

# Jaipuria International Journal of Management Research

*Issue 01 • July – December, 2015*

VOLUME

01

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R. Kasilingam and B. Rajeswari

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## **Pradhan Mantri Jan Dhan Yojana (PMJDY) - A Study of its Role in Financial Inclusion and Sustainable Development**

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## **Impact of Green Marketing and Green Branding on Female Consumer Behaviour in Delhi/NCR**

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## **Book Review**

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### **The Pleasures and Sorrows of Work**

Reviewed by: Shalini Srivastava

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## ***Objective of the Journal***

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 papers 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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## *Chief Editor's Desk*

Dear Readers

I am pleased to launch the first issue of our journal “Jaipuria International Journal of Management Research”, a small initiative from our side to advance the frontier of management research across the world. It is a bi-annual, fully refereed international journal and its International Advisory Board consists of the best minds in management arena. With equally experienced reviewers' board, journal will follow double blind review process for inclusion of any paper in the journal.

This journal will encourage and publish cutting edge research in management discipline and also inculcate and develop writing skills among management fraternity. It will serve as a platform for free expression of creativity and innovative thought process in management for academic and management practitioners throughout the world and will build a common forum for management researchers and practitioners to exchange their research findings, sharing new theories and thoughts in management and promote good practices in management profession.

Current issue of the journal has got papers not only from all parts of the country but from abroad as well. It contains research papers, case study and book reviews. It is just a humble beginning of our long journey and sincere efforts to provide a meaningful platform to worldwide academia, researchers and management practitioners to jointly explore new concepts, ideas, theories and applications of management science.

I invite feedback and suggestions from the readers, researchers, practitioners for further improving the quality of the journal.

**Dr. Rajiv R. Thakur**



## Editorial

Management education in India started almost at the time of independence. Currently, over five thousands management institutions are engaged in developing future managers in the country. However, when it comes to management research, India still lags behind significantly in comparison to various other nations especially developed world. Jaipuria International Journal of Management Research (JIJMR) is brought out by Jaipuria Institute of Management, Noida as an attempt to bridge this research gap between Indian management education providers and rest of the world. This journal will provide a platform where academics, researchers, and practitioners will be able to share their new thoughts, research and new ideas in management that will help taking management discipline to a new pinnacle.

The inaugural issue of the journal consists of seven research papers, a case study and a book review. In the first paper on 'A study on strategic dimension of employer branding in HR practices' authors have highlighted the importance of employer branding and how it helps in getting loyal employees who would love to work for the organization. This study will help organizations to know the factors that increase the brand value of the employer.

In the paper 'Pradhan Mantri Jan Dhan Yojana (PMJDY) - a study of its role in financial inclusion and sustainable development', authors have tried to highlight that till now a large segment of India's vast population especially poor people living in rural areas didn't have access to formal banking services and how the Pradhan Mantri Jan Dhan Yojana has been able to bring this section into main financial stream. It also discusses the progress, shortcomings and also look into what lies in future for the scheme.

In the next paper on 'Impact of green marketing and green branding on female consumer behaviour in Delhi/NCR' author has highlighted the effects of green marketing on female consumer behavior and what is the value female customers are receiving from purchasing green products in Delhi and NCR region. This study recommends that if green brands can be offered at affordable prices then they have potential to achieve vast domestic and international markets.

In the paper "Exploring the relative worth of attributes of tea garden managers - a study with reference to South Assam" authors have described various attributes and trait required to be a successful manager at tea gardens. They have also

tried to fix up the relative importance i.e., which human trait/attribute/ attitude, in what degree is more and which is less

required to perform a particular job.

Next paper on 'Foreign product perception and its evaluation in Albanian market - an analysis of Country of Origin image and Ethnocentrism' is about understanding what is the role country-of-origin effect plays on the mind of consumers? This is a case study of Albanian market where authors have investigated the effects of consumer ethnocentrism and country-of-origin perceptions on product evaluations by consumers in their country.

In the paper titled 'Marketing strategies efficiently used by small scale industries' authors have described how the characteristics and the marketing practices adopted by the firm on the entrepreneurial development of SSI in Uttarakhand. It was inferred that the characteristic of firm & business practice is found to be a significant factor for small scale entrepreneurial success in Uttarakhand, India.

Last paper on 'Conceptualization of sustainability marketing" traces the evolution of the concept in the light of theoretical foundations.

In the case study 'Bakerywala - The Cake Shop', author has highlighted the parameters on which whole services industry is based. Through this case study, author has also demonstrated how to attend and handle dissatisfied customer and how to retain the customer in long run.

The book review section contains review of the book 'Intrapreneurs@mjunction'. Reviewer has summarized the growth and development of a public-private sector joint collaboration enterprise and how the leadership and innovative thinking of its CEO has resulted in mjunction becoming world's largest e-commerce platform for steel from a modest start up.

Another review of the book "The Pleasure and Sorrows of Work" is about an author's imagination about workplace that is an accumulation of happiness and hazards which a common man experiences in his day to day life.

An attempt has been made in this inaugural issue to include research papers from all major areas of the management. Being inaugural issue, it may have some shortcomings. We invite open and wider suggestions from the academic and practitioners community to improve the quality of journal. We are sure that with everyone's contribution and cooperation, we may be able to bring this journal to the highest level of management research

**Jitender Sharma • Shalini Srivastava**

# *A Study on Strategic Dimension of Employer Branding in HR Practices*

**Key words:** *Employer Branding, Preference of Prospective Employees, Segmentation of Employees*

**R. Kasilingam<sup>\*</sup> and B. Rajeswari<sup>\*\*</sup>**

## **ABSTRACT**

The globalization has brought in several challenges for industries in general and particularly more challenges to industries which depends upon human resource like the hospitality industry such as hotel, airline and tourism industries. As job opportunities are changing, hospitality industry has to tailor its HR strategies in align with global changes. The study on employer branding will help organization to know the factors that increase the brand value of the employer. The study is conducted among the internal and prospective employees of one selected hotel industry in Chennai. Most of the employees have opted to work in this company due to career development opportunities. The length of service has significant relationship with company's growth, company's concern towards welfare of employees, overall satisfaction. The overall job satisfaction is related to like team work, culture, interpersonal relationship and rewards. Happy employees tend to be committed towards the organization and will also refer the organization as career opportunity. The ultimate aim of employer brand should be to make company the most opted place to work, by the internal employees as well as the prospective employees.

## **INTRODUCTION**

Getting skilled people and retaining such people have become great challenge for the HR managers. For this purpose the company has to establish a brand for itself. Employer branding is the image of the organization as a 'great place to work' in the minds of current employees and key stakeholders in the external market (active and passive candidates, clients, customers and other key stakeholders). The company should make employees satisfied and happy working in the organization. Employees should feel proud to identify themselves associated with the company. Not only existing employees but also prospective employees should aspire to work in the organization. This has made employer branding and employee engagement as the buzz words in the HR circle. The purpose of this study is to analyze the perception of current and prospective employees towards HR practices of one particular company in Chennai so as to know what extent it is successful in creating brand of its own.

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## REVIEW OF LITERATURE

Gallup survey (2002) reported that less than a quarter of American workers are fully "engaged" in their work, costing the US economy \$300bn (and £50bn in the UK) per year. Gallup surveys in Great Britain, France and Singapore revealed similar findings in 2003. The surveys revealed that more than 80 percent of British workers lack any real commitment to their jobs, with a quarter of those being "actively disengaged," or truly disaffected with their workplaces.

Claudius Konig (2008) has stated that Employer Branding Companies need to ask themselves whether their employer branding strategy is sending the right signals to stimulate a sustainable business performance. If it is used correctly, employer branding could potentially help to cure the cultural and economic crises.

Liana Cafolla (2008) has done a study on "How to build an effective employer brand". In her quest to be an employer of choice, many organizations are recognizing the potential of employer branding as a concept. She has stated that despite the success of employer branding, many companies still fail to accurately measure current performance in recruitment and retention in order to prove brand effectiveness and demonstrate return-on-investment. By measuring the success of employer brand, the HR community can really add value to their businesses.

Thomas, Ramona (2008) has done a research on "Employer Branding for Consultancies". The idea of this research is, that as the characteristics of employees cannot be determined in advance, it is important to initiate a pre-selection by communicating a certain industry-image that functions as a signal of expectations the company has. This signalling via external positioning makes it easier for the prospect employee to select a job that fits to his/her identity and reduces hopefully the number of applications the companies get without decreasing the overall quality.

Vijit Chaturvedi (2007) has written article on "Employer Branding: A Ripple Effect for organizational effectiveness" in which he has stated that employer branding has become prime factor which determines an organization success and future employer brand has overshadowed all other factors such as customers, relationship, PR, networking, two way Communication. This article is aimed to explain the need, importance, process, applicability, and outcome of employer branding.

Robin Jeffrey Katoen Andreas (2007) has done a study to investigate the internal and external determinants, which form an employer brand. The second objective is to gain a deeper understanding of the prioritization of different Talent-Relationship-Management instruments, which

are important to build a long-term relationship with talented candidates. Four semi-structured interviews with exceptionally successful companies in the field of Employer Branding have been conducted. The results also indicate that there has rarely been any experience with any of the TRM instruments, while there is a clear opinion in favour of an extension of the concept.

Mr. Harish Bijoor, CEO of Harish Bijoor Consults Inc, has stated that internal branding is all about activation of solutions that can be seen, touched, felt and literally smelt by the employee every single day. Branding from the external perspective is all about top-down branding. Internal branding is a very bottom-up process. "Mr. Bijoor works with six companies in this space and says the demand has been increasing over the years". These are not hit-and-run operations; instead they are activities that are completely on-going (Business line, 2006)

Emma Melin (2005) has done research with the objective to examine the existence of similarities and differences between external and internal employer brand images. The research conducted quantitative surveys about the opinions of students and young professionals regarding recruitment and lifestyle issues. The information collected from their surveys concerning students and young professional was serving as reflection of the external employer brand images.

## OBJECTIVE OF THE STUDY

- To analyse the perception of current employees' and the prospective employees' towards the organisation.
- To identify the factors that increase job satisfaction of the employees and to analyse the overall satisfaction of the employees with factors related to work and HR activities.

## RESEARCH METHODOLOGY

Descriptive research design is used in this study to establish priorities in studying the complete explanation of employer branding and its variables. In this study, primary data is collected by using two sets of well designed questionnaire and these questions are designed in such a way, that they can be calibrated on a Likert's five point scale. In this research, statements are used to measure satisfaction level towards the HR practices, rating of the job factors and the opinion towards the company and work. To measure the reliability of instrument Cronbach alpha is calculated using SPSS. For this set of instrument the alpha value is 0.8235, which means the instrument is reliable. All the employees from Sheraton Park, Chennai were taken as unit and the convenience sampling technique is adopted based on the availability of them. Apart from this the population for the second set of questionnaire is considered as those who are not employed at Sheraton Park, but is looking out for job

in the same industry (prospective employees of Sheraton Park). They mostly comprise of the employees of similar industry and the hotel management students. In spite of all persuasion and reminders, the researcher was able to collect only 220 filled in questionnaires out of 230. The scrutiny of questionnaire has revealed that 20 questionnaires were not usable as they were not filled completely and hence rejected for further analysis.

Finally 100 questionnaires were taken from each set for analysis.

### PREFERENCE OF PROSPECTIVE EMPLOYEES

The prospective employees are the people who are applied and interested to join park Sheraton. The analysis of data collected from prospective employees reveal the following results.

**Table 1 - Plan to do Higher Studies and Job Timing opted by Prospective Employees**

Plan	Frequency	Percent	Job	Frequency	Percent
Surely	37	37.0	Part time	17	17.0
May be later	46	46.0	Full time	56	56.0
Definitely not	17	17.0	Full time but at the end of the course	27	27.0
Total	100	100.0	Total	100	100.0

From the table 1 it is found that 46 percent of the respondents are currently not planning to go for further studies or higher studies. This means that they are surely looking out for job either now or later. This shows that more number of people are interested in taking up a job. The company should target on such group of people in promoting their brand, rather than targeting the 37 percent who would be going for further studies. Apart from this the company should focus on the 17 percent

who say they will definitely not go for higher studies, and they could form part of the loyal employees. The data in the table 1 also explains that 56 percent of the respondents are looking out for a full time job. It is also seen that 27 percent of the respondents would be taking up their job for full time at the end of the course. These are the two groups the organization should target in order to improve the brand value.

**Table 2 - Nature of Career opted and whether the Respondents Employees are Looking out for Job**

Nature of Work	Frequency	Percent	Response	Frequency	Percent
Work in an organization	80	80.0	Yes	53	53.0
Start your own business	20	20.0	No	47	47.0
Total	100	100.0	Total	100	100.0

From the table 2 it can be inferred that 80 percent of the employees are willing to work in an organization rather than starting their business. This shows the less entrepreneurial qualities of the respondents. It also signifies that company should take enough concern on retaining such group of employees through various

attractive offers. Table 2 reveals that 53 percent of the respondents are currently looking out for a job. This is considerably a large number and it shows that there is a need for employment opportunity. This opportunity must be utilized and the brand value of the company can be improved by extending various employment prospects.

**Table 3 - Previous Work Experience**

Years	Frequency	Percent
Nil	78	78.0
1-2	13	13.0
more than 2	9	9.0
Total	100	100.0

From the table 3 it is found that 78 percent of the respondents do not have any previous work experience. Whereas 13 percent have 1-2 years experience and 9 percent with more than 2 years experience. This tells that around 22 percent of the respondents have experience in working with different employers. Therefore company should provide attractive offers in order to out beat their previous employers. Similarly satisfaction of the fresher

joining in the company is also very important.

### INTERNAL EMPLOYEES' SATISFACTION AND COMMITMENT TOWARDS ORGANIZATION

In order to study about employer branding the existing employees satisfaction and the factors which would create a sense of commitment towards should be analyzed

**Table 4 - Reason for Choosing Sheraton Park as a Career Option**

Reason	Frequency	Percent
Pay benefits	8	8.0
Designation	4	4.0
Brand	22	22.0
Career development	55	55.0
Job profile	11	11.0
Total	100	100.0

From the table 4 it is found that 55 percent of the employees have opted to work at Sheraton Park due to career development. It is also found that only 4 percent of the respondents have opted for the designation and only 8 percent for pay benefits. This means that these two factors are not found to be attractive. To find out the relationship

between length of service and perception of employees about the work and the company, the analysis of variance is used. The null hypothesis for this analysis is "There is no significant impact of length of service of the employees on factors related to company".

**Table 5 - Perception about the Work and Length of Service – Analysis of Variance**

Factor	F	Sig
The growth of the company is very important to me	2.736	.048
My company is concerned about my welfare	2.587	.050
Overall I am satisfied with my work	4.003	.010
There is adequate amount of workforce in my department	4.972	.003

From the analysis it is found that length of service has significance relation with factors such as the company's growth, company's concern towards welfare of employees, overall satisfaction, and adequate amount of

work force (as the significant value is less than 0.05). This means that the people who have different level of experience have different level of perception on the all the four statements.

**Table 6 - Length of Service at Sheraton Park and Perception about Company and the Work**

Length of Service at Sheraton Park	The growth of the company is very important to me	My company is concerned about my welfare	Overall I am satisfied with my work	There is adequate amount of workforce in my department
0-3 yrs	4.41	3.78	3.84	3.70
4-6 yrs	4.75	3.88	3.88	4.00
7-9 yrs	5.00	5.00	5.00	5.00
>9 yrs	4.93	4.40	4.60	4.47
Total	4.52	3.89	3.97	3.85

The people who are working in Sheraton for 7-9 years give more importance to growth of company because mean value is high. This means that the people who have longer stay in office have positive perception. Therefore the company should take initiative in retaining the employees in the organization. The people whose different level of experience significantly differ on their

perception in the statement "my company is concerned about my welfare". The people who have 7-9 years experience have higher level of positive perception than people who have less than 3 years of experience. The mean values clearly indicates that people who have 7-9 years experience have higher level of positive perception in all four statements than people who have less than 3 years experience.

**Table 7 - Gender Difference on the Emotional Attachment towards the Organization**

	Gender	Mean	Sig.	t	Mean Difference
I feel as part of the family in my organization	Male	4.17	0.660	.442	.10
	Female	4.07			
I feel emotionally attached to the organization	Male	3.66	0.329	.981	.22
	Female	3.43			
I am of the opinion that "I grow as the company grows"	Male	4.29	0.527	.634	.12
	Female	4.17			

To find out the gender difference on the emotional attachment towards the organization the independent sample t-test is used. From the analysis it is found that null hypothesis H<sub>0</sub> is accepted since the significance value is above 0.05. This means that gender does not have

any influence on the emotional attachment towards the organization where they are working. The difference in the mean between genders is very less which is 0.1, 0.22 and 0.12. Men tend to have slightly high emotional attachment towards the organization.

**Table 8 - Analysis on the Relationship between Job Factors and Overall Satisfaction**

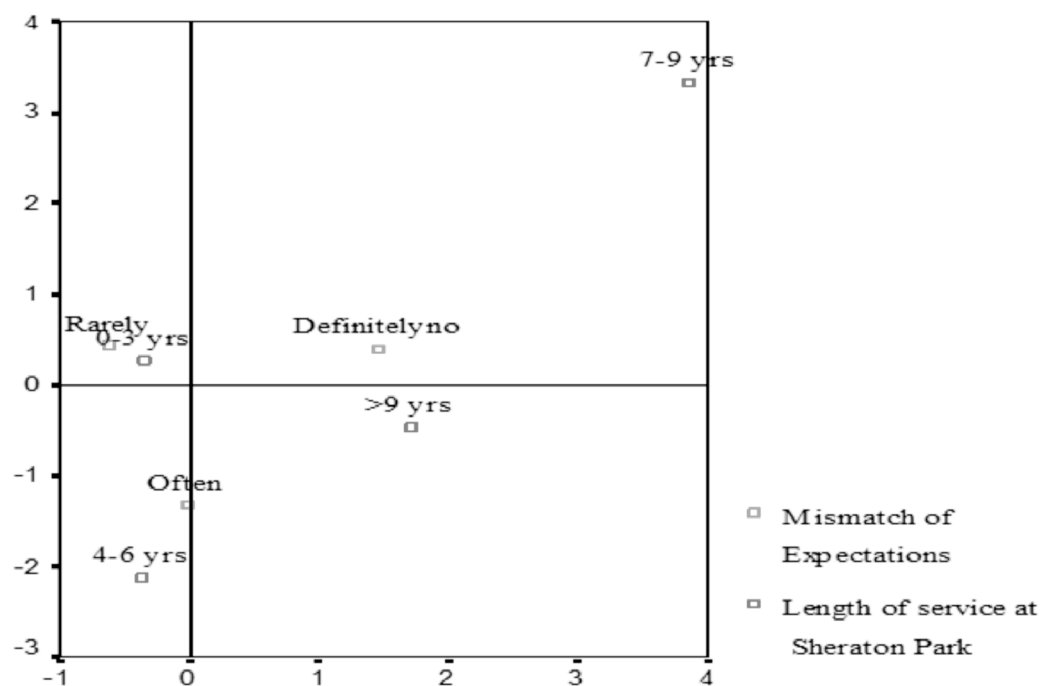
Factors Related to Job	Correlation	Overall I am satisfied with my work
Receiving supervision and feedback	Correlation	.300**
	Sig. (2-tailed)	.002
Training and development	Correlation	.574**
	Sig. (2-tailed)	.020
Work atmosphere and organizational culture	Correlation	.706**
	Sig. (2-tailed)	.030
Opportunities for career development	Correlation	.481**
	Sig. (2-tailed)	.000
Team work within your department	Correlation	.574**
	Sig. (2-tailed)	.000
Promotion policy	Correlation	.411**
	Sig. (2-tailed)	.000

Rewards and recognition	Correlation	.469**
	Sig. (2-tailed)	.001
Relationship with colleagues	Correlation	.304**
	Sig. (2-tailed)	.002

To find out the relationship between job factors and overall satisfaction the correlation analysis is used. The analysis shows that overall satisfaction of the respondents has relationship with the various factors related to job such as the team work, culture, interpersonal relationship, rewards, and promotion policy, career development, training & development,

feedback and supervision. The significance level is less than 0.05 for the correlation between these factors and job satisfaction. This means that people who got higher good amount of training are satisfied with the job. The people perceive that good promotion policy and rewards & recognition will increase the satisfaction of employees.

