RNI No.: UPENG/2015/65389 ISSN:2454-9509

# Jaipuria International Journal of Management Research

*January - June 2021 • Issue 01*

VOLUME 07



JAIPURIA
INSTITUTE OF MANAGEMENT
LUCKNOW NOIDA JAIPUR INDORE

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*ISSN: 2454-9509 • Vol. 07 • Issue 01 • January - June 2021*

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The objective of the journal is to provide a platform to faculty, research scholars and practitioners of management discipline globally to highlight new knowledge, innovation, technology usage and latest tools of research in the areas of management science. Its focus is on applied research and to bridge the gap between management theories and practice. The journal aims to follow international benchmarks in paper selection, refereeing, editing, proofing and production as per the latest methodology and standards. Its International Advisory Board provides policy guidelines for publications in the journal.

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Printed and published by Dayanand Pandey on behalf of Jaipuria Institute of Management, Noida, A-32A, Sector-62, Noida, Gautam Budh Nagar and printed at M/s N Thirty Offset, Chaura Raghunathpur, Sector 12-22, Noida, Gautam Budh Nagar, Editor - Dayanand Pandey

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Jaipuria International Journal of Management Research is currently indexed in Scientific Indexing Services (SIS), USA; Root Indexing, India; J-Gate: Social and Management Science Collection and on Discovery platform of Ebsco Publishing. Its online full text is available in India through i-Scholar, Indexing and online journals platform of Informatics India and for international viewers, its full text is available through Ebsco Discovery Service and Ebsco Management Collection.

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# Jaipuria International Journal of Management Research

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# Contents

# *Chief Editor's Desk*

With pleasure, I put before you the latest issue of our journal 'Jaipuria International Journal of Management Research' for the period of January to June 2021. It is a matter of utmost satisfaction that in spite of second wave of COVID-19 pandemic that has devastated the whole India, we have been able to bring out this issue in time, as always. Bringing out this issue was not an easy task and we as an institution and a team also faced lot of hardships and even lost some of our colleagues during this pandemic second cycle but, as someone has rightly said, "Show must go on", hence, leaving all griefs aside, we have been able to put this issue in time.

On this occasion, I shall also like to convey my sincere thanks to all authors who have contributed their valuable research papers for publication in the journal. Conditions were tough for them as well but they overcame their difficulties and concentrate on research work that had made completion of their papers and hence publication of this issue in time. My compliments to all our contributors. No journal can survive without active contribution in terms of research papers by authors and researchers.

Maintaining publication of the journal has its own set of challenges. Particularly when our education system only recognizes publications that got published in journals indexed in leading indexing services like Scopus or Web of Science and UGC CARE list (in case of India) without considering the fact that inclusion of any independent Indian journal in these indexing services is extremely difficult even after maintaining all requisite quality standards. It is a big irony that UGC-CARE list includes only those journals in its list if they are either listed in any of these two indexing services or if they are recommended by universities quality assurance cells without even considering the ground reality that no university quality assurance cell actually look beyond journals published either by universities or indexed in these lists. There is very limited scope for autonomous institutions' research journals that do not cover under UGC umbrella. In spite of submitting our application multiple times over past three years, no action has been taken on inclusion of our journal in UGC-CARE list though our journal not only fulfill all conditions laid by the UGC-CARE team but follows much higher and stringent procedures in accepting and publishing any research paper. It was in fact already there in UGC list of journals before arbitrarily dropped without assigning any reason or without calling any explanation. I look forward for the day when our journal will be listed based on its own merit in all these indexing services.

It is worth to mention here that our journal is already included in Ebsco Discovery Service, Ebsco Management Collection and on i-Scholar of Informatics India and journal is indexed in many international indexing databases. Very soon, it will also be available in ABI-INFORM database of ProQuest.

I once again invite all researchers and faculty of management institutions across world to contribute your latest research papers for the journal. I reassert that we follow double blind review process for all submissions after checking the same for plagiarism first. Our journal is well-placed in academic institutions and we offer a platform for both budding and established researchers to publish their latest research work.

Contents of this issue encompass latest research from all leading areas of management including Human Resource Management, Marketing, Finance and Government Policies. I am sure you will find these contents worth reading which will enrich your knowledge base and will give you inputs for future research.

**Dr. Dayanand Pandey**

Chief Editor - Jaipuria International Journal of Management Research
Director - Jaipuria Institute of Management, Noida

# *Editorial*

Emerging from a gloomy period of over two months after onset of second wave of COVID-19 pandemic that affected India at much higher scales than one can imagine, we are glad to submit before you all first issue of the seventh volume of our journal for the period of January to June 2021. Credit for this satisfying six years' journey of the journal goes to all our contributors, researchers and practitioners who submitted their valuable research papers for publication in the journal and to our subscribers who motivated publication of this journal through their subscriptions.

After inclusion of journal full text contents in Ebsco Management Collection database, it is now included in their Discovery Service also. We are discussing with ProQuest team for its inclusion in ABI-INFORM database. Our arrangement of availability of journal contents on i-Scholar platforms is still continuing. JIJMR is also indexed on Ebsco Discovery platform, Scientific Indexing Services (SIS), USA, Root Indexing, J-Gate: Social and Management Science Collection, Copernicus and International Scientific Indexing (ISI). Inclusion in UGC-CARE list is still awaited.

Current issue of the journal contains eight research papers, a case study and a book review. The first paper titled 'Factors affecting small investors behavior: empirical evidence from mutual fund investors of a district of Uttarakhand' analyzes investment behavior of the small investors and finds out various factors which prompt the small investors to invest in mutual funds.

The second paper on 'Role of gender in consumer behavior differences of generation Y (Millennials)' examines the impact of gender on consumer behavior among men and women belonging to the Y generation.

Third paper is a literature review study on 'Work-life balance' Next paper "Perspective evaluation of Mission Karmayogi scheme in India" is an evaluation study of a Government of India's scheme to democratize the training process of civil servants and look into the capacity-building initiatives for bureaucrats.

Fifth paper titled 'HR Initiatives to Establish the New Normal in COVID-19 Scenario' looks into much required issue of employees wellbeing in the pandemic scenario. This paper studies the positive and constructive actions taken by small and large organisations globally for balancing employee wellbeing and economic viability in the COVID-19 scenario.

Sixth paper titled 'Impact of branding on customer buying behavior' is a consumer behavior study. It analyzes impact of branding on consumer buying behavior. For the study, apparel brands are chosen and geographical area of study is Ranchi.

Seventh paper titled 'Regnant role of creativity & copywriting in branding' has looked into prominent role played by creativity and copywriting in branding process. It has used several illustrations and brief case studies to explain the creativity and copywriting role in branding process.

Last paper of the current issue of the journal on 'Compulsive buying behavior of Indian consumers' discusses the factors that influence consumers for compulsive buying and gives suggestions to consumers how to manage this compulsive buying habit, to retailers on how to promote their products so as to force more and more customers to buy their products and to policy makers for framing effective education strategies to help people for using their funds wisely.

Finally, the case study "Resurgence of COVID -19 in India - A Case Study" deals with the most pressing issue of this century i.e. COVID-19 pandemic management. It looks into the crisis from political and religious angles and how the leaders and system of this country has failed its citizens.

We once again want to express our gratitude to all our contributors and subscribers for making this journey feasible and successful in providing a platform for budding and established researchers to showcase their research without any cost or without any bias of any kind.

We are hopeful that our readers will find journal contents relevant and useful in pursuing their academic and research interests.

We re-assure to always strive hard for meeting your expectation levels from the journal.

**Jitender Sharma**
**Deepankar Chakrabarti**

# Factors Affecting Small Investors Behavior: Empirical Evidence from Mutual Fund Investors of a District of Uttarakhand

**Key words:** *Investors Behaviour, Mutual Funds, Small Investors, Investment Behaviour*

**Sachin Rohatgi*, P. C. Kavidayal** and Krishna Kumar Singh*****

**ABSTRACT**

**Purpose:**

This study is meant to analyze investment behavior of the small investors towards mutual funds at district level of a state and to determine various factors which prompt the small investors to invest in mutual funds.

**Design/Methodology/Approach:**

This study is descriptive in nature and used factor analysis on the data collected from 108 respondents out of 120 to whom questionnaire was distributed. For research, primary data is collected and used and secondary data is used for literature review. In this study authors have taken the principal component analysis approach to determine the variables affecting the behavior of small investors towards the mutual fund investments.

**Findings:**

The study revealed that mainly males between 34-41 age group in middle class income range had been investing in mutual funds. This study concludes that the fund manager experience, fund performance, scheme risk and the low risk and high returns are the main factors appraised by the small investors while investing in mutual funds.

**Research implications:**

This study can be used by the mutual fund companies in creating their strategies for attracting the small investors. Deploying their best fund managers, introducing diversified schemes, with high growth and liquidity, and showcasing tax benefits, past fund performance, low risk and time horizon may prove success strategies for attracting small investors towards mutual funds.

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 **DOI:10.22552/jijmr/2021/v7/i1/209138**

## INTRODUCTION

Household's savings play an active role in the economic development of any country. The same phenomenon applies to India as the household's savings are channelized into investment through financial intermediaries. The financial intermediaries are banks, public provident fund, national pension funds, provident funds, companies in inzsurance sector and mutual funds. Being one of the financial intermediaries, mutual fund is also channelizing the household savings by offering different schemes to the investor. Through these schemes savings is invested in different markets like equity market, debt market, money market, real estate and the return on these investments are distributed in proportion to the investment made. In this sense they are catering the financial needs of the small investors.

The mutual funds have helped the small investors to park their savings in the equity market and /or debt market and diversify their investments in a way so that the risk can be minimized. The mutual funds are accepted as a better investment option because of its diversity, affordability and simplicity. The popularity has increased in a way that every investor small or large is putting its money in it, in one scheme or the other. In India the mutual fund scheme was first launched by UTI in 1964, since then this industry has flourished many folds with many national and foreign players were coming in and have their share of pie. The expansion of this industry has been remarkable as it has witnessed rise in all the facets like number of schemes, asset under management, funds and fund houses etc. This means that mutual fund is going to be more popular and gives a tremendous opportunity to small investors to earn more with minimum risk.

The mutual fund industry seems to be promising due to its diversity, be it the asset composition, types of schemes, various types of products offered in these schemes or different ways of investment, everything has contributed towards the growth of this industry. However, the research on a mutual fund industry has not shown such a growth as most of the research is contributing towards the comparative analysis of different schemes or focusing on risk and return analysis. Chaubey and Dimri (2009) have assessed the behavior of investors from Garwhal region of Uttarakhand and according to them the mutual fund investment of the investors is based on the key factors like age group, education attained, income level,etc. Chawla (2014) said that mutual funds' investments are guided by the past earnings of the issuing companies, tax benefits and more importantly the capital appreciation and growth. Trivedi, Swain and Dash (2017) said that liquidity effect in the mutual fund is the main factor. In their study they find that males are more interested than females in putting their money in the mutual funds. There is a dearth of research on the factors instigating small investors for the investment in mutual funds particularly in the region of Udham Singh Nagar district. In this situation the aim of this studyis to find the factors which affects the behavior of small investors towards the investment in the mutual funds in the Udham Singh Nagar district of Uttarakhand.

## LITERATURE REVIEW

Kandavel (2011) found that gender, age group, education attained, and profession has no significant effect on the mutual fund investors however the family income and wealth owned attract them towards mutual funds. Singh (2012) found that gender specific, income level and education has a noteworthy effect on the mutual fund investment, however age group and profession has no effect on the behavior of mutual fund investors. Jamaludin et al. (2012) concluded that in Malaysia the mutual fund selection criteria is based on the religion. Further they noted that the mutual funds which follow specific religious principles are favored by the related community. Velachery and Selvaveera kumar (2014) concluded that institutional investors are well informed than the individual investors. Level of education, occupation, personal income, family size, family income, savings, knowledge of financial markets are the important factor considered while investing in mutual funds. Singh et al. (2014) concluded that time and costs are the important factors which every investor is looking for. Therefore, there is a need to determine such technological frameworks which can improvise the returns. Arathy et.al (2015) found in their study that tax savings, constant returns and appreciation are the important variables affecting the behavior of the retail investors toward the mutual fund investors. Wadhwa et.al (2015) examines the reasons which effect the decision of selecting mutual fund schemes. They observed significant relation between behavior and demographic profile like age group, gender, income level & occupation. Mishra, Ramakrishna (2015) found that the three factors important for the mutual fund are investment, return and future. Kaur, I. & Kaushik, K.P. (2016) have identified the socioeconomic variables, perception and awareness of the investors affect their investment choices. The awareness of an investor helps in making a timely decision and the demographic profile of an investor is also related to better awareness and sound investment decisions. Singal and Manrai (2018) have reasoned that tax savings, returns, liquidity, minimal cost and clarity are the significant components that impel the investors to put their resources into mutual funds. Dhar et al. (2018) found that the fund manager reputation, brand name, low risk and past returns are the important variables followed by the small investors while investing in mutual funds.Kaur, I. (2018) Author has concluded that the way the investors search information is largely affected by the knowledge and perception. The investors which has a knowledge will try to find the information not available to public, whereas the investor who has less knowledge will depend on the fund manager for their investment. Education and income are related to the way investors do investment. Hameed et al. (2019) found that risk, return and liquidity in the mutual funds enhanced their popularity. Their study suggests that age, gender and marital status affects the behavior of the investors towards the mutual fund.

## RESEARCH METHODOLOGY

This study is descriptive in nature and used factor analysis on small investors in the Udham Singh district. The population of this study is all the small investors of Udham Singh district. The questionnaires were sent to 120 respondents and the sample was chosen randomly from the population. However, some respondents have not responded completely therefore their responses were omitted and finally the samples size was reduced to 108. Finally, 108 respondents were used in this study.

Data is collected through primary sources between (April- May) 2020. However secondary data is used in the review of literature. Based on the literature review, 10 factors were considered important for affecting the buying behavior of small investors for investing in mutual funds. A questionnaire was framed using these variables. Apart from these factors demographic information was also gathered through the questionnaire. In this study authors have taken the principal component analysis approach to determine the variables affecting the behavior of small investors towards the mutual fund investments. Factor analysis tools like Kaiser-Meyer-Olkin (KMO) for sample sufficiency and Bartlett's test of Sphericity is also used. The reliability test for the importance of factors considered in the questionnaire was done through Cronbach's alpha.

## OBJECTIVES OF THE STUDY

The aim of this study is to analyze investment behavior of the small investors towards mutual funds in Udham Singh Nagar district of Uttarakhand and to find out the factors which prompt the small investors to invest in mutual funds.

## RESULT AND ANALYSIS

**Table1 - Demography of the Respondents**

| Factors | Detail | Number (%) |
|---|---|---|
| Gender | Male | 92 (85.19) |
| | Female | 16 (14.81) |
| Age | 18-25 | 2 (1.84) |
| | 26-33 | 18 (16.67) |
| | 34-41 | 55 (50.93) |
| | 42 and above | 33 (30.56) |
| Educational Qualification | High School | 2 (1.84) |
| | Intermediate | 6 (5.56) |
| | Graduate | 57 (52.78) |
| | Postgraduate | 43 (39.82) |
| Profession | Self-employed | 4 (3.70) |
| | Private Sector | 71 (65.74) |
| | Government Employee | 27 (25.00) |
| | Housewife | 3 (2.78) |
| | Student | 3 (2.78) |
| Income Level | less than 3,00,000 | 12 (11.11) |
| | 3,00,000 - 5,00,000 | 69 (63.89) |
| | 5,00,000 - 10,00,000 | 20 (18.52) |
| | More than 10,00,000 | 7 (6.48) |

| Factors | Detail | Number (%) |
|---|---|---|
| Experience in Investment | 0-1 year | 5 (4.63) |
| | 2-3 years | 21 (19.45) |
| | 4-5 years | 29 (26.85) |
| | Above 5 years | 53 (49.07) |
| Risk Preferences | High risk/High return | 28 (25.93) |
| | Low risk/Low return | 19 (17.59) |
| | Low risk/High return | 61 (56.48) |
| Frequency of Investment | Regular | 57 (52.78) |
| | Once in a Month | 33 (30.56) |
| | Once in 6 months | 8 (7.4) |
| | Once in a year | 10 (9.26) |

*Source : Authors' Calculation*

Table 1 shows that 85.19% of the respondents under study are male and 50.93 % of the investors are from the age group of 34-41years, 52.78 percent of the investors are graduate, 65.74 % of the respondents under study are working in a private sector, 63.89 percent of the respondents have an income between 3-5 lacs, 49.07% of the respondents are having an investment experience of more than 5 years, 56.48% respondents like low risk and high returns and 52.78 % of the respondents are regular investors.

Table 2 shows detailed data of the research. There are total 108 observations and has average values and variations of the factors. The ease of investment, fund manager experience, diverseness, and liquidity have higher average which means small investors give more weightage to these factors. However, some have given high weightage to growth and scheme risk as well.

**Table 2 – Detailed Stats**

| Factors | Average | Standard Deviation | No. of Observations |
|---|---|---|---|
| Performance of the Fund | 2.69 | 0.86 | 108 |
| Risk in the Scheme | 3.63 | 1.05 | 108 |
| Tax Savings | 3.00 | 1.03 | 108 |
| Ease of Investment | 3.92 | 1.23 | 108 |
| Fund Manager Experience | 3.83 | 1.16 | 108 |
| Time Horizon | 3.35 | 0.98 | 108 |
| Loading | 3.70 | 1.10 | 108 |
| Liquidity | 3.75 | 1.12 | 108 |
| Diverseness | 3.79 | 1.14 | 108 |
| Growth | 3.65 | 1.05 | 108 |

*Source: Authors' Calculation*

**Table 3 – KMO and Bartlett's Test of Sphericity**

| | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy | | 0.91 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 780.732 |
| | Df | 56 |
| | Sig. | 0 |

*Source: Authors' Calculation*

As per table 3 the KMO = .91 which assumes to be a perfect value and indicate that the sample is sufficient for the study and factor analysis can be done. Bartlett's test of sphericity using 56% level of significance $\alpha$=0.05, the p-value (Sig.) of 0.00<0.05, therefore the factor analysis is valid in this study. As the value of $p < \alpha$, there may be statistically notable interrelationship between the variable.

**Table 4 – Reliability Test**

| Cronbach's Alpha | No of Items |
|---|---|
| 0.807 | 108 |

*Source : Authors' Calculation*

Table 4 shows the reliability test, the value of Cronbach's Alpha is 0.807, as it is higher than the required value of 0.6, therefore the reliability test for this study suggests that the factors included in the questionnaire are homogeneous in nature and ensures that there is a high level of reliability.

**Table 5 – Total Variance Explained**

| | Initial eigenvalues | | | Extraction sums of squared loadings | | | Rotation sums of squared loadings | | |
|---|---|---|---|---|---|---|---|---|---|
| Components | Total | % Variance | % Cumulative | Total | % Variance | % Cumulative | Total | % Variance | % Cumulative |
| 1 | 3.757 | 37.567 | 37.567 | 3.757 | 37.567 | 37.567 | 2.992 | 29.920 | 29.920 |
| 2 | 2.205 | 22.049 | 59.616 | 2.205 | 22.049 | 59.616 | 2.236 | 22.356 | 52.277 |
| 3. | 1.432 | 14.318 | 73.934 | 1.432 | 14.318 | 73.934 | 2.166 | 21.657 | 73.934 |
| 4. | .852 | 8.515 | 82.449 | | | | | | |
| 5. | .730 | 7.300 | 89.748 | | | | | | |
| 6. | .409 | 4.087 | 93.835 | | | | | | |
| 7. | .286 | 2.860 | 96.695 | | | | | | |
| 8. | .198 | 1.982 | 98.676 | | | | | | |
| 9. | .125 | 1.248 | 99.924 | | | | | | |
| 10. | .008 | .076 | 100.000 | | | | | | |
| Extraction method : Principal component analysis. | | | | | | | | | |

*Source : Authors' Calculation*

This study has used the principal component analysis (PCA) to analyze the factors related to the 10 variables taken in the study. Table 5 shows that the 73.934 percent of combined variance can be explained by 1, 2 and 3 components. Figure 1 shows the plotting of the components and it is clear that there are three factors having Eigen value >1 to find out the number of variables. Therefore, three components have been taken.

**Figure 1**

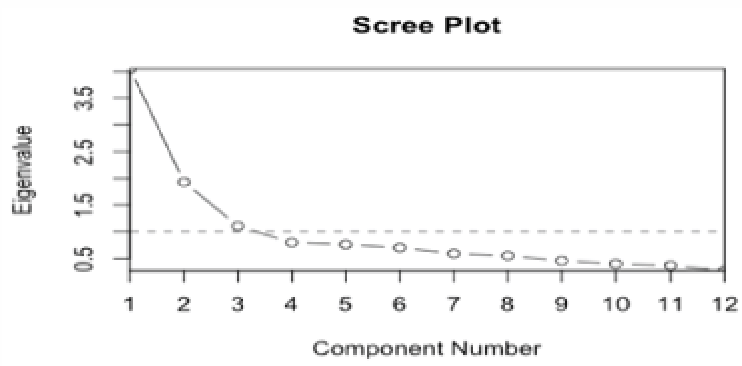

**Table 6 - Communalities**

| Factors | Initial | Extraction |
|---|---|---|
| Performance of the Fund | 1.000 | 0.930 |
| Risk in the Scheme | 1.000 | 0.876 |
| Tax Savings | 1.000 | 0.843 |
| Ease of Investment | 1.000 | 0.881 |
| Fund Manager Experience | 1.000 | 0.776 |
| Time Horizon | 1.000 | 0.919 |
| Loading | 1.000 | 0.891 |
| Liquidity | 1.000 | 0.860 |
| Diverseness | 1.000 | 0.778 |
| Growth | 1.000 | 0.780 |
| Extraction Method: Principal Component Analysis | | |

*Source : Authors' Calculation*

Table 6 above shows the communalities. It is the relationship between the items considered in the study. If the correlation between the variables is less than (<0.4), it means that the variable has no or little load on any factor. In this Study it was seen that all the variables have correlation more than 0.4, therefore all the variables have a significant load.

**Table 7 - Component Matrix**

| Factors | Components | | |
|---|---|---|---|
| | 1 | 2 | 3 |
| Fund Manager Experience | 0.896 | | |
| Ease of Investment | 0.849 | | |
| Loading | 0.819 | | |
| Liquidity | 0.745 | | |
| Diverseness | 0.705 | | |
| Growth | 0.699 | | |
| Risk in the Scheme | 0.291 | 0.729 | |
| Time Horizon | 0.326 | 0.680 | |
| Performance of the Fund | 0.328 | | 0.756 |
| Tax Savings | 0.332 | | 0.689 |
| Extraction Method: Principal Component Analysis | | | |

*Source : Authors' Calculation*

**Table 8 - Rotated Component Matrix**

| Name of the Variables | Components | | |
|---|---|---|---|
| | 1 | 2 | 3 |
| Fund Manager Experience | 0.892 | | |
| Ease of Investment | 0.845 | | |
| Loading | 0.803 | | |
| Liquidity | 0.752 | | |
| Diverseness | 0.721 | | |
| Growth | 0.708 | | |
| Risk in the Scheme | | 0.856 | |
| Time Horizon | | 0.748 | |
| Performance of the Fund | | | 0.898 |
| Tax Savings | | | 0.749 |
| Extraction Method: Principal Component Analysis | | | |

*Source : Authors' Calculation*

Table 7 and 8 show the results of the component matrix and rotated component matrix. The final results depict that the 10 variables which have been grouped in to components 1, 2 & 3 and are considered important factors that are affecting the buying behavior of the investors for putting their money in the mutual funds.

The first component comprised of six variables - fund manager experience, ease of investment, loading, liquidity, diverseness & growth. This component was called as inherent features and described the 37.567 percent of variations. The second component comprised of 2 variables - risk in the scheme and time horizon. This component was called as "risk features" and explained the 22.049 of the total variation. The third component comprised of 2 variables - performance of the fund and tax savings.

This component called as "Income features" and described the 14.318 percent of total variation.

## CONCLUSION

The study has revealed that small investors investing in mutual fund are mainly male, between 34-41 years of age, graduate and working in a private sector. The investors investing in mutual funds are mainly having middle income class and mostly have an experience of more than 5 years in investment.

The findings of this study conclude that the fund manager experience, fund performance, scheme risk and the low risk and high returns are the main factors appraised by the small investors while investing in mutual funds.

Further research has concluded that there are three important factors which are judged by the small investors while spending on mutual funds. These factors are described as the inherent features, risk features and return features. The study provides vital information to the mutual fund companies in the area like the small investors are discounting the fund manager experience, ease of investment, loading, liquidity, diverseness and growth for investing in mutual funds. Small investors are also considering the risk in the scheme, time horizon, tax savings and performance of the fund to identify the best mutual fund schemes and invest accordingly. So mutual fund companies can use the findings of this study to design their different schemes accordingly.

## RECOMMENDATIONS

This study can be used by the mutual fund companies in creating their strategies for attracting the small investors. The mutual funds companies can rope in their best fund managers who have a vast experience in managing the funds. The companies can further come with more diversified schemes, with high growth and liquidity. Further the companies can also showcase other factors like tax benefits, past fund performance, low risk and time horizon into their strategies for attracting small investors. These potential features may trigger the small investors to invest in mutual funds.

