink on pricing strategies that can protect profit margins without jeopardizing sales and cash generation. Indian real estate have promoted attractive price marketing to entice buyers. By marketing such promotions by eye-catching manner, they tend to gain more customers. Through understanding customer needs, developers can identify existing project features and highlight the min their marketing communication.

### **Nature and Scope of the Study:**

Because of COVID-19 crisis and partial lockdown at several places, home buyers are reconsidering their household needs as their homes have become substitute for schools, colleges and offices. House property is a huge investment and needs largest asset, so even if preferences change, the immediate economic needs may keep prospective buyers on the sidelines. Home buyers do their ground work and research from the online information available

through real estate portals. Out of them many have postponed their site-visits or home-buying plans, as they feel the risk of getting infected and stayed back home.

Economists studied a changing mindset of families during pandemic, they spend less for household, travel and vacation, concerts, shows and entertainment, instead focus on their basic needs. Current housing prices and their expected path in future are at a core of many key issues faced by housing, housing finance industries as well as government policy makers.

Housing sales began to improve from October onwards, due to festival seasons and again downfall was observed. Reduction in stamp duty on registration of properties in Maharashtra was observed till March 2021. The market feared huge cancellations of apartments before second wave of COVID-19 hit, but situation remained in control as there were only handful of requests. Interest rates on home loans are currently at its lowest, indicating it a perfect time for home buyers to lock the loan at the cheapest cost.

Gudi Padwa, the beginning of New Year, first day of Chaitra month according to Hindu calendar, which signifies new beginning and prosperity, an auspicious occasion for homebuyer sentiments, the real estate market have seen enhanced consumer confidence. Not only Indian buyers but NRI also showed interest in buying Indian property during festival seasons. Indian buyers and investors don't give much importance to property's total cost, instead give importance to the time of purchase, looking at the occasion, how auspicious it is, what is its significance and much more. Amid pandemic, home-buying with branded developers offering timely delivery, top most quality and ready-to-move-in property to save GST, have attracted home seekers.

The study was limited to Pune region on two projects, named as "Riverhills" located Mahalunge region, which is to the west of Pune and the other one named as "Joyville" located in Hadapsar region, which is to the east of Pune. Riverhills project was the offered by Godrej Properties, which brings the Godrej Group philosophy of innovation, sustainability and excellence to the real estate industry. Joyville project was offered by Shapoorji Pallonji Properties, Who are the reputed player in the Indian real estate sector owing to cutting-edge decision innovation, construction quality and architectural excellence. Customers, whom these projects were sold, were restricted in Pune region. Both the projects were under construction, with a possession time period of 3 years.

**Research Problem:**-Indian real estate is reeling under impact of pandemic. Real estate are trying their best to help buyers select their property online, however home-buyers are restricted from actual site visits. Developers offer site visit only to those buyers, whom they think will make an immediate investment. Even though virtual tour gives buyers clarity about a property, but it becomes hard for them to commit a buying decision. Despite their interest in buying property, delayed site visits not allow them to take a huge risk of buying without physically visiting actual site. Visiting physically and touching actual surfaces, is said to an integral part of property inspections in India. Technology has made the buying process easy, but buyer's physical presence is needed for several processes. In most cities, buyer's have to visit sub-registrar's office, to fill forms or make payments. Those people, who have already invested in real estate before COVID-19 pandemic, are bearing with the completion of timelines of under-construction projects. Severe labour crisis, during phased lockdown is now putting developers under pressure. EMI along with rents are huge pressure on buyers. EMI moratorium, announced by RBI, benefit buyers is same as delaying a worst situation. Once the six-month moratorium period is over, the borrower will have to pay all EMIs along with increased interest.