**Figure 1 - Association between Length of Service and the Mismatch of the Expectations at Sheraton Park**



From the figure 1 it is inferred that there is no mismatch of expectations for those working in the organization for above 9 years. But respondents who have been working for 4 to 6 years in the organization have mismatch of expectations often, and the 0-3 years of service have

mismatch very rarely. This means that people could able to work for longer duration because they do not have any mismatch between expectation and actual. The people working for longer duration have satisfaction.

**Table 9 - Impact of the Job Related Factors on the Mismatch of Expectations**

Job related factors	F	Sig.
Necessary tools and materials to do your job	1.566	.214
Receiving supervision and feedback	1.670	.194
Training and development	7.217	.001

Work atmosphere and organizational culture	4.826	.010
Opportunities for career development	7.358	.001
Team work within your department	2.128	.125
Promotion policy	.745	.477
Rewards and recognition	5.968	.004
Relationship with colleagues	1.548	.218

From the table 9 it is evident that the certain job related factors do create mismatch of expectations during the course of working at the organization. Factors such as work atmosphere/culture, career development, rewards and recognition have created mismatches in the minds of the employees. As the significance value is less than 0.05 the null hypothesis is rejected for above said factors. The

people who have different level of mismatch are having different level of perception about the training and development and opportunities available for career development in the organization. Hence it can be interpreted that poor training and non availability of opportunities for career development may be cause for mismatch.

**Table 10 - Length of Service and Opinion about Other Organization**

Factor	Length of service at Sheraton Park					Total
Do you feel that another organization will provide the same advantages presented to you like that of Sheraton Park		0-3 yrs	4-6 yrs	7-9 yrs	>9 yrs	
	Yes	25	4		6	35
	Not sure	42	4	1	8	55
	No	9			1	10
Total		76	8	1	15	100

From the table 10 it can be stated that 35 percent of the respondents are of the opinion that another organization will provide the same facilities and advantages provided to them at Sheraton Park and 55 percent of the respondents say that they are not sure about the advantages will be provided to them anywhere else, and only 10 percent say that no other organization will provide the same benefits as in Sheraton Park. This shows that the company does not provide anything unique and does not distinguish itself from the competitors. Many employees are not sure about the facilities provided by

other companies. This makes it clear that the market standards are not made aware to people.

#### **SEGMENTATION OF EMPLOYEES BASED ON SATISFACTION**

Segmentation can be done using cluster analysis based on satisfaction of employees. The employee satisfaction is measured by using various HR activities such as periodic review, welfare activities, attracting talent, communication, response time and retention of best talent.

**Table 11 - Cluster Analysis on the basis of Level of Satisfaction on various HR Activities**

Factor	Cluster		
Periodic Review	1	2	3
	2	4	3



Welfare activities	2	4	3
Attracting talent	3	4	4
Communication channel	1	4	3
Responding time	3	4	3
Retention of best talent	1	4	3
No of Cases	3	60	37

All respondents are classified according to their satisfaction level on HR practices into three categories by using K-Means cluster. The first cluster refers to not satisfied because their mean level of satisfaction is less than 3 for many factors and 3 percent of respondents fall under this cluster. The second cluster is satisfied cluster because mean level of satisfaction is 4 for many HR

practices and around 60 percent of respondents are in satisfied cluster. The third cluster is termed as neutral cluster because mean level of satisfaction is three in various HR practices and around 37 percent of the respondents are in this cluster. Majority of the employees are in the satisfied segmentation.

**Table 12 - Eigen Values and Wilk's Lambda**

Function	Eigen value	% of Variance	Cumulative percent	Canonical Correlation
1	3.380	88.1	88.1	.878
2	.454	11.9	100.0	.559
Test of Function(s)	Wilks' Lambda	Chi-square	Df	Sig.
1 through 2	.157	174.984	12	.000
2	.688	35.402	5	.000

As there are three clusters, two discriminant functions can be formed. The Eigen value is very high for function 1. This clearly says that the factors which form function 1 are very important in attaining satisfaction level of the respondents. The Eigen value for function 1 is 3.380 whereas for function 2 it is 0.454, less when compared to the previous. The canonical correlation value shows the

correlation between the factors and since it is nearest to 1 there is positive correlation. When the Eigen value is compared to the Wilk's Lambda the value for function 1 is less than the Eigen value of function 1. Therefore it is again verified that function 1 is very important. But the Wilk's Lambda is higher for function 2, even then it is also considered because the level of significance is less than 0.05.

**Table 13 - Structure Matrix**

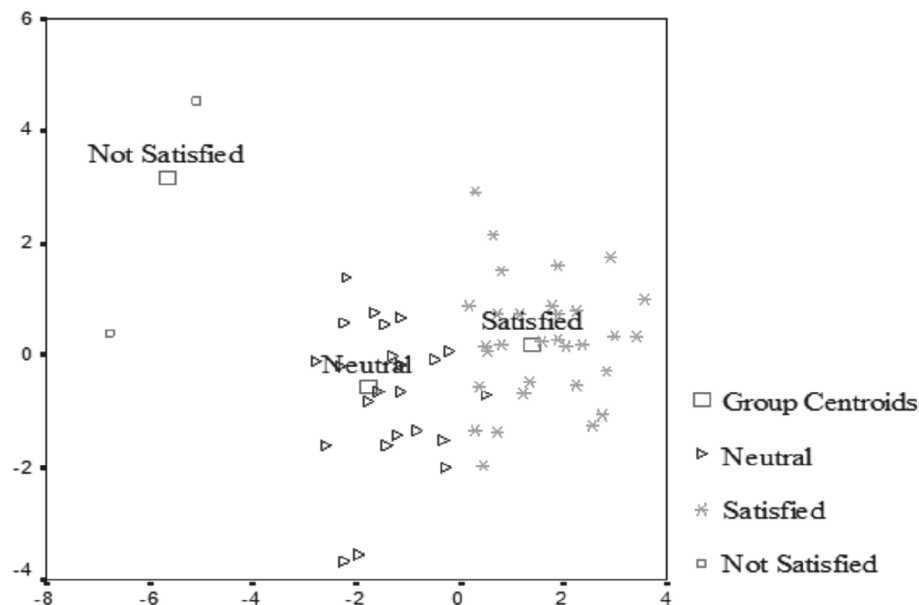
Factors	Function	
	1	2
Retention of best talent	.762	-.031
Communication channel	.617	-.542
Welfare activities	.528	.158
Periodic Review	.472	-.207
Attracting talent	.402	.058
Responding time	.465	.540

The factors in function are retention of best talent, communication channel, welfare activities, periodic review, attracting talent and the factor in function 2 is the responding time. From the structure matrix the coefficients linear equation can be written as

$$Z1 = 0.762 * \text{Retention of best talent} + 0.617 * \text{Communication channel} + 0.528 * \text{Welfare Activities} + 0.472 * \text{Periodic Review} + 0.402 * \text{Attracting talent}$$

$$Z2 = 0.540 * \text{Responding time}$$

**Figure 2 - Canonical Discriminant Functions**



The figure 2 clearly proves that the classification is correct. Not satisfied is in extreme corner. Satisfied cluster and neutral cluster are also significantly located in

different places. Satisfied cluster and neutral cluster are different in discriminant function 1 (x-axis).

**Table 14 - Sense of Accomplishment and the Job Factors**

Factor	Mean	F	Sig
My work gives me a sense of accomplishment	4.03	6.987	.001

One-way analysis of variance shows that there is significance relation between the sense of accomplishment and job factors. Since the significance value is less than 0.05 the alternative hypothesis is accepted. This means that the job factors can influence the sense of accomplishment of the employees.

When there is a satisfaction on the various job factors such as the team management, career development, training & development, promotion policy, rewards & recognition and so on the employees create a sense of accomplishment or achievement in their career or at least at the end of the day's work.

**Table 15 - Association between the Happiness of the Employees and Loyalty Factors**

Factor	Value	df	Sig
How committed are you to long term service at sheraton park	72.553	9	.000

How likely would you be to refer a friend to Sheraton Park as an opportunity to work for	40.620	12	.030
--	--------	----	------

From the chi-square test it is found that the alternative hypothesis H1 is accepted since the significance value is less than 0.05. This means that happy employees tend to be committed towards the organization and will also refer the organization as career opportunity. Happiness can be achieved only if there is job satisfaction and a sense of

accomplishment. At the same time the organization must provide to the employees the necessary job related benefits and facilities. The ultimate aim of employer brand should be to make company the most opted place to work, by the internal employees as well as for the prospective employees.

**Table 16 - Relationship between Company's Concern and the Happiness and Commitment of Employees**

Factors	Correlation	My company is concerned about my welfare
How likely would you be to refer a friend to Sheraton Park as an opportunity to work for	Pearson Correlation	.431**
	Sig. (2-tailed)	.020
	N	100
Would you be happy to spend the rest of your career in this organization	Pearson Correlation	.468**
	Sig. (2-tailed)	.000
	N	100

The correlation analysis shows that there lies a relationship between company's concern towards the employees and their likeliness to refer Sheraton Park as a career option, similarly there is a correlation between company's concern towards the respondents and happiness from the side of the respondent to spend rest of his career in the organization. Hence forth the organization must be concerned about the welfare of the

individual by listening to their voice and needs.

#### **PERCEPTION OF THE RESPONDENTS** (Prospective Employees)

Opinion is collected from prospective employees on the criteria to which organization should give importance and the basis on which they will be choosing the organization. The collected information is presented in the Table 17.

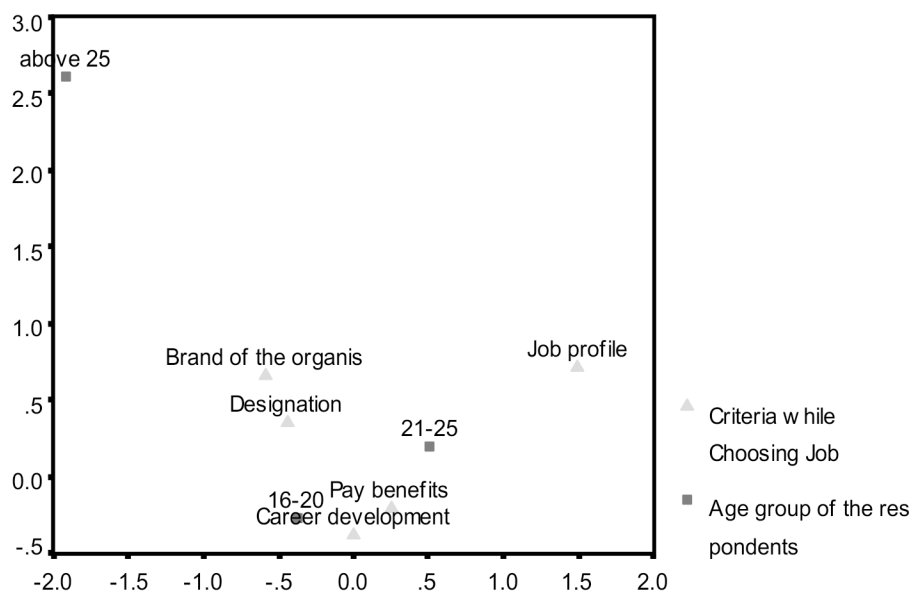
**Table 17 - Respondents Opinion on the Criteria on which the Organization should give Importance and Basis on which the Respondents Choose the Job**

Importance	Frequency	Percent	Basis	Frequency	Percent
Your career growth	8	8.0	Pay benefits	14	14.0
Performance in company's growth	21	21.0	Designation	18	18.0
Both	71	71.0	Brand of the organization	13	13.0
Total	100	100.0	Career development	47	47.0
			Job profile	8	8.0
			Total	100	100.0

Around 71 percent of the respondents are of the opinion that the organization should give importance to both the individual growth and the individual performance towards to the organizational growth. It should also be noted that 21percent of the respondents have said that organization should give importance to the individual performance alone for the organization growth. This could as well mean that these respondents are of the opinion that “I grow as the Company grows”. Table 17 also reveals the fact that while choosing a job the first criteria looked upon is career development in the

organization, followed by designation, pay, brand of the organization and the least is job profile. Hence the organization should stress on the career development opportunities while recruiting the candidates. But this does not mean making false promises but ensuring that there necessary opportunities for individual development. Though brand is not looked upon as a main criteria, as an employer branding has to be concentrated as career development adds score in improving the brand value.

**Figure 3 - Association between age and basis of choosing the job**



The correspondence analysis shows that respondents falling under the age group of 16 to 20 and 21 to 25 have closer association with career development and also pay benefits. As they are fresher while choosing a job, they tend to give more importance to future career

opportunities which will in turn provide them with good pay benefits and other facilities too. Respondents of age group 21 to 25 have some association with job profile and the designation provided. On the other hand respondents above 25 years are not associated with any of the factors.

**Figure 4 - Association between Age and the Importance given by the Organization**



The respondents whose age is between 21 and 25 are more associated towards the fact that importance should be given to both the individual growth and the individual's performance towards to the organizational growth. It should also be noted that respondents of age group 16 to 20 are associated to the fact that organization should give importance to the individual performance alone for the organization growth.

### Employer Branding of Sheraton Park

To understand the employer branding of Sheraton Park, opinion is collected from existing employees on how they relate Sheraton Park and the opinion is collected from prospective employees on the most preferred organization in hotel industry.

**Table 18 - Employee's Opinion as to How They Relate Sheraton Park**

Factor	Percent
Good leadership/Management	27
An active organization	27
Good status	22
Best practices/attractive offers	13
Traditional working environment	11

From the table 18 it is evident that 27 percent of the employees feel that their organization provides good leadership & management and another 27 percent of the employees feel that their organization as an active

organization and 22 percent feel that it is having good societal status. Sheraton Park rated as a company with best practices and attractive offers only by less than 13 percent of employees.

**Table 19 - Most Preferred Organization to Work with and the Reason for its Uniqueness**

Factor	Reason for choosing a particular organization						Total
		Dynamic Organization	Good reputation	Best practices/Attr active Offers	Working Environment	Dream Company	
Which organization would you prefer working with	Sheraton Park	15	10	7	15	11	58
	Le Royal Meridien	-	1	2	3	-	6
	Taj Coramandel	3	9	1	2	5	20
	Taj Connemara		2	1	-	6	9
	Radisson	2	-	-	5	-	7
Total		20	22	11	25	22	100

In order to analyze employer branding extensively prospective employees were asked to give their preference of organization to work with. Around 58 percent of the respondents prefer to work with Sheraton Park. Around 15 percent of the people have given dynamic organization is the reason for preferring

Sheraton Park which is the highest of all the other factors, and this factor has scored the highest among all the other hotel brands. Around 11 percent say that Sheraton Park is their dream company, which should be considered as a boost for the company. Next to Sheraton Park, Taj Coramandel is the preferred place to work with.

**Table 20 - Most Attractive Factor to the Respondents**

Factor	Existing		Prospective	
	Mean	Rank	Mean	Rank
More welfare measures	3.70	1	3.51	1
Reduced working hours/ Recognition and Rewards	3.69	2	2.98	3
Higher compensation	2.88	3	3.16	2
Possibilities of promotion	2.61	4	2.89	4
A good reference for future career	2.14	5	2.52	5

Tables 20 reveals the perception of both internal employees and the prospective employees regarding their expectation. The internal employees have ranked more welfare measures as most attractive benefit offered by the present employer. The prospective employees also rate welfare measures as the most attractive benefit provided by Sheraton. The internal employees have ranked reduced working hours as second attractive factor the prospective employees rated that as third important factor because the long working hours and shifts might be applicable only to the existing employees. The prospective employees rank compensation as second where the internal employees have ranked it as third. Possibilities of promotion are ranked as fourth and good reference for the future career is ranked fifth by both the category of employee. These factors should be considered by the organization in strategizing the requirements of the employees in order to build a strong employer brand.

## CONCLUSION

According to this study, the organization should focus on prospective employees to improve their brand value by extending various employment prospects to them. Regarding internal employees, most of the employees have opted to work at Sheraton Park due to career development. The length of service has significant relationship with factors like company's growth, company's concern towards welfare of employees and overall satisfaction. Though gender does not have any influence on the emotional attachment towards the organization, men tend to have slightly high emotional attachment towards the organization than women employees. It is also concluded that overall job satisfaction is related to factors like team work, culture, interpersonal relationship, rewards, and promotion policy, career development, training & development, feedback and supervision. As the mismatch between expectation and reality diminishing for long time workers they feel very much satisfied and it is a strategic decision to retain experienced workers for a branded employer. Regarding the level of satisfaction towards various HR activities like retention of best talent, communication channel, welfare activities, periodic review and attracting talent, majority of the respondents are satisfied. Happy employees tend to be committed towards the organization and will also refer the organization as career opportunity. The ultimate aim of employer brand should be to make company the most opted place to work, by the internal employees as well as the prospective employees.

There is a correlation between company's concern towards the employees and happiness from the side of the respondent to spend rest of his career in the organization. So the company must be concerned about the welfare of the individual by listening to their voice and needs. Though brand is not looked upon as a main criteria, as an employer branding has to be concentrated as career development adds score in improving the brand value. In the opinion of the prospective employees, there are only few people whom the company provides best practices/ attractive offers, even though it is the most preferred organization to work for. When compared with other hotels most of the respondents prefer to work with company since they consider it as a dynamic organization. The internal employees have ranked more welfare measures as most attractive and prospective employees also go by the same point. Good reference for the future career is ranked fifth by both the category of employees, it should be considered to strategize the requirements of the employees in order to build a strong employer brand.

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# *Pradhan Mantri Jan Dhan Yojana (PMJDY) - A Study of its Role in Financial Inclusion and Sustainable Development*

**Key Words:** *Pradhan Mantri Jan Dhan Yojana, PMJDY, Financial Inclusion, Sustainable Development*

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## **ABSTRACT**

In India, banking system has grown tremendously over past decade but it failed to end the rule of usurious money lenders in rural areas and urban slums who still exploit the poor and illiterate section of the society. In past, Government of India and Reserve Bank of India (RBI) both had undertaken number of initiatives for inclusive growth but still very large population and households didn't have access to formal banking services. Keeping this excluded section of the society in mind, current Prime Minister Shri Narendra Modi announced Pradhan Mantri Jan Dhan Yojana on 15 August 2014 and launched it as a national mission for financial inclusion on August 28, 2014. Initially the scheme was launched targeting about 7.5 crore accounts to be opened but soon these targets were revised to 10 crore accounts due to record accounts opening under the scheme.

This paper is a systematic attempt to study the progress, shortcomings and what lies in future for the Pradhan Mantri Jan Dhan Yojana and explores into how this scheme has been able to influence life of poor people.

A comparison has been made of this scheme with various other schemes launched previously in India and worldwide for financial inclusion.

## **INTRODUCTION**

### **What is Pradhan Mantri Jan Dhan Yojana?**

Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched by the current Prime Minister of India on 28 August 2014 after he announced the same in his Independent Day speech on 15 August 2014 under his promised slogan "Sabka saath, sabka vikas". Since then 17.08 accounts were already opened as on 22 July 2015<sup>1</sup> under this scheme both in urban and rural areas. Opening of new accounts is more in rural areas in comparison to urban areas. The basic purpose of this scheme was to make access of financial system and services to each household in the country. For this purpose, even zero balance account opening was allowed and promoted in this scheme so that even poorest among poor can open the accounts under this scheme and become a part of financial inclusion system.

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This mission is aimed to provide universal access to banking facilities to every family in the country, promote financial literacy, to provide access to financial credit, insurance and pension facility to weaker sections of the society etc<sup>2</sup>. This is also aimed to transfer Government schemes benefits directly into beneficiary accounts hence controlling the leakage and increase transparency.