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# Role of Gender in Consumer Behavior Differences of Generation Y (Millennials)

***Key words:*** *Gender Role, Consumer Behavior, Generation Y, Millennials*

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**ABSTRACT**

**Purpose:**

The Present study is designed to examine the impact of gender on consumer behavior among men and women belonging to the Y generation of Hyderabad City, India

**Design/Methodology/Approach:**

The Present study has used a Stratified Random sample of Men and Women of Generation Y, belonging to Hyderabad City in India. A Structured Questionnaire is used as instrument to collect Primary data from Generation Y.

**Findings:**

This study has identified some critical behavior among men and women belonging to Y generation. Evolution of Women as household decision maker is one of major reform in Y generation. This gave women a vital role of household purchase decision making. More than 50% of population believe that their decision is influenced by advertisements. Social Media/Online (Internet) and Word of mouth are major channels that impact Y generation, Huge number of Men and women are influenced by Monetary Schemes like Cashback/ Discount/ Coupons. Men and Women of Y generation are not much influenced by Group for decision making but make decisions on their own. Women depend more on their family for decision making compared to men. Men mostly prefer local brands and Women prefer global brands.

**Research implications:**

Y generation is the trendsetting generation in Indian Economy and has witnessed technological advancements, globalization, social reforms and so on. They are different compared to all other past generations in Indian Economy. Due to these advancements,

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 **DOI:10.22552/jijmr/2021/v7/i1/209139**

a different social construct was developed during childhood of Y generation. There were some significant differences among both of them, which has been studied through this research. Brands should consider gender as an important factor to cater needs of Y generation. More studies should focus on Gender to understand role of gender in consumer behavior in more detail.

## INTRODUCTION

### Gender

Gender is one of the crucial factors to be considered in consumer behavior research. Gender is not just a physiological term, It is also a social construct that is developed due to cultural history, social interaction context and gender perception of a human upbringing. Gender as a social construct differs from place to place, subject to socio-cultural composition in that place. Men and Women have different perceptions and behaviors, as they are raised different due to these social constructs. They have disparate needs and choices. So Gender is a factor that is associated with socio-cultural aspect of human behavior. Previous studies about gender found that attention given for gender differences in little (Bakewell and Mitchell 2004). So considering gender is important to study consumer behavior.

### Generational Marketing

Generational Marketing is segmenting a unit of people born within the same span of time who are shaped by particular events, developments and trends. (VIEIRA, V. E. R. D. E. L. H. O, 2000). Generational Marketing is all about providing products and services suitable for a segment of people, who share similarities in personality, as they are born in a particular span of time. As per Western culture, generations are branched out into 6 categories, GI Generation - born from 1901 to 1926, Silent Generation - born from 1927 to 1945, Baby Boomers - born from 1946 to 1964, Generation X - born from 1965 to 1980, Generation Y/ Millennials - born from 1981 to 2000 and Generation Z - born after 2001. But in India generations are divided into Traditionalists - Born between 1928 and 1945, are now in the age group of 75-92. Generation Y - Born from 1980 to 1995, are now in the age group of 25-40. Generation X - Born between 1961/1965 and 1979, are now in the age group of 41-55.

### Generation Y

Generation Y is a special one for Indian Economy. They grew up under Economic liberalization reforms, during the economic boom in India. Education Industry shot up during this period and it is the most educated generation in India till generation Y. India has become a global workforce hub because of generation Y. They grew up during the period of globalization and got access to global technology, Knowledge, and fashion. They further adapted global culture and social context in their living. The workforce of Generation Y has a perception that, they are divergent from their previous generations (Parry, Professor Stefan Strohmeier, Guillot-Soulez & Soulez, 2014). Men of generation Y have become social and fashion-conscious like other cultures. Women has been empowered among generation Y as a consequence of many empowerment movements, policies and programs in India, which resulted in women changing her role from homemaker to breadwinner. This led in accepting and allowing women is decision making process of household by men. As a result of men attitude change and evolution of new decision maker i.e., women, has brought many changes in behavior of men and women. Generation Y or Millennials will have entered the workforce and become a major consumer segment by 2025. (Kraljevi, R., &Filipovi, Z. 2017) Studies on generational marketing suggested that Generation Differences and Millennials were studied mostly in western countries.

### Gender Differences on Consumer Behavior among Millennials

Men and Women of Generation Y are rational in thinking and more product-oriented, however, women enjoy shopping. (Anna Solka, Vanessa P. Jackson & Min-Young Lee. 2011) It has been a challenge for brands to serve products and services to generation Y Since they possess different choices and behaviors when compared to previous generations. Global Culture has influenced Indian Culture and Generation Y started adapting global culture and fashion, as they need standard products that whole world is using. "This generation is completely different because it is an always-connected generation and companies need to address quickly to this change," says Debabrat Mishra, Director at Human Resources Consultancy Hay Group. Some studies have therefore started to focus on male-female differences in shopping behavior (Dholakia, Pederson, and Hikmet 1995). There were some researches done by studying different factors that influence Generation Y earlier. But still gender research on Generation Y is untapped. This present study focuses on studying consumer behavior differences between Men and Women. The Following are the gaps that need to be addressed through this study.

**Evolution of Indian Women as Decision Maker:** Indian women have been changing their roles since the practice of sati and widow remarriage by overcoming suppression till today. Education has empowered women and resulted in placing them in various positions at corporate, Sports, Armed Forces, Politics Etc. But still today women are fighting for their equality seeing that the root cause for this problem is masculine ego and traditionalist gender approach. (C.A. Rushoti Roy.2010). Transformation of women as self-reliant gave them the power of decision making in their household. Women belonging to x generation are confined only for children care, homemaking, etc. Whereas Generation women grew up in this transformation phase started earning and involved in taking household purchase decisions. The attitude of Indian Men and Women towards the Evolution of Indian Women as household decision maker is needed to study.

**Online Information Seeking Generation:** Generation Y is well accessible to computer and Internet. They are well informed about all the options available in market for making a purchase. Internet has changed generation Y perception about information seeking. They don't like to effort out finding information. They tend to search for information online. (Lindall Elaine Adams. 2009). According to previous studies, it is found that they don't put effort by going through traditional channels like Print, Television, brick and mortar stores, Brands try to communicate consumer through various channels, where they provide information for consumers. There is need to study and identify effective communication channels that Generation Y Men and Women are seeking for information.

**Social Media Active Generation:** Millennials were brought-up during social media evolution and are active on social media. They share, seek, and consume information on social media platforms. (Ruth N. Bolton.2013) More than 80% of Generation Y uses social media at least once in a day making social media as their part of life. (Toby Cox.2019). Generation Y spends more time on social media than family. Friends on their social media may have impact on their opinions, as they share and engage thoughts with them. Every individual on social media engages with different groups of people like friends at workplace, Peer group and social media influencers. Therefore, the social interaction of Generation Y is different from older generations. So it is required to identify the influence of these groups on decision making of Men and Women of Generation Y.

**Financial Savvy Generation:** Growth of e-commerce industry, Marketing Schemes like sales/Discount offers, Usage of credit cards, Fin-tech, etc. have influenced discretionary spending of Generation Y. Generation Y is well aware of benefits of financial investments and started investing in insurances, mutual funds, etc. They have different financial commitments; more than 70% of their income is disposable, with the majority going to entertainment, travel, and food (McCrindle 2002). Reason behind huge spending of Generation Y is because they have higher disposable incomes and fewer responsibilities. "It is also due to ease of borrowing, not just in terms of taking loans, but also maxing out their credit cards. Generation Y is unprejudiced and obtainable to different sources of information compared to the previous generations. Hence, they are investing in stocks and mutual funds even if their parents tell them not to. At the same time, they open fixed deposits or buy traditional insurance policies for long term security (Riju Mehta, 2018). There is an opportunity to study attitude of Men and Women towards Marketing Schemes, discretionary spending, and Long term financial security investments.

**Access to Global Brands:** As a result of globalization after the 1991 Industrial Policy in India, Y generation consumers are exposed to global culture and technology. Consequently, Generation Y consumers derived from product predisposition towards foreign brands, and this led to consumer acculturation. Globalization has injected the concept of brand to generation Y in India. Studies suggest that Men give more importance to Brand reputation than women. (Swarna Bhakshi). Men are more attracted to brands than women (Zoi Pirlympou .2017). It is needed to study the preference of brands and preference of global brands over local brands.

**Shopping Perception:** Shopping is contemplated as a female activity, males have different perceptions towards shopping which represents effective shopping. Shopping perception differences among men and women is instrumental or expressive dichotomy, whereby men consider shopping as needs-driven and a purely purchase-motivated. (Campbell 1997). Men tend to satisfy immediate need, and still gives importance to quality and efficiency. while women consider shopping as enjoyable in itself and relate it to satisfaction of wants and desires (Laroche et al. 2000). The perception of shopping among men and women of generation Y should be studied.

## OBJECTIVES:

This study is designed to study following aspects of consumer behavior among Y generation belonging to Hyderabad City of India.

1. To study the importance of women in purchase decision making of household of generation Y
2. To study gender equality of generation Y among men and women
3. To study the impact of advertisements, communication channels, Marketing Schemes, Group Influence on consumers of generation Y among men and women.
4. To study brand preferences in generation Y among Men and Women.
5. To study about discretionary expenditure of generation Y among Men and Women
6. To study financial risk awareness of generation Y among Men and Women
7. To study perception of shopping among Men and Women of Generation Y.

## RESEARCH METHODOLOGY

### Sample

The Present study used a Stratified Random sample of Men and Women of Generation Y, belonging to Hyderabad City in India. The sample size of 384 is sufficient for performing necessary analysis and it represents the Y Generation Population of Hyderabad. The Sample is further divided into an equal proportion of strata i.e., Men and Women. 192 Men and 192 Women from Hyderabad were surveyed, so that distribution frequency is equal for both strata. Both Non-working and Working Men belonging to different places in Hyderabad were approached to collect a consolidated sample that represents Y generation population of Hyderabad.

### Instrument

A Structured Questionnaire is used as instrument to collect Primary data from Generation Y. The questionnaire consists of 22 items that cover all the objectives of the research paper. 22 items are further divided into 7 items for demographic information, 5 items cover impact for advertisements, marketing schemes, Group Influence, and Brand preferences using the categorical scale. 10 items cover evolution of women as decision-maker, Shopping Perception, Discretionary Expenditure, Brand Preferences, and Financial risk awareness using 5 point Likert Scale.

### Method

Exploratory research is used in this study. Differences in frequencies among Men and women were analyzed to develop better understanding about the population by using hypothesis developed by identifying gap from previous researches. Differences in Frequencies were tested using fisher's exact test because cell size of all the items is less than 5. A Level of Significance of 0.05 is used as statistical significant in all statistic tests. Complete statistical Analysis of this study was done using SPSS 1.0.0.1327.

### Hypothesis:

H0: Impact of Advertisements has no significant difference in Men and Women

H0: Impact of Communication Channels has no significant difference in Men and Women

H0: Impact of Marketing Schemes has no significant difference in Men and Women

H0: Impact of Group Influence has no significant difference in Men and Women

H0: Preferences of Brand Type has no significant difference in Men and Women

H0: Attitude towards Woman as household decision maker in Generation Y has no significant difference in Men and Women

H0: Gender Equality among Men and Woman has no significant difference

H0: Perception about Men and Womean about shopping has so significant difference

H0: Attitude towards Local and Global Brands among Men and Women is has no significant difference

H0: Attitude towards Discretionary expenditure among Men and Women has no significant difference

H0: Attitude towards Long Term Financial Security investments among Men and Woman has no significant difference

## RESULTS

H0: Impact of Advertisements has no significant difference in Men and Women

The research question that covers impact of advertisements on men and women, Respondents have indicated positive attitude towards advertisements. The result of Pearson Chi-Square test suggests that there is no significant difference in impact of advertisement between men and women belonging to Y Generation, $\chi^2 = 0.11$, $p = .915$ (See Table 1). More than 50% of men and women believe that advertisements impact their choice. It is found that 67.2% Men and 66.7% of women believe that advertisement has impact on their choice (See Table 2).

**Table 1 - Chi-Square Test**

| | Value | df | Asymptotic Significance (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) | Point Probability |
|---|---|---|---|---|---|---|
| Pearson Chi-Square | .011a | 1 | .915 | 1.000 | .501 | |
| N of Valid Cases | 384 | | | | | |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 62.51. | | | | | | |
| b. Computed only for a 2x2 table | | | | | | |
| c. The standardized statistic is .107. | | | | | | |

**Table 2 - Impact of Advertisement on Consumer Choice**

| | | | Impact of Advertisement on Consumer Choice | | |
|---|---|---|---|---|---|
| | | | Yes | No | Total |
| Gender | Male | Count | 131 | 64 | 195 |
| | | % within Gender | 67.2% | 32.8% | 100.0% |
| | | % within Impact of advertisement on consumer choice | 51.0% | 50.4% | 50.8% |
| | Female | Count | 126 | 63 | 189 |
| | | % within Gender | 66.7% | 33.3% | 100.0% |
| | | % within Impact of advertisement on consumer choice | 49.0% | 49.6% | 49.2% |
| Total | Count | 257 | 127 | 384 | |
| | | % within Gender | 66.9% | 33.1% | 100.0% |
| | | % within Impact of advertisement on consumer choice | 100.0% | 100.0% | 100.0% |

H0: Impact of communication channels has no significant difference in Men and Women

The research Question that covers impact of communication channels on men and women has indicated different impact on Men and Women.

The result of Pearson Chi-Square test suggests that there is significant difference in impact of communication channels on men and women belonging to Y Generation, $\chi^2 = 11.750$, $p = .008$ (See Table 3).

**Table 3 - Chi-Square Test**

| | Value | df | Asymptotic Significance (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) | Point Probability |
|---|---|---|---|---|---|---|
| Pearson Chi-Square | 11.750a | 3 | .008 | .008 | | |
| N of Valid Cases | 384 | | | | | |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 20.67. | | | | | | |
| b. The standardized statistic is- .189. | | | | | | |

It is found that Social Media/Online Advertisements and Word of mouth are effective channels that impact most of consumers among Men and Women. 42.1% Men and 34.9% Women believe that social media/Online Advertisements influence them. 34.9% Men and 33.3 % Women believe that they are influenced by word of mouth like sales executive recommendations, referrals, reviews, etc. 10.3% Men and 22.8% Women believe that they are influenced by ads on Television and Print Media. A significant difference is found in women influenced by Television and Print Media compared to men. 12.8% Men and 9% Women are influenced by Attractive Packaging/ Dealer/Shop Display. (See Table 4)

**Table 4 - Impact of Communication Channels on Consumer**

| | | | Gender | | |
|---|---|---|---|---|---|
| | | | **Male** | **Female** | **Total** |
| Effective Marketing Communication Channels | Social Media and Online Advertisements | Count | 82 | 66 | 148 |
| | | % within Gender | 42.1% | 34.9% | 38.5% |
| | Newspaper and Television Advertisements | Count | 20 | 43 | 63 |
| | | % within Gender | 10.3% | 22.8% | 16.4% |
| | Word of Mouth | Count | 68 | 63 | 131 |
| | | % within Gender | 34.9% | 33.3% | 34.1% |
| | Attractive Packaging/ Dealer/Shop Display | Count | 25 | 17 | 42 |
| | | % within Gender | 12.8% | 9.0% | 10.9% |
| Total | Count | 195 | 189 | 384 | |
| | | % within Gender | 100.0% | 100.0% | 100.0% |

H0: Impact of Marketing Schemes and offers has no significant difference in Men and Women

The research question that covers impact of Marketing schemes and offers on Men and Women belonging to Y generation has indicated different impacts.

The result of Pearson Chi-square test suggests that there is a significant difference in impact of Marketing Schemes on Men and Women belonging to Y Generation, $\chi^2 = 11.262$, $p = .010$ (See Table 5).

**Table 5 - Chi-Square Test**

| | **Value** | **df** | **Asymptotic Significance (2-sided)** | **Exact Sig. (2-sided)** | **Exact Sig. (1-sided)** | **Point Probability** |
|---|---|---|---|---|---|---|
| Pearson Chi-Square | 11.262a | 3 | .010 | .010 | | |
| N of Valid Cases | 384 | | | | | |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 20.18. | | | | | | |
| b. The standardized statistic is 1.169. | | | | | | |

It is found that Monetary Marketing Schemes and offers are influencing more in Men and Women. A significant Percentage of Women population is influenced by Free Gifts Scheme. 63.1% Men and 50.8% Women believe that Cashback/Discount/Coupons influences them. 19% Men and 19.6% Women believe that Extra on Product Scheme influences them. 10.3 % Men and 11.1% Women believe that Lucky Cash Prize or Free International Tour Scheme influences them. 7.7% Men and 18.5% Women believe that Free Gifts Scheme influences them. (See Table 6)

**Table 6 - Effective Scheme that Influences Consumer**

| | | | Gender | | |
|---|---|---|---|---|---|
| | | | **Male** | **Female** | **Total** |
| Effective Scheme that influences consumer | Cashback Offer/ Discount/Coupons | Count | 123 | 96 | 219 |
| | | % within Gender | 63.1% | 50.8% | 57.0% |
| | Free Gifts | Count | 15 | 35 | 50 |
| | | % within Gender | 7.7% | 18.5% | 13.0% |

| | | | Gender | | Total |
|---|---|---|---|---|---|
| | | | **Male** | **Female** | **Total** |
| | Lucky Cash Prize or Free International tour | Count | 20 | 21 | 41 |
| | | % within Gender | 10.3% | 11.1% | 10.7% |
| | 20% Extra on the product | Count | 37 | 37 | 74 |
| | | % within Gender | 19.0% | 19.6% | 19.3% |
| Total | | Count | 195 | 189 | 384 |
| | | % within Gender | 100.0% | 100.0% | 100.0% |

H0: Impact of group influence has no significant difference in Men and Women

The research question that covers impact of group on decision making among Men and Women has indicated almost similar results for both Men and Women with slight differences. The result of Pearson Chi-Square test suggests that there is no significant difference on impact of group on decision making among men and Women belonging to Y generation, $\chi^2 = 6.598$, $p = .160$ (See Table 7).

**Table 7 - Chi-Square Tests**

| | Value | df | Asymptotic Significance (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) | Point Probability |
|---|---|---|---|---|---|---|
| Pearson Chi-Square | 7.370a | 3 | .061 | .059 | | |
| N of Valid Cases | 384 | | | | | |
| a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 3.94. | | | | | | |
| b. The standardized statistic is -1.818. | | | | | | |

It is found that majority of Men and Women do not rely on Group for decision making. 45.6% Men and 37% Women depend on self for decision making. 25.6% Men and 36.5% Women rely on their families for decision making. 13.8% Men and 15.3 % Women rely on Peer group for decision making. 10.3% Men and 7.9% Women rely on Social Media Influencers for decision making. 13.8% Men and 15.3 % Women rely on Peer group for decision making. 4.6% Men and 3.2% Women rely on people in workplace for decision making. Family is one of the major influencer for both Men and Women for decision making. (See Table 8)

**Table 8 - Group Influence on Consumer**

| | | | Gender | | Total |
|---|---|---|---|---|---|
| | | | **Male** | **Female** | **Total** |
| Decision Influencers | Family | Count | 50 | 69 | 119 |
| | | % within Gender | 25.6% | 36.5% | 31.0% |
| | Peer Group | Count | 27 | 29 | 56 |
| | | % within Gender | 13.8% | 15.3% | 14.6% |
| | Workplace | Count | 9 | 6 | 15 |
| | | % within Gender | 4.6% | 3.2% | 3.9% |
| | Social Media Influencers | Count | 20 | 15 | 35 |
| | | % within Gender | 10.3% | 7.9% | 9.1% |

| | | | Gender | | |
|---|---|---|---|---|---|
| | | | **Male** | **Female** | **Total** |
| | Self | Count | 89 | 70 | 159 |
| | | % within Gender | 45.6% | 37.0% | 41.4% |
| Total | Count | 195 | 189 | 384 | |
| | % within Gender | 100.0% | 100.0% | 100.0% | |

H0: Preferences of Brand Type has no significant difference in Men and Women

The research question that covers Preference of brands among Men and Women has indicated similar results with slight differences. The result of Pearson Chi-square test suggests that there is no significant difference in preference of brands among Men and Women belonging to Y Generation, $\chi^2 = 7.370$, $p = .061$ (See Table 9).

**Table 9 - Chi-Square Tests**

| | **Value** | **df** | **Asymptotic Significance (2-sided)** | **Exact Sig. (2-sided)** | **Exact Sig. (1-sided)** | **Point Probability** |
|---|---|---|---|---|---|---|
| Pearson Chi-Square | 7.370a | 3 | .061 | .059 | | |
| N of Valid Cases | 384 | | | | | |
| a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 3.94. | | | | | | |
| b. The standardized statistic is -1.818. | | | | | | |

It is found that half of the Population among both Men and Women doesn't have any specific Preference regarding Brands, however, a little population prefers unbranded goods. It means Maximum population prefers brands, but have no preference between local and global brands. 57.4% Men and 46 % don't have any specific preference for about brands. 24.1% Men and 27 % Women prefer Local Brands. 15.9% Men and 25.4% Women prefer Global Brands. 2.6% Men and 1.6% Unbranded Goods. (See Table 10)

**Table 10 - Brand Preference**

| | | | Gender | | |
|---|---|---|---|---|---|
| | | | **Male** | **Female** | **Total** |
| Brand Preference | Local Brands | Count | 47 | 51 | 98 |
| | | % within Gender | 24.1% | 27.0% | 25.5% |
| | Global Brands | Count | 31 | 48 | 79 |
| | | % within Gender | 15.9% | 25.4% | 20.6% |
| | No Specific Preference | Count | 112 | 87 | 199 |
| | | % within Gender | 57.4% | 46.0% | 51.8% |
| | Unbranded | Count | 5 | 3 | 8 |
| | | % within Gender | 2.6% | 1.6% | 2.1% |
| Total | | Count | 195 | 189 | 384 |
| | | % within Gender | 100.0% | 100.0% | 100.0% |

H0: Attitude towards Woman as household decision maker in Generation Y has no significant difference in Men and Women

The research item that covers attitude towards the Evolution of Women as household decision-maker among Men and Women has indicated divergent results.

The result of Pearson Chi-square test suggests that there is a significant difference in attitude towards evolution of Women as household decision-maker among Men and Women belonging to Y generation, $\chi^2 = 11.110$, $p = .025$ (See Table 11).

**Table 11 - Chi-Square Test**

| | Value | df | Asymptotic Significance (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 11.110a | 4 | .025 |
| N of Valid Cases | 384 | | |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.00. | | | |

It is found that nearly 50% Women are positive on Women being household Decision-makers. 42% Men are positive on Women being household decision-makers. 2.6% Men and 5.7% Women strongly agree that Woman is household decision-maker. 39.6% Men and 44.8% Women agree that Woman is household decision-maker.

29.2% Men and 32.8% Women disagree that Woman is household decision-maker. 15.1% Men and 6.3% Women strongly disagree that Woman is household decision-maker. 13.5% Men and 10.4% Women are neutral that Woman is household decision maker. (See Table 12)

**Table 12 - Woman is Household Decision Maker* Gender Cross Tabulation**

| | | | Gender | | |
|---|---|---|---|---|---|
| | | | **Male** | **Female** | **Total** |
| Women is Household Decision Maker | Neutral | Count | 26 | 20 | 46 |
| | | % within Gender | 13.5% | 10.4% | 12.0% |
| | Disagree | Count | 29 | 12 | 41 |
| | | % within Gender | 15.1% | 6.3% | 10.7% |
| | Disagree | Count | 56 | 63 | 119 |
| | | % within Gender | 29.2% | 32.8% | 31.0% |
| | Agree | Count | 76 | 86 | 162 |
| | | % within Gender | 39.6% | 44.8% | 42.2% |
| | Strongly Agree | Count | 5 | 11 | 16 |
| | | % within Gender | 2.6% | 5.7% | 4.2% |
| Total | | Count | 192 | 192 | 384 |
| | | % within Gender | 100.0% | 100.0% | 100.0% |

H0: Gender Equality among Men and Women has no significant difference

The research item that covers gender equality among Men and Women belonging to Y generation has indicated that gender equality is different between Men and Women. The result of Pearson Chi-square test suggests that there is a significant difference in Gender Equality among Men and Women, $\chi^2 = 24.243$, $p = .000$ (See Table 13).

**Table 13 - Chi-Square Tests**

| | Value | df | Asymptotic Significance (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 24.243a | 4 | .000 |
| Likelihood Ratio | 25.039 | 4 | .000 |
| Linear-by-Linear Association | 22.193 | 1 | .000 |
| N of Valid Cases | 384 | | |
| a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is 2.50. | | | |

It is found that a large number of Women believe that they are equal in handling jobs and taking care of household, whereas the number of Men believing that they are equal with Women is not so large. 28.6% Men and 45.3% Women strongly agree that Men and Women are equal. 26.6% Men and 30.7% Women agree that Men and Women are equal. 27.6% Men and 17.7% Women disagree that Men and Women are equal are equal. 1% Men and 1.6% Women strongly disagree that Men and Women are equal. 16.1 % Men and 4.7 % Women are neutral that Men and Women are equal. (See Table 14)

**Table 14 - Gender Equality**

| | | | Gender | | |
|---|---|---|---|---|---|
| | | | Male | Female | Total |
| Gender Equality | Neutral | Count | 31 | 9 | 40 |
| | | % within Gender | 16.1% | 4.7% | 10.4% |
| | Disagree | Count | 2 | 3 | 5 |
| | | % within Gender | 1.0% | 1.6% | 1.3% |
| | Disagree | Count | 53 | 34 | 87 |
| | | % within Gender | 27.6% | 17.7% | 22.7% |
| | Agree | Count | 51 | 59 | 110 |
| | | % within Gender | 26.6% | 30.7% | 28.6% |
| | Strongly Agree | Count | 55 | 87 | 142 |
| | | % within Gender | 28.6% | 45.3% | 37.0% |
| Total | | Count | 192 | 192 | 384 |
| | | % within Gender | 100.0% | 100.0% | 100.0% |

H0: Perception about Men and Women about shopping has so significant difference

The research item that covers Perception of Shopping among Men and Women has indicated nearly similar results, except that Women are slightly emotional compared to Men. The result Pearson Chi-square test suggests that there is no significant difference in Perception of Shopping among Men and Women, $\chi^2 = 8.111, p = .088$ (See Table 15).