**Research Questions:-** Pandemic have changes the way of living. In today's scenario homebuyers want their new house that accommodates newly learned habits. A survival change in pandemic probably means that future homebuyers will be searching for ultimate safe homes. Homeowners are looking for multifunctional spaces, which helps them to do separate work and life for optimal productivity. COVID-19 has made homemade meals necessary. Developer's help clients search for new houses with open kitchens. Work-from-Home system has made a mark in this pandemic situation. Hence, homebuyers will want a perfect space to conduct meeting and to do their office work, with an ability to incorporate technology into home office will also be essential. Clients continue to worry about social gatherings at their home. So they want ample of outdoor space, where they can enjoy, relax and ease their minds. These demands have been observed with salaried people. Entrepreneurs also nowadays are relocating their previous workspace to their homes, to save rents of office and other expenses. COVID-19 pandemic has taught homebuyers many things about how safe and happy their personal shelter should be. Real estate agents should get to know about clients requirements and recommend them best in every possible way.

Having a tough time generating leads for business, then signing up with online property portals can be the solution, to this question, where one can list properties and get qualified list in mail box. Potential customers can be converted by negotiable deals and offering by discounts. Some of the builders accept bookings with refundable token money. Use of social media and creating own attractive graphics for sharing it on your personal social media channels, can attract more and more customers. Use of Google Calendar, to set meeting time so that clients can also get notification before call. Reaching out to cold leads, who have invested with you and ask for referrals and having a warm conversation with them can solve many questions, by highlighting the perks of investing right now. You can compare the projects and localities upfront during the video call, arrange for virtual tours. You can add someone from developer's side in the negotiation stage to add credibility during the video call. With demand slowdown, homebuyers are expecting a bargained deal. If your client agrees to buy a property, you can send expression of interest to the builder and can request for token money through any of the online channels.

### **Aim and Objectives of the Study:**

#### **Aim**

Study of changing sentiments and perspectives of home buyers in COVID-19 pandemic

#### **Objectives**

- 1 To understand about real estate industry and Property Pistol company
- 2 To highlight the sentimental and perspective change of home buyers during COVID-19 pandemic
- 3 To compare the business and service class sectors with respect to their buying behavior during COVID-19 pandemic.

### **Methodology Adopted:**

Data collection is a process of collecting information from all relevant sources to find answers to the research problem, test the hypothesis and evaluate the outcomes. Raw data term is used to describe in its most basic format. Data is grouped into four main types based on methods of collection: observational, experimental, simulation and derived. Observational data are captured through observation of a behavior or activity collected using methods such as human observation, open-ended surveys or use of a sensor to monitor and record in formation. Experimental data are collected to produce and measure change or to create difference when a variable is altered. It is projected towards larger

population. Simulation data are generated by imitating the operation of a real-world process or system over time using computer test models to determine what would or could, happen under certain conditions. Derived data involves using existing data points, from different data sources to create new data through some sort of transformation, such as combining data and population data from the twin cities metro area to create population density data. This type of data can be replaced if lost.

Primary data is collected from first-hand experience and its data collection methods are specific to the researcher's motive and highly accurate. It is divided into two categories: quantitative methods and qualitative methods. Quantitative techniques usually make use of statistical tools for market research and demand forecasting. They are generally used to make long-term forecasts. Statistical methods used for the techniques are highly reliable as the element of subjectivity is minimum in these methods. Quantitative methods are useful in situations when historical data is not available or there is no need of numbers or mathematical calculations. It does not provide the motive behind participation's responses and often don't reach underrepresented population. It also spans long periods to collect the data. Qualitative methods include surveys, polls, interviews, Delphi techniques, focus group and questionnaire. Surveys are used to collect data from target audience and gather insights into their preferences, choices, opinions and feedback, related to their products and services. Polls comprise of one single or multiple type question, to have a quick pulse of the audience's sentiments. In interview method, interviewer either asks questions face-to-face or through the telephone to the respondents. In Delphi technique, market experts are provided with the estimates and assumptions of forecasts made by other experts in the industry and later the consensus of all experts on demand forecasts constitutes the final demand forecast. In a focus group, a small group of people, discuss the common areas of the problem and at the end of the discussion, the group reaches a consensus. A questionnaire is a printed set of questions, either open-ended or closed-ended, where respondents are required to answer based on their knowledge and experience with the issue concerned.