Under this scheme, accounts can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet even with zero balance. Apart from interest earned on deposits made in the account, account's holder gets an accidental insurance of Rs. 1 Lac and life insurance of Rs. 30000. This account may offer for overdraft facility on satisfactory operation of account for six months and provides access to pension and insurance products.

### **AIMS AND OBJECTIVES OF PRADHAN MANTRI JAN-DHANYOJANA (PMJDY)**

AIMS and objective of launching Pradhan Mantri Jan Dhan Yojana were to recognize and extend financial inclusion services to every household in the country with particular emphasis and focus to empower the weaker sections of society both in urban and rural areas.

This scheme lies at the core of development philosophy of "Sab Ka Sath Sab Ka Vikas". According to Prime Minister, this scheme's objective is to ensure all urban and rural households of India get easy access to financial services<sup>3</sup>. As per data available to the Government, less than two-thirds of the households in the country had access to banking facilities even after 67 years of independence.

The Mission seeks to provide all households in the country, both rural and urban, with access to the financial services, like bank account with RuPay Debit card, access to credit, remittance, Insurance & Pension. Thus, the Mission not only aims to bring the excluded sections into the financial mainstream but makes the transfer of benefits of various subsidy schemes of the government more efficient.

Financial Inclusion of the poorest citizen of India will help encompassing them into the formal financial system. It is a national priority as it enables inclusive growth. Once each citizen is in formal financial system, it helps them remit money from their workplaces to their families even in remote villages and further ends their dependence upon usurious money lenders formerly known as zamindars who used to charge exorbitant interest in such a way that poor were never out of their net resulting even in bondage labour.

### **RELATIONSHIP BETWEEN SUSTAINABLE DEVELOPMENT AND PRADHAN MANTRI JAN DHANYOJANA**

Unprecedented industrialization and over exploitation of

natural resources has resulted in a highly alarming climate situation that has potential of wiping out the human race and leaving the earth as an inhabitable planet like other planets. World bodies and countries' leaders and environmentalists have realized the gravity of situation and that's why United Nations had recognized the need of sustainable development and fixed millennium development goals. Sustainable Development is all about meeting the current needs without affecting the future generations' ability to meet their requirements.

After several rounds of negotiations between nations and overcoming major reservations of various countries, the United Nation Organization has come out with new Sustainable Development Goals (SDGs) that entail 17 goals and 169 targets and these will apply from January 1, 2016 replacing the Millennium Development Goals, set by it earlier. 192 Nations will sign the new document in September 2015 in United Nations General Assembly. These goals are to be achieved by the year 2030. India has now agreed to adopt and meet 169 targets fixed under these new goals against its earlier stand after its point of view was taken care by the new document. Poverty alleviation and recognizing climate change as a development change are two key elements of these goals<sup>4</sup>.

Extreme poverty is still wide spread specially in rural parts of India. Due to unseasonal rains or drought, each year many farmers commit suicide unable to bear the loss or seeing their families starving due to ruined crops. Unemployment and illiteracy rate is still very high in the country. According to data released by Ministry of Labour and Employment, India has about 4.9 per cent unemployment rate with female rate is on comparatively higher side than males. According to the Education for All Global Monitoring Report (2014), India still has highest illiterate population in the world i.e. 287 million or 37 per cent of world total illiterate people<sup>5</sup>. Extreme poverty and inequality necessitated the Government of India to take immediately corrective actions and also to take initiatives that ensure sustainable growth in future. To increase employment level in the country, Government of India started Make in India programme which is progressing well and large corporations from world over have established their manufacturing base in India resulting in large increase in employment opportunity.

Another burning problem that India has faced since decades is exclusion of a large section of society, primarily the farmers and illiterate people spread in both rural and urban areas, outside the formal financial system. They were forced to approach private moneylenders who exploited them. Moreover a large chunk of money has remained outside the formal banking system due to non-availability of bank accounts to this large segment of society. Government was also unable to transfer any

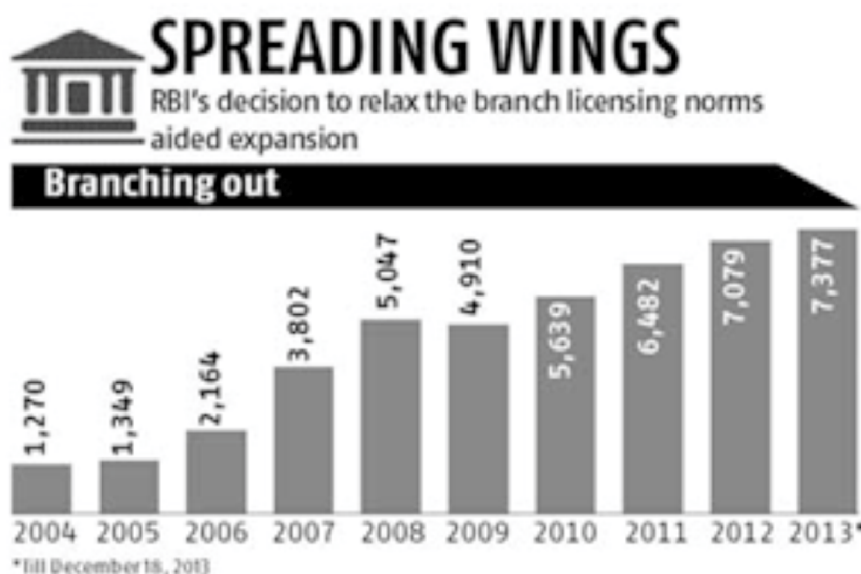
benefits directly to actual beneficiaries and there was lot of leakage in the system and government mission of financial inclusion and sustainable development remained unfulfilled. For financial inclusion of all households and for sustainable development, Government of India has launched Pradhan Mantri Jan Dhan Yojana as a national mission.

### GROWTH OF BANKING SYSTEM IN INDIA AFTER PRADHAN MANTRI JAN DHAN YOJANA

According to Business Standard Report, as published on

26 December 2013<sup>6</sup>, expansion in number of branches of public and private sector has risen faster during last one decade. Financial inclusion programme of Government of India aimed to provide banking services across 625,000 villages has also led to the increase in numbers of rural and semi-urban branches. However, still as per the 2013 statistics there were a little over 300,000 villages that did not get banking services. Hence, banks had a large rural segment to reach out and open their branches in these areas.

Figure 1 – Spread in Bank Branches in India



(Source: Business Standard, 26 December 2013)<sup>7</sup>

About six months after Pradhan Mantri Jan Dhan Yojana was launched, according to the data released on PMJDY website (Table 1), there were about 171202 ATMs across the country by all types of banks by the end of January

2015. Public sector banks have the largest share (70.7 %) of ATMs across the country, followed by private sector banks (28.67%) and foreign banks share was least (0.6%).<sup>8</sup>

Table 1 - Number of Bank ATMs in the Country

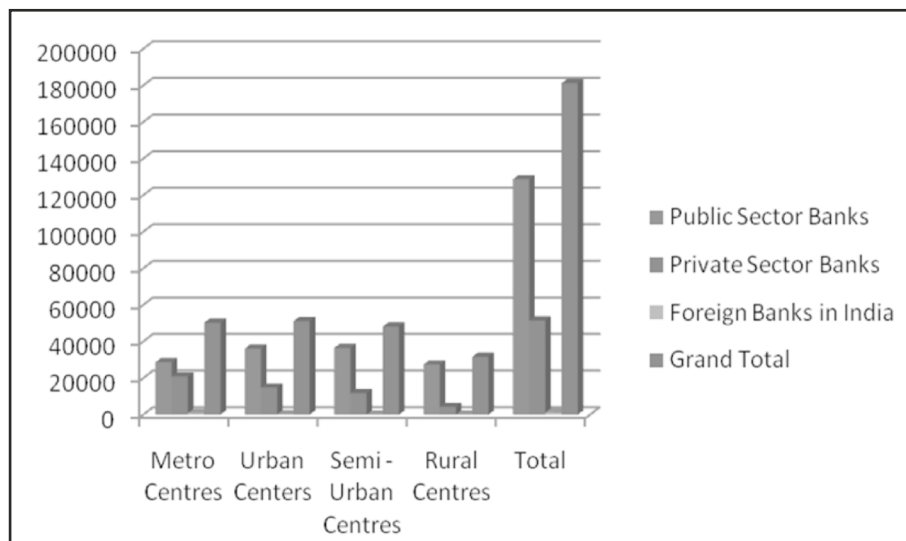
Number of Bank ATMs by the end of January 2015		
Types of Banks	Total	In %
Public Sector Banks	121086	70.72698
Private Sector Banks	49082	28.66906
Foreign Banks in India	1034	0.603965
<b>Grand Total</b>	<b>171202</b>	<b>100</b>

The website also provides the statistics about region wise spread of banks ATMs<sup>9</sup>. Out of the total 181252 ATMs by the end of March 2015 divided region wise, public sector banks are present in all areas in largest number. In fact, in rural centres, public sector banks are in highest

percentage. Private sector banks are having present generally in metro, urban and semi-urban sectors. In rural centres, only about 13.33% private banks have their ATMs. Foreign bank ATMs availability is less in all areas.

**Table 2 – Region wise Bank ATMs in India**

<b>Region wise Bank ATMS by the end of March 2015</b>					
<b>Type of Banks</b>	<b>Metro Centres</b>	<b>Urban Centers</b>	<b>Semi - Urban Centres</b>	<b>Rural Centres</b>	<b>Total</b>
Public Sector Banks	28644 (56.96%)	36139 (70.7%)	36481 (75.69 %)	27401 (86.57%)	128665 (70.99%)
Private Sector Banks	20805 (41.37%)	14768 (28.89%)	11698(24.27%)	4219 (13.33%)	51490 (28.41%)
Foreign Banks in India	835 (1.66%)	208 (0.41%)	22 (0.04%)	32 (0.1%)	1097 (0.6%)
<b>Grand Total</b>	<b>50284</b>	<b>51115</b>	<b>48201</b>	<b>31652</b>	<b>181252</b>

**Figure 2 - Region wise Bank ATMS by the end of March 2015**

State wise distribution of ATMs is also available as on March 2015 at Prime Minister Jan Dhan Yojana website<sup>10</sup> (Table 3). The data shows that Public sectors lead in opening ATMs across the states. Also, capital city of India, Delhi and financial state of the country,

Maharashtra have largest number of ATMs in the country. Penetration of private sector banks is comparatively lesser in union territories except Dadra and Nagar Haveli. Foreign banks have their ATMs concentrated mainly in large states.

**Table 3 - State wise Distribution of ATMs as on March 2015**

<b>State Wise Deployment of ATMs for the Quarter ended March 2015</b>				
<b>State</b>	<b>Public Sector Banks</b>	<b>Private Banks</b>	<b>Foreign Banks</b>	<b>Total</b>
Andaman and Nicobar	80	19	0	99
Andhra Pradesh	6945	1493	25	8463
Arunachal Pradesh	173	15	0	188
Assam	2784	430	2	3216
Bihar	5113	826	2	5941
Chandigarh	283	246	10	539
Chhattisgarh	2391	346	1	2738
Dadra and Nagar Haveli	40	63	0	103
Daman	59	42	0	101
Delhi	4978	3130	131	8239
Diu	7	2	0	9
Goa	623	331	2	956
Gujarat	7515	2914	31	10460
Haryana	3781	1998	79	5858
Himachal Pradesh	1380	182	0	1562
Jammu and Kashmir	961	1122	0	2083
Jharkhand	2705	499	0	3204
Karnataka	9386	5105	218	14709

Kerala	5294	2708	10	8012
Lakshadweep	15	1	0	16
Madhya Pradesh	7632	1080	8	8720
Maharashtra	12844	7979	296	21119
Manipur	260	37	0	297
Meghalaya	295	53	0	348
Mizoram	121	21	0	142
Nagaland	302	32	0	334
Odisha	4380	972	2	5354
Pondicherry	422	141	1	564
Punjab	5143	1738	8	6889
Rajasthan	5911	1568	12	7491
Sikkim	113	47	0	160
Tamil Nadu	10825	7390	105	18320
Telangana	4529	2870	43	7442
Tripura	352	92	0	444
Uttar Pradesh	11524	3273	47	14844
Uttarakhand	1920	317	1	2238
West Bengal	7579	2408	63	10050
<b>Grand Total</b>	<b>128665</b>	<b>51490</b>	<b>1097</b>	<b>181252</b>

## DIFFERENCE BETWEEN PMJDY AND EARLIER SCHEMES

Financial inclusion of poor has always been a prime concern for all governments who occupied power in India. Prior to launching this scheme, UPA government in the year 2011 launched a scheme under which about 74,000 villages with population more than 2,000 were brought under banking facilities. In past way back in 1969 nationalization of Banks was done by the then Prime Minister Ms. Indira Gandhi. Later many other initiatives like expansion of banks branch network, establishment & expansion of cooperative and RRBs, introduction of PS lending, lead Bank Scheme, formation of Self Help Groups (SHGs) and many other state specific approaches were launched. Reserve Bank of India in the year 2006 allowed the banks to use the services of Non government organizations, Self Help Groups, Mutual Fund Institutions and other Civil Society Organizations as intermediaries in providing financial and banking services through use of "Business Facilitator and Business Correspondent Model".

Pradhan Mantri Jan Dhan Yojana mission is however much bigger in scale and aims to encompass each household of the country under its umbrella. It is the most ambitious scheme launched so far for the financial inclusion of all citizens of the country. The earlier schemes were limited in terms of reach and coverage and various aspects of comprehensive financial inclusion like opening of bank accounts, access to digital money, availing of micro credit, insurance and pension were lacking. Focus on households was missing. PMJDY focuses on every household and has intends to channelize all government benefits directly to the beneficiaries' accounts and pushing the Direct Benefits Transfer (DBT) scheme of the Union Government. It has addressed technological barriers faced by earlier schemes like poor

connectivity. Under this scheme mobile banking transactions through telecom operators and their established centres as Cash Out Points are also planned. For the first time, this scheme has tried to make use youth of this country by their participation in this scheme under Mission Mode Programme<sup>11</sup>.

Mission Mode Programme<sup>12</sup> envisages provision of affordable financial services to all citizens within a reasonable distance. Under mission mode, six pillars of this scheme have been identified:

### (I) Universal Access to Banking Facilities:

Each district has to be mapped into Sub Service Area (SSA) catering to about 1000 to 1500 households with access to banking services within a distance of 5 kms by 14 August, 2015. Also planned under next phase are parts of J&K, Himachal Pradesh, Uttarakhand, North East and naxalites' affected areas overcoming telecom connectivity and infrastructure by 15 August, 2018.

### (II) Providing Basic Banking Accounts with Overdraft Facility and RuPay Debt Card to all Households:

Banks will provide basic banking account with the facility of overdraft and RuPay Debt Card with aim of about 6 crores bank accounts to be opened in rural areas and about 1.5 crores accounts in urban areas for the people who don't have a bank account.

### (III) Financial Literacy Programme:

Under this, it is planned is to establish adequate number of financial literacy centres (FLC) and to provide easy mechanism to increase financial literacy among the financial excluded sections. In addition, it also aims at effective use of technology for training through video conferencing.



#### (IV) Credit Guarantee Fund:

The fourth target of this plan is the creation of a credit guarantee fund to provide guarantee against defaults in over draft in basic banking accounts.

#### (V) Micro-Insurance:

This scheme plans to provide micro-insurance to all willing and eligible persons by August 2018 and to continue the scheme on an ongoing basis. The estimated target of this scheme is to cover around 12 Crore families. Government has already launched two schemes covering accidental insurance and life insurance at a very nominal rate under this scheme.

#### (VI) Unorganized Sector Pension Scheme (Swavalamban):

Government has also planned the pension scheme like government employees for the unorganized sector as well. The scheme 'Swavalamban' is mainly related to old age income security. Objective of this scheme is to encourage the informal sector workers to save small

amounts during their working years to enable them to draw a pension in their old age.

#### PROGRESS AND ACHIEVEMENTS OF PRADHAN MANTRI JAN DHAN YOJANA

The Pradhan Mantri Jan Dhan Yojana met with huge success from the very first day itself when it was launched. It was reported on PMJDY website that over 1.5 crore accounts were opened in different banks on the very first day itself under this scheme. In initial months of the scheme, about one lakh accounts on each day were opened<sup>13</sup>.

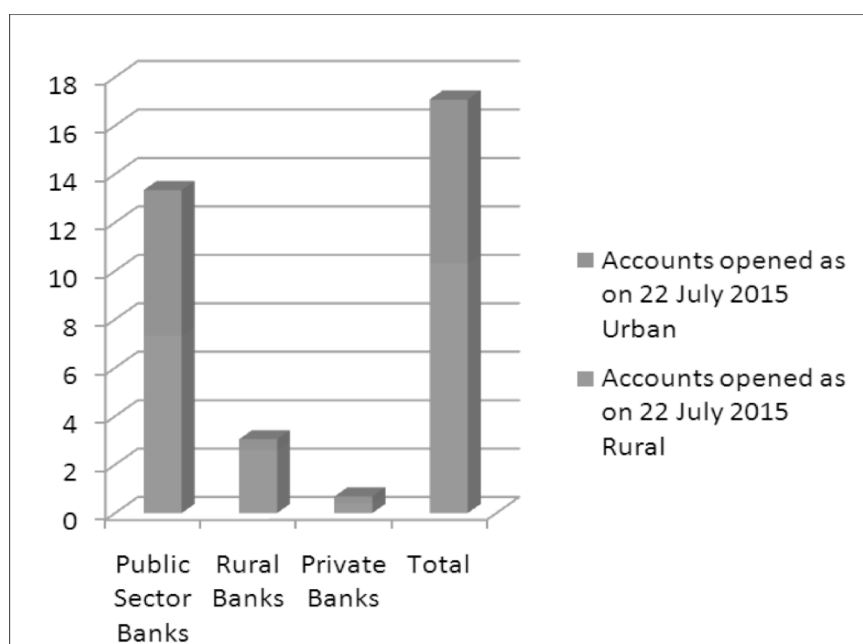
As per statistical data released by Government of India (Table 4), total 17.08 Crore accounts have already been opened under this scheme for those who have so far remained outside the banking network. Public sector banks are the leaders in accounts opening under this scheme. More number of accounts has been opened up in the rural regions than in urban regions justifying the aims and objectives of the scheme.

**Table 4 – Bank Accounts Opened under PMJDY as on 22 July 2015**

S. No.	Type of Banks	No. of Accounts opened		
		Rural	Urban	Total
1	Public Sector Banks	7.31	6.03	13.34
2	Rural Banks	2.6	0.45	3.05
3	Private Banks	0.41	0.28	0.69
	<b>Total</b>	<b>10.32</b>	<b>6.76</b>	<b>17.08</b>

(Source: <http://www.pmjdy.gov.in/account-statistics-country.aspx>)<sup>14</sup>

**Figure 3 – Accounts Opened in Different Banks in Rural and Urban Areas as on 22 July 2015**





These accounts have been added with the unique identification numbers under the Aadhar scheme, so these account holders will also be benefitted from direct benefit disbursement under various government schemes. Deposits in these accounts have brought new capital into the banking system. So far deposits in these accounts have crossed 20473.82 Crore rupees. These deposits will help in positive development of financial market sentiments and Indian economy will further grow.

### **COMPARISON OF PMJDY WITH SIMILAR SCHEMES IN OTHER COUNTRIES**

For attaining sustainable and inclusive growth, inclusion and integration of poor and vulnerable groups of society into mainstream financial system is necessary. Financial Inclusion is a global concern as no inclusive growth is possible if large section of the society remains out of it. In Sweden and France, banks are legally bound to open an account for anybody who approaches them. In Canada, law requires Banks to provide accounts without minimum balance to all Canadians regardless of employment /credit history. United States Community Reinvestment Act, 1977 encourages depository institutions to help meet the credit needs of the communities in which they operate, including low and moderate income neighborhoods, consistent with safe and sound operations. Brazil, Indonesia, Malaysia, Mexico etc. have allowed non-banks to offer payments, deposits and cash-in/cash-out services as public sector banks have not been able to reach all sections of the society. In India, some efforts were taken for financial inclusion in past but these were insufficient as large number of most vulnerable and poor group of society was outside the gamut of formal financial system. Pradhan Mantri Jan Dhan Yojana (PMJDY) has been able to cover up this difference as latest data shows that over 17 crore households have been covered under this scheme. Along with this scheme, government has launched various other schemes like Atal Pension Yojana, accidental and life insurance for all citizens of the country above 18 years of age. India has also been able to cover most of its adult population under social welfare schemes. Hence, Pradhan Mantri Jan Dhan Yojana coverage and scope is much larger than that of other countries.