**Table 15 - Chi-Square Tests**

| | Value | df | Asymptotic Significance (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 8.111a | 4 | .088 |
| N of Valid Cases | 384 | | |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.00. | | | |

It is found major population of Men and Women belonging to Y generation are Rational. 24% Men and 21.4% Women are Strongly Rational Shoppers. 30.2% Men and 28.6% Women are Rational Shoppers. 29.2% Men and 40.6% Women are Emotional Shoppers. 5.7% Men and 2.6% Women are Strongly Emotional Shoppers. 10.9% Men and 6.8% Women are Neither Rational nor Emotional. (See Table 16)

**Table 16 - Perception of Shopping**

| | | | **Gender** | | |
|---|---|---|---|---|---|
| | | | **Male** | **Female** | **Total** |
| Perception of Shopping | Neutral | Count | 21 | 13 | 34 |
| | | % within Gender | 10.9% | 6.8% | 8.9% |
| | Strongly Rational Shopper | Count | 46 | 41 | 87 |
| | | % within Gender | 24.0% | 21.4% | 22.7% |
| | Rational Shopper | Count | 58 | 55 | 113 |
| | | % within Gender | 30.2% | 28.6% | 29.4% |
| | Emotional Shopper | Count | 56 | 78 | 134 |
| | | % within Gender | 29.2% | 40.6% | 34.9% |
| | Strongly Emotional Shopper | Count | 11 | 5 | 16 |
| | | % within Gender | 5.7% | 2.6% | 4.2% |
| Total | | Count | 192 | 192 | 384 |
| | | % within Gender | 100.0% | 100.0% | 100.0% |

H0: Attitude towards Local vs Global Brands among Men and Women has no significant difference

Research Item that covers attitude of Men and Women towards Local and Global Brands has indicated nearly similar results, But major population of Men prefer Local Brands and Women prefer global brands. The result of Pearson Chi-square test suggests that there is no significant difference in attitude towards Local vs Global Brands among Men and Women belonging to Y generation, $\chi^2 = 4.625$, $p = .328$. (See Table 17)

**Table 17 - Chi-Square Tests**

| | Value | df | Asymptotic Significance (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 4.625a | 4 | .328 |
| Likelihood Ratio | 4.726 | 4 | .317 |
| Linear-by-Linear Association | .214 | 1 | .644 |
| N of Valid Cases | 384 | | |
| a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is 4.00. | | | |

It is found that nearly equal proportion of Men and Women are positive towards both Local and Global Brands. 1% Men and 3.1% Women strongly prefer Local Brands. 41.1% Men and 38% Women strongly prefer Local Brands. 30.2% Men and 25.5% Women prefer Global Brands. 13.5% Men and 18.8% Women strongly prefer Global Brands. 14.1% Men and 14.6% Women are neutral towards local and global brands. (See Table 18)

**Table 18 - Brand Perception* Gender Cross Tabulation**

| | | | Gender | | |
|---|---|---|---|---|---|
| | | | **Male** | **Female** | **Total** |
| Brand Perception | Neutral | Count | 27 | 28 | 55 |
| | | % within Gender | 14.1% | 14.6% | 14.3% |
| | Strongly Prefers Global Brands | Count | 26 | 36 | 62 |
| | | % within Gender | 13.5% | 18.8% | 16.1% |
| | Prefers Global Brands | Count | 58 | 49 | 107 |
| | | % within Gender | 30.2% | 25.5% | 27.9% |
| | Prefers Local Brands | Count | 79 | 73 | 152 |
| | | % within Gender | 41.1% | 38.0% | 39.6% |
| | Strongly Prefers Local Brands | Count | 2 | 6 | 8 |
| | | % within Gender | 1.0% | 3.1% | 2.1% |
| Total | | Count | 192 | 192 | 384 |
| | | % within Gender | 100.0% | 100.0% | 100.0% |

H0: Attitude towards Discretionary expenditure among Men and Women has no significant difference

Research Item that covers Attitude towards discretionary spending among Men and Women belonging to Y generation has indicated similar results.

The result of Pearson Chi-square test suggests that there is no significant difference in attitude towards discretionary spending between Men and Women, $\chi2= 2.455, p = .653$ (See Table 19).

**Table 19 - Chi-Square Tests**

| | Value | df | Asymptotic Significance (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 2.455a | 4 | .653 |
| Likelihood Ratio | 2.467 | 4 | .651 |
| Linear-by-Linear Association | .141 | 1 | .707 |
| N of Valid Cases | 384 | | |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.00. | | | |

It is found that large number of both Men and Women are positive about discretionary spending. 24.5% Men and 23.4% Women strongly agree with spending on Discretionary Expenses. 39.1% Men and 39.6% Women agree with spending on Discretionary Expenses.

7.8% Men and 11.5% Women disagree with spending on Discretionary Expenses. 2.1% Men and 3.1% Women strongly disagree with spending on Discretionary Expenses. 26.6% Men and 22.4% Women are neutral towards spending on Discretionary Expenses. (See Table 20)

**Table 20 - Discretionary Spending**

| | | | Gender | | |
|---|---|---|---|---|---|
| | | | **Male** | **Female** | **Total** |
| I will buy the things (Wants) in my wish-list after meeting my basic expenses (needs), rather than saving them. | Neutral | Count | 51 | 43 | 94 |
| | | % within Gender | 26.6% | 22.4% | 24.5% |
| | Disagree | Count | 4 | 6 | 10 |
| | | % within Gender | 2.1% | 3.1% | 2.6% |

| | | | Gender | | Total |
|---|---|---|---|---|---|
| | | | Male | Female | |
| | Disagree | Count | 15 | 22 | 37 |
| | | % within Gender | 7.8% | 11.5% | 9.6% |
| | Agree | Count | 75 | 76 | 151 |
| | | % within Gender | 39.1% | 39.6% | 39.3% |
| | Strongly Agree | Count | 47 | 45 | 92 |
| | | % within Gender | 24.5% | 23.4% | 24.0% |
| Total | | Count | 192 | 192 | 384 |
| | | % within Gender | 100.0% | 100.0% | 100.0% |

H0: Attitude towards Long Term Financial Security investments among Men and Women has no significant difference

Research Item that covers attitude towards long term financial security investments among Men and Women has indicated similar results for both Men and Women. The result of Pearson Chi-square test suggests that there is no significant difference in attitude towards long term financial security investments among Men and Women belonging to Y generation, $\chi 2= 247$, $p = .870$ (See Table 21).

**Table 21 - Chi-Square Tests**

| | Value | df | Asymptotic Significance (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 1.247a | 4 | .870 |
| Likelihood Ratio | 1.260 | 4 | .868 |
| Linear-by-Linear Association | .291 | 1 | .589 |
| N of Valid Cases | 384 | | |
| a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is 3.00. | | | |

It is found that large number of both Men and Women are positive about long term financial security investments. 26.6% Men and 24.4% Women strongly believe in spending on long term financial security investments. 43.2% Men and 43.8% Women believe in spending on long term financial security investments. 8.9% Men and 9.9% Women disagree in spending on long term financial security investments. 2.1% Men and 1% Women strongly disagree in spending long term financial security investments. 19.3% Men and 21.4% Women are neutral towards spending on long term financial security investments. (See Table 22)

**Table 22 - Financial Risk Awareness**

| | | | Gender | | Total |
|---|---|---|---|---|---|
| | | | Male | Female | |
| I invest in financial instruments like insurances, mutual funds, fixed deposits etc., so that I will be able to meet my long-term financial goals | Neutral | Count | 37 | 41 | 78 |
| | | % within Gender | 19.3% | 21.4% | 20.3% |
| | Disagree | Count | 4 | 2 | 6 |
| | | % within Gender | 2.1% | 1.0% | 1.6% |
| | Disagree | Count | 17 | 19 | 36 |
| | | % within Gender | 8.9% | 9.9% | 9.4% |

| | | | Gender | | Total |
|---|---|---|---|---|---|
| | | | Male | Female | |
| | Agree | Count | 83 | 84 | 167 |
| | | % within Gender | 43.2% | 43.8% | 43.5% |
| | Strongly Agree | Count | 51 | 46 | 97 |
| | | % within Gender | 26.6% | 24.0% | 25.3% |
| Total | Count | 192 | 192 | 384 | |
| | % within Gender | 100.0% | 100.0% | 100.0% | |

## DISCUSSION AND CONCLUSION

The present study examines the gender differences among Men and Women belonging to the Y generation of Hyderabad City, India. It is essential to study Y generation, because it is currently the potential consumer segment, as most of them started earning and spending. It is found that Gender plays an important role in determining consumer behavior through this study. Gender has impact on Communication Channel, Marketing Schemes/Offers, Attitude towards Women as household decision makers, Gender equality. Though there is no significant difference among Men and Women attitude towards Advertisements, Brands, Shopping Perception, Discretionary spending, Financial risk investments, Few critical observations have been identified through this study. Evolution of Women as household decision makers is one of major reform in Y generation. A Major proportion of Men and Women believe that Woman is household decision maker. This gave women a vital role of household purchase decision making. Though there is no difference among Men and women towards impact of advertisements, more than 50% of population believe that their decision is influenced by advertisements. Social Media/Online (Internet) and Word of mouth are major channels that impact Y generation, however significant population of Women are influenced by Newspaper/Television advertisements. Huge number of Men and women are influenced by Monetary Schemes like Cashback/ Discount/Coupons. A significant population of Women are influenced by free gifts scheme. Men and Women of Y generation are not much influenced by Group for decision making, Majority of Men and women make decisions on their own. Women depend more on their family for decision making compared to men. Majority of Men and Women don't have any specific preference for brands, still, they don't use unbranded goods. Men mostly prefer local brands and Women prefer global brands. Nearly 80% of Women believe that Men and Women equal in both household making and handling jobs. A significant population of men believe that Men and Women are equal, But large proportion of Men are neutral and don't agree about gender equality. Gender equality is High among Women. Perception towards shopping among Men and Women is similar, whereas Women were found emotional and Men were found rational. Large proportion of both Men and Women are positive about discretionary spending and Financial Risk investments.

Evolution of Women as household decision makers is one of the important transformation to be considered in Y generation. Therefore, Marketers should focus on attracting Women for promoting household goods. Majority of Y generation believe that they are influenced by advertisements, Marketers should invest more on advertisements than other promotional activities while targeting Y generation. Internet and Word of mouth are effective communication channels that influences Y generation. Companies should more focus on invest on internet marketing and Word of mouth activities. Women belonging to Y generation are still influenced by Newspaper/Television ads. Brands that are targeting Women should attract women through Newspaper/ Television ads. Monetary schemes are most effective schemes for Y generation. Brands should give more importance to monetary schemes compared to other schemes. Brands targeting Women can go with free gifts scheme. Local brands have an opportunity to attract Men, as they are more attracted towards local brands. Global brands should focus on developing more products for Women. Gender equality is high among Women, Brands targeting Women can use gender equality as trigger in their promotions to attract Women. Men and Women are found equally rational and emotional; a little proportion of women was found emotional. A mixed approach of both rational and emotional in campaigns should work for brands while targeting y generation. Brands exclusively targeting Men should go with rational approach and Women should go with emotional approach. Y generation population are not into savings, most of them spend on discretionary expenses. Brands producing discretionary goods and services should focus more on Y generation. Y Generation is aware of long term financial risk and they are interested in investing longterm financial investments. These financial companies have lot of opportunity to improve their business by targeting Y generation.

Finally, Y generation is one of trendsetting generation in Indian Economy where many transformations. Technological advancements, Globalization, Social reforms has shaped this generation. They are different compared to all other past generations in Indian Economy. Due to these advancements, a different social construct was developed during childhood of Y generation. There were some significant differences among both of them, which has been studied through this research. Brands should consider gender as an important factor to cater needs of y generation. More studies should focus on Gender to understand role of gender in consumer behavior in more detail.

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# Work-Life Balance: A Literature Review

***Key words:*** *Work-Life Balance, Teachers, Demographic Variables, Job Satisfaction, Stress.*

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**ABSTRACT**

**Purpose:**

The current study is about studying work-life balance and purpose for this paper is to gain conceptual knowledge on Work-life balance, to review the effect of work-life imbalance and to review the impact of demographic variables on work-life balance. In current study, literature review is made on the subject to understand the work that had already been done by various researchers from different perspectives.

**Design/Methodology/Approach:**

The study reviews literature from articles, book, journals, conference proceedings etc. It has been tried to find out the concepts and areas where studies were reviewed on work-life balance and to understand future scope for research.

**Findings:**

Being a literature review study, the paper as such doesn't offer any findings but has looked into previous studies done related to the subject so as to understand the concept of work-life balance, the effect of work-life balance in various professions mainly focusing on education sector and also to know the influence of work-life imbalance on the well-being of the teachers.

**Research implications:**

It is expected that final study will through light on methods to maintain work-life balance among educators.

**OBJECTIVES OF THE STUDY**

Current study has been conducted with following specific objectives.

1. To gain conceptual knowledge on Work-life balance

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**DOI:10.22552/jijmr/2021/v7/i1/209140**

2. To review the effect of work-life imbalance
3. To review the impact of demographic variable on work-life balance

**RESEARCH METHODOLOGY**

The study reviews literature from articles, book, journals, conference proceedings etc. It has been tried to find out the concepts and areas where studies were reviewed on work-life balance and it's future scope for research.

**REVIEW OF LITERATURE**

Robin Banwens, Jolie Muylaert, Els Clalysse, Mieke Audenaert, Adelien Decramer (2020): An attempt was made by the researcher to know the relationship between WIA and Work-Life Balance of 288 secondary school teachers in Flanders (Belgium).Valcour (2007) Work-Life Balance Satisfaction Scale was used to measure the extent to which the teachers were satisfied with their Work-life balance Correlation and Regression were applied in the study. The research concluded that if teachers use DCE after hours it results in reduction in work life balance and also performance expectancy has a direct effect on teachers work life balance. The Teachers who know the benefits of DLE experience less stress and strain thus not effecting their work life balance.

Nwagbara Uzoechi (2020): Tried to find out the challenges faced by the Nigerian female workers due to Work -life balance policies implemented in the organizations. For the study, the 25 respondents were taken from banking, ICT and petroleum industries in Nigeria. The study was interview based and the findings comprised of two themes. Policies causing stress and work life imbalance because Nigerian Work- life balance policies, do not support women employees and there is no Work- life balance policy for working mothers which puts a challenge to them in managing both house and work. The other theme was policies on employee involvement, participation and engagement, the female employees do not have a say in the management due to work culture which is very hierarchical and high-powerdistance. The finding reflected that the employers are not allowed to give suggestion, opinion in organizations.

Reshma R.S., Preetha R. (2020): Analyzed the work-life balance of college teachers by comparing annual and semester system. The sample of the study was 150 teachers from Trivandrum district. The research employed ANOVA, correlation analysis in the study. There existed a positive relationship between the age and working hours in annual system whereas no relationship was found in semester system. The gender and work -life balance of the teachers were positively related to each other in annual and semester system. The working hours and pressure of work is high in semester system resulting poor work-life balance of the teachers in comparison to the annual system.

Pandu.A.(2020): Studied the work-life balance of married female employees of IT, school and self-employed sectors with 220 samples in Chennai. The study was subject to ANOVA, Pearson correlation and structural equation modelling for data analysis. The research discovered the connection between work family conflict, family work conflict, feelings about work, Job satisfaction, work environment, work load, family dependents, turnover intentions and work-life balance. The feelings about work were found to be the highest influencing factor on work-life balance. If the employees have positive feelings for their work, they achieve high work-life balance, which in turn increases job satisfaction followed by reduction in the turnover rate of the employees. The feelings about work are affecting the work-life balance of all the three sector women employees in the study. The work-life balance and job satisfaction are positively related to each other. AFW leads to work -life imbalance in all the three sectors. The excessive work load of female IT employees can be reduced through job sharing among the peers. The school management can provide basic living amenities for the teachers enhancing their work-life balance. Among the self-employed women sharing the work by family members equally reduces the level of role conflict thus improving the work-life balance.

Noronha, Aithal (2019): A survey was carried out among Government university teachers of Karnataka to study the challenges faced by women in maintaining work life balance. The sample for the survey was 106 women faculties of MBA department of government universities. The association between demographic variables and work life balance was studied by Fishers exact Test. The Test revealed that the level of work life balance lies between 9-45., Low level 9-21, moderate level 22-33, high level 34-45. The study concludes with moderate level of work life balance of the faculties working in government universities with range 30-49. No association was found between parental responsibility, family size, age of children, and work life balance of the faculties.

Kaushal, Paramar (2019): The study explored the relationship between demographic factors like age, gender, and marital status of police personnel in Himachal Pradesh. The work life balance was assessed by using Hayman (2005) work life balance scale. Positive relationship existed between age and Work Interference with Personal Life and Personal Life Interference with Work whereas no relationship existed between age and Work Personal Life Enhancement. The overall work life balance of the police personnel is influenced by their age. They're existed difference in opinion regarding Work

Interference with Personal Life among males and females, no difference was seen regarding Personal Life Interference withWork and Work Personal Life Enhancement among males and females. Work life balance was same for both males and females. Marital status does not influence work life balance. ANOVA was applied to study the work life balance at varied levels of age and the result was that work life balance different among different age groups. No difference was observed among different age groups regarding Work Personal Life Enhancement. It was reported that lower aged police personnel are able to maintain work life balance. The females face more interference of work in their life than males.

Mehrunisa (2019): The aim of the research was to know why faculties feel stress and how it influences their work life balance in India's higher education institutions in Northern India covering 208 female faculty members. ANOVA, Correlation and Regression was employed to analyze the data in the research. The study explored that stress and work life balance are positively correlated. The factors responsible for stress were gender discrimination, tight work schedule, no proper pay, no development activities for the faculty members. It was also found that stress has a positive influence on work life balance of the women faculty members in higher educational institutions such as deterioration of health, decrease in performance, and monetary problems in their life, thus it was said that stress impact work life balance.

Chang, Hsieh, Han-Shen Chen (2019): In the study the moderating effect of work life balance was examined between organizational commitment and decision to stay in the Hotel industry. The research found that organizational commitment and intention to stay are positively correlated means organizational commitment reinforce the intention to stay. To analyze the mediating effect of work life balance on relationship between organizational commitment and decision to stay Hierarchical Regression was used and the result was that work life balance has moderate effect between organizational commitment and intention to stay in the hotel industry that means work life balance does not affect much on intention to stay.

Gautam, Jain (2018): Focused on assessing the influence of Work - life balance on the wellbeing of 114 manufacturing employees in Dehradun and Haridwar district. ANOVA was employed to study the impact of various demographic factors on Work- life balance. The result supported no difference between male and female employees on perception to Work- life balance. The age, education, marital status, monthly salary, has no impact on work-life balance. Further it was also revealed that work- life balance has an influence on the family life of the employees. The work-life balance is influenced by the compensation factors. Work-life imbalance has a negative influence on family life whereas the compensation and work-life balance have a strong and positive relationship. The research suggested cordial relations with superiors and support from spouse as the solutions for balanced work life, other solutions given in the study were positive work environment, flexible working schedule, and spending quality time with friends and family.

Vasumathi, S. Prithi (2018): This study attempted to know the association of demographic profile and work life balance determinants and the factor responsible for stress and also to study work life balance attributes. The research was conducted in tannery industry in Tamil Nadu. Multiple Regression was employed to know the influence of demographic variables on stress. The demographic profile included age, marital status, educational qualification, working experience, income, number of children and dependents and time required to reach the work place. The demographic variables which do not predict the occurrence of stress were age, marital status, education, income, number of children and dependents and time required to reach whereas experience and dual earner couple were found to be the variable predicting the occurrence of stress. Good quality of education and experience contributes to more working hours. Work life balance of married was found better than unmarried respondents, supervisor support was found to be the most important attribute for work life balance.

Devi.P., Lalu G. F.(2018): The research attempted to study the stress and work life balance and influence on mental well-being of higher secondary school teachers in Tiruvallur district. The intervention program used in the study was solution focused model and the methods used were guest lecture on time management, stress management, role playing, and work life balance activities. Cluster sampling method in the research divided the population of 66 teachers into 4 clusters. The findings of the study were divided into two parts Findings before intervention and after intervention. The level of stress decreased after intervention and the respondents felt they get support from their workplace. The interference of work with personal life and personal life interference with work also came down after the intervention. Satisfaction level towards work life balance was found more after the intervention.

Apoorva, Chadha (2018): The survey was conducted to examine the impact of work life balance facilities on performance, absenteeism and health of women faculty from various colleges of West Delhi. The study reported that work life imbalance impact negatively on performance and increases absenteeism. Family and Organizations help the faculty to improve their work life balance and organizations should have separate work life balance policies. The study also highlighted the role of Government, University and family in work life balance.

Bhavana, Dangar (2018): Had conducted a study titled Work life balance and Job Satisfaction to study 128 B.Ed. teachers in Gujarat from different institutes. The objective of the study was achieved by using tools such as T-Test, one-way ANOVA, and Regression analysis was done. The study was concluded with the result that both work life balance and Job satisfaction are affected by personal factors of teachers like gender, age experience, income, etc. work life balance affects Job satisfaction. The researcher suggested to take initiatives on developing work life balance practices in education sector.

Muthulakshmi (2018): This study attempted to bring out the challenges faced by teachers in maintaining work life balance and to analyze the relationship between level of attitude towards work life balance and demographic variables, job satisfaction in Tuticorin district in Tamil Nadu., The Research also identified the factors which have influence on work life balance. It was found that age and gender do not influence the level of attitude towards work life balance whereas work life balance is influenced by working experience. The influence of marital status was studied with the help of ANOVA, which found no influence on level of attitude towards work life balance, married and unmarried share same opinion on work life balance. The level of attitude towards work life balance also influences job satisfaction, The Factor analysis resulted in ten factors affecting work life balance of the teaching staff as follows: Welfare measures, Promotion, Comfortable future earnings, Family Functions, sensitivity, Social status, celebrations, monetary benefits, family support, colleague support and bonus payments.

Aroosiya (2018): The study reported that demographic factors like type of position age, job of spouse, experience and number of children affect the level of work life balance of the government teachers and employees of Divisional Secretariat in Ninatatur. The survey was conducted on 100 working women from Government schools and Divisional Secretariat. Work life balance was measured by using Hayman (2005) scale and the was analyzed on the basis of descriptive statistics that is mean and standard deviation.

Bathen (2018): Had studied the impact of individual and organizational factors on Work Interference with personal life and Personal life interference with work. The primary school teachers were not able to maintain their work life balance. The study showed very low work interference with personal life because their management support being the reason. The management of the school had provided many facilities to maintain their work life balance leading to job satisfaction of the primary school teachers.

Kaur Sidhu, Saluja(2017): Investigated a study that aimed to examine the work life balance among women employees in banks and insurance companies. An attempt was made to study the problems of work life imbalance of 450 employees both from banking and insurance sector. High level of correlation was found between demographic variables and work life balance of the employees. The type of family, marital status, and income did not have much effect on work life balance. There was positive association between job satisfaction, career goal accomplishment and organizational commitment. The problems of work life imbalance found in the study were child care, office politics, work overload, back bitching. These problems cause pressure on employees leading to work life imbalance of the employees.

Agha, Azmi and Irfan: (2017): The study explored what relationship exists between job satisfaction and work life balance in higher education teachers in Sultanate of Oman and was studied by using maximum likelihood estimation method in LISREL on a sample of 625 teachers. A structural model fit was examined to know the relationship of work life balance and its dimensions that is work interference with personal life, personal life interference with work and work personal life enhancement with job and teaching satisfaction. The moderating variables used in the study were gender, education, experience, nationality and current position in the organization. Work life balance of the teachers is not affected by these moderating variables in study. The study came out with the finding that work interference with personal life and Personal life interference with work decreases both teaching and job satisfaction of the teachers. But work personal life enhancement increases both teaching and job satisfaction. This study validated the relationship between work life balance and both teaching and job satisfaction of the higher education teachers in Sultanate of Oman.

Rifaya, Renuga, Pamaja, Siddiqui (2017): The study revealed that no significant relationship exit between the demographic variables like age ,education level, monthly income, family type, and year of working with Work- life balance of women teachers in Shivakasi (Tamil Nadu). The study was a survey of ninety teachers and Chi-square used in data analyze. According to the study women teachers find more difficult to maintain balance due to pressure at work and home. The time demanded is same at both work and home and women teacher are not able to devote same time. This produces stress in which result I work life imbalance. The study concluded by stating that support at work and family are that main factors responsible for having Work - life balance.