Secondary data is the data that has been used in the past and can be obtained from the sources, both internal and external to the organization. Internal sources of secondary data include, organization's health and safety records, mission and vision statements, financial statements, magazines, sales report, CRM software and executive summaries. External sources of secondary data include, government reports, press releases, business journals, libraries and internet. Secondary data collection methods, can involve both quantitative and qualitative techniques, but the authenticity of data gathered cannot be verified. The main advantage of secondary data is that, it is easily available and less-time consuming, but expensive as compared to primary data.

#### **Data Collection:**

- 1) To understand about real estate industry and Property Pistol company–**Secondary Data (Published Data)**
- 2) To highlight the sentimental and perspective change of home buyers during Covid-19 pandemic–**Primary Data (Questionnaire)**
- 3) To compare the business and service class sectors with respect to their buying behavior Covid-19 pandemic–**Primary Data (Questionnaire)**

#### **Data Analysis Tools and Techniques:**

Questionnaire method as a part of primary data collection was chosen. Questionnaire consists of set of information both close-ended and open-ended questions, that aims to collect information from the respondents. Questionnaire was circulated to the respondent's

between the age group of 30 to 60 years. The target audience was business and service class sector. After cleaning of the data, 50 responses were recorded. Later, frequency distribution table was prepared based on the 50 responses, followed by Pie-chart for data interpretation.

SWOT analysis as a part of secondary data collection was chosen. SWOT analysis is a strategic planning technique that provides assessment tools, which helps in identifying core strengths, weaknesses, opportunities, and threats leads to fact-based analysis, fresh perspectives, and new ideas. SWOT analysis of real estate industry was performed.

### **SWOT Analysis:**

Real estate includes investment of capital and resources to improve the land, roads, buildings, utility systems and structures. Real estate business undergoes into various functions like; marketing, development, sales, brokerage, management, lending and professional services. India is one of the preferred destinations for real estate investments. Growing economic performance and rapid organization of the country are the important factors for the development of Indian property market. Mixed sentiments on the prospects of investment in this sector have already been ventilated. Some people seem to believe that this sector will experience sluggishness during next few quarters, while others continue to be optimistic even in the short and medium terms.

SWOT analysis or SWOT matrix is a strategic tool which comprises of organizational strengths, weaknesses, opportunities and threats. SWOT analysis of a real estate business is performed to study internal strength and weaknesses of a real estate company. It also helps to Find opportunities and threats of an industry, by exploring its current status. It determines the future expectations from the industry.

### **Strengths of Real Estate Business**

Real estate property is the safest asset where the value of the investment increases with time. If at all values goes down, same property can be used for various purpose such as rents, crops, buildings, etc. Once the property is owned, you have complete autonomy over its use. Real estate property falls in the category of good inflation hedge that would save country from inflation and investor as well. Property can be used as a security to buy a loan from the private business owner or the bank. Brokers and agents working in this industry, have target market which is almost everyone. Having enough capital and something valuable to trade makes you the target market.

### **Weaknesses of Real Estate Business**

Own in a real estate property is not easy, it requires huge capital and something very valuable which to buy the land. Transferring the ownership of a real estate property from one person to another takes longer period of time as you need to bring everyone on the same page. Cash is a liquid asset from which one can buy anything. For liquefying real estate property, one needs to sell it to make liquid and make the purchases that you wanted. Sometimes, one needs to sell property at lower rate because market doesn't provide the rate you wanted.

### **Opportunities for Real Estate Business**

The fertile land which has beautiful landscape remains in great demand across the world, as it can be used for production and tourism purpose. Growth and productivity of the fertile land are increasing rapidly because of profits. Everyone is in rat race for getting a piece of pie. Modern equipment, machinery and materials have made all kind of architect and real

estate industry designs possible, attracting new investors and businesses into your country.

### **Threats to Real Estate Business**

Economic recession is out of control for anyone and it takes longer time for the country to get out of it. When country suffers from economic recession, the people start spending less, as a result of which no one would be willing to spend in the real estate property because of the uncertainty and finally it affects badly the overall sale of businesses. Other than real estate property, there are more valuable assets like gold, silver, wheat, oil and gas, etc. which have great demand, are movable and can be liquefied easily in the market. The real estate market is very uncertain. When people show interest in property, its value increases. When people stop showing interest, its value goes down. If you are in an urgent cash need and real estate market is down, you have to sell your land data very price in such circumstances.