### **CHALLENGES IN IMPLEMENTATION OF PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)**

Effective implementation of the scheme has been the biggest challenge. India is a big country with very large population. Reaching out to each household is a major challenge. Another major concern is the duplication of accounts. The lack of Know-your-customer (KYC) regulations in the scheme makes it easy for account holders to open multiple accounts in different banks to avail of multiple insurance policies. Moreover, this scheme has a provision for overdraft facility without

adequate documentation; hence there are chances of greater non performance assets (NPA) accumulation in the banking system. Misuse of debit card facility is another concern as a large number of account holders will be illiterate people. Also, illiterate rural women or men account holders can be tricked by middlemen to use overdraft facility and withdraw money on their behalf. These poor and illiterate people will later be victimized and penalized for wrong doings of such fraudsters. There are no checks in place to save such illiterate people. Lack of ATMs in rural area may defeat the very purpose of the scheme. There are ambiguities in procedure and not clear if an existing account holder would get 1 lakh rupees accidental insurance or not. Funding pattern of various schemes is still not clear. Another major challenge lies in increasing transaction per account to make the scheme really meaningful. Willingness of private sector banks in promoting this scheme is also a concern as is willing from number of accounts opened by public sector versus private sector banks.

### **WHAT LIES AHEAD FOR PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)?**

Initial target to achieve 100 per cent opening of accounts under PMJDY scheme was kept as 14 August 2015. Though very large number of accounts has already been opened, but till today scheme has not been able to achieve 100 per cent target as fixed earlier. It is learnt from the state wise data that difficult terrains like some parts of North East, Jammu and Kashmir, and Himachal Pradesh and also some other places are yet to be fully covered under this scheme. Plan of linking Unique Identification Number (UID) or Aadhaar number to each account has still to be completed. Duplication in form of multiple accounts has to be checked in. Moreover, in next phase the Government has to think extending scope of the scheme to cover each individual from its current stand of covering each household then only financial inclusion of all individuals will actually be possible.

### **CONCLUSION**

India has world largest illiterate population and poverty is wide spread in India besides very large unemployed population. Most of this segment of people was away from the bounds of formal financial system. Reaching out to such large section and bringing them under formal financial system is not an easy task and requires continued efforts for many years to come. Government of India, has, however, taken a huge step and been able to cover majority of this section under its financial inclusion scheme through Pradhan Mantri Jan Dhan Yojana. It is high time that Government now put its emphasis on quality of accounts and check if the accounts opened are really operational or not. Through this scheme Government has been able to attract huge sum of money lying idle and out of formal financial system into the

banking system. A beginning has been made and good progress is achieved so far, however, it is essential that this momentum is not broken unless poverty is eradicated from the country and till everyone is brought under financial inclusion domain. To achieve its mission, this scheme requires continuity in long run irrespective of which party is in power at the centre. Unless system reaches to the last poor person, dream of sustainable growth for everyone will remain elusive.

Parallel to PMJDY scheme, Government of India has also undertaken few other steps in offering life and accidental insurance to all citizens of the country. It is hoped that all these initiatives together will be able to bring everyone under financial inclusion umbrella, eradicate poverty in the society and achieve sustainable and inclusive growth of India.

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# *Impact of Green Marketing and Green Branding on Female Consumer Behaviour in Delhi/NCR*

**Key words:** Green Marketing, Green Products, Female Consumers, Buying Behaviour

**Aparna Sethi\***

## **ABSTRACT**

Society is becoming conscious about environment; organizations have started to adapt their strategies to address society's "new" concerns. The primary aim of this study is to understand the effects of green marketing on female consumer behavior and to understand the value that female customers receive from purchasing green products. The study has been conducted in Delhi/NCR. While conducting this study it was found that female consumers are aware of green marketing and they are willing to spend reasonably high since green products provides long term benefits. However there is scope for green brands to innovate product at affordable prices to achieve vast market at domestic and international levels.

## **INTRODUCTION**

*"We won't have society if we destroy the environment"-Margaret Mead*

The term Green Marketing became popular 1980s and early 1990s, was initiated in Europe in the early 1980s when few products were found to be dangerous to the environment and humanity as a whole.

This resulted in designing and producing environmental friendly products called "Green products". The objective of this concept was it would minimize damage to the environment. Green Marketing involves holistic marketing concept which consist modifying existing product, altering the production process, evolving new packing, as well as revising promotional strategies.

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

The green marketing has grown over a period of time. Peattie (2001) mentioned that the evolution of green marketing has three phases:

The first phase was known as "Ecological" green marketing. In this phase the focus was to help environment and provide appropriate solutions.

The second phase was "Environmental" green marketing and the focus shifted on clean technology that involved designing of innovative new products, which take care of pollution and waste issues.

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The third phase was "Sustainable" green marketing. It came into existence in the late 1990s and early 2000. In this phase organization started producing green products. This was the result of the term sustainable development which is defined as "meeting the needs of the present without compromising the ability of future generations to meet their own needs."

The fundamental aim of green marketing is to increase the usage of green products by manufacturing and selling green products. But when it comes to buying green products various components impact the buying decision of consumer. There are factors like attitude of consumer, education level, government role in environment protection, personal norms etc. There are many studies focusing on demographic impact on buying green products and also shown the vital differences between male and female in environmental attitudes (Brown and Harris, 1992; Tikka et al. 2000) and in overall green purchase attitudes (Mostafa, 2007). Keeping gender difference in mind researcher has investigated the following objectives.

## OBJECTIVES

1. To understand the effects of green marketing on female consumer behavior.
2. To understand the value that customers receive from purchasing green products.

## REVIEW OF LITERATURE

Manjunath G. & G. Manjunath in the year 2013 conducted a study on "Green Marketing and its implementation in Indian Business Organizations." The objective of this paper is to study the implementation of Green Marketing initiatives in the Indian organizations and also highlights on the top five green marketing initiatives in the information technology. This paper also aims to understand the concepts of Green Products; green marketing mix and points out the challenges before green marketing initiators. The paper has concluded that still the mind set of business firms have not changed.

Bukhri (2011) conducted a study on "Green Marketing and its impact on consumer behavior." The aim of this paper was to find out how people perceive Green marketing and how aware they are of the "environmental contribution" that is being made by the companies. The results from this illustrates that companies need to increase their communication with the customers ongoing green, and that attributes like price and quality are more important than "environmental responsibility"

Boztepe in the year 2012 conducted a survey on "Green Marketing and Its Impact on Consumer Buying Behavior". The objective of this research paper is to examine the impact of green marketing on consumers

using widespread literature review and also studies the present trends of green marketing. The learning from this research paper is the challenges and opportunities of green marketing.

Bhatnagar & Grewal (2012) in their study on "An Environmental Protection Tool: Green Marketing & Its Effect on Consumer (Buying) Behaviour" focused on how consumer (buying) behaviour is influenced by Green Marketing through Companies & how Green marketing is a tool of protecting the environment for the future creation. The learning from this study was that the customers are becoming more eco-responsible and customers are concerned about environmental issues in new market.

Cherian & Jacob (2012) in their investigation on "Green Marketing: A Study of Consumers' Attitude towards Environment Friendly Products" have thrown the light on the changing attitude of customers towards environment. Authors have concluded that there is a need for green marketing and a need for a shift in the consumer's behavior and attitude towards more environmental friendly life styles.

Gary Akehurst, Carolina Afonso, Helena Martins Gonçalves, (2012) in their study "Re-examining green purchase behaviour and the green consumer profile: new evidences" have mentioned that consumers with a high level of environmental consciousness are more expected to have green products. For further understanding authors conducted comparative analysis between male buyers and female buyers and author concluded that environmental conscious products buying behavior was more intense in men than in women.

Ottman in the year 2011 conducted a survey on "The New Rules of Green Marketing: Strategies, Tools, and Inspiration for Sustainable Branding." She says that marketing primary benefits of green products can broaden their appeal. She claims that customers today are looking for more than just functional benefits in their products. Author's learning is that customers want to use brands that share their values and benefit systems.

## METHODOLOGY

The structured questionnaire with objective questions was designed and developed and data was gathered to seek insight into the overall perception of green marketing amongst female consumers in Delhi/ NCR.

### Size of the sample

The total size of the sample was 130 respondents from Delhi/ NCR. The study is limited to educated (graduate and above) female consumers between 20 to 45 age group. The study was conducted in the year 2014.

## HYPOTHESES

Following hypothesis was formulated:

H0: The general awareness level and understanding of Green Marketing amongst female consumer is limited

H1: Female consumers are generally aware of green marketing.

H0: Female consumers are not willing to spend more on green products

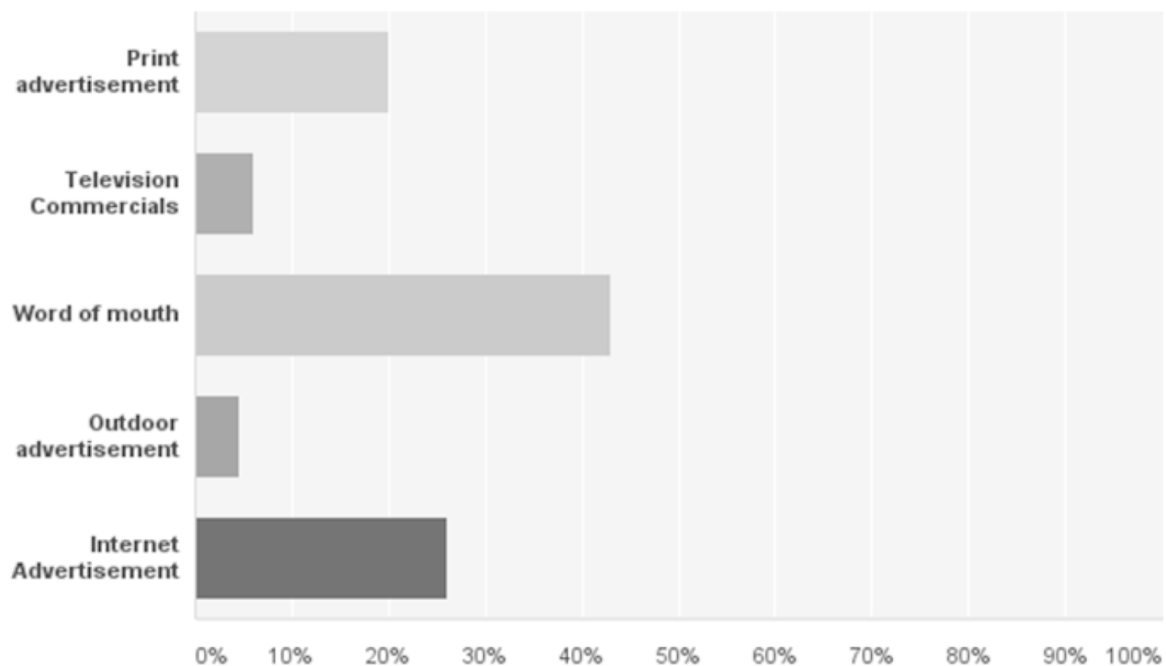
H1: Some female Consumers are willing to spend more since green products provide long term benefits

## RESULTS

**Table 1 - Knowledge of “Green Marketing”**

Sr. No.	Particulars	N=130	Percentage
1	Print advertisement	26	20.00%
2	Television Commercials	8	6%
3	Word of mouth	56	43%
4	Outdoor advertisement	6	5%
5	Internet Advertisement	34	26%

**Figure 1**

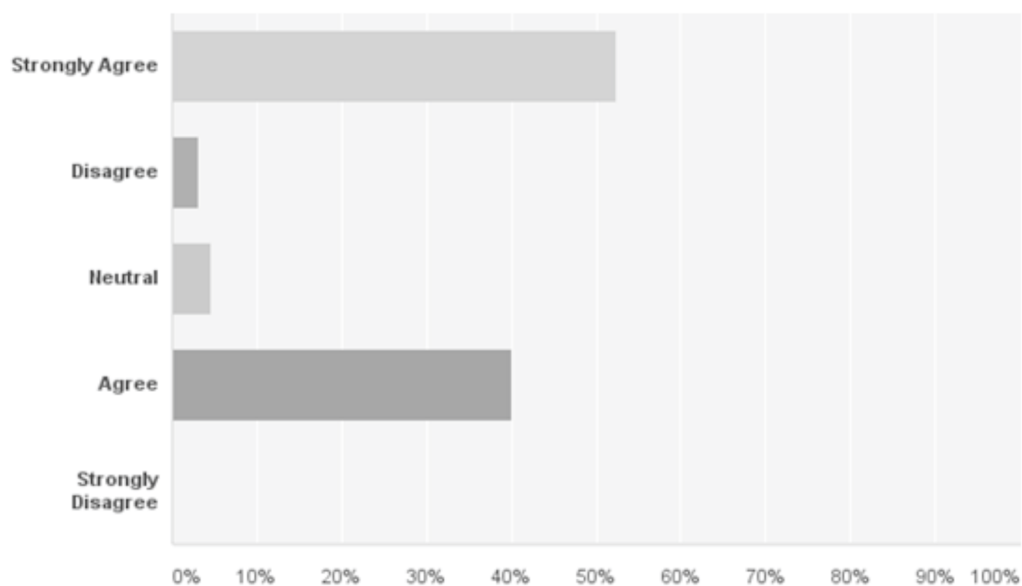


As shown in figure 1, the study has measured some significant factors that impact knowledge amongst female consumers for green marketing. 43% of the

respondents are influenced by word of mouth, 26% by internet advertisement, 20% by print advertisement, 6% by television advertisement and only 5% by outdoor advertisement.

**Table 2 - Long Term Advantages of Green Products**

Sr. No.	Particulars	N=130	Percentage
1	Strongly Agree	69	53 %
2	Agree	52	40%
3	Neutral	5	4%
4	Disagree	4	3%
5	Strongly Disagree	0	0.0%

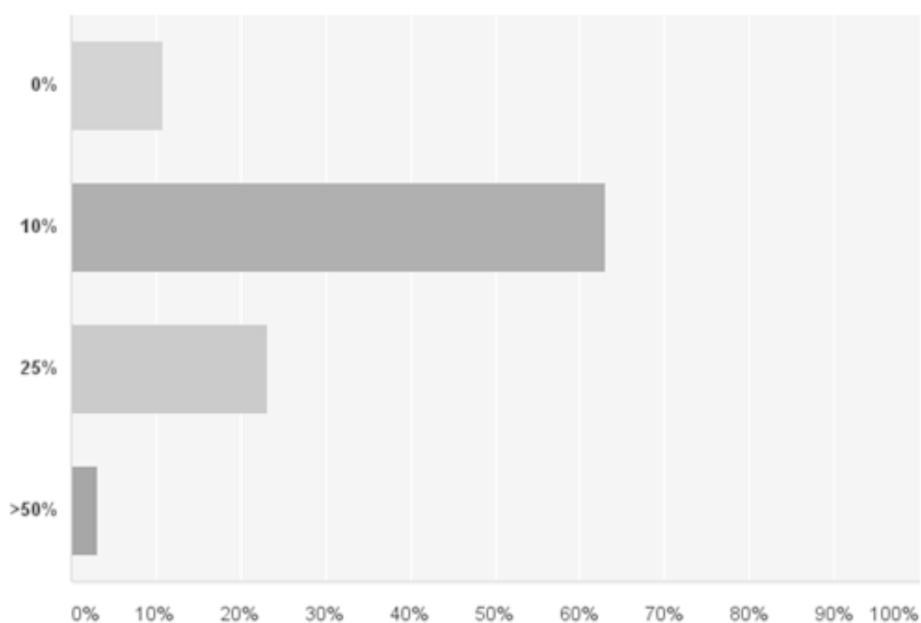
**Figure 2**

As shown in figure 2, 53% of the respondents strongly believe that green products have long term advantages, 40% agree, 4% are neutral, and 3% disagree. Hence the

hypothesis 1 is accepted which states that Female consumers are generally aware of green marketing. They are aware about long term advantages of Green products.

**Table 3 - Willingness to Pay More for Green Products over Identical Non-Green Products**

Sr. No.	Particulars	N=130	Percentage
1	0%	14	11%
2	10%	82	63%
3	25%	30	23%
4	>50%	4	3%

**Figure 3**



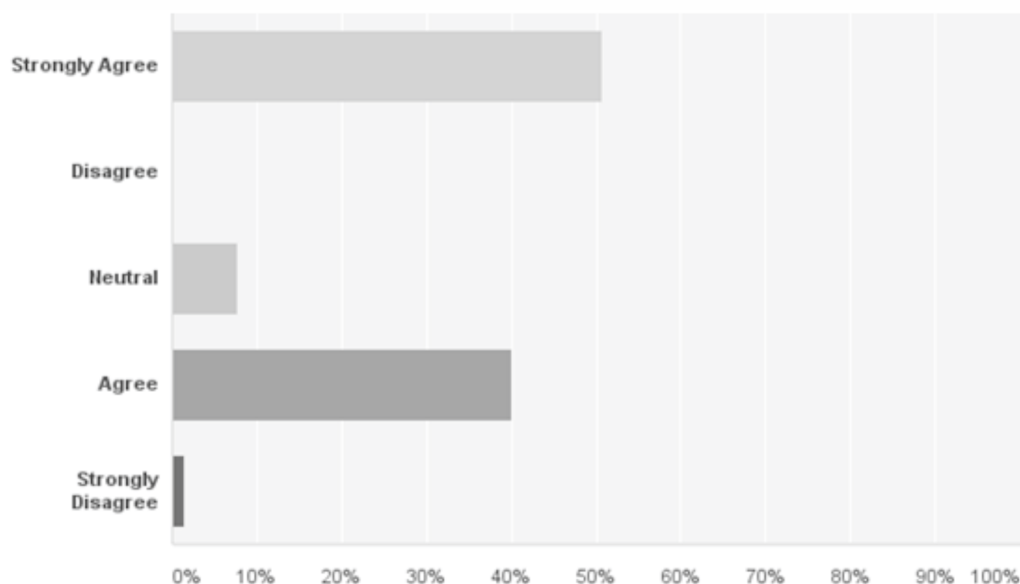
In the study conducted only 11% of the respondents were not willing to pay more for green marketing, 63% were willing to pay 10 % more and 23% were willing to pay 25% more while 3.08% were willing to pay more than 50% for green products as compared to non- green

products. The same is shown in table no. 3. Hence hypothesis is accepted which states that “Some female Consumers are willing to spend more since green products provide long term benefits”.

**Table 4 - Green Products- The Need for the Hour**

Sr. No.	Particulars	N=130	Percentage
1	Strongly Agree	66	51%
2	Agree	52	40%
3	Neutral	9	7%
4	Disagree	0	0.00%
5	Strongly Disagree	3	2%

**Figure 4**



In the study conducted 51% of the respondents strongly agree to the thought of green products being need of hour, 40% of the respondents agree to the thought of green products being need of hour and 7% of the respondents don't have clear view regarding thought of green products being need of hour while 2% strongly disagree and there was not a single respondent who disagree with the statement.

## CONCLUSION AND RECOMMENDATIONS

The primary objective of this paper was “To understand the effects of green marketing on female consumer behaviour” and from the analysis it can be concluded that environmental awareness and consciousness is single factor that is accountable for the usage of green products. The factors that impact a female buyer of Delhi/ NCR are promotion, cost and aesthetic appeal.

The second objective of this paper was “To understand the value that female customers receive from purchasing green products”. Though the female consumers are

mostly convinced with the fact that green products should be used. But at the same time this segment is price sensitive when it comes to cost. Female consumers prefer green products at affordable or lesser price. But still the results shows that remarkable percentage of female buyer are ready to pay reasonably more amount as compared to non green product. The attributes like attitude and education are the important reasons for the same.