Dinithi, Geethani (2016): Examined the impact of demographical factors on Work- life balance of a teaching staff of University of Kelaniya, Sri Lanka. In the research, 150 teachers selected out of 560 teachers using simple random method. The study came to the conclusion that gender affects Work-life balance and there is difference male and where female teachers identified as the best group in Work-life balance in comparison to male teachers. There exists difference in Work-life balance on basis of marital status. Single teachers have more Work-life balance than married teachers. No difference in Work-life balance exists on the basis of age. The impact of demographic factors was studied by using t-test and ANOVA.

## FINDINGS

Being a literature review study, the paper as such don't offer any findings but has looked into previous studies done related to the subject so as to understand the concept of work-life balance, the effect of work-life balance in various professions mainly focusing on education sector and also to know the influence of work-life imbalance on the well-being of the teachers.

## RESEARCH IMPLICATIONS

It is expected that final study will through light on methods to maintain work-life balance among educators.

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# Perspective Evaluation of Mission Karmayogi Scheme in India

***Key words:*** *Mission Karmayogi, Governance, Bureaucracy, Reform, Training, Capacity Building, Accountability, Transparency, India*

**Pradeep Kumar Panda***

**ABSTRACT**

**Purpose:**

Mission Karmayogi is a bold initiative by the Government of India to democratize the training process and puts everyone on the same playing field. This mission emphasizes the 'servant' part in the acclaimed civil services. It attempts to address the issues in the existing system, such as complexity and red-tapism, through a capacity-building initiative working at an individual, institutional, and procedural level. The training of employees is a crucial part of their work tenure, but it is only limited to certain topmost services. The 89% of bureaucrats who are in direct touch with the public receive fragmented and sub-par training. Through a bottom-up approach and digitized way of working and training, it attempts to end the 'work-silo' culture of the bureaucracy. Mission Karmayogi aims to cover 46 lakhs employees of the central government within its purview.

**Design/Methodology/Approach:**

The government plans to spend INR 510.86 crore over five years, from FY 2021-22 to FY 2024-25. This amount will be partly funded by multilateral assistance of USD 50 million from the World Bank. External accountability and transparency must be crucial for more excellent responsiveness. Improved information systems can ensure this, responsibility for inputs, better audit, publishing all the budget summarised and track records related to this mission by each department suo motto, and a more robust performance evaluation system

**Findings:**

Mission Karmayogi is India's first robust mission to reform civil services and empower them to deliver services effectively and efficiently. It must deal with many issues and tensions. This mission can sail through all these shortcomings if the program is powered with an extended vision and fueled by constant motivation.

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 **DOI:10.22552/jijmr/2021/v7/i1/209141**

**Research implications:**

Mission Karmayogi has potential to reform India's civil services and empower them to deliver services effectively and efficiently, if it is implemented efficiently.

## INTRODUCTION

The widely acclaimed Shloka from the Bhagavad-Gita propounds the characteristics of a Karma Yogi. The philosophy defines Karma-Yogi as a person who considers his work a form of worship or prayer. Such a person believes that diligently working to better society through the assigned task is righteous and above all other forms and manifestations of fulfilling one’s purpose. Short-term personal benefits or harms do not influence their work and aims. The more significant idea of duty, metamorphosed by their conscience and logic, sustains their perseverance and dedication. Rightly so, this is the attitude India desires to have within its strong frames of bureaucracy. Once dubbed as the “steel frame of India” by our revered national freedom fighter SardarVallabh Bhai Patel on the lines of Llyod George, at the Metcalf House in 1947, Indian bureaucracy has come a long way and sustained a plethora of changes and reforms over the years. From playing a central role in uniting the nations through Instruments of Accession by inducing political environment in over 550 princely states of 1947 India to the recent digitalization of their work demanding substantial efforts and time, bureaucracy has proven its efficiency and significance for effective policy implementation. As John Locke points out, “There are two sides, two players. One is light. The other is dark.” The bureaucracy in India also has a dark side that has challenged society and the government for so long. While certain sections dismiss the bureaucracy by criticizing its imperialistic and elitist structure and modus operandi, the majority acknowledges their need and the dire requirements for reforms. Past governments have deployed many attempts to reform this institution, but the problem is much larger than loosely bound frail schemes.

Rajiv Gandhi described the nature of public maladministration in the following words:

*"We have government servants who do not serve but oppress the poor and the helpless, who do not uphold the law but connive with those who cheat the state and whole legions whose only concern is their private welfare at the cost of society. They have no work ethic, no feeling for the public cause, no involvement in the nation’s future, no comprehension of national goals, no commitment to the values of modern India. They have only a grasping mercenary outlook, devoid of competence, integrity, and commitment" (Saxena, 2012)*

It is crucial to study the history and evolution of the administrative reforms in the country coupling with the newly gained and popularised concept of human resource management to have a clear perception and justification of the intervention by the government. History is an exciting area to reflect on the shortcomings of the past. As the American author George Santayana claims, "Those who cannot remember the past are condemned to repeat it," it is essential to look back to save us from the duplication of work and efforts.

Reforms of yore may be categorized under three major headings: reforms suggested by higher civil servants such as N. Gopalaswamy Ayyangar, A.D. Gorwala, A.K. Chanda, and V.T. Krishnamachari; reforms initiated by the legislature, mainly comprising Reports of the Estimates Committee, the various Pay Commission Reports, and so on; and in a few instances those offered by foreign experts at the request of the Govt. of India such as those by Appleby and Ford Foundation, the latter resulting in the establishment of the Indian Institute of Public Administration (IIPA) in Delhi. However, there was minimal dependence on foreign governmental advice and assistance (Braibanti, 1963). The government of India formed the Secretariat reorganization committee of 1947 to deal with the immediate shortages of resources and better efficiency. Next came Shri N. Gopalaswamy Ayyangar's Report of 1950, which comprehensively reviewed the working machinery of the central government. A.D. Gorwala Committee of 1951 presented its report on Public Administration and emphasized transparency and accountability. Ironically, these are the issues the government is still addressing even after 70 years. A substantial initiative in this regard is the Appleby reports of 1953 and 1956. Mr. Paul H. Appleby, a noted American scholar, was invited to review the administration, and his words focus on critical areas of administration reorganization, work procedures, recruitment, and training. The consequent establishment of the IIPA in Delhi and the Organization and Methods division are critical initiatives under the recommendations.

Appleby reports substantially shaped our approach to public administration. In essence, these reforms were done on a socialist background, owing to the dire need of a Welfare state on poverty and hunger struck India. Committee on Plan projects of 1962 and Committee on prevention of Corruption of 1962 emphasized work techniques and control on corruption and other malpractices in the bureaucracy. The latter suggested the formation of the Central Vigilance Commission (CVC). A significant initiative in administrative reforms was the setting up of the Administrative Reforms Commission of 1966. It had the most comprehensive scope as it encompassed the entire gamut of the public services and formulated detailed reports. The Kothari committee of 1976 talked about the recruitment processes, while the Economic Reforms commission of 1981 focussed on the critical areas of economic administration. To bring forth the idea of good governance, the Department of Administrative Reforms & Public Grievances organized a conference of Chief Secretaries in 1996. A follow-up Chief Minister's Conference was organized in 1997 to formulate an Action Plan for effective and responsible governance. Yugandhar Committee of 2003 had a similar initiative to Mission Karmayogi. It aimed at linking career progression to the completion of training programs. These suggestions had certain shortcomings, which this monograph discusses in later sections. Second Administrative Reforms Commission of 2005 covered an even wide range of topics ranging from ethics, disaster management, Right to Information, among a total of fifteen reports. The Mid-Career Training program of 2007 was another ambitious initiative by the government which linked incentives and penalties to performance in training to boost motivation and assure quality training. These and many more reform initiatives at a national, state, and local level in ministries, departments, and organizations have slowly enhanced the system. Still, as Robert Frost describes, "Miles to go before I sleep," India has a long way to go before boasting its robust steel frame of civil services.

Given the wide range of accessibility of the bureaucracy, it is necessary to attempt a holistic understanding of the recent initiative by the government to reform the bureaucracy through better training in an online mode. India's bureaucracy is suffering from The Post Office Paradox. The elementary administrators have started to view themselves as disempowered and stagnant 'cogs' in a steel-caged bureaucratic and hierarchical structure. They perceive their role in the system as "post offices," doing the bidding of higher authorities, chauffeuring information between the top and bottom of the system. Dysfunctional bureaucratic nature can be attributed to many symptoms or consequences: misconduct, rent-seeking, indifference, worker absenteeism, and bungling services. A significant issue in the system is that of last-mile implementation, as the orders originating in air-conditioned ministries in New Delhi are vaporized before reaching the scorching corruption-ridden land of India. Dasgupta and Kapur in 2017 highlighted this issue by introducing the concept of 'bureaucratic overload.' They claim that bureaucrats are overloaded with responsibilities relative to their workforce and physical resources. Through the example of Block Development Officers (BDOs), they use the term 'rationing' to denote the failure of the administration to implement policies despite the associated legal entitlements. The system's fragile capacity and workforce are not rooted in the malfeasance or ill-will of the bureaucrats but in the systemic political and policy failure to invest sufficiently in local bureaucratic power. The cabinet approved the National Program for Civil Services Capacity Building on 2nd September 2020 to build a new architecture for civil services capacity building at individual, institutional, and process levels, ensuring efficient public service delivery. For this inherent flaw in the policies for administrative reforms, the proposed program attempts to deal through setting up three key institutions, explained further.

Since it is a new and robust initiative in the right direction, it is incumbent to analyse the mission deeply and the possible tensions it must deal with in the system.

**Development**

With its vast majority, the current NDA government has taken a much-tabooed issue to end the 'babudom' in India. The current government's regime has seen many critical epochal decisions having broad and long-run implications. Examples of implementation of Goods and Services Tax, abrogation of Article 370 and 35A, decriminalization of homosexuality in Section 377 of the IPC, and The Ram Mandir issue, among others, do substantiate the argument. Continuing the legacy, the government has introduced an ambitious program to achieve a transformed bureaucratic work culture and a better competency and state capacity.

Due to the penchant of the current NDA government for catchy labels, it popularised the National Program for Civil Services Capacity Building as Mission Karmayogi. Aims to lay a foundation for capacity building for Indian bureaucrats, this ambitious program is an epochal and robust reform to enhance the quality of training of the civil servants, including within its ambit a wide array of services. The government designed this program so that the officers remain entrenched in the Indian culture, sensibilities, and values. They move forward in a globalized world while still being connected to their roots. The training system aspires to provide learnings from some of the best institutes, including top-notch Ivy League universities like Harvard, UC Berkeley, and the London School of Economics. The platform will deliver a world-class training program for all online by setting up an integrated Government Online Training Platform (i-GOT).

Mission Karmayogi draws its vision from certain guiding principles that provide it with a concrete idea for preparing civil servants for future endeavours. This mission highlights the transition of the officials from rule-based to role-based human resource management. This mission will revolutionize the way government allocates work and ministries, departments, and organizations. By compiling a database of all the employees with relevant details, the government can now maximize the work output by deploying domain experts where they are needed instead of a subjective, opaque, and varied allocation system. It essentially works on the idea of "The right person with the right capabilities in the right position." The allotment now will be based upon an exact match between the requirements and an individual's competency.

It emphasizes the role of "on-site learning" to complement "off-site learning." Officers at junior levels, mainly in the Group-B and Group-C of the services, had little to no opportunity to have a well-defined and structured training in the country. The management and training were niche businesses and highly dependent on individual departments. Training from institutions outside India was an outstanding opportunity, limited to top-ranked officers in the acclaimed Group-A services. Breaking this hierarchy and inequality of options, the government has introduced a level playing field wherein ambitious, hard-working officers can access the global learning modules from reputed institutions. It shall increase their domain expertise and will give them an edge over others in work allocation. The cost of providing training will also be minimized through an online mode, making it even more accessible for officials in lower ranks to compete with topmost levels purely based on their capabilities. It also points out that existing foreign training programs for All India Services officers may be made more selective. The emphasis is shifted on an online and 'on-site' mode of learning, breaking the need for long sabbaticals.

It creates an ecosystem of a shared training infrastructure that includes materials, institutions, and personnel. We observe that various departments duplicate their efforts unnecessarily, causing substantial costs to the government and an overall loss to efficiency. Through a shared infrastructure model, unique insights from all the relevant groups can be brought together under a similar platform, increasing accessibility and maximizing utility. The mission also provides an opportunity to strengthen their behavioural, domain, and functional competencies. Individual ministry, departments, and organizations will invest in this shared ecosystem through an annual financing subscription on a per-employee basis. It will break the barriers of cadres and geography such that every aspiring individual can access the training and guidance unprohibited.

The government has acknowledged that the coming world would be empowered and fuelled by technology. The mission aims to use data analytics on the iGOT platform data for many tasks, including capacity building, content creation, user feedback, and mapping of competencies.

The mission also formulates a strategy to calibrate civil services roles to a Framework of Roles, Activities, and Competencies (now referred to as FRAC). The government aims to create and deliver content relevant to FRAC in every department. A new and fresh approach to reforms, the government brandishes FRAC is an ever evolving process, which is visible through its practice of DE nominalisation, using FRAC as a verb rather than a noun.

One can draw an interesting parallel between Human Resource Management and governance in the private versus public sector. The private sector appears to have mastered these skills and can efficiently manage its workforce and profits. The Indian civil services, however, cannot adopt such robust strategies overnight. It is primarily because a wrong decision mostly does not amount to legal action against a single individual in the private sector. The private sector also does not have to face the three cursed Cs: Central Bureau of Investigation (CBI), Comptroller and Auditor General (CAG), and Central Vigilance Commission (CVC). Nevertheless, Mission Karmayogi slowly aims better to manage the vast human resource in the civil services.

## STRUCTURE AND OBJECTIVES

Mission Karmayogi has three new government structures that will contribute to the overall work. The first is a Prime Minister-led Human Resource Council that will comprise select union and chief ministers, public human resource practitioners, thinkers, global thought leaders, and public service functionalists. It will serve as an apex body that shall provide strategic direction to the reforms and the commission. Secondly, it mandates a new capacity-building commission to ensure a standard and homogeneous approach in managing and regulating the proposed shared and collaborative capacity-building ecosystem. It will be responsible for most of the work under the mission. It will assist the council in approving the annual capacity-building plans in creating shared learning sources through internal and external sources. It will have functional supervision over all the central training institutes related to capacity building in the country. It will also coordinate and supervise the capacity-building initiatives in all ministries, departments, and organizations. It will suggest policy interventions in human resource management to government, ser norms and standards for common mid-career training programs across civil services, and recommend the standardization of training, pedagogy, methodology, and capacity-building. Lastly, it creates an online training platform called integrated Government Online Training-Karmayogi (iGOT). It brings scale and state-of-the-art infrastructure to augment the capacities of over two crore officials in India. The government aspires to evolve iGOT into a vibrant and world-class marketplace for content and guidance. The e-learning modules will be available on a subscription basis. This platform will be owned and managed by a Special Purpose Vehicle (SPV), set up under Section 8 of the Companies Act, 2013. The SPV will hold all the intellectual property rights on behalf of the Government of India. It will create and operationalize content, marketplace, and managing critical business services such as content validation, independent proctored assessments, and telemetry data availability. It is responsible for making a monitoring and valuation framework for performance evaluation of all users of iGOT and generating a dashboard view of Key Performance Indicators.

Mission Karmayogi aims to cover 46 lakhs employees of the central government within its purview. The government plans to spend 510.86 crore rupees over five years, from FY 2021-22 to FY 2024-25. This amount will be partly funded by multilateral assistance of USD 50 million from the World Bank.

The model created by SPV in this mission is claimed to be self-sustaining. It is based on the subscription model, where the departments will have to take out a particular portion from their annual budget on a per-employee basis for personnel training on the iGOT platform.

## FRACING THE BUREAUCRACY

FRAC, as a part of the larger Mission Karmayogi, involves the mapping of three primary constructs, i.e., roles, activities, and competencies, through the backing of knowledge resources for everyone in any ministry, department, and organization on a national, state, or local level that comes under the purview of the mission.

Mission Karmayogi, through FRAC, aims to enhance the competencies of officers and use the iGOT learning platform to alleviate the competency vacuum among them in a time bound and efficient manner. It shall deploy Artificial Intelligence and Machine Learning to identify duplicate entries further and at the same time enhance the user interface. The process of FRACing of the bureaucracy occurs in two parts, pre-FRACing, and full-fledged FRACing. It is a continuous process; hence the department must constantly update the relevant details for this process to work. Most of the heavy lifting of FRACing will be done once every three years and a complete change every four years or after a change of government, whichever is earlier. An Internal FRACing Unit (IFU) will be established to ensure that any change in the policy or recruitment is done per the information present on the iGOT platform to ensure homogeneity.

It makes possible the use of all aspects of the 70-20-10 model of learning and development (Lombardo and Eichinger, 1996). The platform allows the government to break silos and harness the full potential of government officials for solutions rather than simply depending on the knowledge and skills of an individual official. It provides resources across five hubs: Competency, Learning, Career, Discussion, and Network hub.

FRACing will help the government build the officials' capacity and fit for the upcoming challenges and responsibilities before directly pushing them into the ministries without the prerequisite knowledge.

Through its iGOT platform, the mission offers the opportunities available to entities that can produce competency-building products (CBPs). The latter is accomplished by solving the information asymmetry in the market for quality CBPs. It will essentially make the iGOT platform a vibrant marketplace. The pricing of these CBPs is left on the supply and demand intricacies on the iGOT platform.

## KEY ISSUES AND CHALLENGES

As is a general understanding, any new reform faces various challenges and tensions. Through a keen study, most policies have failed or have been ineffective in the implementation part. As the renowned economist John Maynard Keynes proclaims, "the difficulty lies, not in a new idea, but in escaping from the old ones." The current constructs of corruption and a lack of motivation have made our bureaucracy a slow and rigid institution. A common elite perspective on the middle and front-line bureaucrats is lack of trust: the dominant cognitive map is that India's government workers are corrupt, unresponsive, and caught up in distortionary local political and social networks. Teachers and nurses do not turn up to work, police officers insist on bribes, office bureaucrats push paper with no regard to tangible effects. It can lead to a self-enforcing arrangement in which front-line bureaucrats remain disempowered, and it becomes normative for them to follow these behaviours (Mehta and Walton, 2012). Although the mission has some concrete vision and policies, they are still on paper and need meticulous handling before being practically implemented.

We divide the significant tensions that the reform must deal with to fulfil its mission into the following issues:

**Incentive-linked training:** Linking training programs to career progression and individual performance is Byzantine. In practice, it demands careful planning, systematic ownership, and a high degree of transparency and credibility. There also persists a lack of interest in existing civil services training programs. The Yugandhar Committee of 2003 and Mid-Career Training program of 2007 proposed incentive-linked training. The formerly linked incentives on completing training programs, and the latter tied the performance in training with few penalties and incentives; a combined approach Mission

*The 70-20-10 model is where 70% of the learning comes from experience, experiment, and reflection from an individual; 20% is derived from peer learning, and 10% comes from formal constructs and bound learning inputs.*

Karmayogi also applies. The program aims to link training with career milestones and department performance through continuous performance analysis, data-driven goal setting, and real-life monitoring. It uses annual scorecards and rankings to grade the overall learning process. On the face of it, Mission Karmayogi deals explicitly with the issues of the Mid-Career Training program of 2007, where attendance of the employees was a significant issue due to systemic flaws, and the training program became a burden and a mere obligation rather than an opportunity to learn and specialize, through an online mode of learning. E-learning helps with flexibility and provides more freedom for personalized time allocation. The mission gives them enough time for online coursework as most civil servants have overburdening responsibilities, regular and diverse. There are other implementation challenges as well. The mission bases its whole proposition on individual motivation linked to incentives, which can be hard to sustain if the approach and methodology are too mechanical and robotic. The methodology of performance assessment is equally imperative. It must be consistent, credible, and transparent. Frequent changes in the scoring method send ambiguous signals about improvement, whether through enhanced performance of an individual or re-weighting of scoring variables. As seen in NITI Aayog's SDG Index Report 2020, frequent changes in the goalposts are met with mixed reactions. Given that the motivation of the employees is at stake, this mission can transform into a source of demotivation. Another issue with performance evaluation is the unclear understanding of the parameters, both during the training and afterward while applying the learning outcomes in the real world. Efficiency in civil services is narrowly defined and is mostly based on contempt for politics and adherence to rules laid by senior officials. The parameters are never perceived from a 'public service and satisfaction point of view. It has further led to the issues of populism and sectarianism in the system.

**Centralized ecosystem:** Mission Karmayogi includes, within its ambit, Group A, Group B, and Group C officers. While the former two groups have attracted many centralized efforts, Group C personnel are the frontline workers, constituting over 89% of the total workforce, and have been most neglected in the past reforms. It is indeed a welcome step and a much-needed prioritization. Mission Karmayogi emphasizes the online mode of training and learning through a centralized institution architecture, overseen directly by the Prime Minister. This centralization of authorities should be met with and balanced by a keen understanding of the content requirement and diversity of opinions and work ethics in the force. In the end, the central government is in the playing field of politics too, and the political influence majorly affects the work of the bureaucracy. The recent tensions between West Bengal's former Chief Secretary and the central government are a glaring example of how, if unregulated, powers invested in a single point can prove fatal for the nation's federalism. There have been numerous debates and accusations between parties on the federalist structure of the country. 102ndamendment of the constitution about reservation provisions, NCT of Delhi Act, 2021, and the recent centre-state tensions during the Covid-19 Pandemic suggest that the centralization of power is not a panacea, as being portrayed by the government for Mission Karmayogi. The Department of Training personnel (DoPT) recently tested the i-GOT platform for the COVID-19 Pandemic to train over 12 lakh frontline workers, support staff, and doctors on Covid-19 and health-related courses. The government is selling this as the trial run for the platform aimed at over two crore public service officials. There is an inherent mismatch between the two which may prove fatal for implementing the targeted sector. For the pandemic, the skills offered on the platform are particular to a single group of problems, and the workers already have an existing pool of knowledge of medicine and public health. As concluded by most educational institutions and universities globally, distance self-learning is helpful in additional skill-building and updating knowledge. Still, it may not be suitable for the core development of expertise. Most of the public service officials targeted under this scheme have been 'working in silos', which our government has agreed upon. Distance self-learning is plagued with issues of feedback mechanism, a space for clarifying doubts, mentorship facility, and peer learning, all of which are crucial for field-based work. Talking more about the recent training of health workers, especially for rural women, we observe that they preferred residential training rather than an online one. An online mode of training might be disadvantageous and disempowering for constrained and vulnerable grassroots-level employees. The capacity building should, hence, also look out to the capacity building of these frontline workers. Another issue with a centralized pool of knowledge comes from a functionalist perspective. Since the current system has persisted for years, it must be fulfilling some purpose, and this purpose is more than just bribery and corruption. The assessment of training at the local or organizational level, as is the current situation in most cases, requires precise estimation of current knowledge, skills, and a comprehensive understanding of the population's wants. This mission needs to find ways for the relevant department to strengthen investments in training their employees rather than just a plan for goal setting, annual plans, and financial plans. We need, in the end, the implementation of the programs for performance.

**Organizational culture:** Most reform programs have failed to improve service delivery. These programs get absorbed in the organization itself while the organizational norms and learning culture remains unchanged. The culture in which competence and innovation are to be amalgamated is as influential as the objective itself. Bureaucratic norms are the unwritten rules that guide public officials and can profoundly influence the ability of states to implement policies successfully. Although all public agencies work under the same national policy framework, formal administrative structures, and democratic institutions, they operate according to different norms, which have real-life implications (Mangla, 2013). There is a dire need to pay more attention to bureaucratic norms and identifying the normative environment in which public agencies operate. Organizational cultures and norms, owing to their inherent design, produce rhetoric of demotivation and apathy. It yields poor outcomes on assessment and address of needs at the last mile. The problem is often coupled with disproportionate efforts. Credible decentralization and training curriculum are keys to empowering and simulating last-mile action and sustaining sporadic sparks of creativity and leadership. Changing norms and morale within the administration and Indian bureaucracy cannot be done alone by formulating and enacting rights for citizens or outlining roles and responsibilities of the last-mile services in written government guidelines using Information and Communication Technology. It mandates a cognitive shift where the administration sees itself differently from citizens and recognizes their responsibilities. It demands an alignment of individual sense of achievement with bigger organizational goals. We cannot run new sophisticated software such as 'rights and 'technology' on old shaky hardware predicted 'rules. (Aiyar et al., 2016). Organizations are primarily responsible through faster problem-solving, trust, a strong sense of mission, participation, and a shared professional norm.