After studying SWOT analysis, it can be concluded that real estate business is a huge profitable industry, but also depends on external factors. Hence, it is crucial to be familiar with other variable factors as well before making any purchase decision.

### **Findings and Conclusion:**

A survey through questionnaire was done on 50 respondents, to understand the perspectives of people on buying real estate property in current pandemic scenario. Age group of respondents was selected between .30 to 60 years, of both business and service class sectors. All 50 respondents showed interest in buying residential property. Among them service sector people between the age group 40 to 60 largely, showed interest to buy property in current pandemic situation. Half of the respondents were not ready to consult a real estate company for buying property because they might have fear of bearing commission for those people. Large numbers of respondents were willing to take loan to buy a property, as reduced stamp duty and home loans interest rate by government, which encourages people to take risk even in this bad situation. Respondents were least interested in virtual tour, rather most of them were opting for site visits, where they can physically examine the property. Respondents preferred ready-to-move-in property over possession time period, as they have understood the urgency of spacious, safe and hygienic homes, to battle this deadly virus. Additional cost, such as electricity bills and other expenses were given equal importance as compared to monthly mortgage payment. Lastly, due to increasing cases of Coronaviruses in Mumbai, people were preferring to buy second home somewhere out of Mumbai.

### **Recommendations from the Study:**

Adverse effects of the pandemic are already being able felt across the world, varying opinions are emerging on COVID-19 impact's on real estate sector, an emergency that have forced biggest ever work-from-home experiment. Due to lockdown, both construction and sales have come to halt across the real estate industry. On several sites, construction workers have gone to their home town, causing project delays for 4-6 months at least. Unless the government decides to lower tax burden on homebuyers, demand for residential spaces might take a severe hit, despite the consumer's positive outlook towards this asset class after math. Real estate sector was likely to visit better sales and supply from January 2021. Home buyers can currently get home loans for as low as 6.65% annual interest. Delays in supply of construction materials and shortage of labor could further push delivery timelines of ongoing project. Homebuyers are likely postponed their property purchase decisions as they wait for clarity on job security. Customers are not convinced

with developers showing their projects by virtual tours. Customer need to visit site, where they can actual see a sample flat, with more detailing. High possession time period properties are denied by customers in large number, they prefer to go for RTMI property. The Coronavirus has resulted in closure of malls, retail outlets and entertainment ventures. This could put further commercial real estate deals on hold.

#### **Learning from the Study:**

Pandemic period has been a great learning, when it comes to reforming business strategies and revisiting our contingency plans to prepare ourselves better for tackling setbacks caused due to lockdown. In a competitive market, the serious and seasoned players need to focus on creating their own product and brand differentiator, as customers no longer influenced by fancy advertisements. The sales force has to understand the psychographic profile of the buyers, as they are the ones that have greater financial stability or are immune to the slow down. Hence, their choices, concerns and bargaining power are highly under-rated by real estate market. Communication strategies need to be transparent and meaningful between the developer and buyer itself. Quality of media exposure and content, will lead to better Return On Investment (ROI). Irrespective of the question whether work-from-home will before a long period of time, developers need to think of design innovations, not just in terms of the additional study/office room in apartments but also from the perspective of holistic living and integrating the concept of wellness.

Focus on self-reliance will help developers with cash flow and stability. Focus on wellness and customizing projects with work-from-home in mind. Biggest learning is to minimize the business risk and have a better financial planning. New demand, arising from experience will pose big challenges. Customers will prefer to live in areas that offer better potential for growth in the residential segment. Virtual site visits will become more important among NRI buyers. An organized retail is likely to flourish and people will trust stores in the vicinity, which will be a huge advantage for the developers. In future, people will reside in developments, which will offer them best amenities and facilities easily nearby. Real estate sector also witnessed more investors coming in and are getting attracted to invest in commercial properties. Demand for commercial among youngsters has been shoot up, as they see commercial properties as their pension plan. Post Covid-19 people are looking for extra income and rental income from commercial way.