Thus the promotion of environment friendly products is need of the hour. This will facilitate to create more awareness and provide knowledge of the green products. Spreading words through internet could be better way especially in metros. As this is more cost effective and reach to masses in comparison with other mediums. Pricing being sensitive factor in buying behaviour more efforts required to minimize the cost. Hence still there is scope for green brands to innovate product at affordable prices to achieve vast market at domestic and international levels.

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# *Exploring the Relative Worth of Attributes of Tea Garden Managers - A Study with Reference to South Assam*

**Key words:** Human Attributes, Tea Garden, Managers, South Assam, Human Traits

**Dinesh Kumar Pandiya<sup>\*</sup>, Brajesh Kumar<sup>\*\*</sup> and Alpika Nath<sup>\*\*\*</sup>**

## **ABSTRACT**

Identification of the traits required for a particular job may be such a matter over which there might be a difference of opinion among the people at the helm of affairs, be they academicians, researchers or working executives specially when it comes to fix up the relative importance i.e., which human trait/attribute/attitude, in what degree is more and which is less required to perform a particular job. The identification of the requisite traits and qualities in a particular employee may also be a cumbersome and delicate job as this may require the selection of the right method of performance appraisal or for that matter a mechanism with the help of which the needed traits are to be identified. A possibility of a difference in opinion cannot also be ruled out in this case and therefore unless an appropriate mechanism is identified for the purpose there may remain a possibility of wrong or incomplete evaluation of the qualities of an employee.

It is in view of the above stated that it was decided to probe into this matter i.e., the relative worth of various

human traits and characteristics. Since every industry requires a different set of human traits and characteristics in its manpower, of course differing cadre-wise, the problem was decided to be probed with reference to just one industry i.e., Tea Industry of India keeping in mind the poor availability of the previous research done on this aspect of manpower management of this industry. As the dependence for the data collection had to be made on certain firm/unit/firms spread over some area, the tea producing units of south Assam were selected.

## **INTRODUCTION**

The Human Resource aspects such as education, training and development and performance appraisal etc. alone may not be sufficient unless the manager concerned knows the right utilization of the manpower, individually and in groups. This can only be done by knowing the requirements of the jobs concerned in terms of human traits and also the trait(s) possessed by each individual employed in the organization and then ensuring a match between the two. Neither of the above two is easy to identify as knowing the worth of someone individually

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will initially require the knowledge of all the human traits and then the traits and the attitudes required on the jobs in the organization specifically. The Knowledge of the traits which are required and what are at hand is not enough unless one knows the requirement of various human traits and characteristics in the order of its priority. It is, therefore, quite obvious that every manager needs to first get acquainted with the traits required in the manpower of the organization and then also the order of the priority of these traits for every job. The identification of the requisite traits and qualities in a particular employee may be a cumbersome and delicate job as this may require the selection of the right method of performance appraisal or for that matter a mechanism with the help of which the needed traits are to be identified (**Mahapatro, 2010**).

A tea estate manager is a one-point contact for everyone involved with a tea garden. Staying in the tea garden, he has to look after each and everything taking place there. With the help of junior assistants and assistant managers, depending on the requirement of the garden, he has to supervise plantation work, from planting to plucking, processing to packing and transport of tea to auction houses. A tea garden manager is a person wholly and solely responsible for running a tea estate. His area of activity encompasses production management, tea husbandry involving plant physiology, entomology, industrial relations, labour management and liaison with various government departments. He even has to oversee purchase of materials, do financial management, cost management, collective bargaining with unions, factory management, etc.

Since every industry requires a different set of human traits and characteristics in its manpower, of course differing cadre-wise, the study was conducted with reference to just one industry i.e., Tea Industry of India keeping in mind the poor availability of the researches done on this aspect of manpower management of this industry.

## STATEMENT OF THE PROBLEM

For appropriate utilization of the Human Resource the aspects of education, training and development and performance appraisal etc. alone may not be sufficient unless the manager concerned knows the right utilization of the manpower, individually and in groups. Not to say that this can only be done by knowing the requirements of the jobs concerned in terms of human traits and also the trait(s) possessed by each individual employed in the organization and then ensuring a match between the two. Neither of the above two is easy to identify as knowing the worth of someone individually will initially require the knowledge of all the human traits and then ***the traits and the attitudes required on the jobs in the organization specifically***. Similarly, a comprehensive knowledge of each of the jobs in the organization, which

not to say will require the knowledge of the jobs in detail with its aspects like job description, job evaluation and job analysis and then ***the presence/absence of these traits in exact quantity and quality in the employees concerned individually and in groups performing various jobs*** will also be required. Interestingly only knowing the traits which are required and what are at hand is not enough unless one knows the ***requirement of various human traits and characteristics in the order of its priority***. It is, therefore, quite obvious that every manager needs to first get acquainted with the traits required in the manpower of the organization and then also the order of the priority of these traits for every job. Any amount or kind of laxity in conducting this exercise will leave a possibility of either being biased or unscientific.

Identification of the traits required for a particular job for example may be such a matter over which there might be a difference of opinion among the people at the helm of affairs, be they academicians, researchers or working executives specially when it comes to fix up the relative importance i.e., which human trait/attribute/attitude, in what degree is more and which is less required to perform a particular job. The identification of the requisite traits and qualities in a particular employee may also be a cumbersome and delicate job as this may require the selection of the right method of performance appraisal or for that matter a mechanism with the help of which the needed traits are to be identified. A possibility of a difference in opinion cannot also be ruled out in this case and therefore unless an appropriate mechanism is identified for the purpose there may remain a possibility of wrong or incomplete evaluation of the qualities of an employee.

It is in view of the above stated that it was decided to probe into this matter i.e., the relative worth of various human traits and characteristics. Since every industry requires a different set of human traits and characteristics in its manpower, of course differing cadre-wise, the problem was decided to be probed with reference to just one industry i.e., Tea Industry of India keeping in mind the poor availability of the researches done on this aspect of manpower management of this industry. As the dependence for the data collection had to be made on certain firm/unit/firms spread over some area, the tea producing units of south Assam were selected as the data providing units for the data collection.

## OBJECTIVES OF THE STUDY

1. To identify the attributes required to be there in the garden level managers working in the tea industry of the country with special reference to South Assam.
2. To study the relative worth of these attributes along with its degree with reference to tea industry of the country with special reference to South Assam.

## REVIEW OF RELATED LITERATURE

The excerpts of findings of some of the related literature that were reviewed in the process of study are reproduced below:

In a study to examine the role of unobservable heterogeneity in determining executive pay authors sampled 25,586 unique managers who worked for 2,344 unique firms. Statistical tools such as mean, median, Standard Deviation and percentage were used to analyse the data. The study revealed that the majority of variation in executive pay can be explained by time-invariant managerial effects. The substantial heterogeneities among managers could come from the differences in managers' latent abilities, such as non-algorithmic reasoning, analytic or abstract decision-making, social skills, etc., none of which are observable or measurable. (Graham & Qiu, 2008).

A survey-based approach to provide new insight into the people and processes behind corporate decisions, a study was conducted which quantifies behavioral traits of senior executives and also harvests information related to career paths, education, and demographics. They administered some psychometric tests to senior executives to obtain evidence on their underlying psychological traits and attitudes. They asked the same questions of chief executives and chief financial officers, among public and private firms and in both the US and other countries so as to compare traits and attitudes for US and non-US CEOs. They found that US CEOs differ significantly from non-US CEOs in terms of their underlying attitudes. In addition, the study revealed that CEOs are significantly more optimistic and risk-tolerant than the lay population. The study also revealed that CEOs' behavioural traits such as optimism and managerial risk-aversion are related to corporate financial policies. (Graham et.al, 2013).

It is claimed that very few people can be described well by a single characteristic, which he referred to as a **cardinal disposition**. However, most people can be described by a relatively small number of **central dispositions**, which characterize their personalities in terms of characteristic reactions and behaviour e.g., thrifty, compulsive, ironic, hard-working, level-headed, flighty, big-hearted. Gordon also recognized that people are not always consistent and predicable, so he noted as well that people can be categorized by a larger number of **secondary dispositions** which are somewhat less consistent, but nonetheless, can be applied in particular situations. Gordon also distinguished between **common traits**, which characterize most people, such as "ambitious," "pleasant," or "helpful," what he called **personal dispositions**. He preferred the latter term to personal traits because a disposition represents a characteristic that is relatively stable and enduring and predisposes a person to

act in accordance with that characteristic (Gordon, 1961).

## RESEARCH METHODOLOGY

### INVESTIGATION INSTRUMENT

In order to attain the objectives of the study initially an exercise of thorough scanning of English literature was carried out to identify the human traits, characteristics and attitudes. Many of these human traits and characteristics which were in hundreds had little differences in its meaning and connotations. The next exercise, therefore, was to squeeze these down by eliminating the ones which either got represented by others or had a very illusory difference in its connotation. In other words the ones which had very close synonyms were excluded and only those which had convincing and substantial differences in its meaning and connotation were included in the study. This exercise though was not very difficult yet time consuming. Finally 24 attributes were included in the study.

After the identification of the distinct and notable human attributes the next effort was made to concentrate on achieving the other objectives of the study i.e., to find out the relative worth of these attributes along with its degree. The first step in this direction was to develop a questionnaire to be administered by the garden level managers of the tea industry. The questionnaire entailed in it certain queries relating to the managers personal life like age, experience, technical qualification, mother tongue, father's occupation and designation etc., which academically are known as demographic factors. The other set of queries looked for the managers' views/opinion over the listed 24 human attributes in terms of the degree of requirement of these in the managers of tea industry serving at garden level. The questionnaire provided an option of five different degrees of requirement viz., -Necessarily Required, Largely Required, Moderately Required, Somewhat required and Not at all required. Since the options for 24 attributes were specifically mentioned in the questionnaire it could have been termed as a closed ended questionnaire. However, keeping in mind that some managers might like to add a few more attributes and/or attitudes in the list and opine about the degree of its requirement of it/these in the managers of tea gardens, both the lists, in the last, included in it options of-Any other with a request to specify that. Both the lists thus finally included in it 25 attributes. Thus to this extent the questionnaire was open ended.

While analyzing the data, the degrees of requirement were given values. These were, Necessarily Required – 1; Largely Required – 2; Moderately Required – 3; Somewhat Required – 4; Not at all Required – 5.

To meet the objectives of the study and to arrive at the



findings, frequency and percentage (%) were used to analyse individual traits. Further, statistical technique such as mean and quartile deviation were used to group the responses in four categories of degree of requirement namely, very high, high, moderate and low degree of requirement. Apart from the two above mentioned tools, standard deviation was used to know the variation in the responses.

### SAMPLING DESIGN

As per the objectives of the study the attributes and the attitudes that might be required in the garden level managers of tea gardens in different degrees had to be found out. Not to say that this had to be done by extracting the views of the managers of the tea industry. Owing to reasons related to convenience the dependence of data collection was made on the tea producing firms and units of South Assam only. On an enquiry from Tea Research Association it was gathered that the total number of garden level managers in the tea firms and units of south Assam is not more than 60. It was, therefore, decided to obtain the views of half of such managers. Considering the target, 30 garden level managers' were interviewed, who represented 25 tea firms and/or units. Five firms and units were such where from two managers were interviewed. *The sampling design at this stage was a blend of purposive and convenient.* In a gathering of tea garden managers of south Assam initially 25 those managers were approached who represented different gardens. Later to satisfy the requirements of the sample size such tea producing units which were considered to be comparatively bigger got represented by two managers.

### SCOPE OF THE STUDY

Despite a lot of researches having been undertaken in the area of human resource management in general and recruitment and selection in particular, the task of developing a scientific mechanism capable of identifying requisite traits and characteristics in the manpower still needs more attention. In the absence of this scientific exercise quite often H.R. managers in good number of organizations recruit such persons as their employees who though possess certain traits and characteristics, not the ones which actually are needed as per the requirements of the jobs concerned. Identification of the required human traits and characteristics in terms of their attributes and attitudes *with its relative requirement*, therefore, is something such which, by recruiting the right type of employees, may not only reduce the cost of production but also may help in creating a congenial environment in the organizations finally resulting into increased productivity.

Tea industry is one such industry in the country which unfortunately till date has not been able to attract a requisite quality of manpower, especially in the rank of

managers, owing to its geographical limitations. Not to say that this industry, therefore, needs more attention on the matter. Findings of the study of this nature, it is expected, may help the industry in being able to recruit such persons as managers who possess the required attributes and attitudes *in requisite degree*.

### LIMITATIONS OF THE STUDY

1. The findings of the study may not be fully applicable beyond south Assam, as the same is based on the data collected only from south Assam.
2. All the respondents of the filled up questionnaires might not have been fully able to decode the terminology used to communicate the attributes and the attitudes listed in the questionnaire owing to their limited English vocabulary. In fact the researcher tried to describe all the attributes and attitudes listed in the questionnaire to all the respondents at the time of getting the questionnaires filled up, however, some of them were not that much receptive may be owing to the over confidence. It is only an apprehension which may not be true. In case some of the managers have responded without having understood the meanings of the attributes and attitudes fully, the findings to that extent may not reflect the correct position.

### ATTRIBUTES FOR MANAGERIAL JOBS

The 21st century has brought with it a new workplace, one in which everyone must adapt to a rapidly changing society with constantly shifting demands and opportunities. The economy has become global and is driven by innovations and technology and organizations have to transform themselves to serve new customer expectations. Today's economy presents challenging opportunities as well as dramatic uncertainty. The new economy has become knowledge based and is performance driven. The themes are participation, empowerment, teamwork and self-management. In the light of the above challenges a new kind of leader is needed to guide business through turbulence. It is the managers in the organizations who are expected to act as leaders as well while performing their responsibilities.

A manager is someone who coordinates and oversees the work of other people so that organizational goals can be accomplished. It is not about personal achievement but helping others do their jobs. Managers may also have additional work duties not related to coordinating the work of others.

Managers can be **classified** by their level in the organizations, particularly in traditionally structured organizations—those shaped like a pyramid.

- 1) **First-line managers** (often called supervisors) are located on the lowest level of management.
- 2) **Middle managers** include all levels of management between the first-line level and the top level of the



organization.

**3) Top managers** include managers at or near the top of the organization who are responsible for establishing plans and goals that affect the entire organization and accordingly making organization-wide decisions.

The changing nature of organizations and work often requires employees in formerly non managerial jobs to perform managerial activities. Non managerial jobs are those where one works directly on a job and had no one reporting to him.

Mary Parker Follet defines management as, "The art of getting things done through people" (**Mahapatro, 2010**).

**Management** involves coordinating and overseeing the work activities of others so that their activities are completed efficiently and effectively.

Coordinating and overseeing the work of others is what distinguishes a managerial position from a non managerial one.

**Efficiency** is getting the most output from the least amount of inputs in order to minimize resource costs. Efficiency is often referred to as "doing things right".

**Effectiveness** is completing activities so that organizational goals are attained and is often described as "doing the right things".

No two managers' jobs are exactly alike. All managers perform certain functions, enact certain roles and display a set of skills in their jobs.

### MANAGEMENT FUNCTIONS

According to the functions approach managers perform certain activities to efficiently and effectively coordinate the work of others. They can be classified as follows:

**1) Planning** involves defining goals, establishing strategies for achieving those goals and developing plans to integrate and coordinate activities.

**2) Organizing** involves arranging and structuring work to accomplish the organization's goals.

**3) Leading** involves working with and through people to accomplish organizational goals.

**4) Controlling** involves monitoring, comparing and correcting work performance.

Since these four management functions are integrated into the activities of managers throughout the workday, they should be viewed as an ongoing process and they need not be done in the above sequence.

### MANAGEMENT ROLES

In the late 1960s, Henry Mintzberg conducted a precise study of managers at work. He concluded that managers perform 10 different roles, which are highly interrelated.

Management roles refer to specific categories of managerial behaviour. Overall there are ten specific roles performed by managers which are included in the following three categories (**Mahapatro, 2010**).

**1) Interpersonal** roles include figurehead, leadership and liaison activities.

**2) Informational** roles include monitoring, disseminating and spokesperson activities.

**3) Decisional** roles include entrepreneur, disturbance handler, resource allocator and negotiator.

Although the functions approach represents the most useful way to describe the manager's job, Mintzberg's roles give additional insight into managers' work. Some of the ten roles do not fall clearly into one of the four functions, since all managers do some work that is not purely managerial.

### MANAGEMENT SKILLS

Managers need certain skills to perform the challenging duties and activities associated with being a manager. Robert L. Katz found through his research in the early 1970s that managers need three essential skills.

**1) Technical skills** are job-specific knowledge and techniques needed to proficiently perform specific tasks.

**2) Human skills** are the ability to work well with other people individually and in a group.

**3) Conceptual skills** are the ability to think and to conceptualize about abstract and complex situations.

These skills reflect a broad cross-section of the important managerial activities that are elements of the four management functions.

Significant changes in the internal and external environments have a measurable impact on management. Security threats, corporate ethics scandals, global economic and political uncertainties and technological advancements have had a great impact on the manager's job.

Two significant changes facing today's managers are importance of customers to the manager's job and **importance of innovation to the manager's job**.

Organizations need managers. An **organization** is a deliberate arrangement of people to accomplish some specific purpose. Organizations share three common characteristics:

1) Each has a distinct purpose 2) Each is composed of people 3) Each develops some deliberate structure so members can do their work. Although these three characteristics are important in defining what an organization is, the concept of an organization is changing. The characteristic of new organizations of

today include: flexible work arrangements, employee work teams, open communication systems and supplier alliances. Organizations are becoming more open, flexible and responsive to changes. Organizations are changing because the world around them has changed and is continuing to change. These societal, economic, global and technological changes have created an environment in which successful organizations must embrace new ways of getting their work done.

The importance of studying management in today's dynamic global environment can be explained by looking at the universality of management, the reality of work, and the rewards and challenges of being a manager.

**The Universality of Management:** Management is needed in all types and sizes of organizations, at all organizational levels, and in all organizational work areas throughout the world.

**The Reality of Work:** All employees of an organization either manage or are managed.

## CHALLENGES AND REWARDS OF BEING A MANAGER

### Challenges

- a) Managers may have difficulty in effectively blending the knowledge, skills, ambitions, and experiences of a diverse group of employees.
- b) A manager's success typically is dependent on others' work performance.

### Rewards

- a) Managers have an opportunity to create a work environment in which organizational members can do their work to the best of their ability and help the organization achieve its goals.
- b) Managers often receive recognition and status in the organization and in the larger community; influence organizational outcomes; and receive appropriate compensation.
- c) Knowing that their efforts, skills and abilities are needed by the organization gives many managers great satisfaction.

The manager of today must integrate management skills with new approaches that emphasize the human touch, enhance flexibility and involve employees.

### Concept of Traits

The study of traits constructs has long been the dominant paradigm in a personality research. It entails both a theory of trait-type constructs and a model for the measurement of individual differences. According to the classic view of personality, traits are casual constructs. They are the prime determinants of behaviour and are the basis for

behavioural consistency across situations and across time.

The term trait refers to a variety of individual attributes, including aspects of personality, temperament, needs, motives, and values. Personality traits are relatively stable dispositions to behave in a particular way. Examples include self-confidence, extroversion, emotional maturity, and energy level.

The idea of Personality Traits may be as old as human language itself. Aristotle (384-322 BC), writing the *Ethics* in the fourth century B.C., saw dispositions such as vanity, modesty and cowardice as key determinants of moral and immoral behaviour. He also described individual differences in these dispositions, often referring to excess, defect and intermediate levels of each. His student Theophrastus (371-287 BC) wrote a book describing thirty 'characters' or personality types, of which a translator remarked that Theophrastus' title might better be rendered 'traits' (Rusten, 1993). Basic to his whole enterprise was the notion that individual good or bad traits of character may be isolated and studied separately (Matthew et.al, 2003).