**Motivation:** All policies attempting to reform the civil services system will not achieve their desired outcome unless the employees are actively motivated to receive and contribute to the proposed changes. Managing human resource management has been highlighted significantly in the business culture, and bureaucracy has been recognizing its strength lately. A major fall back in the motivation is due to the structural factor arising from an informal hierarchy of jobs. Saxena in 2012 points out that even after having the same pay-scale and statutory provisions, some posts are deemed better than others. For example, posts in the industrial or commercial departments are considered superior to tribal and minority affairs. It originates from the scope of increasing one's connections and using influence on trading favours in the former departments. At the same time, such an opportunity of a quid pro quo is absent in the latter. As George Orwell in his allegorical book 'Animal Farm remarks, "All animals are equal, but some are more equal than others." This unofficial gradation of jobs indicates the harsh reality of bureaucrats being alienated from the public and its needs. Specialization in a domain, the main idea of the Mission Karmayogi, requires a healthy personnel policy. Due to the informal hierarchy, most officers might tend to specialize in sectors offering maximum benefits rather than sectors requiring immediate help from administration like the welfare of weaker sections, watershed development, animal husbandry, etc. Prior work on this issue has suggested that programs are under-implemented due to an absence of clear and consistent oversight of bureaucrats by politicians (Gulzar and Pasquale 2017; Williams 2017; Raffler 2018). Other work suggests that bureaucrats may be intrinsically motivated, and that flexible bureaucratic norms, managerial autonomy, and organizational capacity are critical for the effective bureaucratic implementation of programs (Pepinsky, Pierskalla, and Sacks 2017; Mangla 2015; Rasul and Rogger 2017). A lack of motivation also causes a lack of professionalism in the civil servants. They spend more than half of their tenure in policy tasks where domain knowledge ideally is a vital prerequisite, but there is no incentive for them to acquire knowledge. Further, the creation of redundant posts over the years has given them a pseudo-security of promotion. This uncalled division of work dilutes the power and efficiency. For example, the number of joint secretaries in departments of government has been increasing significantly. Although done initially to avoid demoralization due to a lack of scope for promotions in departments, it has the exact opposite effect by making it a cut-throat competition. There are two critical external clinchers for internal motivation for work, goal setting and job design. Goal setting has significant implications on the productivity and performance of an employee (Bloom et al., 2007). Job design is based on three fundamental psychological needs: autonomy, competence, and performance. (Ryan and Deci, 2000) If these three needs are fulfilled, employees are more likely to be motivated and internalize the goal of the national policy along with its goals and objectives. All of these pull down the motivation of an employee. Given the online mode of learning that Mission Karmayogi offers unless it attempts to raise the motivation of the employees, it will just add to the bureaucratic overload of the employees.

**Accountability and transparency:** The idea of accountability of civil services has been internal and upwards since the colonial period. The British believed that if corruption is controlled on the topmost level, it would not be a significant issue, even if it persists at the lower levels. The whole weight of corruption was on the public, of which the British raj was negligent. The situations have changed now. The internal and upward structure is no longer effective. Although our constitution provides for accountability through legislature review and legal system, it is not sufficiently compelling. For greater accountability, the system now needs outward accountability. Most policies face an implementation failure due to power asymmetry and imbalance between the state and the citizens. The Right to Information Act, 2005 was a significant move in this regard, but RTI can only build an external pressure and stimulate demand for reforms. It essentially demands a deepening of democracy through ensuring citizens of enough space to place accountability claims. One of the most misused terms in the Indian political circus, which includes the bureaucracy, is 'public interest.' This term is used to cover mala fide intentions of the officials under the name of the interest of the larger public, who has no say in the decision-making process. Thus, transparency and accountability, values the Mission wants to inculcate and emphasize in the civil services, can only be ensured if the external and internal pressures are proportional and calibrated. If transparency and accountability are ignored, the situation might turn into a Game of Thrones, with the government stalling their trusted civil service officers instead of the most meritorious ones.

**A 'Thick' perspective**

Anthropologist Clifford Geertz in 1973, building on the idea of Gilbert Ryle, popularised the idea of the thick ethnographic method as opposed to the traditional thin method of the Weberian bureaucracy. The thick method focuses on describing an event (e.g., "Modi won the elections"), characterization of the context of the actions, and the surroundings as to why Modi win the elections and the socio-political situations around the time frame. This approach helps us include subjectivity in our approach.

The economic aspect of any organization is governed by a "Principal-Agent" model where the principal attempts to induce the agent to those actions that promote the principal's interests. This model can analyse the structure of compensation in many organizations, a target encompassed in the Mission Karmayogi.

Mission Karmayogi can use the thick information to reach quality performance by maintaining a few parameters. The ethnographic model of thick information is best for organizations with many small units having narrow boundaries of firms with an arms-length and networked relationship for vertical and horizontal integration of the system. The program can utilize the thick dimension for performance accountability through long-term observation. An essential feature of the thick approach is that it is not contractible. As the famous band Blackstreet points out, "(Money can't) Buy me love," because a contractual delivery of love is not judicable and quantifiable by a third party. It is not equivalent to claim that love is non-existent or unimportant. On the contrary, it highlights that we cannot use arm-length contracts or top-down mechanical commands to produce such a subjective concept. The exact analogy fits into the values like creativity, honesty, innovativeness, probity, and compassion. Mission Karmayogi, hence, might face a hard time evaluating these thick concepts from a thin perspective.

As James Scott points out in his book, "Seeing like a state," in 1998, many of the bureaucratic schemes to improve the human condition fail because they are state-initiated and consequently adopt a 'bureaucratic high modern approach.' It results in namesake work which is incapable of inducing a change in the structure. India has faced a similar issue in the Mid-Career Training Program of 2007, where attendance was a significant issue due to a flaw in the approach.

A significant reason for the lack of motivation in civil servants is the 'low-powered' nature of the contract as once confirmed in their civil services position. Their salary is weakly and negligently related to their performance and competence. It is a significant deterrent to augmenting the capacity of civil servants in India.

Mission Karmayogi is to be governed by the Prime Minister-led Human Resource Council. Past literature indicates that in governance structures, primarily in administration, there are two significant weaknesses that any human resource policy must deal with to induce the desired change in the system:

Recruitment: All the hiring in such government institutions is purely based on a 'thin' criterion. This benchmark generally encompasses scores of an entrance examination and a formal degree that might have little or no connection with the subsequent performance of any civil service employee. Most of this performance is based on the parameters like quality of training, norms of the bureaucracy, organizational culture, geographical and demographic barriers. A diversified range of employees further complexify the issue.

**Compensation:** The compensation model of our bureaucracy is essentially zero-powered. It bases its premises entirely on the 'thin' criterion of qualification and seniority. It leaves little scope for a concise and practical evaluation of the performance of an individual. Take, for example, the case of any high-quality service-providing organizations (e.g., architectural organizations, law firms, major universities, tertiary medical service providers). Their compensation scheme, along with a scope for promotion and increments, is based partly on assessing the value addition offered by an individual. It mandates an essential educational requirement and/or an entrance examination, but the career trajectory is not free from evaluations. These organizations have multi-dimensional structure and subjectivity in their assessment before providing them with job security (e.g., making partners in the firm, getting tenure).

Mission Karmayogi attempts to create a shared learning platform (iGOT), a dashboard view of Key Performance Indicators to rank and rate the individuals. Since this program includes a significant part of e-learning, it must address the issue of isomorphism. Global isomorphism has been a substantial issue for the education sector in India for a long.

Isomorphism in this context refers to norms in various environments that are derived from ideas and values in one set of circumstances. Extensive literature by Powell and DiMaggio (1983) discusses isomorphic mimicry in organizational strategies. Mimetic mimicry is copying through observation. Normative mimicry is adopting approaches and practices as the desirable norm and is essentially internalized in the organization's culture. Coercive mimicry is the forcing of rules on other actors as a condition for cooperation. (Pritchett, 2014) Normative mimicry pressures are often visible in the external assistance to an organization. Mission Karmayogi aims to induce work culture through normative mimicry but hints at using coercive mimicry too.

A significant issue arises here. Instead of learning from iGOT, the bureaucrats and officers might keep it a namesake activity to finish courses mechanically. It will have little to no value addition in their career paths. It would lead to an essential eroding of the proposed normative effort to a mere fulfilment of the module demands. A glaring example of this issue is in the case of literacy measurement in India. It is purely based on the self-declaration during the census and is based on loose definitions like school enrolment rate and dropout rate. It ignores the quality of education and actual learning in schools. As explained, this requires a 'thick' perspective, which is missing in our bureaucracy's core structure.

Building on the education sector, as our Mission also emphasizes learning, the primary education sector has some insights to offer. The government launched the District Information System for Education (DISE)in 2001. It was a glaring example of how isomorphic mimicry seeps into a system. The introduced system could tell us 'Where we stand,' a thin perspective, without any reference to any learning indicator, the 'thick' understanding. It tracked dozens of indicators of minimal parameters. These performance indicators do not show the true picture of the issue. These are thin parameters, which officials can bureaucratically monitor, but the whole purpose of the exercise is being defeated. It shows the mismatch between actual and system design. It is this pressure of isomorphism that simply assumes achieving forms and thin inputs can produce desired outcomes. Given the case of self-learning in the iGOT platform proposed by the government, the Capacity Building Commission must ensure that the natural pressure of mimicry from various existing training schemes should not result in an isomorphism.

We have little on-ground data and knowledge of how the implementing agents perceive, interpret, understand, and execute the solutions. This void causes most of the policies to become redundant in the application phase. Government should undertake research to trace the cognitive maps and administrators. Cognitive maps as the discourses and rhetorical frameworks which structure how agents view themselves and others, particularly in the actions expected from others and considered legitimate for oneself.

## CONCLUSION

Mission Karmayogi is a bold initiative by the government to democratize the training process and puts everyone on the same playing field. This mission emphasizes the 'servant' part in the acclaimed civil services. It attempts to address the issues in the existing system, such as complexity and red-tapism, through a capacity-building initiative working at an individual, institutional, and procedural level. The training of employees is a crucial part of their work tenure, but it is only limited to certain topmost services. The 89% of bureaucrats who are in direct touch with the public receive fragmented and sub-par training. Through a bottom-up approach and digitized way of working and training, it attempts to end the 'work-silo' culture of the bureaucracy. At the core of weak governance is confusion in applying a 'rule based' or 'relation based' governance. While rule-based governance is essential for neutral rule-making roles about stakeholders, such as procurement and contracts, relation-based governance is important. Close and continuous cooperation and communication are required in the long run, that is, service delivery and policy formulation. This Mission adopts a role-based model of governance, which is an amalgamation of the two. The role will decide the requirements rather than a senior official. It will also help better match the right people for the relevant posts to maximize the domain expertise. It essentially is the idea of good governance, managing the trade-off between rules and relations while ignoring neither. While this sounds like a panacea, the reality is often different. Civil servants work under tremendous political influence. For example, IAS Ashok Khemka was transferred over 53 times due to political pressure. Such scenarios tell us that the 'right person for the 'right job' is often not the most respected but with the best connections and understanding with officials. The online mode of learning can be helpful for the employees as it provides a greater degree of flexibility and time allocation, given the courses provide ample time considering the existing bureaucratic overload on the officials. Using the iGOT for e-learning through an SPV is a brightly innovative idea. The government, however, should be cautious in analysing the pilot run data of iGOT during the COVID-19 pandemic. Furthermore, the ruling parties have a clear incentive to claim credit for the announcement of ambitious new programs while the implementation is left on the bureaucracy. It results in a gradual accumulation of local bureaucratic responsibilities without required investments. It is visible that the policymakers have learned from their failures of the Yugandhar committee and Mid-Career Training Programs, which is a commendable improvement. Technology-enabled process reforms are deployed under the Mission Karmayogi to strengthen state capacity through cheaper and better monitoring of implementing agents by encompassing last-mile bureaucracy. As the Mission Karmayogi also attempts to create a dashboard view for the participating employees through specific Key Performance Indicators, it is crucial to ensure that these indicators are designed meticulously and are not changed frequently. It should also account for a diverse and decentralized form of bureaucracy, and to reform the system, should not damage the vibrant, diverse structure itself. The program should also find ways for ministries, departments, and organizations to strengthen training their employees. Organisational Culture is also crucial in administrative reforms as purposeful work, and the program can achieve employee empowerment through practices and shared vision and development values. It also mandates a commitment to learning and innovation across all levels of the organization. Bureaucratic norms need to be outlined for each department to identify novel normative strategies for enhancing state capacity subject to scarce resources. The mission should deploy a thick ethnographic method to analyse and characterize the context of these reforms further to improve the proposed evaluation schema and quality performance. It is because the aim of Mission Karmayogi entails subjective values like creativity, honesty, and probity. These values can only be handled through a thick approach. Mission Karmayogi should also be cautious of not metamorphosing into an isomorphic mimicry of the existing bureaucratic policies. There is a need to research the cognitive maps and attitudes of administrators to have effective policy implementation. Worker motivation is also key to the success of any policy. This motivation can be achieved by balancing goal setting and job design such that the employee internalizes the policy's objectives for maximum efficient implementation. This alignment of personal sense of achievement with the larger aim requires a cognitive shift where the bureaucrats see themselves are change-makers in the society, different from the common population. This would eventually get our bureaucracy out of the Post Office Paradox. To deal with the issue of unofficial hierarchy, wide publicity should be given to several civil servants who are achieving outstanding results in their sectors despite all the resource shortages and difficulties to inspire the officials to undertake the marginalized industries that require good administration. External accountability and transparency must be crucial for more excellent responsiveness. Improved information systems can ensure this, responsibility for inputs, better audit, publishing all the budget summarised and track records related to this mission by each department suo motto, and a more robust performance evaluation system. Mission Karmayogi is India's first robust mission to reform civil services and empower them to deliver services effectively and efficiently. It must deal with many issues and tensions. This mission can sail through all these shortcomings if the program is powered with an extended vision and fuelled by constant motivation.

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# HR Initiatives to Establish the New Normal in COVID-19 Scenario

***Key words:*** *HR, COVID-19, New Normal; Human Resource Initiatives*

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**ABSTRACT**

**Purpose:**

The COVID-19 pandemic has fundamentally altered how businesses are being conducted. These alterations have greatly impacted the way work is performed, work content and the worker. Unparalleled wage cuts, down-sizing and recruitment freeze are the standard practises that has shaken global workforce in this turbulent crisis. The present study looks at the positive and constructive actions taken by small and large organisations globally for balancing employee wellbeing and economic viability in the COVID-19 scenario.

**Design/Methodology/Approach:**

The study has collected secondary data about positive actions taken by organisations from companies' official websites, survey reports, blog postings and news portals etc. and content analysis has been carried out to explore the latent themes.

**Findings:**

By leveraging technology, organisations can bring about change and instil a structured approach to strategy formulation for forward-looking business. Organisations need to realize that the future of work has exited from board rooms and have reached the drawing rooms of the employees. Further, evolving technologies such as Artificial Intelligence, Big Data, Internet of Things and Machine Learning are going to be means of dealing with ambiguity.

**Research implications:**

The present study has given some directions to HR leaders that blending employee experiences with right form of technology while upholding the organisational

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**DOI:10.22552/jijmr/2021/v7/i1/209142** 

values will hopefully give positive results in any future crisis. The mangers today need to increase their empathic attitude many folds to keep the employees motivated both professionally and personally. The employee's need to feel a sense of belongingness with the organisation during this crisis. Positive employee experience and engagement at this juncture will deliver broad spectrum with a sense of purpose on one side and ease of daily transactions on the other side.

## INTRODUCTION

The world is struggling with unprecedented health crisis which has stopped the global economies in its track. The VUCA environment under which organisations already operated has been further aggravated and no amount of scenario building equipped organisations globally for this encompassing nature of contingency. The COVID-19 pandemic is fundamentally altering how businesses are being conducted (Craven, Mysore, and Wilson, 2020). These alterations have greatly impacted the way work is performed, work content and the worker. Unparalleled wage cuts, down-sizing and recruitment freeze are the standard practises that has shaken global workforce in this turbulent crisis.

In normal business scenario, HR leaders typically play a limited supportive role and rarely lead from the front. However, in the present scenario HR leaders, irrespective of whether they are managing limited or large number of employees, are under tremendous pressure to play a fundamental role in establishing the new normal. Organisations are relying on HR to ensure economic viability and at the same time enhance employee experience and engagement to tide over this crisis. HR leaders need to be the change agents linking employers and the workforce to provide the impetus for this transformation.

Popular media is carrying grim stories of mass layoffs and HR leaders are having numerous discussions on howshort-term finances and cost cutting should not take precedence over long-term organisational viability and employee wellbeing (Sreeradha Basu, 2020. To move away from this popular narrative, the present paper looks at the positive and constructive actions taken by small and large organisations globally for balancing employee wellbeing and economic viability in the COVID-19 scenario.

## METHODOLOGY

The study focusses on positive actions taken by organisations and hence data regarding the same was collected from different company's official websites, survey reports, blog postings and news portals from March 2020 to May 2020. The secondary data that was recorded the company name, sector and steps taken, Appendix 1 shows the details of companies. Content analysis was carried out to explore the latent themes. Seven variables emerged from the analysis which discussed in the results.

## RESULTS AND DISCUSSION

*1. Leveraging Technology* -Work from home became the new method of working and connecting to superiors, peers, suppliers and customers. Most jobs which earlier required onsite presence simply embraced digital form of working. Technology driven organisations with remote working policies such as TCS, Tesla, Apple etc. were the pioneers and directed all employees to work from home ("TCS response.", n.d.). Most big manufacturing units like Coco cola, Ford etc. with little or no remote working experience also quickly adapted to digital form of working for the office staff ("How Coco Cola Responding.", n.d.).

*2. Capability Development* - Organisations across all sectors started online capability building during this time. Apart from remote working skills, online learning modules to enhance technical knowledge, cognitive and behavioural skills such as ability to deal with ambiguity and resilience are introduced by many corporates like Axis Bank (Bhattacharyya, Verma and Basu, 2020). Education institutes across the world have taken up online mode of teaching for students geographically dispersed around the globe in a big way. To have an uninterrupted teaching learning process, these institutes plans to take the mode forward for the coming several months and even a year in some cases.

*3. Empathy* - In this time of crisis organisation have gone beyond the call of duty and have turned truly empathetic towards their employees and society at large. Asian paints, instead of laying off people and cutting down pay has raised the pay of its employees and has given cash support and sanitisation support to its store partners (Vijayraghavan and Mascarenhas, 2020). Mobile maker, Lava has extended advance salary to its factory workers to help them tide over the situation. Similarly, Nestle has extended benefit to employees who are not on direct payrolls of the company. Unlimited leaves and health cover to employees infected with the virus is another initiative taken by organisations like Amazon and others.

*4. Wellness Aspects* - Organization have come forward to care of both physical, mental as well as emotional wellbeing of the employees. All organisations have followed their government's COVID-19 safety norms of providing masks, sanitizers, gloves and ensuring social distancing onsite. Since public transport has been discontinues to curtail the spread of the disease, most organisations for instance Dabur India etc have provided for freespecial transport facilities with vehicles being sanitised and social distanced sitting ("Dabur Group Launches.", 2020). To Organisations like Nestle have arranged for free meals for their workers to restrict inconvenience and spread of any infection. To keep up the morale of the employees Ceattyres has arranged for online fitness training for its employees. While organisations like Vedanta have set up psychological counselling for employees suffering from anxiety.

*5. Collaboration* - At micro level too, individuals have realised that in turbulent times like this it is crucial to foster team spirit and not be bounded by hierarchy and job roles. During the strict lockdown issued by the Indian government at a short notice, Amul milk plant near Mumbai falling under the essential commodities had to operate and provide milk to millions of households in Maharashtra (G Seetharaman, 2020). In absence of adequate shop floor level workers HR manager and other managerial as well as administrative staff rolled up their sleeves and filled milk pouches in crates and loaded them on delivery vans. Similarly forming true partnership with customers, Bharti Airtel a mobile services provider in India, extended the pre-paid validity for around 80 million customers largely representing low-income customer group to facilitate them during the initial lockdown period.

*6. Communication* - In challenging time like these, clear communication and transparency is the need of the hour. Employers need to clarify their expectations towards their employees and employees need to know whom to reach out to and the resources they need to deliver results. It is hence pertinent to increase the frequency of communication between the superiors, peers and teams. Top level team represented by almost all departments like HR, production, finance, marketing etc of automobile manufacturer Porsche, meet the executive board every morning at 8 am and appraise them of the prevailing situation ("The men and women," 2020). Collectively the expert team has taken hundred or more decisions till date.

*7. Action Oriented Leadership* - Leaders need to constantly empower and enable their people. They need to be open to suggestions and multiple perspectives and they need to drive transparency to avoid speculations and overcome anxiety. Most critically, leaders need to lead by example and not just mouth platitudes but take necessary actions. Many CEOs like Uday Kotak of Kotak group has given away their salaries so that employees at the bottom of the pyramid do not suffer ("Kotak Mahindra Bank", 2020).

## IMPLICATIONS

The COVID-19 pandemic is one of the toughest challenges faced by human race in contemporary times. Organizations need to balance between economics and core value for which they stand for. HR will play a crucial role in enhancing employee experience and driving organisational values through employee relations. The mangers today need to increase their empathic attitude many folds to keep the employees motivated both professionally and personally. The employee's need to feel a sense of belongingness with the organisation during this crisis. Positive employee experience and engagement at this juncture will deliver broad spectrum with a sense of purpose on one side and ease of daily transactions on the other side.

Along with being available emotionally to the employees he/she needs to take measures for minimizing the disease exposure for employees and act quickly. The nervousness is expected and managers must be ready to answer lots of questions. These gestures are universally accepted and help the leaders to do there crucial job of reassuring the employee and keeping their spirits high.

## CONCLUSION

By leveraging technology, organisations can bring about change and instil a structured approach to strategy formulation for forward-looking business. Organisations need to realize that the future of work has exited from board rooms and have reached the drawing rooms of the employees. Further, evolving technologies such as Artificial Intelligence, Big Data, Internet of Things and Machine Learning are going to be means of dealing with ambiguity. Overall, the present study has given some direction to HR leaders that bending employee experiences with right form of technology while upholding the organisational values is expected to give positive results in this crisis.

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# Appendix 1

**List of sample companies**

| S. No | Organization name | Industry |
|---|---|---|
| 1 | GTPL (Gujarat Telelinks Pvt Ltd) | Media |
| 2 | Walmart Stores Inc. | Retail |
| 3 | Nestle | FMCG |
| 4 | Dabur India Limited | FMCG |
| 5 | Tata Consultancy Services | IT |
| 6 | Welspun Pvt Ltd | Textiles |
| 7 | Procter & Gamble | FMCG |
| 8 | Tata Steel | Manufacturing |
| 9 | Cocacola | Food and Drink |
| 10 | AstraZeneca Group Plc | Pharmaceutical |
| 11 | Amazon | Cloud computing, e-commerce, artificial intelligence, consumer electronics, digital distribution, grocery stores |
| 12 | Walmart | Retail |
| 13 | Apple Inc. | Consumer electronics |
| 14 | Starbucks | Restaurants |
| 15 | Trader Joe's | Retail |

| S. No | Organization name | Industry |
|---|---|---|
| 16 | Darden Restaurants | Restaurants |
| 17 | Instacart | Communications |
| 18 | DoorDashInc | Communications |
| 19 | Postmates | Logistics |
| 20 | Lowe's Companies Inc | Information |
| 21 | Johnson & Johnson | Pharmaceutical Medical devices Consumer products |
| 22 | National Avian Research Centre | Poultry |
| 23 | Flipkart | E-commerce |
| 24 | Vedanta Resources Limited | Natural resources |
| 25 | Axis bank | Banking |
| 26 | Cadila pharmaceutical ltd. | Pharmaceutical |
| 27 | LAVA International Limited | Consumer electronics Telecommunications |
| 28 | Airtel | Communications |
| 29 | VOLKSWAGEN GROUP | Automobile |
| 30 | Zomato | Food and Beverage |
| 31 | Swiggy | Food and Beverage |
| 32 | Facebook | Information |
| 33 | CIPLA LIMITED & TWITTER | Pharmaceutical |
| 34 | Ola | E-commerce |
| 35 | Western Railway | Railways |

# Impact of Branding on Customer Buying Behavior

***Key words:*** *Apparel, Brands, Consumer Buying Behavior, Advertisement, Brand Image, Brand Loyalty, Brand association, Brand Recognition.*

**Durga Ghosh***

**ABSTRACT**

**Purpose:**

Brands these days have become a symbol of status. World over customers prefer branded products. But there is a question "WHY". Is it the quality that lures customers towards brand or there is some other factor? Purpose of this study is to analyze impact of branding on consumer buying behavior. For the study, apparel brands are chosen and geographical area of study is Ranchi.

**Design/Methodology/Approach:**

The research is descriptive in nature where primary data has been collected through questionnaire and secondary data has been collected from websites, journals and books.

**Findings:**

It is derived from the study that branding creates awareness and increase the preference towards a particular brand during the buying decision.

**Research implications:**

Results of this study may help in creating long lasting impact in customers' minds towards a particular brand and may influence their buying behavior and hence may be very useful for marketers for marketing and selling their brands.

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 **DOI:10.22552/jijmr/2021/v7/i1/209143**

## INTRODUCTION

Brand these days have become a status symbol. Now customers all over the world prefer branded products. But there is a question "WHY". Is it the quality that lures customers towards brand or there is some other factor? This study is aimed at analyzing the effect of brand on consumer buying behavior with reference to apparel brands. Along with it does an in depth knowledge of what actually is branding and consumer behavior and how they are related. All the study has been conducted with reference to apparel brands.

There is always a question in our mind why a particular brand is sold at a high price and the other at low price while both have the same quality and attributes. This could be the reason why brand studies or branding always have remained the key point or attention of the marketer's as it has direct relationship with consumers.

Earlier brands were known as a mark, sign or some sort of number which helps the traders to differentiate the goods from one another but today marketers consider brands asto get the competitive advantage on competitors, which play a crucial role in the success of companies. Brand builds many functions which creates the value in the mind of the customer. It holds great importanceto consumers as they choose brands and trust them the way they trust their friends and family members to avoid uncertainty and quality related issues.