#### **Strength and Limitations of the Study:**

Industries are still expected to grow, ensuring employment opportunities and job stability, which will also boosts real estate sector. Rising disposable incomes and a growing middle-class will robust housing demand and overall growth in real estate industry. Foreign Direct Investments (FDI) in various sectors will continue to fuel the economy and will open doors for many opportunities. Land Bill and Real Estate Regulatory Bill will bring more transparency in long term, attracting more investors. With the suspension of all travel restrictions and the economy gradually inching towards its earlier path, the demand for real estate is robust with increasing number of registrations. With fixed income returns and extremely low mortgage rates, real estate has quickly become a viable alternative long-term investment option for customers looking to be on the safe side of the market. Consumer preferences have drastically changed towards the preference of Tier I builders and no longer hesitant to pay a premium for property units constructed by some of the leading names in the business. Tax exemptions have rendered Real Estate Investment Trusts more desirable to investors. The second wave of pandemic has left Pune's real estate market gasping for breath. A severe scarcity of construction workers, rising prices of essential materials and delays in getting building permits have affected construction sector

drastically, which resulted in decreasing number of customers. Many people left their place and went to their native place for a stay till the pandemic situation gets back to normal. Hence, demand for new homes started decreasing eventually. People preferred more ready-to-move-in properties than possession time period ones. Budget was the topmost constrain which restricted buyers from buying a property, as many of them were jobless. Virtual tour was an important issue, as buyers were only satisfied with field visitor site visit, which was restricted in the lockdown period. Buyers were interested more in discount and easy payment scheme, which developers failed to provide at times.

#### **Future Scope of the Research:**

During these volatile times, people have been seeking out stable assets and there has been a robust demand for high-price properties that can serve as live-work spaces and offer resort-like living experience, catching attention of real estate developers. Increasing stress and anxiety in people is affecting their health. Many psychologists are suggesting being closer to nature achieves tranquility and calmness. Hence, homebuyers are now opting for homes that offer ventilation and open green spaces. An emerging trend of 'Biophilic design' helps in connecting natural environment to the built environment. Pandemic has altered preferences of homebuyers, who are now looking for safe, well-designed and self-sufficient spaces under one roof. Homebuyers now prefer to visit the website first and take an e-tour before opting for site visit. Developers are also offering end-to-end digital experience to customers. To ensure safety and hygiene, customers are engaging developers to have strict safety norms. Developer have adopted the practice of asking customers to pre-book appointments for site visits and providing visitors with hand sanitizers, mask and PPE kit at the time of site visit.

Changing behavioral patterns of homebuyers are aligned for a better future. It is critical for developers to adapt to new norms, by enticing customers as today's homebuyers are young, educated and health conscious. These adjustments will ensure that developers stay relevant in this dynamic market and are able to sustain in long-term.

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## **STRATEGIES TO DEVELOP AND IMPLEMENT DIGITAL MARKETING MORE EFFICIENTLY**

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**ABSTRACT-** This part gives a specialized blueprint of the rudiments of web based showcasing. The layout incorporates a prologue to advanced showcasing and vital arranging and improvement. Our commitment offers hypothetical and useful experiences comparative with this developing promoting region, with data on the primary regions for which web based showcasing.

**KEY WORDS-**Online marketing, market

**INTRODUCTION-**The primary ways to deal with computerized advertising characterized it as a projection of traditional promoting, its apparatuses and techniques, on Internet. In any case, the particularities of the advanced world and its allocation for promoting have encouraged the improvement of channels, arrangements and dialects that have prompted apparatuses and techniques that are unfathomable disconnected. Today, as opposed to a subtype of regular advertising, advanced showcasing has turned into another wonder that unites customisation and mass conveyance to achieve promoting objectives. Innovative assembly and the increase of gadgets have prompted an opening up of the manners by which we contemplating advertising in Internet and have pushed the limits towards another idea of advanced showcasing—client focused, more quantifiable, omnipresent and intuitive.