Everyday conceptions of personality traits make two key assumptions. First, traits are stable over time. Most people would accept that an individual's behaviour naturally varies somewhat from occasion to occasion, but would maintain also that there is a core of consistency which defines the individual's 'true nature'. In other words, there are differences between individuals that are apparent across a variety of situations. We might expect a student we have noted as a 'worrier' to be unusually disturbed and worried in several different contexts such as examinations, social occasions and group discussions. Stability distinguishes traits from more transient properties of the person, such as temporary mood states. Second, it is generally believed that traits directly influence behaviour. If a person spontaneously breaks into cheerful song, we might 'explain' the behaviour by saying that he or she has a happy dispositions. Such lay explanations are, of course, on shaky ground because of their circularity.

## WHAT ATTRIBUTES MAKE A GOOD HR MANAGER?

Just as everyone remembers a good teacher, we all recognize a good manager. They are the people who make the concept of managing look easier. But the irony is that being a manager is a tough job and those who make it look easy are the ones who are the best at it.

Successful managers are the ones who are skilled at performing a wide range of roles and can bring out the best in their staff. Indeed, it is not enough simply to be the best HR Advisor or Business Partner in the business - you need to be much more than that when you move into management.

This means recognizing the personal qualities and skills

that those who are already doing a good job as a manager possess.

The people who excel in the industry have three clear attributes: considerable experience, all-round project management skills and a strong commercial awareness.

And once you un-wrap each one of these you will find an assortment of key underlying factors that characterize a good manager, including:

Considerable experience working in various HR roles

Excellent working knowledge of employment legislation

A solutions-driven approach to business

To be focused on the task at hand yet flexible

Good influencing skills and a confident communicator

An ability to make sound business decisions

An aptitude for motivating staff

Tenacity and drive to deal with a demanding workload

HR Managers will often find themselves overseeing more than one project at the same time and working with senior managers from various departments across the organization, each with their own demands and requirements. Therefore, the ability to manage your time effectively and prioritize tasks will stand you in good stead.

The importance of having a confident style of management cannot be underestimated, with HR Managers often involved in grievance procedures or pay disputes, for example, which may involve union representatives. So the ability to cope well under pressure is fundamental to the role.

Honesty and transparency are vitally important to employees. If you let your staff know what is expected of them, recognize their efforts and achievements, and make them feel part of the decision making process you will have a motivated and committed team who will be happy to work for you; thereby making you better as a manager by default.

## TEN ATTRIBUTES OF THAT RARE IDEAL MANAGER AT WORK

Everyone can recognize a great manager a mile away, so why is it so hard to find one? We all remember a few that are "legends in their own mind", but that doesn't do it. In fact, the clue here is that the view in your mind is the only one that matters, rather than the other way around.

Almost every one of us in business can remember that one special manager in their career who exemplifies the norm, who commanded our respect, and treated us like a friend, even in the toughest of personal or business crises.

The traits or attributes have been seen in the person, and

most will list the following positive functional traits of a good manager:

1. **Leadership.** Shows outstanding skills in guiding team members towards attainment of the organization's goals and the right decisions at the right point of time. As Drucker said, "management is doing things right; leadership is doing the right things."
2. **Plan and delegate.** Possesses foresight and skills to understand the relevant capabilities of team members, and then scheduling tasks and delegating to the right people to get tasks done within deadlines. You are a guide, not a commander.
3. **Domain expert.** Demonstrates complete knowledge of his field and confident about that knowledge, with the common sense to make quick productive decisions, and ability to think outside the box.
4. **Set clear expectations.** Employees should always know what is expected of them. One of the easiest ways to do this is to set deliverable milestones for each employee over a set period of time. Then review the performance vs. the roadmap or deliverable at least six months prior to a performance review and discuss ways to improve.
5. **Positive recognition.** Immediately recognize team members, publicly or privately, when they complete something successfully or show initiative. Congratulate them on a job well done. Most employees are not motivated by money alone. Good managers know that employees want regular recognition that their job is being done well.

These are all "necessary" attributes, but are not "sufficient" to put you in that 'great' category. Most people recognize that it takes more to be 'great,' but the attributes are a bit more esoteric, and harder to quantify. Here are a few:

1. **Active listener.** Shows traits such as listening with feedback, optimistic attitude, motivating ability and a concern for people. Listening to what is said as well as what is not said is of the utmost importance. It is demoralizing to an employee to be speaking to a supervisor and be interrupted for a phone call. All interruptions should be avoided.
2. **Shows empathy.** This refers to the ability to "walk in another person's shoes" and to have insight into the thoughts and the emotional reactions of individuals faced with change. Empathy requires that you suspend judgment of another's actions or reactions, while you try to understand them and treat them with sensitivity, respect and kindness.
3. **Always honest.** Simply put, today's managers live

in glass houses. Everything that a manager does is seen by his employees. If a manager says one thing and does another, employees see it. Managers must be straightforward in all words and actions. A manager must “walk the talk.” That also means recognizing weaknesses and admitting mistakes.

4. **Sense of humor.** People of all ages and cultures respond to humor. The majority of people are able to be amused at something funny and see an irony. One of the most frequently cited attractions in great personal relationships is a sense of humor.
5. **Keep your cool.** A great manager is an effective communicator and a composed individual, with a proven tolerance for ambiguity. He/she never loses their cool and is able to correct the team members without emotional body language or statements.

#### ATTRIBUTES TO BE REQUIRED IN A MANAGER

Some of the listed attributes to be required in managers along with their meaning are mentioned below:

1. **Achievable:** achievable describes a task, etc. that is possible to achieve.
2. **Adventurous:** willing to take risks and try new ideas or daring or enterprising.
3. **Courageous:** possessing or expressing courage.
4. **Alert:** able to think or notice things quickly in a particular situation.
5. **Vigilant:** very careful to notice any signs of danger or trouble.
6. **Calm:** without hurried movement, anxiety or noise.
7. **Complete:** when you are emphasizing something, to mean 'to the greatest degree possible'
8. **Comprehensible:** that can be understood easily.
9. **Conscious:** aware of something
10. **Constructive:** having a useful and helpful effect rather than being negative or with no purpose.
11. **Creative:** involving the use of skill and the imagination to produce something new.
12. **Careful:** giving a lot of attention to what you are doing so that you do not make a mistake.
13. **Deliberate:** done on purpose rather than by accident.
14. **Disciplined:** behaving in a very controlled way.
15. **Dynamic:** having a lot of energy and a strong personality.
16. **Efficient:** working or operating quickly and effectively in an organized way.
17. **Educated:** had a standard of education.
18. **Knowledgeable:** possessing or indicating much knowledge.
19. **Energetic:** having or needing a lot of energy and enthusiasm.
20. **Entrepreneurial:** having the spirit, attitude or qualities of an entrepreneurship.
21. **Objective:** something which you plan to do or achieve
22. **Patient:** able to wait for a long time or accept annoying behaviour or difficulties without becoming angry.
23. **Relaxed:** not anxious or worried.
24. **Spiritual:** connected with the human spirit, rather than the body or physical things.

#### DATA ANALYSIS AND INTERPRETATION

After having attained the first objective of the study i.e., to identify the attributes and attitudes required to be a part of the personality of the garden level managers of tea industry of India, the details of which have been delineated under the heading Research Methodology, the efforts have been made to attain the other objective of the study i.e., to find out the relative worth of the attributes and attitudes identified as above along with the required degree of preference of all these attributes and attitudes in the same lot of managers.

It starts with the description, analysis and the interpretation of the primary data collected for the purpose.



**Table No. 1**  
**Ranking Attributes**

SL. NO.	ATTRIBUTES	MEAN	STANDARD DEVIATION	RANK
1	Achievable	1.290	0.461	2 <sup>nd</sup>
2	Adventurous	2.355	1.253	20 <sup>th</sup>
3	Courageous	1.645	0.877	8 <sup>th</sup>
4	Alert	1.387	0.495	6 <sup>th</sup>
5	Vigilant	1.323	0.475	3 <sup>rd</sup>
6	Calm	2.032	1.048	17 <sup>th</sup>
7	Complete	2.323	1.423	19 <sup>th</sup>
8	Comprehensible	2.516	1.458	21 <sup>st</sup>
9	Conscious	1.806	1.078	13 <sup>th</sup>
10	Constructive	1.646	0.877	9 <sup>th</sup>
11	Creative	1.806	1.276	14 <sup>th</sup>
12	Careful	1.677	0.748	10 <sup>th</sup>
13	Deliberate	2.290	1.071	18 <sup>th</sup>
14	Disciplined	1.355	0.661	4 <sup>th</sup>
15	Dynamic	1.679	0.909	11 <sup>th</sup>
16	Efficient	1.258	0.514	1 <sup>st</sup>
17	Educated	1.710	0.864	12 <sup>th</sup>
18	Knowledgeable	1.548	0.624	7 <sup>th</sup>
19	Energetic	1.356	0.551	5 <sup>th</sup>
20	Entrepreneurial	2.548	1.434	22 <sup>nd</sup>
21	Objective	1.935	1.031	15 <sup>th</sup>
22	Patient	1.968	1.197	16 <sup>th</sup>
23	Relaxed	2.935	1.365	23 <sup>rd</sup>
24	Spiritual	3.129	1.176	24 <sup>th</sup>

Source: Primary Data

**Table No. 1.1**  
**Categorization of Attributes in Various Degree of Requirement**

Degree of Requirement	Interval	Attributes
Very High	$1.258 < \text{MEAN} < 1.508$	Efficient, Achievable, Vigilant, Disciplined, Energetic, Alert
High	$1.508 \leq \text{MEAN} < 1.752$	Knowledgeable, Courageous, Constructive, Careful, Dynamic, Educated
Moderate	$1.752 \leq \text{MEAN} < 2.298$	Conscious, Creative, Objective, Patient, Calm, Deliberate
Low	$2.298 \leq \text{MEAN} \leq 3.129$	Complete, Adventurous, Comprehensible, Entrepreneurial, Relaxed, Spiritual

Source: Primary Data

**Table No. 1.1.1**  
**Relative Importance of Attributes having Very High Degree of Requirement**

Sl. No.	Attributes	Mean	Mode	Rank
1	Efficient	1.258	1	1 <sup>st</sup>
2	Achievable	1.290	1	2 <sup>nd</sup>
3	Vigilant	1.323	1	3 <sup>rd</sup>
4	Disciplined	1.355	1	4 <sup>th</sup>
5	Energetic	1.356	1	5 <sup>th</sup>
6	Alert	1.387	1	6 <sup>th</sup>

Source: Primary Data

The table numbers 1.1 and 1.1.1 exhibit that the attributes Efficient, Achievable, Vigilant, Disciplined, Energetic and Alert are required in the garden level managers of the tea industry of the country in *Very High degree* as these attributes fall in the range of the Mean Scores 1.258 to

1.387. As it is evident from the table, among the six attributes which are very *highly* required, it is the *Efficiency* which tops the list, whereas the attribute *Alertness*, being at the bottom of the list, has acquired lowest preference.

**Table No. 1.1.2**  
**Relative Importance of Attributes having High Degree of Requirement**

Sl. No.	Attributes	Mean	Mode	Rank
1	Knowledgeable	1.548	1	1 <sup>st</sup>
2	Courageous	1.645	1	2 <sup>nd</sup>
3	Constructive	1.646	1	3 <sup>rd</sup>
4	Careful	1.677	1	4 <sup>th</sup>
5	Dynamic	1.679	1	5 <sup>th</sup>
6	Educated	1.710	1	6 <sup>th</sup>

Source: Primary Data

The table numbers 1.1 and 1.1.2 exhibit that the attributes Knowledgeable, Courageous, Constructive, Careful, Dynamic and Educated are required in the garden level managers of the tea industry of the country in *High degree* as these attributes fall in the range of the Mean Scores

1.548 to 1.710. As it is evident from the table, among the six attributes which are *highly* required, it is the Knowledgeable which tops the list, whereas the attribute Educated being at the bottom of the list, has acquired lowest preference.

**Table No. 1.1.3**  
**Relative Importance of Attributes having Moderate Degree of Requirement**

Sl. No.	Attributes	Mean	Mode	Rank
1	Conscious	1.805	1	1 <sup>st</sup>
2	Creative	1.806	1	2 <sup>nd</sup>
3	Objective	1.935	1	3 <sup>rd</sup>
4	Patient	1.968	1	4 <sup>th</sup>
5	Calm	2.032	1	5 <sup>th</sup>
6	Deliberate	2.290	2	6 <sup>th</sup>

Source: Primary Data



The table numbers 1.1 and 1.1.3 show that the attributes Conscious, Creative, Objective, Patient, Calm and Deliberate are required in the garden level managers of the tea industry of the country in *moderate degree* only because these attributes fall in the range of the Mean Scores 1.805 & 1.806 to 2.290. The table does remind

that among the six attributes which are required in moderate degree, being Conscious and Creative are required more, within the range of the moderate, than the remaining four, whereas the attribute Deliberate, being at the bottom of the list, has acquired lowest preference among the six required moderately.

**Table No. 1.1.4**  
**Relative Importance of Attributes having Low Degree of Requirement**

Sl. No.	Attributes	Mean	Mode	Rank
1	Complete	2.323	1	1 <sup>st</sup>
2	Adventurous	2.355	3	2 <sup>nd</sup>
3	Comprehensible	2.516	2	3 <sup>rd</sup>
4	Entrepreneurial	2.548	2	4 <sup>th</sup>
5	Relaxed	2.935	3	5 <sup>th</sup>
6	Spiritual	3.129	3	6 <sup>th</sup>

Source: Primary Data

The table numbers 1.1 and 1.1.4 exhibit that the presence of the attributes Complete, Adventurous, Comprehensible, Entrepreneurial, Relaxed and Spiritual in the personality of the garden level managers of tea industry in the country will do even in low degree as these attributes fall in the range of the Mean Scores 2.323 to 3.129. Even though the presence of all these six in the managers will do in a low degree, the quality of being complete gets preference over the remaining five and the Spirituality is the least looked for attribute in this category.

## CONCLUSION

At the end we can summarize the outcome of the study. After having identified the attributes required to be a part of the personality of the garden level managers of tea

industry of India the efforts have been made to attain the other objective to find out the relative worth of the attributes identified as above. The attributes Efficient, Achievable, Vigilant, Disciplined, Energetic and Alert are required in the garden level managers of the tea industry of the country in Very High degree whereas Adventurous, Comprehensible, Entrepreneurial, Relaxed and Spiritual in the personality of the garden level managers of tea industry in the country will do even in low degree. The attributes Knowledgeable, Courageous, Constructive, Careful, Dynamic and Educated are required in the garden level managers of the tea industry of the country in High degree. The attributes Conscious, Creative, Objective, Patient, Calm and Deliberate are required in the garden level managers of the tea industry of the country in Moderate degree only.

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# *Foreign Product Perception and its Evaluation in Albanian Market - An Analysis of Country of Origin Image and Ethnocentrism*

**Key words:** *Country-Of-Origin, Products, Ethnocentrism, Albanian Consumers.*

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## **ABSTRACT**

The Country-Of-Origin (COO) effect is a reality of international marketing and multifaceted structure of COO makes it important in this field. Albania is a particular instance to examine this topic in order to observe current situation after the communism term. This case study investigates the effects of consumer ethnocentrism and country-of-origin perceptions on product evaluations by consumers in the Albanian market. The main objective is to observe their product preferences, reactions, and willingness toward domestic and foreign products. Furthermore this research is intended to provide an idea regarding the countries whose products are more preferable. We adapted and used CETSCALE (Consumer Ethnocentric Tendencies Scale) to measure consumer attitudes. Findings reveal that ethnocentric tendency of Albanian consumers is not very strong and the products of European countries are more preferred than domestic products.

## **INTRODUCTION**

Country of origin is defined as a country or a region where a brand is produced (Thakor and Kohli, 1996). Country of origin of a product as well as the brand name is important elements that affect customer perceptions (Thorelli et al 1989). Country of origin also refers to the country of origin of a company or of a product or to a country where the product is produced. For this reason the country of origin refers to the country of origin of the brand, in this paper.

People in Albania prefer imported brand products over locally made brand products. There may be number of reasons behind their decisions to do so. In this paper, an attempt has been made to understand ethnocentrism perceptions of Albanian consumers and their attitudes toward some countries that have an important market position in the country.

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## LITERATURE REVIEW

Thakor and Lavack (2003) describe the origin rather than the brand itself is the most important origin of the brand perceived as a source of attraction and appeal of the brand. In their study the authors reflect the company's country of origin is a key point in determining perceptions. Therefore a perceived country of origin of the company can be a strong influence more than the actual place of origin of the company. As is mentioned from Maheswaran (1994), a product's country-of-origin (COO) is an informational cue which, like other informational cues such as price, brand name, etc., helps consumers evaluate products and develop attitudes toward them.

The effect of globalization and free trade between countries has created a situation where customer is exposed with more products and above all with more brands from different countries. In Albania until the 1990s, if you had a non-domestic product, it was considered a luxury. This luxury, to possess foreign products, was only for those who belonged to the elite. The situation is very different today. Today, many foreign products are available to customers but more than that customer has become selective brands buyer.

In their study Bilkey and Nes (1982) observed that consumers' perceptions of a foreign country (economic prosperity, technological advances, etc.) are often translated into consistent perceptions regarding the quality of products/brands from that country. In Albanian consumer mentality, there is the view that the products coming from western developed countries are of a higher quality than the products coming from the Balkans or eastern countries. At the moment, when the consumer hears that the product is manufactured in Germany, it has a higher perceived quality of the product even if the real quality of this product is not so. But it is not same thinking if the product is produced in the Balkans or in Albania.

Different COO studies conducted in various countries, arrived in conclusion that consumers with ethnocentric

tendencies have a priority to evaluate domestic products unreasonably favorably compared to imported products. This indicates a definite positive association between ethnocentrism and evaluation of products made domestically, and a negative association between ethnocentrism and evaluation of imported products.

Albania over the years has a negative payment balance, which shows clearly that Albania is a country importing more than it is exporting. For this reason, in our study we want to understand if in Albanian consumer exist positive or negative association between ethnocentrism and evaluation of imported products.

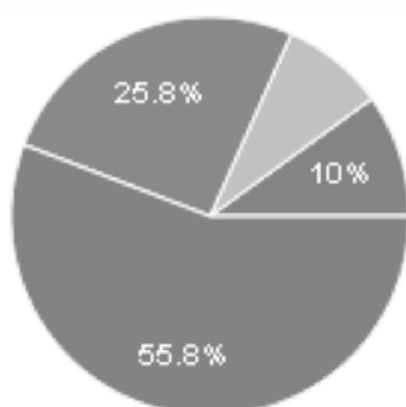
## METHODOLOGY

In this study we intended to observe ethnocentrism perceptions of Albanian consumers and attitudes of them toward some countries that have an important market position in the country. The data has been collected in Tirana that is capital and the biggest city of Albania. In total there are 120 champions and selection is made randomly (probability). They are not readily obtained by other studies but they are provided exactly for this study. This is an advantage because the information generated is current. The questionnaire is composed of eleven closed and scalable questions. Three questions at the beginning of the questionnaire determine the individual demographic data specifically for gender, age and educational level. The purpose of providing this data is to identify evaluation and perception of individuals who have lived in both Albania's political structures towards Albanian young. There is also a grid question to determine the Albanian's ethnocentrism on domestic products.

## DATA ANALYSIS

The number of sample taken was 120. Respondent who filled the questionnaires were more females than men. From 120 sample size, 77 were females that correspond to a value of 64.2%, while the rest were man i.e. 43 that constitutes around 35.8%.