Today market has become superabundant competitive because of hyper competition prevailing in the marketplace. The best practice to gear this situation is to build a strong brand image in the mind of the consumer. Brand image means a brand which is easily remembered and recognized by consumer. The easily remembering of brand increased quality production which will rise sales and enhance profits which ultimately leads to elevate goodwill and enhance market share and thus increase brand equity. Therefore, it is the way which leads towards maximizing market share which help to sustain competitive advantage and strong position in the market.

It is revealed from earlier studies that global apparel environment is tougher than ever for brands. There are many reasons for the emergence of this challenging climate; proliferation of brands, smarter consumers, ever changing fashion, increasing competition etc. The study aims at analyzing how branding affect the buying behavior of consumer with special attention to apparels. The data was collected through structured questionnaire that focuses on determining the how branding or its major components affect customer buying behavior.

## OBJECTIVES

The study focuses on the following objectives:

1. To find out the level of Awareness (BRAND) of various apparel brands among consumers.
2. To analyze the perception of consumers towards branded and non- branded apparel
3. To assess the parameters (of branding) those are responsible for affecting the consumer buying behavior.

## REVIEW OF LITERATURE

A brand is something which is unique in nature and that differentiates one product from other. The term brand has its rooting from the word brand which means "to burn". A product is common & can easily be copied but a brand is somehow unique. Products can be flush out from the minds of the consumer but brand endure fresh in the minds of consumers.

McQuiston (2004) states that over the time products can be old-fashioned but one successful brand may remain fresh in the mind of the consumer for the entire life

The marketing management book by Kotler states that brands are valuable objects which incorporate intangible characters like sign, logo, product or unique features for the entire corporation. Research has huge literature which is dealing with the branding and its impact on consumer behavior. There are some early studies on branding and brand management which talks about the parameters which impact the branding the most.

### Brand Association

Aaker (1991) states that brand associations are every single thing that is associated in our mind regarding a particular brand. It provides differentiation among set of products, hence provide competitive advantage. It involves product features and customer benefits which arises a consumer want and give him reason to buy and use the brand. Brand associations are firstly discussed by Anderson.

According to Keller, brand association is classified into three major categories viz. benefits, attributes, and attitudes.

Van Osselaer and Janiszewski (2001) states that Brand equity and brand association are strongly interconnected with each other. Brand association can be used as information gathering tool also.

James (2005) said that highly effective brand associations act as a strength which boosts the brand equity. Scholars also state that brand loyalty is raised by effective and strong brand association.

Keller and Lehmann (2006), writes that brand associations contain all brand-related feelings, thoughts, perceptions, experiences, images, attitudes and is any single thing present in memory of consumer against the brand. Brand association is of two types viz product association and organization association.

**Brand Image**

It is observed that consumers always review some attributes of the product before making any purchase decision. Keller (1993) stated that the brand image is the mirroring and comprehension about the product that a customer has in his mind.

Aaker (1997) states that brands are an image that is remembered by the people, which makes a brand image positive or negative. It is the image of the brand which helps the customer to recall the brand.

Morgan and Hunt (1994) said that to make people to think about everything from business point of view, brand image was created as s awell-defined brand image benefits the company in the long term.

Assael (2005), Malhotra (2008) state brand image is referred to the customer perception through more emotions towards selected brand.

Kotler and Keller (2006) stated brand image is an explanation of company's offer that includes the symbolic meaning attached to customers through specific benefits and features of the products or services. The fair & good impression can only be raised by brand's unique advantage, good repute, popularity, trust and willingness to provide the best service.

**Brand Loyalty**

Aaker (1991) states that loyal consumers are those one who make purchase to same brand regardless of the benefits which includes quality, price, and ease of use. Thus, Customer loyalty means a brand has strong position in the market and the chances of customers to switch in another brand becomes low and customers are willing to repurchase the same brand. They want to invest time and money in that brand only.

But Keller (2003) highlights the fact customers purchase the same brand continuously, is not brand loyalty, they just do it because of their common habits, that don't change or, they are being attracted by sales pitch or any other promotional tool.

Brand Loyalty Pyramid thus comes in existence. It represents five major brand loyalty stages. The first stage defines customers aren't questioning about brand loyalty. In this stage switchers purchase the brand that is in sale. This stage helps to create brand awareness among consumers.

The second stage is of Habitual buyers who are those customers whom purchase the specific brand because of their habit and resist changing the specific brand.

The third stage is of Satisfied Buyer with switching cost. In this type there is highest level of the customers who are satisfied and pleased buyers. Such customers are highly satisfied with the brand but switched to another brand due to more distance cost, additional cost and time wastage.

Customers always prefer those brands which satisfies their need and wants. The loyal customers are thus called the brand likers. In this fourth stage brand plays a pivotal role in the lives of the consumer and customers doesn't think to switch the brand.

A committed buyer purchases the brand because of close relationship between the brand and their personal values. Hence best marketing strategy to retain these customers segment is that suggested in loyalty program. This could efficiently be done by introducing loyalty points programs, loyalty cards program, and etc. Every company desires to have loyal customer base and retain them.

Brand loyalty is thus thought as the most important and vital asset for the company. Brand loyalty helps company in reducing marketing cost, as loyal customer tends to repeat purchase of same brand and it cost less to the company than collecting the new customers to purchase the same brand.

**Advertisement**

Niazi, Siddiqui et al states that advertisement is a powerful tool for attracting people's attention and changes their perception positively towards product. The fondness to buy the product is always conjoining with consumer emotion.

Rasool, Rafique et al. (2012) observed sometimes due to some impactful advertisement consumers change their brands to check other brands. Advertisement also changes the purchase intentions.

Zain-Ul-Abideen states that advertisement is a marketing promotional strategy which attracts the people towards specific product or service.

According to Driessen (2005) companies can create brand image and recognition through advertisement. He further explained that through advertisement, companies mostly try to target teenagers and youth adult as they get attracted towards traditional advertisement more easily than adults those who are mature. He further states that youth and teenagers show positive reaction and quick reaction to the company's advertisements.

Schiffman and Kanuk (2000) stated, consumer behavior is the decision making process on the basis of informational and financial resources.

Gabbott and Hogg (1998) and Blackett (1993) provide a holistic view on consumer behavior.

### Consumer Behavior

The term consumer behavior means the attitude the consumer is having towards the product experience, ideas and services.

Engel, Blackwell and Mansard define consumer behavior as the actions and decision processes of people who purchase goods and services for personal consumption'. Engel, Miniard et al. (2006) further states that it includes series of steps. They are- need recognition, search for information, pre-purchase, evaluation, purchase, consumption, post consumption evaluation and divestment

Solomon and Behavior (1994) again explains further by defining it as consumer behavior is the set of process involved when customers select, buy, and use products services and ideas to satisfy their requirements. Teng, Laroche et al. (2007) stated that customer's needs information of the alternative brands for purchase of the particular brand.

Khan and Ghauri (2012) states that customers always assess the brand through its features, price, performance, quality, user convenience and friendliness before purchase.

## METHODOLOGY

To study the impact of branding on customer buying behavior with special reference to Apparel Brand in Ranchi; both primary and secondary data are collected. Primary data are collected through observations, interview method and also through well-structured questionnaire which is closed ended in structure. An informal interview was also conducted with the customers. On the other hand, secondary data are collected from the various publications, journals, books and different website. Likert's 5-point rating scale technique is used for the data analysis.

For this study we have use Probability sampling, which is also known as Random Sampling or Chance Sampling.150 people were selected randomly as sample. Out of which 124 Samples were collected. The sample consists of both the male and female. The data collected is tabulated and presented and analyzed with the help of percentages, frequencies and charts.

The following Table 1 represents the gender wise classification of respondents.

**Table 1 - Gender**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Male | 34 | 27.4 | 27.4 | 27.4 |
| Female | 90 | 72.6 | 72.6 | 100.0 |
| Total | 124 | 100.0 | 100.0 | |

Table 1 represents that 27.4% are male and 72.6% are female respondents.

The following table 2 represents the age wise classification of the respondents.

**Table 2 - Age of the Respondents**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| upto 20 | 55 | 44.4 | 44.4 | 44.4 |
| 20-35 | 58 | 46.8 | 46.8 | 91.2 |
| 35-50 | 6 | 4.8 | 4.8 | 96.0 |
| Above 50 | 5 | 4.0 | 4.0 | 100.0 |
| Total | 124 | 100.0 | 100.0 | |

Table 2 depicts the age wise classification of respondents.44.4% respondents are in the age group of upto 20 years. 46.8% are in 20-35 age group .4.8% respondents are between 35-50 and lastly 4% are of above 50 age group.

**Table 3 – Education Wise Classification of Respondents**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Up to 10 | 31 | 25 | 25 | 25 |
| 12th | 21 | 16.9 | 16.9 | 41.9 |
| Graduation | 33 | 26.6 | 26.6 | 68.5 |
| Post-graduation | 37 | 29.9 | 29.9 | 98.4 |
| Above post-graduation | 2 | 1.6 | 1.6 | 100.0 |
| Total | 124 | 100.0 | 100.0 | |

Table 3 represents the education qualification of respondents. It depicts 25% of respondents have acquired education up to level 10. 16.9% respondents have 12Th level education. 26.6% respondent have done graduation. 29.9% respondents are post graduate where 1.6% respondents have above post-graduation qualification.

**QUESTIONNAIRE INTERPRETATION:**

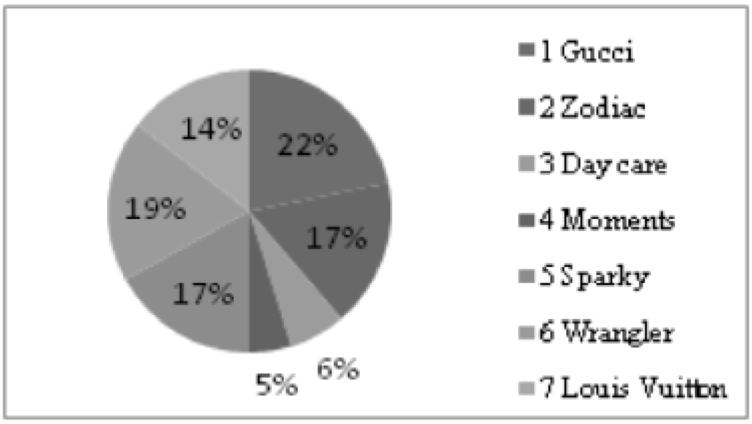
The questionnaire contains 11 questions.1 question is regarding the knowledge of the consumers towards apparel brand, 4 questions related to brand advertisement, 3 questions related to brand image, 1 question judges the loyalty of consumer and the rest two question is related to brand recognition. These questions are the parameters which study the effect of branding on consumer buying behavior. It will also assess the level of awareness of brand among consumers and also analyze the perception of consumers towards branded and non-branded apparel.

Question 1: Which of the following brands are you aware off?

**Table 4 - Brand Knowledge**

| Sr. No | Brand Name | Frequency | Percentage |
|---|---|---|---|
| 1 | Gucci | 27 | 21.7 |
| 2 | Zodiac | 21 | 16.9 |
| 3 | Day care | 8 | 6.4 |
| 4 | Moments | 6 | 4.9 |
| 5 | Sparky | 21 | 16.9 |
| 6 | Wrangler | 23 | 18.6 |
| 7 | Louis Vuitton | 18 | 14.6 |
| | Total | 124 | 100 |

**Figure 1**



From the above Table 4 we clearly interpret that consumers have good knowledge about the brand named Gucci, Zodiac, Wrangler, and Sparky compared to Day care, Moments, Louis Vuitton.

**ADVERTISEMENT**

Question 2 : Does advertising affect your buying decision?

**Table 5 (i) - Advertising Affecting the Buying Decision**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly Agree | 14 | 11.3 | 11.3 | 11.3 |
| Agree | 74 | 59.7 | 59.7 | 71.0 |
| Neutral | 20 | 16.1 | 16.1 | 87.1 |
| Disagree | 14 | 11.3 | 11.3 | 98.4 |
| Strongly Disagree | 2 | 1.7 | 1.6 | 100.0 |
| Total | 124 | 100 | 100.0 | |

**Table 5 (ii)**

| | |
|---|---|
| Valid | 124 |
| Missing | 0 |
| Mean | 2.3226 |
| Std. Deviation | .87929 |
| Sum | 288.00 |

Table 5 represents the effect of advertising on consumer buying behavior. The table clearly explains that 11.3% respondents believe that advertising affects their buying decision whereas 1.7% of respondents show strong contradiction to the statement. The mean value is 2.3226 whereas the standard deviation is .87929.

Question 3 : Do you think that advertisement helps you to aware about the brand?

**Table 6 (i) - Advertisement Aware About the Brand**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly agree | 39 | 31.5 | 31.5 | 31.5 |
| Agree | 55 | 44.4 | 44.4 | 75.8 |
| Neutral | 30 | 24.2 | 24.2 | 100.0 |
| Total | 124 | 100.0 | 100.0 | |

**Table 6 (ii)**

| | |
|---|---|
| Valid | 124 |
| Missing | 0 |
| Mean | 1.9274 |
| Std. Deviation | .74543 |
| Sum | 239.00 |

Table 6 depicts that 44.4% of respondents agrees that advertisement helps them to aware about the product. In this statement none of the respondents shows any contradiction. It clearly shows that advertisement helps the consumer to aware about the apparel brand and thus affects their buying decision. The mean value is 1.9274 and standard deviation is.74543.

Question 4 : In any point of life have you ever switched to other brand after seeing some attractive advertisement?

**Table 7 (i) - Attractive Advertisement**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly agree | 15 | 12.1 | 12.1 | 12.1 |
| Agree | 77 | 62.1 | 62.1 | 74.2 |
| Neutral | 18 | 14.5 | 14.5 | 88.7 |
| Disagree | 10 | 8.1 | 8.1 | 96.8 |
| Strongly disagree | 4 | 3.2 | 3.2 | 100.0 |
| Total | 124 | 100.0 | 100.0 | |

**Table 7 (ii)**

| | |
|---|---|
| Valid | 124 |
| Missing | 0 |
| Mean | 2.2823 |
| Std. Deviation | .89770 |
| Sum | 283.00 |

Table 7 represents that 62.1% of respondents agree that after seeing some attractive advertisement consumers switch to another brand although 8.1% of respondents show disagreement towards the statement. The mean value is derived 2.2823 and standard deviation is .89770.

Question 5 : Do you purchase those brands just because your favorite celebrity is endorsing it?

**Table 8 (i) - Celebrity Endorsement Affects the Purchase Decision**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly agree | 71 | 57.3 | 57.3 | 57.3 |
| Agree | 25 | 20.2 | 20.2 | 77.4 |
| Neutral | 4 | 3.2 | 3.2 | 80.6 |
| Disagree | 18 | 14.5 | 14.5 | 95.2 |
| Strongly Disagree | 6 | 4.8 | 4.8 | 100.0 |
| Total | 124 | 100.0 | 100.0 | |

**Table 8 (ii)**

| | |
|---|---|
| Valid | 124 |
| Missing | 0 |
| Mean | 3.1855 |
| Std. Deviation | .92276 |
| Sum | 395.00 |

Table 8 represents the views of respondents towards effect of celebrity endorsement on consumer buying behavior. 48.4% respondents clearly state that purchase of particular apparel brand does not get affected just because their favorite celebrity is endorsing it.14.5% respondents agree to the statement whereas 25% respondents show strong disagreemet. The mean value is derived is 3.1855 and standard deviation is.92276.

**Brand Image**

Question 6 : Do you think quality helps in creating brand image?

**Table 9 (i) - Quality Helps in Creating Brand Image**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly agree | 19 | 15.3 | 15.3 | 15.3 |
| Agree | 51 | 41.1 | 41.1 | 56.5 |
| Neutral | 50 | 40.3 | 40.3 | 96.8 |
| Disagree | 4 | 3.2 | 3.2 | 100.0 |
| Total | 124 | 100.0 | 100.0 | |

**Table 9 (ii)**

| | |
|---|---|
| Valid | 124 |
| Missing | 0 |
| Mean | 1.8952 |
| Std. Deviation | 1.27400 |
| Sum | 235.00 |

Table 9 represents that 57.3% of respondents strongly believe that quality of the product (here) helps in creating brand image on the contrary 14.5 % show disagreement towards the statement. The mean value is derived 1.8952 and standard deviation is1.27400.

Question 7 : Do you think price of the apparel made you to choose the brand?

**Table 10 (i) - Price Affecting the Selection Apparel Brand**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly agree | 5 | 4.0 | 4.0 | 4.0 |
| Agree | 18 | 14.5 | 14.5 | 18.5 |
| Neutral | 60 | 48.4 | 48.4 | 66.9 |
| Disagree | 31 | 25.0 | 25.0 | 91.9 |
| Strongly disagree | 10 | 8.1 | 8.1 | 100.0 |
| Total | 124 | 100.0 | 100.0 | |

**Table 10 (ii)**

| | |
|---|---|
| Valid | 124 |
| Missing | 0 |
| Mean | 2.3145 |
| Std. Deviation | .76898 |
| Sum | 287.00 |

Table 10 represents 41.1% of respondents agree that price of the apparel brand made consumer to choose the brand.3.2% show disagreement towards the statement. The mean value derived is 2.3145 and standard deviation is .76898.

Question 8 : Brand has Social status. Do you agree?

**Table 11 (i) - Brand has Social Status**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly Agree | 52 | 41.9 | 41.9 | 41.9 |
| Agree | 50 | 40.3 | 40.3 | 82.3 |
| Neutral | 7 | 5.6 | 5.6 | 87.9 |
| Disagree | 13 | 10.5 | 10.5 | 98.4 |
| Strongly Disagree | 2 | 1.6 | 1.6 | 100.0 |
| Total | 124 | 100.0 | 100.0 | |

**Table 11 (ii)**

| | |
|---|---|
| Valid | 124 |
| Missing | 0 |
| Mean | 1.8952 |
| Std. Deviation | 1.01868 |
| Sum | 235.00 |

Table 11 represents that 41.9% of respondents strongly believe that brand carries social status. On the contrary 10.5% respondents show disagreement towards the statement. The mean value derived is 1.8952 and standard deviation 1.01868.

**Brand Loyalty**

Question 9 : Do you always purchase the same branded apparel?

**Table 12 (i) - Purchase of Same Brand**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly Agree | 20 | 16.1 | 16.1 | 16.1 |
| Agree | 55 | 44.4 | 44.4 | 60.5 |
| Neutral | 36 | 29.0 | 29.0 | 89.5 |
| Disagree | 10 | 8.1 | 8.1 | 97.6 |
| Strongly Disagree | 3 | 2.4 | 2.4 | 100.0 |
| Total | 124 | 100.0 | 100.0 | |

**Table 12 (ii)**

| | |
|---|---|
| Valid | 124 |
| Missing | 0 |
| Mean | 2.3629 |
| Std. Deviation | .93125 |
| Sum | 293.00 |

Table 12 depicts the brand loyalty of customers toward brand. 44.4% of respondents confirm that they are brand loyal by always purchase the same brand. But there are 8.1% of respondents who show disagreement towards the statement. The mean value is derived 2.3629 and standard deviation is .93125.

**Brand Recognition**

Question 10 : Does logo of the brand help you to identify the brand?

**Table 13 (i) - Recognition of Logo by Customers**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly agree | 34 | 27.4 | 27.4 | 27.4 |
| Agree | 45 | 36.3 | 36.3 | 63.7 |
| Neutral | 31 | 25.0 | 25.0 | 88.7 |
| Disagree | 14 | 11.3 | 11.3 | 100.0 |
| Total | 124 | 100.0 | 100.0 | |

**Table 13 (ii)**

| | |
|---|---|
| Valid | 124 |
| Missing | 0 |
| Mean | 2.2016 |
| Std. Deviation | .97096 |
| Sum | 273.00 |

Table 13 represents that 36.3% of respondents recognize the brand by its logo.11.3% of respondents show that they are unable to recognize the brand by its logo whereas 25% of the respondents have neutral views. The mean value has come 2.2016 and standard deviation is .97096.

**Brand Association**

Question 11 : Do you select those brands which suit your personality?

**Table 14 (i) - Brand Association**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Strongly Agree | 39 | 31.5 | 31.5 | 31.5 |
| Agree | 59 | 47.6 | 47.6 | 79.0 |
| Neutral | 17 | 13.7 | 13.7 | 92.7 |
| Disagree | 8 | 6.5 | 6.5 | 99.2 |
| Strongly Disagree | 1 | .8 | .8 | 100.0 |
| Total | 124 | 100.0 | 100.0 | |

**Table 14 (ii)**

| | |
|---|---|
| Valid | 124 |
| Missing | 0 |
| Mean | 1.9758 |
| Std. Deviation | .88771 |
| Sum | 245.00 |

Table 13 depicts that 47.6% of the respondents show agreement towards the statement that they select those brands which suits their personality. It also depicts that 0.8% of respondents show strong disagreement and 6.5% show disagreement. The mean value derived is 1.9758 and standard deviation is .88771.

**RESULT AND DISSCUSSION**

The major findings of the study are as follows:

1. It is found from the study that consumers have good knowledge about the brand named Gucci, Zodiac, Wrangler, and Sparky compared to Day care, Moments, Louis Vuitton. It clearly shows that they have enough knowledge about the apparel brand present in the market.
2. Since 11.3% respondents believe that advertising affects their buying decision whereas 1.7% of respondents have shown strong contradiction to the statement. It clearly means that advertisement as a parameter to measure effect of branding helps in a waring customer about the brand and hence affects the buying decision.
3. It is also found from the study that advertisement helps consumers to aware about the product (apparel) and none of the respondents show any contradiction towards the statement. It clearly shows that advertisement help the consumer to aware about the apparel brand and thus affects their buying decision.
4. The study also found that 62.1% of respondents agree that after seeing some attractive advertisement consumers' switch to another brand. It clearly shows that attractive advertisement impacts the consumer buying behavior.
5. It also found that 48.4% respondents clearly state that purchase of particular apparel brand does not get affected just because their favorite celebrity is endorsing it.14.5% respondents agree to the statement whereas 25% respondents show strong disagreemet. It means that celebrity endorsement does not affect the buying behavior of consumer.

Thus while doing the study I derived at a point that advertisement defines and increases the level of awareness among consumers regarding the brand. Thus advertisement acts as a parameter to assess the impact of branding on customer buying behavior plays a pivot role in affecting the buying decision.

6. The study found that 57.3% of respondents strongly believe that quality of the product (here) helps in creating brand image whereas 14.5 % show disagreement towards the statement. Thus we can say that quality of apparel product helps in creating brand image.
7. It also reveals that 41.1% of respondents agree that price of the apparel brand made consumer to choose the brand. 3.2% show disagreemet towards the statement which means price of the apparel can make or away customer.
8. The study found that 41.9% of respondents strongly believe that brand carries social status. On the contrary 10.5% respondents show disagreement towards the statement. It clearly means those customers who are status or class oriented buy the branded apparel.

Thus I can only say that brand image is an important parameter to assess the impact of branding on consumer buying behavior.

9. The study found that 44.4% of respondents confirm that they are brand loyal by always purchase the same brand. But there are 8.1% of respondents who show disagreement towards the statement.

Thus study reveals that brand loyalty is an important parameter to assess the impact of branding on consumer buying behavior.

10. The study reveals that 36.3% of respondents recognize the brand by its logo. Only 11.3% of respondents show that they are unable to recognize the brand by its logo.

Thus brand recognition is an important parameter.

11. The study lastly found that 47.6% of the respondents show agreement towards the statement that they select those brands which suits their personality. It also depicts that 0.8% of respondents show strong disagreement and 6.5% show disagreement. It clearly shows that a customer wants to associate with that brand which he/she can associate with.

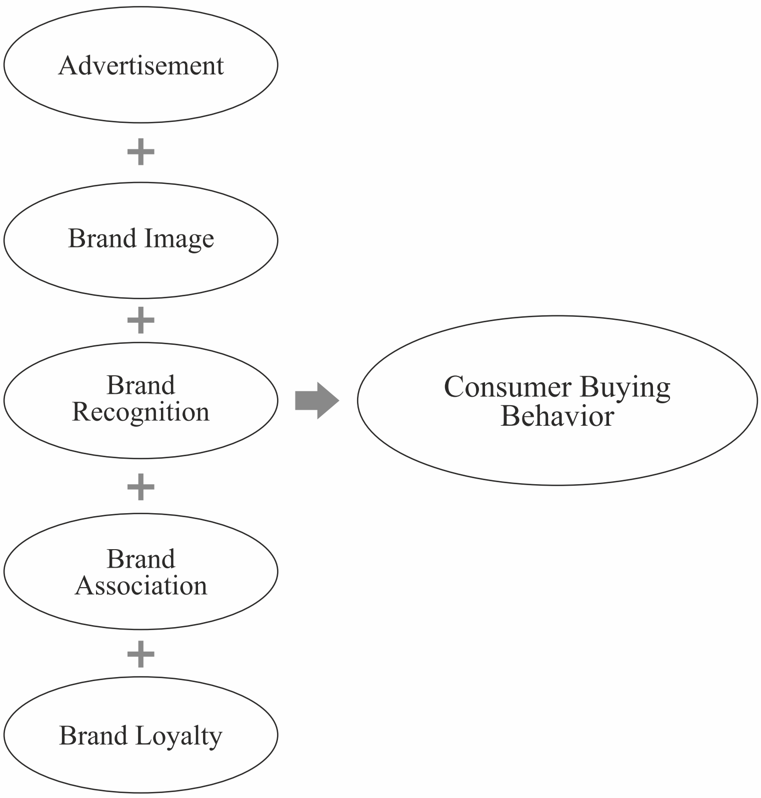
Thus brand association is also an important parameter to assess the impact of branding on consumer buying behavior.