### **Advanced Marketing Plan**

An advanced showcasing plan is an essential record that takes the current circumstance of a specific association to define some midterm objectives and to decide the methodology and means to achieve them. This report additionally depicts the obligations, the time span and control devices for checking. The points of a computerized showcasing plan incorporate examining associations and their current circumstance. Similarly, it should be a guide of how to deal with the association's advertising technique, so assets are appropriately dispensed. The arrangement likewise helps control and assess yield and tackle any possible deviation from the association's normal results. In this line, a showcasing plan turns into an adaptable record that should be adjusted to the circumstance of the organization and that should take care of into the outcomes got by every one of the activities grew, particularly in the computerized field. The advancement of an internet advertising plan is like a regular one in its construction, however it additionally incorporates a few varieties at a functional level. Indeed, this implies

not just that some particular methodologies and instruments are to be grown, yet additionally that the volubility of the computerized media and its ability for sure fire estimation power associations to foster a procedure that can be changed temporarily, just as the iterative interaction among activity and control.

**Situational Analysis** – One of the most applicable pieces of any essential archive is the meaning of the standard circumstance of the association and its current circumstance. This examination takes into account the improvement of an activity plan such is life based and will hence limit the dangers in the advancement of a procedure. The beginning stage of any situational examination is to characterize the mission, vision and up sides of the association. This definition helps guide any showcasing activity. • The mission characterizes the task of the organization, its pith. This definition normally incorporates the work or action of the association, reference to its crowd, plans of action and the peculiarity or differential factor of the association. The mission reacts to questions, for example, who am I?, where do I come from?, what do I do?, whom do I address?, what is my field of activities? what's more, what is my strategic advantage? • The vision should portray the future objectives of the association in a short and succinct manner. These objectives should be practical and reachable to persuade all partners in their accomplishment. The association's vision addresses questions like where am I going to?, what do I long to be? furthermore, where would I like to be? • The qualities are the rules that guide the business culture and that the association—must—satisfy in the entirety of its exercises.

Activity and Control during the time spent setting up a procedure, an enormous number of activities are characterized, and the conceivable subject regions for the improvement of content or watchwords are recorded (for example in the Social Media Plan). In like manner, the improvement of every procedure requires time intending to program execution. In this sense, a fundamental piece of any computerized showcasing system is the planning of undertakings and timing for every one of them. On account of advertising methodologies dependent on a predetermined number of devices—or model a marking effort where a Facebook profile and pamphlet are only utilized—the substance of every one of the activities (distribution, sending the bulletin) can be momentarily referenced in the planned. In like manner, for internet promoting procedures connected to conventional advertising, disconnected activities must be remembered for the timetable at whatever point they are reliant on web-based undertakings. Planning implies doling out assignments in the computerized showcasing procedure, with obvious sign of who is answerable for each

activity. In this way, all offices in the association ought to have a duplicate of the advertising plan, particularly those divisions and experts engaged with its legitimate turn of events.

### **Online Media**

Advertising Social media are an extraordinary chance to build up huge connections and make methods of social association characterized through powerful trades between their individuals. Web-based media is blasting as far as the number and assortment of stages and clients. Consequently, one can discover varying media stages like YouTube, Vimeo and SoundCloud; picture stages like Flickr, Picassa, Pinterest or Instagram; general informal organizations, for example, Facebook, Twitter, Google+ or specific ones like LinkedIn; news or bookmark aggregators like Digg or Delicious; websites; and wikis, and so on, a huge advanced field where they become the new Web champs. Albeit the idea of an interpersonal organization isn't new, it has arrived at new statures, because of Web entrance and network. Informal organizations have created through stages that show various kinds of capacities, however normal provisions. These elements target making a local area by interfacing clients, who can associate, talk about, offer experiences or information. Innovation on account of these stages additionally should be adaptable and helpful for a trade of data. This implies that free web guidelines; and particular designs that lead to complex however productive applications are typically preferred.

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