Figure 1 - Distribution by Age Group

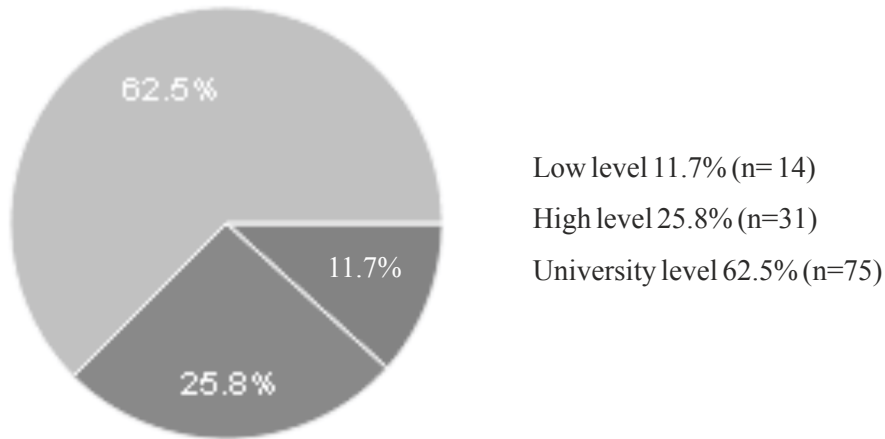


15-25 years old 55.8% (n=67)  
26-35 years old 25.8% (n=31)  
36-45 years old 8.3% (n=10)  
Over 45 years old 10% (n=12)

Age wise distribution of respondents revealed that 55.8% were in the 15-25 years old age group followed by 25.8% in the 26-35 years old age group. This preliminary segregation suggests that main respondents were of

young age group and provides an idea about further results. Already it is established fact and commonly known that individuals of this age are inclined towards mode, internet and the variety of products and services.

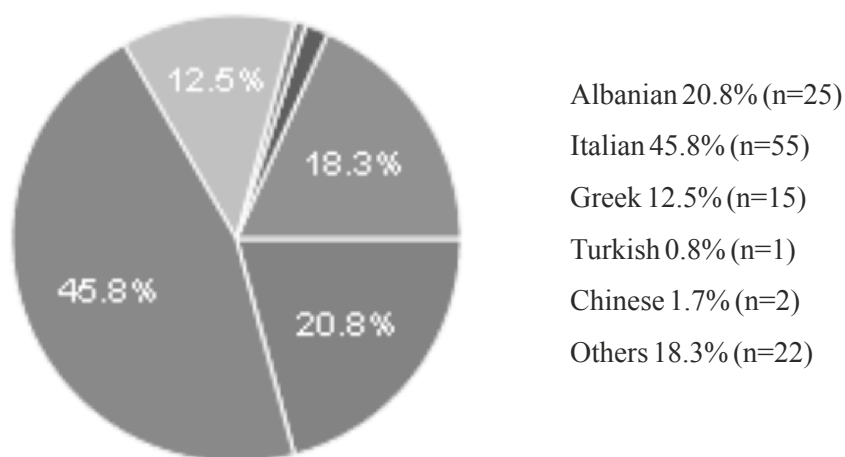
**Figure 2 - Educational Level**



Individuals with graduate level constitute the largest percentage of respondents. They constitute 62.5% of respondents. The percentage of the second largest respondents is of middle or high school level that stands at 25.8%. Smaller percentage corresponds with low education level i.e. 11.7%. The above charts corresponds demographic data, these data establish a bracket related

with the result obtained for perception, assessment and ethnocentrism of Albanians. Based on this, current study results suggest that a large part of the Albanian population (which comprises is 41.7%) assess average the origin of the products consumption. While 34.2% population give more priority to this aspect.

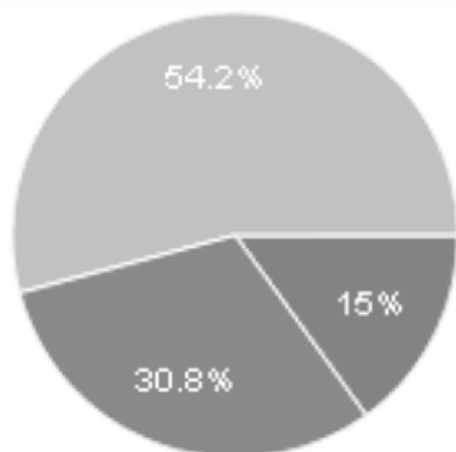
**Figure 3 - Favorite Country Brand**



Survey to understand favorite country for imported products reveals that preferred origin of imported products for Albanian is Italy. Ease of imports of goods from this place is great and also customs tariffs of imports are low for products coming from Italy. It is evident from the data that very low percentage of Albanian people

prefers Turkish and Chinese products. It is also established that products produced in Albania are also perceived and evaluated inferior to that of original brands coming from Italy. About 79.2% of consumers are inclined towards imported products.

**Figure 4 - Perceptions about Products of Albanian Origin**



I don't buy the product 15% (n=18)

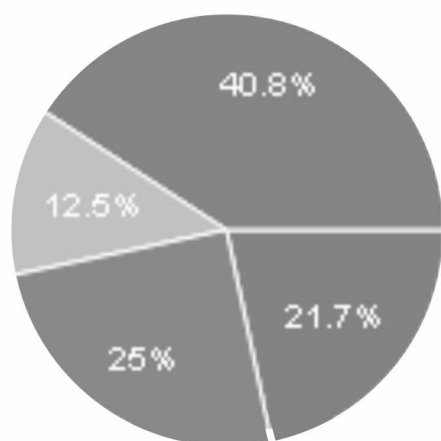
I buy it intensively 30.8% (n=37)

Indifferent stand against this fact 54.2% (n= 65)

Despite the fact as established from previous figure and data Albanians gives more weightage to foreign products over own country products in terms of quality and originality, there is still a sizeable proportion of customers i.e. 30.8% who will prefer to buy a domestic product over a foreign product. Largest segment of customers i.e. 54.2% however were found to be indifferent about products of Albanian origin. About 15% of people mentioned clearly that they won't buy the domestic product due to quality considerations.

Hence, it is established that more Albanians desire to spend big monetary value on imported products. These results reinforce more preferably above interpretations that foreign products have better evaluation and perception of quality than domestic costumers to Albanian's customers. A large number of consumers constituting 47.5% of population expressed readiness to pay 0-5000 lek for domestic products. While for imported products consumers were ready to pay twice of this amount. This further highlights that perception and evaluation of foreign products is higher.

**Figure 5 - The Importance of the Information Provided**



Domestic 21.7% (n=26)

Imported 25% (n=30)

None 12.5% (n=15)

Both 40.8% (n=49)

Nowadays we have different ways of acquiring information. For example, information can be gained through TV, radio, news, Internet, social networks etc. We notice that 40.8% of Albanian population search information for both imported and domestic products. This trend comes from the fact that there exists a variety of products. Existence of many similar products with different brands and also substitute products forces consumers to intensively search for information to identify those attributes that are in their interest in a product.

Ethnocentric tendencies puts the personal culture in the comparative criterion to assess and judge all other cultures as good or bad, high or low, as the truth or suspicion given the degree of similarity to one's own culture. To characterize the people and their culture, ethnocentric people with psychosis classify people from other culture as "chosen people", "civilized people", "true believer", "the crowd without identity", "inferior race", "People of backward", etc. Ethnocentrism is a universal human response, presents and reveals the mentality of the activities of all organizations, all social groups and



virtually all individuals. All social groups cultivate various forms ethnocentric tendencies, but not all of their members are in the same boat. Experience shows that

most ethnocentric social groupings generally survive longer than other groups.

**Table 1 – Assessment of Albanian Consumers Ethnocentrism**

Questions Asked	Yes (%)	No (%)
Albanian people should always buy Albanian products instead of imports	46.7	53.3
We should import only those products that are not available in Albania	62.5	37.5
We should not purchase the foreign products because it doesn't allow Albanian's people the right to be employed	50.8	49.2
Buying foreign product makes you anti-Albanian	12.5	87.5
We should buy local products so that other countries do not get rich at our cost	44.2	55.8
Restrictions should be placed on all imported products	65	35
Foreign products should be taxed at higher values to reduce their entry into Albania	53.3	46.7

From the above table and questionnaire response, it can be inferred that the Albanian consumers support imported products. It supports the general observation that consumers in developed countries tend to choose local products instead of imported ones whereas in developing countries, Albania also falls in this category, consumers considers foreign products as superior compared to their local products. Albanians do not accept that the purchase of imported goods makes them anti-Albanian. Albanians understand that it is the era of globalization and international trade. Free trade, integration of economies and collaboration between countries is common in this era.

People also accept that increasing penetration of foreign products in Albanian market is a big obstacle for domestic manufacturing sector growth as local manufacturer feels inferior to them. This situation further results in reducing

employment opportunities for Albanian population. Albanians are against this fact and a large percentage of them therefore prefer limiting and higher taxation for products from other countries. But at the same time, they realize that it makes no sense that Albania completely closes its economy to outsiders as it will deprive people of their needs and desires and also restrict freedom of choice. Today trends are towards globalization and development and not towards isolation.

More than half of the sample population, which was asked these questions; do not want any restriction like purchasing only domestic made products. They support import of products that are not available in our market. Seeing the results of the above in general say that the Albanians do not have a high level of ethnocentric tendencies. The evaluation of imported products according to Likert's scale is showed below.

**Table 2 – Evaluation of Imported Products (1- I totally disagree and 5- I totally agree)**

Some elements of import products	1(%)	2(%)	3(%)	4(%)	5(%)
Are expensive	11.7	22.5	30.8	25.5	12.5
Are reasonable priced considered quality	14.2	18.3	33.3	18.3	15.8
This country supplies more luxury items than necessities	27.5	26.7	24.2	9.2	12.5
Their products are more tailor-made rather than mass produced	25	30	25	13.3	6.6
Are reliable	12.5	14.2	30	28.3	15
Are technically advanced	11.7	23.3	24.2	21.7	19.2
Are cheap imitation of better brand	23.3	25.8	29.2	15	6.7



<b>Give a bad performance</b>	25.8	30	25	14.2	5
<b>Are supported by a good maintenance service</b>	8.3	25.8	28.3	21.7	15.8
<b>These goods have low prestige, so I do not tell others that I buy them</b>	36.7	29.2	22.5	6.7	5
<b>Provide a wide choice of size and model</b>	6.7	20.8	35	19.2	18.3
<b>Have a good style and appearance</b>	5	14.2	30	22.5	28.3

Biggest number of customers (30.8%) feels that prices of imported products are average and not very high. Only 5.3% estimates that imported products are high priced. It is the same number of consumers who think that this price is justified by the quality of these products.

According to above survey results, it can be said that our market do not perceive imported products as luxury products or readymade products that aren't based on customer orders. Imported products are considered averagely reliable products. This conclusion is reinforced by the fact that a significant percentage of them qualifies as original brand imitation. They are described as technological products of a medium level. Also, the income level of the Albanian population restricts the import of technically advanced products.

Customers also recognizes that imported products have other related issues like additional maintenance, services problem etc. Also availability of these products in all sizes is also an issue of concern.

## CONCLUSION

Country of origin plays an important role in Albanian customer choice for products. Italian products are the most preferred products to our domestic customers. As expected the Albanian consumers consider foreign products as superior in comparison with local products. This is due to the fact that Albania is still a developing country while the products are generally imported from developed countries where consumers consider local products as superior in comparison with imported products.

Albanians do not accept that merely purchasing of imported goods makes them anti-Albanian. They appreciate and understand that this is era of globalization and international trade where integration and collaboration between countries is unavoidable.

At the end, it is concluded that the perception and evaluation by consumers of Albania for imported products is higher than domestic products. This result supports the conclusion that level of domestic consumer ethnocentrism is not high.

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# *Marketing Strategies Efficiently used by Small Scale Industries (A Case of Uttarakhand)*

**Key words:** *Employer Branding, Preference of Prospective Employees, Segmentation of Employees*

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## **ABSTRACT**

Over the years entrepreneurial development is considered as the priority area in the development policy in many countries, especially in India. Small scale Entrepreneurs are engaged in varied form of enterprises ranging from paper to electronics, engineering to electrical, textile to metal and pipe industry, construction to food processing, education to handicrafts. Small enterprises play a vital role in economic development as they can provide the economy with efficiency, innovation, competition and employment. Entrepreneurs are responsible for triumph of their businesses and have to face up with variety of challenges in doing so. This research paper has examined the effect of characteristics and the marketing practices adopted by the firm on the entrepreneurial development of SSI in Uttarakhand. The characteristic of firm & business practice is found to be a significant factor for small scale entrepreneurial success in Uttarakhand.

## **INTRODUCTION**

Marketing is a very important firm activity and brings a new dimension in creating competitive advantage in the market. Marketing is referred to as one of the functional areas of a business, distinct from finance and operations. Marketing can also be thought as one of the activities that, along with product design, manufacturing, and transportation logistics, constitute a firm's chain value. Decisions at the every stage, from idea conception to after-sale support, should be assessed in terms of their ability to create value to customer. Historically, marketing was considered just another link in the chain. Today, however, many organizations are emphasizing the effective coordination of marketing with other functional areas. Competitive pressures have prompted many firms to involve markets in design manufacturing, and other value-related decision from the start Entrepreneurial spirit creates employment. Private business sector is the biggest employer in the economy. Millions of jobs are

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provided by factories, service industry, agricultural enterprises, and numerous other businesses (*Mayasari, Maharani, Wiadi, 2009<sup>1</sup>*). The entrepreneurial revolution has taken hold across the globe and has undeniably impacted the world of business. (*Greenberger & Sexton, 1988<sup>2</sup>*) discussed why the entrepreneur wants to start an enterprise. There were four reasons. First, they would like to take a chance in the market. Second, they believe their managerial skills are more efficient than those of other people. Third, they believe that their specialty could be developed into an enterprise. Fourth, they have already developed a product or service and they believe that can find a niche in the market. Entrepreneurship might be regarded as a strategic orientation (*Venkatraman, 1989<sup>3</sup>*), which is related to the interpretation of strategy as perspective (*Mintzberg, 1987<sup>4</sup>*). Entrepreneurship process includes innovation in creating new products/services, processes, market and strategy (*Crane, 2010<sup>5</sup>*). So accordingly, this process is considered as a way to create sustainable advantage in market which allows identifying new needs and demand of customer and meet their satisfaction (*Martin, 2009<sup>6</sup>*). On the other hand, marketing is an organizational function and a set of process to create, communicate and deliver value to customer and manage relationship with them in order to achieve profitability and value for organization and its stakeholders (*Fillis, 2000<sup>7</sup>*). Marketing can be considered on several distinct organisational levels: cultural, strategic and tactical (*Webster, 1995<sup>8</sup>*). First, at the cultural and strategic level, marketing has been proposed as 'business philosophy' that guides strategic decision making. The marketing concept of customer orientation represents a way of doing business, with the needs of the customer held as central tenant of an enterprise that ought to be considered at every level. The process of entrepreneurship can also be considered as an over- arching imperative that is central to the philosophy that guides all the activities of an enterprise (*Kirby, 2003<sup>9</sup>*). In this sense, 'entrepreneurial marketing' does differ from the classic marketing concept in that entrepreneurs tend to understand customer needs by intuition, and then trial and error if they get it wrong. Marketing text books promote the cause of formalised methods, including marketing information systems and research, as a more rigorous way of staying in touch with the market (*Kotler, 2003<sup>10</sup>*). (*Morris et al., 2002<sup>11</sup>*) provided a definition of Entrepreneurial Marketing as, "an integrative construct for conceptualising marketing in an era of change, complexity, chaos, contradiction, and diminishing resources, and one that will manifest itself differently as companies age and grow. It fuses key aspects of recent developments in marketing thought and practice with those in the entrepreneurship area into one comprehensive construct". The historical development of entrepreneurial and innovative marketing has evolved over three decades (*Collinson & Shaw, 2001<sup>12</sup>*). One

aspect of the interface between marketing and entrepreneurship involves studying ways in which marketing concepts and principles can be made more relevant in entrepreneurial contexts. The ideas presented here follow this theme of 'putting entrepreneurship into marketing' (*Day, 1998<sup>13</sup>*): key aspects of marketing are examined in the context of entrepreneurial ventures to see how accepted marketing theory fits with successful entrepreneurial practice. An implication from this for entrepreneurial market and innovative market is social networking and relationships with customers and other stakeholders as the foundation. It is often the capability that allows entrepreneurial market and innovative market firms to gain advantage (*Hills et al., 2008<sup>14</sup>*).

## REVIEW OF LITERATURE

Entrepreneurship refers to the pursuit of creative or novel solutions to challenges confronting the firm, including the development or enhancement of products and services, as well as new administrative techniques and technologies for performing organizational functions (*Knight, 1997<sup>15</sup>*). (*Stevenson et al. 1989<sup>16</sup>*) defined the entrepreneurship as "the process of creating value by bringing together a unique package of resources to exploit an opportunity". (*Swenson, J., Rhoads, K., Whitlark, 2012<sup>17</sup>*) examined that recognizing market opportunities and then developing responsive marketing strategies and tactics are critical for any enterprise. Entrepreneurs, in particular, continually search for and seek to develop opportunities in the marketplace. They presented a framework for opportunity recognition and marketing strategy development, designed to integrate marketing theory and practice. (*Kolabi, Hosseini, Mehrabi, 2011<sup>18</sup>*) identified and examined the main elements of entrepreneurial marketing mix in entrepreneurial enterprises. They aim to identify how enterprises use their previous knowledge and experience to extract elements of marketing mix, which are adjusted in entrepreneurial marketing. One common aspect between entrepreneurship and marketing is the study of methods through which marketing concepts and principles could be applied in the field of entrepreneurship. This issue has been repeatedly acknowledged that the marketing techniques used by entrepreneurs are somehow different from the concepts presented in the literature and traditional marketing contracts. (*Stokes David, 2000<sup>19</sup>*) considers how marketing can be made more appropriate in entrepreneurial contexts by proposing a conceptual model of the processes of marketing as undertaken by entrepreneurs. Entrepreneurship can be divided into two broad categories (i) personality studies of individuals that seek to identify common psychological and social traits amongst entrepreneurs compared to non-entrepreneurs; and (ii) behavioural investigations into what entrepreneurs do and the processes used to carry out

activities. Owner-managers themselves usually spend a considerable part of their working day in contact with customers. This allows them to interact with their customer base in a way which large firms, even with the latest technological advances, struggle to match. (*Maritz, Waal, Verhoeven, 2011<sup>20</sup>*) have focussed on the entrepreneurial marketing, innovative marketing. The purpose of this study is to investigate the concepts of entrepreneurial and innovative marketing. The relatively recent developments of entrepreneurial and innovative marketing theory has generated a substantial body of literature surrounding the interface between marketing, entrepreneurship and innovation, albeit fragmented and no integrated analysis or comprehensive theory in existence. (*Rezvani, khazaei, 2013<sup>21</sup>*) focused on entrepreneurial marketing, proactiveness, Opportunity focus, value creation, entropy, and higher education. They said proactiveness, Opportunity Focus, Calculated Risk Taking, Innovativeness is the dimensions of entrepreneurial marketing. (*Kurgun, Bagiran, Ozeren, 2011<sup>22</sup>*) This study identifies major dimensions of entrepreneurial marketing concept in boutique and hotels and determine to what extent current marketing approaches in boutique hotels seems to be consistent with the entrepreneurial marketing approaches. The major motivation of this research is stemmed from the fact that the empirical examination of the notion of entrepreneurial marketing from the viewpoint of boutique hotels has received scant attention in the relevant literature.

## OBJECTIVES

The broad objectives of study are as follows:

1. To identify the relationship between nature of business & the marketing practices adopted by SSI.
2. To study the impact of form of organisation on marketing practices of SSI.
3. To study the impact of business location on SSI performance.

## HYPOTHESES

**H<sub>0</sub>:** There is no significant relationship between nature of business and marketing practices adopted by SSI.

**H<sub>0</sub>:** There is no impact of form of organisation on marketing practices of SSI.

**H<sub>0</sub>:** There is no impact of business location on SSI performance.

## RESEARCH METHODOLOGY

The study is based on both the primary and secondary data. The primary data was collected on the basis of questionnaires administered to various Small Scale Industries in the state of Uttarakhand. Two schedules

were prepared and pre-tested before administering these on the small scale units. The information was sought from the entrepreneur of Small Scale Industry regarding their background, marketing practices and opinions on Marketing infrastructure, institutions and problems etc.

The secondary data was collected from published and unpublished records and reports of the central Government and Government of Uttarakhand. For this purpose, personal visits were made to several organizations of which the following are important:

Uttarakhand Small Industries and Export Corporation, Uttarakhand State Industrial Development Corporation, Labor Commission Uttarakhand, Economics and Statistical Organization Uttarakhand, Director of Industries Uttarakhand, Uttarakhand Small Industries and Export Corporate, Uttarakhand Small Industries Corporation and Economics and Statistical Organization Uttarakhand.