## CONCLUSION

Since market conditions are constantly changing and evolving, the new role of brand management as an integral part of holistic marketing is much more important than it was earlier. In this study I tried to explain the positive impact of branding on consumer buying behavior. Based on the findings of the study I suggest that the advertisement create brand awareness and increase the preference and suggestion towards purchase during the buying decision. Just like brand image, brand loyalty, brand recognition and brand association has the same impact on consumer buying behavior. They also helped in analyzing the perception of consumers towards branded and non-branded products. Thus we can say that advertisement, brand image, brand loyalty, brand recognition and brand association are the important parameters to assess the impact of branding on consumer buying behavior.

The impact can be well understood from the following diagram:

**Figure 2 - Impact of Parameters of Branding on Consumer Buying Behavior**




Thus for having a long lasting effects of branding in the mind of consumer and on their buying behavior, marketer should keep the above parameters on the mind. Figure 2 clearly represents the relationship.

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# Regnant Role of Creativity & Copywriting in Branding

**Key words:** *Affiliate Marketing, Brand Assets, Brand Attributes, Brand Audit, Brand Gap, Brand Harmonization, UBP (Unique Buying Proportion), Brand Hierarchy, Brand Positioning*

**Ramkumar***

## ABSTRACT

### Purpose:

In brand management and its progressive enlargement, the relation between creativity of words & speech and brand always been an enriching factor. To create a long-lasting and appealing image all big and medium size manufacturer have been using this flourishing weapon to be placed in pocket of hearts of consumers and all favouring statistics and results are the robust evidence that this relation had been always a successful factor.

This study undertakes thorough observations of several successful case studies and some more advanced approaches to be suggested for corporations and organizations.

### Design/Methodology/Approach:

This study has adopted illustrative approach and made use of brief case studies to explain the Regnant Role of Creativity & Copywriting in Branding.

### Findings:

This study reflects how 'Branding' and effective brand management can pay the value & profit at optimally consideration scale and how 'copywriting' has significant role in emerging effective brand expansion and establishment.

### Research implications:

This studies guides the advertisers and marketers for effective use of 'Creativity' and 'copywriting' in branding activities.

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**DOI:10.22552/jijmr/2021/v7/i1/209144** 

## INTRODUCTION

In the era of digitalization and at crucial age of advertisement exploration 'Brand management' has become the key factor for every single organization or a manufacturer to acquire the market reach and establishing the significant and propitious reach to customers.

In general, what we get as the taste of Branding is all about the image and value of the product or service what that manufacturer or organization is providing but when we start to enter in the depth of understanding the 'Brand' and 'Brand Management' there is lot to know about this vast and vigorous factor.

Basically 'Brand Management' is the combining term of two broad factors so let's see this one by one:

'Brand' intriguingly is the market identification of any product or company which has been created through the service, value, advertising, promise and other such factors.

While we discuss the term management it broadly symbolises for sustainability and growth for placing a profitable market for long desired time period.


**A Literal Aim of Branding:**
Conversion in the way of this flow chart:

Suspect -> Prospect -> customer-> consumer ->brand advocate

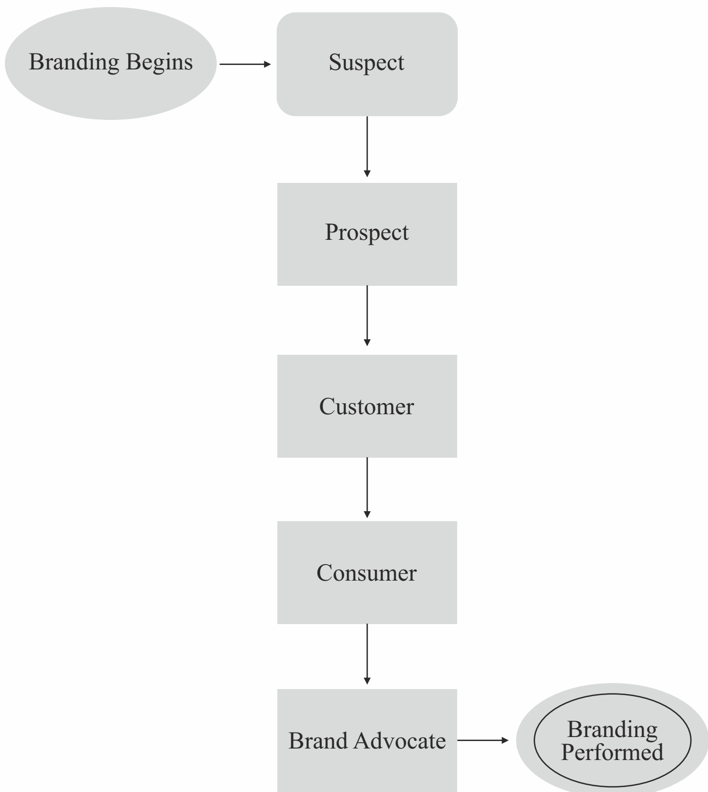


**Figure 2 - Key Features of Branding**

## TRADITIONAL V/S MODERN BRAND MANAGEMENT

As this flabbergasted boom of Internet and Artificial Intelligence has created literally a totally different scope of branding so that now a days and for last almost a decade or two, all brands who believed in branding are now living in the houses of customers, ringing in the mobile phone of customers Basically those brands have created a significant and broader niche in the life style of its customers and consumers.

Over past decades there were some few countable and limited ways of branding like: TV, Radio, Press Release, Outdoor advertisements, Traditional Announcements etc. However, in today's digital world, values and popularity of those traditional ways is decreasing and it's been known as "Brands Aren't Dead, But Traditional Branding Tools Are Dying"

According to the McKinsey survey, the effectiveness of a TV commercial in the USA is now estimated as on the level of one third of the results that were achieved only 20 years ago.

The Ehrenberg-Baas Institute for Science Marketing has conducted a survey showing that only every sixth advertisement broadcast on television is remembered and correctly associated with the brand six days after transmission.

And while we discuss about discuss about Modern ways of branding actually it will not be a hyperbole to call this all boom of internet and 'www' has been blissful boom for branding methodologies.

But discussing both ages of branding the aim of both traditional branding and modern-branding is:3

a) Providing information about the brand: Branding messages addressed to recipients have the aim not only to sell, but to make the same brand marketable by providing information about its usefulness.

b)Branding since people generally prefer what is known, the first step in building a brand image is to build awareness of it among its consumers.

c)Consumer involvement in a relationship with the brand

The purpose of branding is to create parallels to the line between the brand and receiver, which makes the brand become more attractive, desirable, worthy of recommendation in the recipient’s eyes and the recipient, therefore, since the brand corresponds to his fantasies, becomes loyal to her.

Introduction of Copywriting and its Role in Branding and Brand Management When any manufacturer presents a product at its initial stage that product looks futuristic and innovative but is not market ready, is not saleable, is not worth it to launch so then the important role of branding and marketing comes.

And when a 'Brand' wants to speak and interact to customers and prospects then the regnant role of "copywriting" comes in existence. Generally Copywriting is termed as "Voice of Brand" which is responsible to communicate and convince the customers.

Role of copywriting may be defined

'3 C strategy':

Communicate,

Convince,

Commanded.

Copywriting becomes most crucial factor because it’s the very first thing which is going to the customers from the company so each company always try to have an impeccably effective “Copywriting force” at their place.

At global level and national level too, copywriting has been creating a significant value for the product or service and establishing impactful image of organizations and manufactures.

Here are bunch of examples from the history and present scenario too,

**1. Morton Salt**

In 1911, Morton Salt began adding an anti-caking agent to prevent clumping, making it what the brand calls the "first free-flowing salt." Three years later, the slogan, "When It Rains It Pours," was born alongside the Morton Salt Girl. On its website, Morton notes that "many branding enthusiasts and authorities" call this duo "one of the greatest branding triumphs of all time."

**2. Nike**

Athletic and footwear brand Nike celebrated the thirtieth anniversary of one succinct-but-great tagline, Just Do It—with another: This time, the brand took a stance on an ongoing issue with an ad featuring a closeup of former NFL quarterback Colin Kaepernick and the copy, "Believe in something. Even if it means sacrificing everything." It was a divisive ad, but struck the right chords with the right consumers—according to analysts, the company gained $6 billion in market value as a result.


**Figure 3 - An Impact Branding Campaign Image of Nike Showing Cruciality of Copywriting**

**3. KFC UK**

KFC UK turned proverbial lemons into lemonade in its mea culpa for the brand's 2018 chicken shortage, which was just three letters: FCK.

On this success of copywriting force of the firm a reputed senior digital marketing manager at window treatment retailer English Blinds, Polly Kay, quoted

"KFC's copywriters absolutely hit the ball out of the park and salvaged the brand's reputation in one go with a witty, edgy, and very audience-appropriate response that generated a huge amount of goodwill and positive publicity,"


**Figure 3 - One among Most Successful Branding Campaigns by KFC Named 'FCK'**

**KEY FEATURES OF AN EFFECTIVE COPYWRITING FORCE AND ITS CONTRIBUTION IN BRANDING**

As we have seen several elaborative example and effects of copywriting force in branding and enlarging marketing of company so now, we are moving to understand the construction and effective implementation of copywriting force in an organization or a company.

To understand this deeply first we need to discuss some essential features of a copywriting team:

Key features of such an effective team are-

- Sharing imagination manpower/human power,
- Integrity believer workforce,
- Marketing research and understanding skilled team,
- Jacks of all trades,
- Extraordinary thinkers,
- Devotees of 'Creativity'.

Keeping in mind these factors each organization try or should try to include the members in the team who are meeting to these exceptional qualities.

Every successful brand has distinctive approaches to come into market with another new voice of company so called advertisement or marketing but each time behind the picture they have a skilled and exceptionally potent copywriting team to leave a long-lasting impact on customers.

**CONTRIBUTION OF AN IMPACTFUL COPYWRITING WORKFORCE:**

'The pretty clear image of copywriting' has been presented through "3C Strategy" in above sections but here through some elaborative case studies we will try to understand the commendable contribution of copywriting force in branding and major level profitability for the manufacturer.

**CASE STUDY: TATA SALT**

In 1983 'Tata Salt' was launched by Tata Chemicals Ltd. with spirit to take over iodine deficiency diseases and off course it was the beginning of high-risk journey because Tata Chemicals was trying a new path to expand their business with their salt brand.

At initial when it all was just started it was ranked 316th among the most trusted brands in India. But with help of its effective creative & copywriting team and Branding campaigns the brand has enriched gradually their position since then. The brand had ranked as the 2nd most trusted brand in the year 2015. (The Brand Trust Report released from 'Trust Research Advisory'.)

| | |
|---|---|
| Current total market of packaged slat (iodized) | Appx. Rs. 21.7 billion |
| Net share of TATA Salt | More than 26% |

**Figure 4 - Occupancy of 'TCL' in respective industry**

Effective branding campaigns effectively implemented by TCL:

( I ) 'DeshKa Salaam, SarhadKeNaam'

(nation's salute to the armed forces on the border) to coincide with the 69th Independence Day of India (August 15, 2015).

Notable achievements of the campaign:

This commendable campaign led the organization to grab two Guinness World Records.

First one was for the loudest indoor shout with a crowd-sourced slogan 'Jai Hind' (victory to India) being shouted out at the 122.2 decibel level; and

Second was for the longest line of postcards with a chain of 6400 hand-written messages and postcards from Indian citizens to the armed forces in the country.

In such way a branding force with copywriting force of the organization established an eminent milestone of success and here Tata salt started to command kitchens all over country with way more impact and influence.


**Figure 5 - World Level Record Making Branding Campaign by 'TCL'**

Other successful and notable branding campaigns by TCL:

- Radio campaign called 'Big Paigaam' which panned across over 35 cities in India.

Where the tagline impressed in enticing manner the audience and co-partner.

- Tata Salt has also launched a campaign named '#TakeItLite' to highlight the brand's core promise 'DeshkiSehat, DeshkaNamak'


**Figure 6 - World Level Record Making Branding Campaign by 'TCL'**

- Another famous campaign of the brand was 'SehatkiChuski' which won two awards at the 31st MAA Worldwide Globe Awards (Figure 7)

Figure 7 - 'Sehat_Ki_Chuski' Campaign

## CONCLUSION

Above illustrative brand examples and briefly discussed case studies clarify the point that how 'Branding' and effective brand management can pay the value & profit at optimally consideration scale. Each point has shown the core significance of 'copywriting' in emerging effective brand expansion and establishment. Though these examples for showing the regnant role of 'copywriting' might be limited but enough to grasp the fact-

"Brands Aren't Dead, But Traditional Branding Tools Are Dying"

And at every stage of evolution in branding copywriting and creativity of establishing successful campaigns have been constantly significant.

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# Compulsive Buying Behavior of Indian Consumers

***Key words:*** *Consumer Behavior, Compulsive Buying, Shopping Malls, General Population*

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**ABSTRACT**

**Purpose:**

The current study is done with an objective to find the various factors which influence people for compulsive buying.

**Design/Methodology/Approach:**

Confirmatory factor analysis was used on a general group in this study. Factor Analysis was conducted to derive the factors which influence people to go for compulsive buying behavior.

**Findings:**

Basically four factors were identified which influence compulsive buying behavior which are Impulsive nature, Self-obsession, Emotional Stability and Materialism. According to the findings, there is a positive association between materialism & compulsive buying behavior. Further, it can be stated that people in possession of materialist objects tend to spend more as they are presumed to display their status, power in the society. Self –Obsession is another major factor which influence people for compulsive buying.

**Research implications:**

This study has implications for people, retailers and policy makers too. Through this study, common people may understand why do they/their mind reflect compulsive buying behavior and may take appropriate measures to control the same. Retailers may understand consumer mindset in more detail and may craft messages/promotions to attach the respective string of the target consumers. Policy Makers can make some effective education strategies to help people for using their funds wisely.

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**DOI:10.22552/jijmr/2021/v7/i1/209145** 

## INTRODUCTION

As the name suggests, Consumer behavior is the study of organizations, groups or individuals and overall procedure followed by them to choose, purchase and dispose services, products, ideas or experiences to satisfy their needs. It also includes understanding elements and factors like environment, psychological, etc.

From these, few may or may not be independent of each other.

The buying behaviors are mostly of 4 types - Complex buying, Variety seeking behavior, Dissonance Reducing behavior and Habitual buying behavior. The buying behavior can further be termed as Buying Disorders. The buying disorders are further divided into two categories that is Impulsive and compulsive buying disorders.

Compulsive buying is often termed as a chronic purchase or a repetitive purchase that is the primary response to the negative feelings or events. (O'Guinn and Faber 1989, p. 155).

Compulsive buying as a phenomenon has been examined by the psychological community, economists and consumer behavior researchers. It is an abnormal form of shopping and spending in which the afflicted consumer has an overpowering, uncontrollable, chronic and repetitive urge to shop and spend, compulsive spending characteristically functions as a means of alleviating negative feelings of stress and anxiety.

## REVIEW OF LITERATURE

(Pradhan, et al., 2018). The main Objective of his Research Paper "Materialism and compulsive buying behavior" is mainly to understand the impact of materialism on credit card use for both cases- impulsive & compulsive buying behavior. Further, it surveys whether the use of credit card along impulsive buying intercede the connection among realism and compulsive buying conduct. Information was gathered from the consumers who have credit cards through online survey. A two-step approach was followed for the Modal Assessment, Initial, an estimation model was made and tried utilizing most extreme probability estimation and legitimacy of the investigation builds was evaluated. This was trailed by basic condition displaying to test the theories. Through this study, It was find that the Materialism impacts Credit Card use and expands the propensity for impulsive Buying, which than causes Compulsive buying habits. Decrease in the use of credit card diminish in both behaviors—impulsive & compulsive.

(Maccarrone et al., 2017). "Compulsive buying behavior: Re-evaluating its dimensions and screening" In spite of the critical exploration in customer conduct writing on urgent purchasing conduct (CBB), there has been still a gap where no broad understanding about dimensionality or the indicative screening of the confusion. Past investigations recognized two chief measurements: impulsivity & compulsivity, albeit the later strands of hypothesis describe CBB regarding loss of social dependence& poise. The investigation challenges the urgent world view by approving another model with impulsive and discretion weakened spending measurements. The model all the more intently mirrors the confusion's inner self dystonic character, directed in a tension based responsive instrument with wild purchasing and a failure to justify the conduct and its results. The investigation additionally creates and cross-approves another seven-thing CBB screening device, utilizing a near examination with three existing screeners and an autonomous example. The discoveries demonstrate that urgent purchasing results from both enthusiastic and restraint weakened incautious components, which are normal for social enslavement.

(Quoquab et al., 2015). "Compulsive buying: What is behind the curtain?", the author has tried to explain the positive part of purchasers' consumer behavior, negative perspective is also required to be considered for acquiring a total image of the consumption behavior. By inspecting compulsive buying, this examination endeavors to reveal some insight into understanding the pessimism in consumption. In light of emblematic theory of self-completion, the study explore sall connections among confidence, compulsive buying & materialism. In addition, the interceding job of materialism in connection between compulsive buying &confidence, and confidence as a predecessor just an outcome of impulsive purchasing are likewise analyzed. A review was done on 223 college understudies. The model of Structural Equation was utilized to dig deep into the data which uncovered that lower confidence capacities as a predecessor and as an outcome of compulsive buying. Moreover, confidence in a roundabout way and materialism legitimately influence compulsive buying.Though routine buying may help sponsors with picking up advantage, it is a social issue. Subsequently, social advertisers, strategy producers, promoting organizations, government all gatherings need to step up and aware consumers about its definitive destructive impact. Suggestions and scope for future research is also discussed

(Maraz et al., 2015). "Measuring compulsive buying behavior: Psychometric validity of three different scales and prevalence in the general population and in shopping centers" in this paper the researcher Because of the issues of estimation & the absence of the data of national representative, the degree of behavior of Compulsive Buying (CBB) is generally obscure. The legitimacy of 3 distinct scales or so called instruments was attempted: Edwards, E.A., 1993; Edwards Compulsive Buying

Scale (ECBS). Improvement of another scale for estimating Compulsive Buying Behaviour. Money related Counseling & Planning. 4, 67-85, Questionnaire About Buying Behavior (QABB; Lejoyeux, M., Ades, J., 1994. Les achatspathologiques: une dependence comportementale. Neuro-Psy. 9, 25-32.) and Richmond Compulsive Buying Scale (RCBS; Ridgway, N.M., Kukar-Kinney, M., Monroe, K.B., 2008. An extended conceptualization and another proportion of habitual purchasing. Diary of Consumer Research. 35, 622-639.) utilizing two free examples. One was broadly illustrative of the Hungarian population (N=2710) while the other included shopping center clients (N=1447). Subsequently, another, 4-factor answer for ECBS was created (Edwards Compulsive Buying Scale Revised (ECBS-R)), and affirmed the other 2 measures. Also, cut-off scores were characterized for all of the measures. Results indicated that the commonness of CBB is 1.85% (with QABB) in everyone except altogether higher in the client of shopping center (2.5% with RCBS-R, 13.3% with QABB and 8.7% with ECBS-R). Definitively, because of the decent variety of substance, each of the measure recognizes a to some degree diverse CBB gathering.

(Davenport, et al, 2012). "Excessive Eating and Compulsive Buying Behaviors in Women: An Empirical Pilot Study Examining Reward Sensitivity, Anxiety, Impulsivity, Self-Esteem and Social Desirability" in their study suggested that the 'Shopping center issue's, for example, over eating &the compulsive buying, which is on a constant rise, especially among the females. Polls were utilized to determine the relationship between specific character attributes (i. e.,impulsivity,,social desirability, reward sensitivity, cognitive and somatic anxiety, self-esteem) and over eating & compulsive buying in 134 ladies. It was find that cognitive anxiety & reward sensitivity were positively related with the over or o eating and compulsive buying. Substantial tension and social allure were contrarily identified with impulsive purchasing. These primer discoveries show that over the top practices are not really interrelated. The practices inspected in this examination seem to go about as an outlet for nervousness by means of the practices' strengthening properties (e. g., joy, consideration, acclaim, and so forth.). As a result, this may support confidence. The discoveries likewise seem to show various factors or that could be utilized as 'sign of warning' that the conduct may form in a fixation

(Eren et al., 2012). "Compulsive Buying Tendencies through Materialistic and Hedonic Values among College Students in Turkey", the author suggested that the Compulsive Buying Behaviour is generally considered as a tendency to buy beyond one's needs and financial condition which is uncontrollable. Many of the countries and consumers have been enduring because of its terrible results. In such buyer driven society, it gets the "new normal consumer behavior" despite the fact that it has been named "abnormal consumer behavior". Further, undergrads represent a gainful market and furthermore recognizing their compulsive buying inclinations through their hedonic & materialistic qualities, known as 2 of the most significant elements of compulsive buying is critical for evaluating shopping practices in the future. This examination explores the tendencies of compulsive buying through hedonic & materialistic values among understudies in Turkey. Information were gathered from 861 students from different universities in Turkey. The hypothesis was tested using the structural equation model & the effects of both hedonism & materialism on compulsive buying behavior was found. In the end, the impediments of the investigation & the proposals for future examination will be introduced.

(Elger et al., 2011). "A Neurological Study of Compulsive Buying Behavior" The below article describes the study of neural correlates of the compulsive buying behavior. 26 non-compulsive ("normal") & 23 compulsive buyers were looked at using the technique of functional magnetic resonance imaging while they were performing their decision of purchase. The selection of the compulsive buyers was very strict, all of them were undergoing psychotherapeutic treatment due in regards to their behavior of buying. Interesting results came out---it showed evidence of significant differences between compulsive &non-compulsivebuyers in regards to their brain activity in regions which were involved in the decision making process. The findings from this came out with a far deeper insight in regards to compulsive buying nature making it relevant to the consumer policy.

(Mueller et al., 2009). "The prevalence of compulsive hoarding and its association with compulsive buying in a German population-based sample" The objective of this study is to check the pervasiveness pace of habitual storing & to decide the relationship between enthusiastic accumulating & impulsive purchasing in a broadly delegate test of German populace (N = 2307). Impulsive accumulating was surveyed with the German variant of the Saving Inventory-Revised (SI-R; Frost, R.O., Steketee, G., and Grisham, J. (2004). Estimation of urgent storing: sparing stock changed. Conduct Research and Therapy, 42, 1163-1182.). The point pervasiveness of urgent accumulating came out to be 4.6%. People with urgent accumulating didn't vary essentially from those without habitual storing in regards to age, sex, and other sociodemographic qualities. Huge connections were found between the enthusiastic storing and the habitual purchasing measures. Members with habitual accumulating revealed a higher affinity to enthusiastic purchasing than respondents without storing. Around 66% of members named having enthusiastic storing were likewise characterized as experiencing urgent purchasing. In outline, these outcomes propose that impulsive accumulating might be moderately predominant in Germany and they affirm the nearby relationship between urgent storing and habitual purchasing through the examination of a huge scope agent test.

(Li, Jiang et al., 2009). "The influence of money attitudes on young Chinese consumers' compulsive buying" author reveals that the objective of this study/paper is to understand how the youthful Chinese customers' cash mentalities impact their compulsive buying conduct. In all out, 303 college understudies from Tianjin and Ningbo (two significant urban communities in waterfront China) addressed a self-controlled poll. Discoveries Money perspectives are known to fundamentally influence youthful Chinese purchasers' enthusiastic purchasing conduct. In particular, the Retention-Time measurement altogether influenced both male and female customers' habitual purchasing. Be that as it may, the Power-Prestige measurement just influenced male buyers' enthusiastic purchasing. At last, the Quality measurement greatly affected male than on female shoppers' impulsive purchasing. Exploration constraints/suggestions The information were gathered in two significant urban areas in the seaside district of China. Given the contrasts among beach front and inland China, alert must be taken while summing up the exploration results to youthful purchasers from inland China. Pragmatic ramifications The conversation of the connections between youthful Chinese shoppers' cash perspectives and their urgent purchasing will support advertisers and strategy producers to all the more likely comprehend these buyers' spending conduct. Consequently, advertisers can recognize new market openings and structure showcasing procedures to target youthful customers in China. Then again, strategy creators can likewise frame increasingly compelling training techniques to assist youthful purchasers with spending astutely. Innovation/esteem Different from past examination in cash perspectives and urgent conduct, the exploration gives an inside and out outline of how female and male youthful Chinese shoppers see cash &their convictions about cash influence their spending.

(Mitchell et al., 2006). "Cognitive behavioral therapy for compulsive buying disorder". The authors led a pilot preliminary contrasting the viability of a gathering subjective conduct intercession intended for the ministrations of impulsive purchasing for controlling the list. 28 selected subjects were appointed to get this dynamic treatment and eleven hold list for control gathering. The outcomes toward the finish of treatment demonstrated critical focal points for psychological conduct treatment (CBT) over the holding up list in decreases in the quantity of habitual purchasing scenes & the time spent purchasing, just as scores on the scale of Compulsive Buying & the Yale-Brown Obsessive Compulsive Scale-Shopping Version. Improvement was very much kept up at half year development. The pilot information proposes that a subjective social intercession can be very powerful in the treatment of habitual purchasing issue. This model needs further testing.

(Dittmar, 2005). "Compulsive buying - A growing concern? An examination of gender, age, and endorsement of materialistic values as predictors", As per the authors compulsive purchasing is an understudied, yet developing, useless shopper conduct with unsafe mental and money related results. Clinical points of view treat it as a psychological issue, while late recommendations accentuate the expanding underwriting of materialistic qualities as a reason for uncontrolled purchasing (for example Dittmar, 2004b; Kasser and Kanner, 2004). The current examination means to improve comprehension of compulsive buying through looking at age, gender and endorsement of materialistic qualities as key indicators in 3 UK poll considers, which inspected people who had reached a self-improvement association and privately coordinated 'controls' (N = 330), shopper specialists from a global organization (N = 250), and 16-to 18-year-old youths (N = 195). The outcomes affirmed recently reported gender contrasts, and indicated that more youthful individuals are increasingly inclined to compulsive buying. The focal discoveries were that materialistic worth support rose as the most grounded indicator of people's compulsive purchasing, and that it essentially intervened the watched age contrasts.

(Lee & Mysyk, 2004). "The medicalization of compulsive buying" compulsive buying has as of late been the subject of various articles from both customer research and psychiatric points of view. Distinguished by certain analysts as compulsion and by others as a dependence, regular answers for the issue have included medication medicines, interest in self-improvement gatherings and psychological conduct treatment. The motivation behind this article is to inspect basically the marking of compulsive buying as far as medicalization from the point of view of both clinical and non-clinical social control of "degenerate" buyers. We recommend that the endeavor to classify compulsive buying as a sickness speaks to the progressing pattern to medicalize conduct issues which might be better comprehended inside the more extensive setting of related marvels, for example, the monetary emergency of the 1980s and 1990s and the utilization driven economy of North America

(Tatzel, 2002). "Money worlds" and well-being: An integration of money dispositions, materialism and price-related behavior" revealed in his research paper that material values, spending, and Psychological aspects of Money attitude - are united in the integrated model of utilization designs. Snugness with cash joined with high materialism predicts esteem looking for deal chasing; detachment with cash joined with high materialism predicts value looking for obvious spending; snugness with cash joined with low materialism predicts value abhorrence and hesitance to spend; and detachment with cash joined with low realism predicts spending on encounters as opposed to things. Being excessively close with cash, excessively free, materialistic, or excessively worried about money related achievement are completely connected with brought down prosperity.

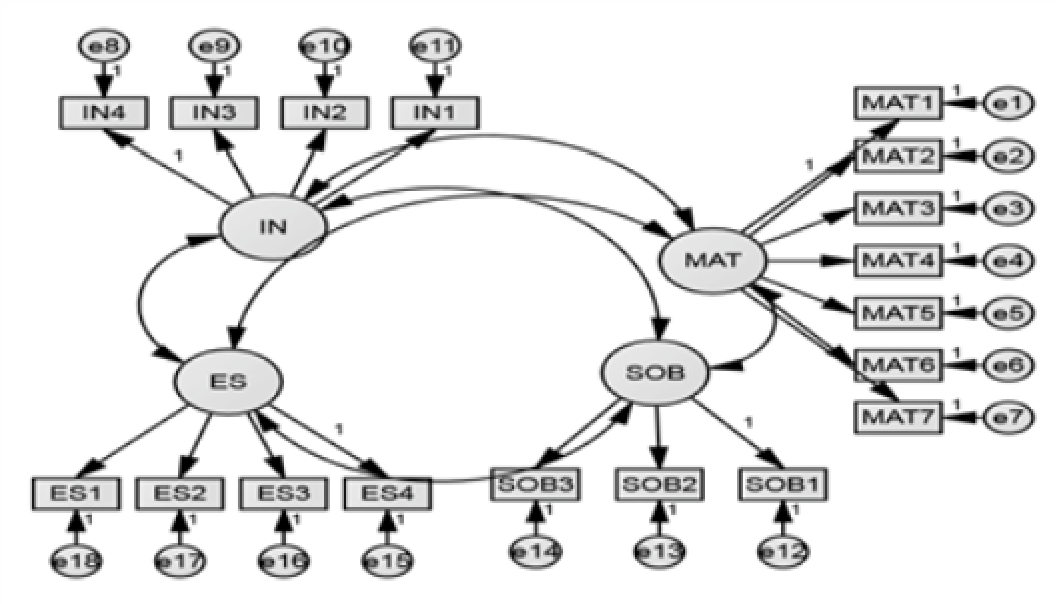
## RESEARCH OBJECTIVE

To find the various factors which influence people to go for compulsive buying behavior, in other words, the study tries to examine the factor that influences compulsive buying amongst Indians.

## RESEARCH METHODOLOGY

In order to study the compulsive buying behavior, structured questionnaire was used which was culturally Modified according to the Indian Context. The Various Dimensions were measured on 5 point Likert scale ranging from 1= "strongly disagree" to 5= "strongly agree". Before finalizing, a group of 25 respondents was considered for pilot testing and their views and Modification was further adapted. The polls are self-supporting to 450 people out of which 425 responses are returned back with level of around 94% which is quite good responses. The Data was further tested for outlier or Missing Values. Than Confirmatory Factor Analysis was applied to determine the factors.

## DATA ANALYSIS




As per the scale of research (per quality management) and as it displayed, 0.769 is the Cronbach Alpha coefficient. As the above figure is more than the requisite 0.7 Cronbach Alpha ideal (Brown, 2002), the scale items have a satisfactory internal consistency and statistically reliable.

Factor Analysis was conducted to derive the factors which influence people to go for compulsive buying behavior. Following Factors with Cronbach's alpha Scores/ Reliability Score

| | | |
|---|---|---|
| 1. | Impulsive Nature | 0.97 |
| 2. | Self-Obsession | 0.94 |
| 3. | Emotional Stability | 0.83 |
| 4. | Materialism | 0.79 |

An estimation scale, for example, the one created during this examination must be both dependable and substantial. Dependability is worried about the interior scale of consistency, i.e., "does the scale acts comparatively when controlled by various individuals?" The most broadly utilized unwavering quality coefficient is Cronbach's alpha which can extend from 0 to 1 with higher figures and showing a better dependability.

From the above table, plainly the recorded a general unwavering quality score of 0.97, 0.94, 0.83, 0.79, surpassing the standard proposal of alpha = 0.70. Build legitimacy was additionally tended to as far as both combination & the exploration instruments capacity to segregate between the fundamental dimensionality of the administration quality develop.

Confirmatory Factor Analysis (CFA) is a measurable methodology in which the factors utilized or the fundamental components are utilized to affirm the structure in the structure of a model. CFA permits the specialist build up the connection between the things and its fundamental elements (Finch, and French, 2018; Harrington, 2009; Jackson, Gillaspy, and Purc-Stephenson, 2009; Kolenikov, 2009; Wood, 2008; Zientek, 2008). The specialist would thus be able to test the theory set and furthermore can construct further model according to the proposed model. CFA grants the master to test the hypothesis that a connection between the watched factors and their shrouded idle construct(s) exists(Bernstein et al., 1988; " Confirmatory Factor Anal.," 2012; Frey, 2018; Johnston, 2014; Kim and Mueller, 2012; Long, 2011; Mulaik, 1988). The pro uses data of the speculation, observational exploration, or both, proposes the relationship plan from the prior and a while later tests the hypothesis genuinely.

CFA reliably checks and assesses the measures with the assistance of build legitimacy, testing strategy impacts and furthermore testing estimation invariance. Chi-square regard close to 0 shows little complexity between the typical and watched covariance structures. Additionally, the probability level must be more unmistakable than 0.05 when chi-square is close to zero(Bernstein et al., 1988; Byrne, 2005; "Corroborative Factor Anal.," 2012; Johnston, 2014; Kim and Mueller, 2012; Mulaik, 1988).

The fit lists are every now and again being utilized to decide the wellness of a basic model aide to chi-square. The Comparative Fit Index (CFI) is =(equal to) to the irregularity work adjusted per test measure. CFI ranges from 0 to 1 with a greater regard showing better model fit. Commendable model fit is appeared by a CFI estimation of 0.90 or more prominent (Banerjee and Magnus, 2000; Bentler and Hu, 1998; Fan and Sivo, 2007; L. Hu and Bentler, 1998a, 1998b; Qin, Wan, and Zou, 2009; Wu and West, 2010).

The root mean square blunder of guess (RMSEA) is viewed as one of the most famous measure of goodness-of- modal fit within the structural equation Modal (SEM), it is critical to know how well the RMSEA acts in models with little degrees of opportunity (df) (Barnard and Rubin, 1999; Taasoobshirazi and Wang, 2016b, 2016a). Root Mean Square Error of Approximation (RMSEA) is surely related to staying in the model. RMSEA values go from zero to one with a tinier RMSEA regard indicating better model fit. Agreeable model fit is shown by a RMSEA estimation of 0.08 or less (Hayakawa, 2019; L.-T. Hu and Bentler, 1999; L. Hu and Bendtler, 2000; Sugawara and MacCallum, 1993; Wicherts and Dolan, 2004).

**SUMMARY TABLE**

| | |
|---|---|
| CFI | .893 |
| NFI | .874 |
| GFI | .917 |
| TLI | .936 |
| RMSEA | .056 |

## DISCUSSIONS

Confirmatory Factor Analysis was conducted to derive the factors which influence people to go for compulsive buying behavior. For deriving the factors CFA was used for the analyses of the secondary data which was collected through different customers who are directly or indirectly involved in shopping. Basically four factors were identified which influence compulsive buying behavior. The factors which affect compulsive buying behavior includes impulsive nature, Self-obsession, Emotional Stability and Materialism. The finding of the research paper is that definitely there is a positive association between materialism & compulsive buying behavior, (Eren et al., 2012).Further it can be stated that the people who have material objects, tend to spend more as they are presumed to display their status, power in the society. Self –Obsession is another major factor which influence people for compulsive buying. As buying Material objects, possession to enhance and display the power and status, sometimes make individuals feel good, feels happy (Featherstone, 1991) (Dittmar et al, 2005) there by reflecting there impulse nature (Tatzel, 2002). Further money's actual capability of a quality life , attitude towards power and prestige enhances the compulsive buying behavior (Li, Jiang et al., 2009).

## MANAGERIAL IMPLICATIONS

The key factors which have come out of this research are the four factors which can help different classes/segments in the following ways. For Common people- it will help them to understand the basis how and why of shopping. Common people who often buy things and regret later would get to know why do they/their mind behave in such way. The people/families with tight budgets can take great learnings from this and apply in their daily lives. For Retailers- it will be a great insight for them to understand the consumer mindset in more detail. They can actually craft messages/promotions to attach the respective string of the target consumers. E.g. focus on "owning things' for a materialistic mindset and so on. For Researchers - basis the data set and analysis, it can become a string basis for researchers to further take up the research/study for additional elements and factors related to compulsive buying.

And Lastly for the Policy Makers can make some effective education strategies to help people for using their funds wisely. Financial instrument/services providers can come up with new plans and strategies so that they can guide individuals to understand the importance of saving and their by guide them how to cut on unnecessary expenditures.

## LIMITATION AND FURTHER RESEARCH

The Research is limited to the Delhi and NCR assuming that NCR being part of National Capital through which we can generalize the same. In this research paper, No Particular group is taken into study. It is a general study hence no single group is taken into consideration. Another limitation of the study is, although demographic variables are taken but no comparison is made on the basis of demographic variables hence it is the scope for further research too. Since this study is limited to Delhi, which can be generalize to India, Further scope for the study is that comparisons for consumer buying behavior can be made with other countries on the basis of different culture and region.

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Case Study

# Resurgence of COVID-19 in India – A Case Study

**Jitender Sharma***

India, unexpectedly, in 2020, had been able to control and manage Covid-19 infection numbers in spite of lack of preparedness in terms of medical infrastructure, equipment and awareness all levels including policy makers, medical fraternity and common citizens. While it was apprehended in WHO and other organizations' surveys that in India daily cases would increase up to 100000 every day by December 2020, numbers came down heavily and everyone admitted that the country had put the worst behind it with very little chance of a "second wave" in 2021. Government of India publicized it too using various media. However, everything was not so rosy. Sufferings of labour class, poor citizens, migrants was almost ignored and media also made only an initial hype about the issue but later knowingly/unknowingly ignored the issue and took up another issue of suicide by a popular Indian actor projecting it through various conspiracies theories. About two million people lost employment during the lockdown. It is not wrong to say that the long imposed lockdown on the country by Government of India, complete centralization of the whole process using National Disaster Management Act, 2005 provisions, keeping states at bay in decision making process were the main factors responsible for the sufferings of poor class.

During complete lockdown period when even parliament was not in session, Central Government of India undertook many steps that burnt the spirit of federalism in Central Government relationship with states. A number of important ordinances were passed in the name of agriculture reforms and industrial labour reforms. Almost seven months old and still continuing 'farmer agitation' on the boundaries of Delhi is outcome of this monopolistic decision making process.

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*Jaipuria International Journal of Management Research (January - June 2021), 7(01), 71-73* **DOI:10.22552/jijmr/2021/v7/i1/209146**

Not only this, Government with the help of media had projected and framed a particular community to spread Corona in various cities alleging that widespread Corona pandemic in India happened due to spread of participants of a congregation of Tablighi Jamaat in Delhi in March 2020. Many participants of the congregation were identified and picked from different parts of the country and put behind bars. Even World Health Organization (WHO) had to caution India for not religiously profiling Covid-19 victims. Government has safely distanced itself from the fact that huge scale migration of labourers and poor class across India due to unplanned nationwide lockdown resulting in loss of employment was the main reason behind spread of virus across India. As a result of long imposed lockdown, contraction of economy in India was steepest in the world. Unemployment rate reached to its highest level during the lockdown period.

All these should have been an eye opener for any government and knowing the nature of Corona virus that had potential of resurgence and with any effective vaccine still away from reach, it had to be top priority of any government to take precautionary measures and effective steps not only to stop further reoccurrence and spread of virus but to build enough medical infrastructure so as not let the pandemic affect people's life anymore at such large level and to minimize economic and human losses.

India, however, never, seemed to have learnt a lesson. Politics both at central as well as state governments' levels and religion are two factors, that gave rise to even more drastic second wave of COVID-19 virus infection in the country even with more deadly mutated virus coded as Delta variant. Impact of this second wave was so huge that India has left behind all countries in the world in daily number of COVID-19 cases.

According to World Health Organization (WHO), first variant of COVID-19 was noticed in India in October 2020. In a recent risk assessment of the situation in India, WHO has mentioned several religious and political mass gathering events as the main contributing factors for resurgence and acceleration of COVID-19 transmission in India.

It is a public-domain available information now that Government of India has not taken any concrete steps to stop or control 'Kumbh Mela', the world's largest gathering of Hindu followers to have a bath at holy Ganga river in Haridwar, Uttarakhand which said to lead to 'Moksha' i.e. freedom from cycle of rebirth. Even after having previous experiences of labour migration and Tablighi Jamaat congregation resulting in wide spread of Corona, gathering of such large crowd at one small place was allowed. The scientific reasoning of spreading of COVID-19 among large number of people gathered at one place and turning of those people as Corona carriers and spreaders in their respective places when they go back and infecting many others was simply ignored.

It was quite evident from daily photos and videos either through newspapers or TVs how COVID-19 protocols were being openly flouted. In fact, state leaders from the ruling Bharatiya Janata Party (BJP) published full-page ads in national newspapers telling worshippers it was "clean" and "safe" to attend. It wasn't until mid-April after emergence and full spread of COVID-19 second wave that Prime Minister Narendra Modi called for 'symbolic' organization of remaining part of the Kumbh Mela to combat pandemic. But it was too late and too little. Neither saints not worshippers paid heed to his views and took part in the fair on the same level as before. This fair actually turned out to be a super spreader of COVID-19 infection. Not only this, during the Kumba Mela, a scam of fake COVID-19 tests and issuing fake "Negative" reports to people coming to participate in the Kumbh Mela was run on a large scale which has been exposed now almost two months after Kumbh Mela.

Second large contributing factor that led to resurgence of COVID -19 infection was holding of 5 states elections and local level bodies elections in Uttar Pradesh. Knowing all implicit dangers at hand, Government of India still allowed the elections to be held. All parties including the Bhartiya Janata Party (BJP) which is in power at Centre and opposition parties not only fielded their candidates but held so many rallies or public meetings. All parties and leaders including even the Prime Minister himself and his Cabinet Ministers and leading opposition leaders addressed large gatherings. Thousands of people gathered in each of such rallies or public meetings. No one seemed to be worried about wide spread of Corona virus during these rallies. In fact, one of the High-Courts in India made a strong observation against the Election Commission of India asking to held it responsible for spreading COVID -19 due to holding elections during this pandemic.

Last year, in 2020, Government of India had imposed a total lockdown when the total number of cases in India crossed 500. Surprisingly, this year, even when daily count of cases was about to reach one lac, it was left entirely to the states to decide if they want to impose lockdown at state level.

Central Government, on one hand, has left it to the states to manage the second wave of Covid-19, on the other hand, it didn't not lose its grip over medicines, vaccine, oxygen and all other necessary equipment required to fight and treat COVID-19 cases. Situation was so bad particularly in cities like Delhi, which is the capital city of India, that even the courts have to intervene almost on daily basis to make available oxygen to the hospitals and patients. Similarly, other necessary required medicines like Remdesivir injection etc. were very short in supply with central government in full control of everything and releasing very limited stocks. Similarly, buying and issuing of vaccination does were also entirely in the hands of Central Government and a number of states particularly opposition ruled stated complained for not allocating desired number of vaccines, medicines and other equipment.

Central Government kept on blaming state governments for all mismanagement and also to the limited availability of all essentials including oxygen, ventilators, medicines and so on.

Later, Central Government allowed states for directly buying vaccines from manufacturers but introduced differential pricing wherein states had to pay much higher amount for the same vaccine than that of Central Government. International tenders released by state governments were not fruitful as every vaccine manufacturer wanted to deal directly with Central Government and not the respective state governments. Here also, courts had to intervene and issuing various threats to Central Government officials including Contempt of Court. Finally, Central Government after severe criticism of its policies, reverted its decision and now announced that from mid-June everyone will be vaccinated free of cost.

State governments also kept blaming Central Government instead of actually governing and managing the pandemic.

Meanwhile, about 3 lacs plus people in India alone lost their lives battling COVID-19 due to lack of oxygen, hospital bed, medicines and lack of vaccine doses. Healthcare workers are stretched beyond all comprehension. Such was a chaos that many patients had to travel thousands of kilometers back to their native places or relatives in search of getting admission in a hospital and getting a bed and particularly an oxygen bed.

Neither the Central Government nor the State Governments had actually demonstrated responsible leadership in actually managing the pandemic. Both sides remain engaged in dirty power games blaming each other for vaccines shortage, lack of medicines and equipment, lack of oxygen etc. None of them were actually serious about the citizens of India, died helpless against a mighty but heartless system.

## QUESTIONS

1. Caught in a similar situation, what would be your line of action as a responsible leader?
2. What strategy could best suit to manage the situation like given in the case?

# Book Review

## E-Commerce at the Bottom of the Pyramid: Remodelling Perspectives of Rural Consumer Behaviour by Pragya Singh, Indrajit Ghosal and Bikram Prasad.

## New Delhi: Anu Books, 2020 (ISBN: 978-81-947224-1-0)

**Jitender Sharma***

Famous author and strategist C. K. Prahlad had written a famous book "Fortune at the bottom of the Pyramid" describing potential of rural marketing or rural consumers. The book under review is an extension of the same thoughts albeit supported with research data in Indian rural India's consumers context.

As per a recent Nielson study, rural market is supposed to grow about 1.5 times faster than the urban markets hence there is no surprise that today's every marketer, every industry and every business is looking at rural markets as future lies there i.e. in rural market at the bottom of the pyramid.

It was not so even about a decade ago. Very few brands or marketers used to consider rural markets among their preferred strategic initiatives but current scenario is totally different. As per census data more than half of the Indian population live in villages. Currently, rural markets are helping in generating more than half of India's revenues.

In this context, through this research study presented in the form of a book, authors propose that integration of e-commerce among rural markets will bring a great change among rural consumer behavior. It has opened up endless potential of rural consumers through integration of digital technology and E-commerce.

The book is divided in five chapters.

First Chapter on "E-Commerce" is a conceptual chapter discussing E-Commerce in general, global scenario,

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**DOI:10.22552/jijmr/2021/v7/i1/209147**

E-Commerce status in India and how does E-Commerce work in India.

Second Chapter deals with "Rural Environment in India" and covers rural population, family structure, literacy, occupation status, income-expenditure details etc. of rural India.

Third Chapter is on "Rural Consumer Behaviour and Marketing Perspectives" and looks into consumer buying behavior, influencing factors like cultural, social, customs, caste, reference groups etc. that impact rural consumers buying behavior. Role of rural women is also discussed in this chapter.

Fourth Chapter is on the core concept of this book i.e. "Opportunities of E-Commerce in Rural Areas" and deals with opportunities for e-Commerce and changing buying habits of rural consumers.

Fifth Chapter is "Marketing Research" study that go into quantitative part of the study and data analysis and put forward a conceptual model for E-commerce in rural markets.

And, finally Chapter six provides two case studies to explain the concept of E-Commerce in rural India.

Written in a very simple and straight forward language, this book is not a descriptive study but is based on quantitative research study and hence provide adequate data to explain the concepts. There are some grammatical and spelling mistakes which could be avoided through minute editing. However, overall, authors in general have been successful in explaining how rural consumer behavior can be remodeled by marketers to reach at the bottom of the pyramid to get fortune.

# Guidelines for Authors

Jaipuria International Journal of Management Research (JIJMR) is a peer-reviewed bi-annual journal of Jaipuria Institute of Management, Noida. JIJMR welcomes original papers from both academics and corporate practitioners on all areas in business management. Paper may be based upon empirical research, or dealing with new theory/concepts in management that has practical applicability or a case study dealing with a management issue. Book reviews of newly published books can also be sent along with a copy of the book for publication consideration.

The author(s) may send their manuscript in MS Word to jijmr@jaipuria.ac.in and/or jitender.sharma@jaipuria.ac.in.

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5. Book Reviews covering reviews of current books in any area of management.

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1. Author must submit a soft copy of the manuscript in MS Word in single space format in Times New Roman font with 12 font size at email IDs mentioned above.
2. The manuscript should be accompanied by the following:

   (a) An abstract of 80-100 words;

   (b) An executive summary of about 400 words along with five key words;

   (c) A brief biographical sketch of the author(s) describing current designation and affiliation along with complete postal address, contact numbers and e-mail ID.
3. The recommended length of full paper is 5000 words.
4. Book reviews should be approximately 1000 words.
5. All tables, charts and graphs should be in black and not in colour. Source, if any, must be quoted at the bottom. Figures must be given in international standards of millions/billions and not in lacs/crores etc. Tables, charts and graphs are either included within the text or else proper referencing on a separate line has be clearly mentioned at the position where a particular table, chart and/or graph has to be placed.
6. For references/citations/bibliography, the APA style must be followed uniformly.

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Michaels, P. J., & Balling, R. C., Jr. (2000). The satanic gases: Clearing the air about global warming. Washington, DC: Cato Institute.

**In-text reference:** (Michaels & Balling, 2000)

Miller-Rushing, A. J., Primack, R. B., Primack, D., & Mukunda, S. (2006). The satanic gases: Clearing the air about global warming. Washington, DC: Cato Institute.

**In-text reference:** (Miller-Rushing, Primack & Mukunda, 2006)

**Edited volume**

Galley. K. E. (Ed.). (2004). Global climate change and wildlife in North America. Bethesda, MD: Wildlife Society.

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Allen, L. (2004, August). Will Tuvalu disappear beneath the sea? Global warming threatens to swamp a small island nation. Smithsonian, 35(5), 44-52.

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**If journal pages starts again in new issue**

Bogdonoff, S., & Rubin, J. (2007). The regional greenhouse gas initiative: Taking action in Maine. Environment, 49(2), 9-16.

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Mora, C., & Maya, M. F. (2006). Effect of the rate of temperature increase of the dynamic method on the heat

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United States Environmental Protection Agency. (2007, May 4). Climate Change. Retrieved from the Environmental Protection Agency website: http://www.epa.gov/climatechange

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**In-text reference:** (Gelspan, 2007)

# FORM-IV

| | | | |
|---|---|---|---|
| 1. | Place of publication | : | Noida, Gautam Budh Nagar |
| 2. | Periodicity of its publication | : | Half-Yearly |
| 3. | Printer's Name | : | Dayanand Pandey |
| | Nationality | : | Indian |
| | Address | : | A-32 A, Sector – 62, Noida – 201309 |
| 4. | Publisher's Name | : | Dayanand Pandey |
| | Nationality | : | Indian |
| | Address | : | A-32 A, Sector – 62, Noida – 201309 |
| 5. | Editor's Name | : | Dayanand Pandey |
| | Nationality | : | Indian |
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Printed and published by Dayanand Pandey on behalf of Jaipuria Institute of Management, Noida, A-32A, Sector-62 Noida, Gautam Budh Nagar and printed at M/s N Thirty Offset, Chaura Raghunathpur, Sector 12-22, Noida, Gautam Budh Nagar, Editor - Dayanand Pandey

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