## Sample Frame

The units have been selected by using the stratified random Sampling technique. The sample of study is 100 small scale units in Uttarakhand.

The purpose is to highlight the similarities and dissimilarities in the use of Marketing Practices and to identify the pattern of variation there in.

## Tool of Analysis

The data has been analyzed keeping the objective of the study in view. The analysis is finally based on data on several aspects in tabulated form, besides making use of simple descriptive tools of statistics, possible relationship have been brought out through cross sectional analysis where ever necessary feasible. These relationships have been highlighted by computing the Chi-square & correlation.

## ANALYSIS & INTERPRETATION

Marketing practices serve as the fundamental underpinning of marketing plans designed to fill market needs and reach marketing objectives. Plans and objectives are generally tested for measurable results. Commonly, marketing practices are used to develop as multi-year plans, with a tactical plan detailing specific actions to be accomplished in the year. Time horizons covered by the marketing plan vary by company, by industry, and by nation, however, time horizons are becoming shorter as the speed of change in the environment increases. Marketing strategies are dynamic and interactive. They are partially planned and partially unplanned. Marketing practices are demanding greater attention not only from industrialists especially of the small scale sector but also from our planners and economists. The strength of the small scale industry sector lies in its improved ability to compete with quality

products in the world market which in turn depends on the health of the industry in India. Marketing practices is often mentioned as leading constraint on the development of the small industries. Marketing of the small industry products are very important. This is the only way to create a brand image in the competitive market. There are various approaches to do marketing of this industries product. Foremost, there is need of an entrepreneur to take initiative in this industry. The imperfections of the market and the advantages that large firms enjoy due to their wider marketing network and relatively greater brand loyalty put the small scale industries under a severe loss. (Miles & Darroch, 2000<sup>23</sup>), relate entrepreneurial and innovative marketing to entrepreneurs, innovators and corporatism as a process

rather than function as well as encompassing the orientation of entrepreneurial and innovative activities (Morris et al., 2002<sup>24</sup>; Collinson & Shaw, 2001<sup>25</sup>). Entrepreneurial marketing entrepreneurs tend to be innovation-oriented (that is driven by ideas and intuition) rather than customer-oriented (driven by assessments of market needs) and tend to use informal networking rather than formalized research and intelligence systems (Morris, 2011<sup>26</sup>). A contemporary definition that meets the present scope is that of (Morris et al., 2002<sup>27</sup>) in which entrepreneurial marketing is defined as: “the proactive identification and exploitation of opportunities for acquiring and retaining profitable customers through innovative approaches to risk management, resource leveraging and value creation.”

Table 1- Problems in Marketing of Products

			Problems in marketing of products					Total	Chi Square	Correlation
			Strongly agree	Agree	Neutral	Disagree	Strongly disagree			
Location of unit	Inside town	Count	12	11	0	8	6	37	11.164	.241
		% within location of unit	32.4%	29.7%	.0%	21.6%	16.2%	100.0%		
		% of Total	12.0%	11.0%	.0%	8.0%	6.0%	37.0%		
	Industrial estate	Count	7	16	7	16	17	63		
		% within location of unit	11.1%	25.4%	11.1%	25.4%	27.0%	100.0%		
		% of Total	7.0%	16.0%	7.0%	16.0%	17.0%	63.0%		
Total		Count	19	27	7	24	23	100		
		% within location of unit	19.0%	27.0%	7.0%	24.0%	23.0%	100.0%		
		% of Total	19.0%	27.0%	7.0%	24.0%	23.0%	100.0%		

Table 2 - Channels of Distribution

			Channel of distribution					Total	Chi Square	Correlation
			Whole sellers	Retailers	Other produce	Parent units	Direct customer			
Location of unit	Inside town	Count	4	6	0	0	27	37	70.093	-.600.
		% within location of unit	10.8%	16.2%	.0%	.0%	73.0%	100.0%		
		% of Total	4.0%	6.0%	.0%	.0%	27.0%	37.0%		
	Industrial estate	Count	31	8	12	12	0	63		
		% within location of unit	49.2%	12.7%	19.0%	19.0%	.0%	100.0%		
		% of Total	31.0%	8.0%	12.0%	12.0%	.0%	63.0%		
Total		Count	35	14	12	12	27	100		
		% within location of unit	35.0%	14.0%	12.0%	12.0%	27.0%	100.0%		
		% of Total	35.0%	14.0%	12.0%	12.0%	27.0%	100.0%		



**Table 3 – Do you Adopt Sales Promotion Technique**

			Do you adopt sales promotion technique		Total	Chi Square	Correlation
			yes	No			
Location of unit	Inside town	Count	4	17	37	.358	-.060
		% within location of unit	10.8%	45.9%	100.0%		
		% of Total	4.0%	17.0%	37.0%		
	Industrial estate	Count	22	25	63		
		% within location of unit	34.9%	39.7%	100.0%		
		% of Total	22.0%	25.0%	63.0%		
Total		Count	25	75	100		
		% within location of unit	25.0%	75.0%	100.0%		
		% of Total	25.0%	75.0%	100.0%		

**Table 4 – Problems in Marketing of Products**

			Problems in marketing of products					Total	Chi Square	Correlation
			Strongly agree	Agree	Neutral	Disagre	Strongly disagree			
Form of organization	Sole propriet orships	Count	15	14	4	13	11	57	28.482	.143
		% within form of organization	26.3%	24.6%	7.0%	22.8%	19.3%	100.0%		
		% of Total	15.0%	14.0%	4.0%	13.0%	11.0%	57.0%		
	Partner ship	Count	4	8	3	8	12	35		
		% within form of organization	11.4%	22.9%	8.6%	22.9%	34.3%	100.0%		
		% of Total	4.0%	8.0%	3.0%	8.0%	12.0%	35.0%		
	Private limited	Count	0	2	0	0	0	2		
		% within form of organization	.0%	100.0%	.0%	.0%	.0%	100.0%		
		% of Total	.0%	2.0%	.0%	.0%	.0%	2.0%		
	Public limited	Count	0	3	0	0	0	3		
		% within form of organization	.0%	100.0%	.0%	.0%	.0%	100.0%		
		% of Total	.0%	3.0%	.0%	.0%	.0%	3.0%		
	Co-operati ve society	Count	0	0	0	3	0	3		
		% within form of organization	.0%	.0%	.0%	100.0%	.0%	100.0%		
		% of Total	.0%	.0%	.0%	3.0%	.0%	3.0%		
Total		Count	19	27	7	24	23	100		
		% within form of organization	19.0%	27.0%	7.0%	24.0%	23.0%	100.0%		
		% of Total	19.0%	27.0%	7.0%	24.0%	23.0%	100.0%		



Table 5 – Channel of Distribution

			Channel of distribution					Total	Chi Square	Correlation
			Whole sellers	Retailers	Other products	Parent units	Direct customer			
Form of organization	Sole proprietorships	Count	23	24	4	2	4	57	41.137	.286
		% within form of organization	40.4%	42.1%	7.0%	3.5%	7.0%	100.0%		
		% of Total	23.0%	24.0%	4.0%	2.0%	4.0%	57.0%		
	Partnership	Count	5	11	9	2	8	35		
		% within form of organization	14.3%	31.4%	25.7%	5.7%	22.9%	100.0%		
		% of Total	5.0%	11.0%	9.0%	2.0%	8.0%	35.0%		
	Private limited	Count	0	2	0	0	0	2		
		% within form of organization	.0%	100.0%	.0%	.0%	.0%	100.0%		
		% of Total	.0%	2.0%	.0%	.0%	.0%	2.0%		
	Public limited	Count	0	0	3	0	0	3		
		% within form of organization	.0%	.0%	100.0%	.0%	.0%	100.0%		
		% of Total	.0%	.0%	3.0%	.0%	.0%	3.0%		
	Co-operative society	Count	3	0	0	0	0	3		
		% within form of organization	100.0%	.0%	.0%	.0%	.0%	100.0%		
		% of Total	3.0%	.0%	.0%	.0%	.0%	3.0%		
Total		Count	3	0	0	0	0	3		
		% within form of organization	100.0%	.0%	.0%	.0%	.0%	100.0%		
		% of Total	3.0%	.0%	.0%	.0%	.0%	3.0%		

Table 6 – Do you Adopt Sales Promotion Technique

			Do you adopt sales promotion technique		Total	Chi Square	Corre lation
			Yes	no			
Form of organiz ation	Sole propriet orships	Count	15	42	57	22.157	- .052
		% within form of organization	26.3%	73.7%	100.0%		
		% of Total	15.0%	42.0%	57.0%		
	Partner ship	Count	4	31	35		
		% within form of organization	11.4%	88.6%	100.0%		
		% of Total	4.0%	31.0%	35.0%		
	Private limited	Count	0	2	2		
		% within form of organization	.0%	100.0%	100.0%		
		% of Total	.0%	2.0%	2.0%		
	Public limited	Count	3	0	3		
		% within form of organization	100.0%	.0%	100.0%		
		% of Total	3.0%	.0%	3.0%		
	Co- operati ve society	Count	3	0	3		
		% within form of organization	100.0%	.0%	100.0%		
		% of Total	3.0%	.0%	3.0%		
Total		Count	25	75	100		
		% within form of organization	25.0%	75.0%	100.0%		
		% of Total	25.0%	75.0%	100.0%		

**Table 7 – Problems in Marketing of Products**

			Problems in marketing of products					Total	Chi Square	Correlation
			Strongly agree	Agree	Neutral	Disagree	Strongly disagree			
Nature of business industry	Service	Count	10	9	0	6	6	31	34.578	.085
		% within nature of business industry	32.3%	29.0%	.0%	19.4%	19.4%	100.0%		
		% of Total	10.0%	9.0%	.0%	6.0%	6.0%	31.0%		
	Manufacturing	Count	5	16	5	15	17	58		
		% within nature of business industry	8.6%	27.6%	8.6%	25.9%	29.3%	100.0%		
		% of Total	5.0%	16.0%	5.0%	15.0%	17.0%	58.0%		
	Food	Count	4	2	0	0	0	6		
		% within nature of business industry	66.7%	33.3%	.0%	.0%	.0%	100.0%		
		% of Total	4.0%	2.0%	.0%	.0%	.0%	6.0%		
	Other	Count	0	0	2	3	0	5		
		% within nature of business industry	.0%	.0%	40.0%	60.0%	.0%	100.0%		
		% of Total	.0%	.0%	2.0%	3.0%	.0%	5.0%		
Total		Count	19	27	7	24	23	100		
		% within nature of business industry	19.0%	27.0%	7.0%	24.0%	23.0%	100.0%		
		% of Total	19.0%	27.0%	7.0%	24.0%	23.0%	100.0%		

**Table 8 – Channel of Distribution**

			Channel of distribution					Total	Chi Square	Correlation
			Whole sellers	Retailers	Other products	Parent units	Direct customer			
Nature of business industry	Service	Count	0	6	0	0	25	31	90.644	-.607
		% within nature of business industry	.0%	19.4%	.0%	.0%	80.6%	100.0%		
		% of Total	.0%	6.0%	.0%	.0%	25.0%	31.0%		
	Manufacturing	Count	30	4	12	12	0	58		
		% within nature of business industry	51.7%	6.9%	20.7%	20.7%	.0%	100.0%		
		% of Total	30.0%	4.0%	12.0%	12.0%	.0%	58.0%		
	Food	Count	2	2	0	0	2	6		
		% within nature of business industry	33.3%	33.3%	.0%	.0%	33.3%	100.0%		

	% of Total	2.0%	2.0%	.0%	.0%	2.0%	6.0%
Other	Count	3	2	0	0	0	5
	% within nature of business industry	60.0%	40.0%	.0%	.0%	.0%	100.0%
	% of Total	3.0%	2.0%	.0%	.0%	.0%	5.0%
Total	Count	35	14	12	12	27	100
	% within nature of business industry	35.0%	14.0%	12.0%	12.0%	27.0%	100.0%
	% of Total	35.0%	14.0%	12.0%	12.0%	27.0%	100.0%

**Table 9 – Do you Adopt Sales Promotion Technique**

			Do you adopt sales promotion technique		Total	Chi Square	Correlation
			yes	No			
Nature of business industry	Service	Count	8	23	31	5.300	-.006
		% within nature of business industry	25.8%	74.2%	100.0%		
		% of Total	8.0%	23.0%	31.0%		
	Manufacturing	Count	14	44	58		
		% within nature of business industry	24.1%	75.9%	100.0%		
		% of Total	14.0%	44.0%	58.0%		
	Food	Count	0	6	6		
		% within nature of business industry	.0%	100.0%	100.0%		
		% of Total	.0%	6.0%	6.0%		
	Other	Count	3	2	5		
		% within nature of business industry	60.0%	40.0%	100.0%		
		% of Total	3.0%	2.0%	5.0%		
Total		Count	25	75	100		
		% within nature of business industry	25.0%	75.0%	100.0%		
		% of Total	25.0%	75.0%	100.0%		

Out of 100 respondents, 19(19.0%) are strongly agreed that they have problems in marketing of products, among them 12(32.4%) are from inside town, 7(11.1%) are from industrial estate. Out of 100 respondents, 27(27.0%) respondents are agree that they have problems in marketing of products among them 11(29.7%) are from inside town, 16(25.4%) are from industrial estate. Out of 100 respondents, 19(19.0%) are neither agree or disagree that they have problems in marketing of products, among them 0(0.0%) are from inside town, 7(11.1%) are from industrial estate. Out of 100 respondents, 24(24.0%) disagree that they have problems in marketing of products, among them 8(21.6%) are from inside town, 16(25.4%) are from industrial estate. Out of 100 respondents, 23(23.0%) are strongly disagree that they have problems in marketing of products, among them 6(16.2%) are from inside town, 17(27.0%) are from industrial estate. The calculated value of chi square is 11.164 and tabulated value of chi-square for degree of freedom 4 at 5% level of significance is 9.48. Since calculated value of chi-square is more than tabulated value therefore the null hypothesis is rejected. It means the variable "Location of unit" & the variable "Problems in marketing of products" are dependent as value of correlation is .241. There is a positive co-relation between the variable "location of unit" & the variable "Problems in marketing of products".

Out of 100 respondents, 35(35.0%) are whole sellers, among them 4(10.8%) are from inside town, 31(49.2%) are from industrial estate. Out of 100 respondents, 14(14.0%) are retailers, among them 6(16.2%) are from inside town, 8(12.7%) are from industrial estate. Out of 100 respondents, 12(12.0%) are other producers, among them 0(0.0%) are from inside town, 12(19.0%) are from industrial estate. Out of 100 respondents 12(12.0%) are parent units, among them 0(0.0%) are from inside town, 12(19.0%) are from industrial estate. Out of 100 respondents, 27(27.0%) are direct customers among them 27(73.0%) are from inside town, 0(0.0%) are from industrial estate. The calculated value of chi square is 70.093 and tabulated value of chi-square for degree of freedom 4 at 5% level of significance is 9.48. Since calculated value of chi-square is more than tabulated value therefore the null hypothesis is rejected. It means the variable "Location of unit" & the variable "channel of distribution" are dependent. The value of correlation is -.600. There is a negative co-relation between the variable "location of unit" & the variable "channel of distribution". Out of 100 students, 25(25.0%) are agree they adopt sales promotion techniques, among them, 8(21.6%) are from inside town, 17(27.0%) are from industrial estate. Out of 100 students, 75(75.0%) are disagree they adopt sales promotion techniques, among them, 29(78.4%) are from inside town, 46(73.0%) are from industrial estate. The

calculated value of chi square is .358 and tabulated value of chi-square for degree of freedom 1 at 5% level of significance is 3.84. Since calculated value of chi-square is less than tabulated value therefore the null hypothesis is accepted. It means the variable "Location of unit" & the variable "Do you adopt sales promotion technique" are independent. The value of correlation is -.060. There is a negative co-relation between the variable "location of unit" & the variable "Do you adopt sales promotion technique".

Out of 100 respondents, 19(19.0%) are strongly agree that they face problem in marketing of products, among them 15(26.3%) are from sole proprietorship, 4(11.4%) are from partnership based organization, 0(0.0%) are from private limited, 0(0.0%) are from public limited and 0(0.0%) are from co-operative society. Out of 100 respondents, 27(27.0%) are agree that they face problem in marketing of products, among them 14(24.6%) are from sole proprietorship, 8(22.9%) are from partnership based organization, 2(100.0%) are from private limited, 3(100.0%) are from public limited and 0(0.0%) are from co-operative society. Out of 100 respondents, 7(7.0%) are neither agree or disagree that they face problem in marketing of products, among them 4(7.0%) are from sole proprietorship, 3(8.6%) are from partnership based organization, 0(0.0%) are from private limited, 0(0.0%) are from public limited and 0(0.0%) are from co-operative society. Out of 100 respondents, 24(24.0%) are disagree that they face problem in marketing of products, among them 13(22.8%) are from sole proprietorship, 8(22.9%) are from partnership based organization, 0(0.0%) are from private limited, 0(0.0%) are from public limited and 3(100.0%) are from co-operative society. Out of 100 respondents, 23(23.0%) are strongly disagree that they face problem in marketing of products, among them 11(19.3%) are from sole proprietorship, 12(34.3%) are from partnership based organization, 0(0.0%) are from private limited, 0(0.0%) are from public limited and 0(0.0%) are from co-operative society. The calculated value of chi square is 28.482 and tabulated value of chi-square for degree of freedom 16 at 5% level of significance is 26.29. Since calculated value of chi-square is more than tabulated value therefore the null hypothesis is rejected. It means the variable "Form of organization" & the variable "Problems in marketing of products" are dependent. The value of correlation is .143. There is a positive co-relation between the variable "form of organization" & the variable "Problems in marketing of products".

Out of 100 respondents, 35(35.0%) are whole sellers, among them 17(29.8%) are from sole proprietorship, 12(34.3%) are from partnership based organization, 0(0.0%) are from private limited, 3(100.0%) are from public limited and 3(100.0%) are from co-operative

society. Out of 100 respondents, 14(14.0%) are retailers, among them 8(14.0%) are from sole proprietorship, 4(11.4%) are from partnership based organization, 2(100.0%) are from private limited, 0(0.0%) are from public limited and 0(0.0%) are from co-operative society.. Out of 100 respondents, 12(12.0%) are other producers, among them 9(15.8%) are from sole proprietorship, 3(8.6%) are from partnership based organization, 0(0.0%) are from private limited, 0(0.0%) are from public limited and 0(0.0%) are from co-operative society. Out of 100 respondents 12(12.0%) are parent units among them among them 7(12.3%) are from sole proprietorship, 5(14.3%) are from partnership based organization, 0(0.0%) are from private limited, 0(0.0%) are from public limited and 0(0.0%) are from co-operative society.. Out of 100 respondents, 27(27.0%) are direct customers among them 16(28.1%) are from sole proprietorship, 11(31.4%) are from partnership based organization, 0(0.0%) are from private limited, 0(0.0%) are from public limited and 0(0.0%) are from co-operative society. The calculated value of chi square is 25.495 and tabulated value of chi-square for degree of freedom 16 at 5% level of significance is 26.29. Since calculated value of chi-square is less than tabulated value therefore the null hypothesis is accepted. It means the variable "Form of organization" & the variable "Channel of distribution" are independent. The value of correlation is -.152. There is a negative co-relation between the variable "form of organization" & the variable "Channel of distribution"

Out of 100 respondents, 25(25.0%) are agree that they adopt sales promotion technique, among them 15(26.3%) are from sole proprietorship, 4(11.4%) are from partnership based organization, 0(0.0%) are from private limited, 3(100.0%) are from public limited and 3(100.0%) are from co-operative society. Out of 100 respondents, 75(75.0%) are not agree that they adopt sales promotion technique, among them 42(73.7%) are from sole proprietorship, 31(88.6%) are from partnership based organization, 2(100.0%) are from private limited, 0(0.0%) are from public limited and 0(0.0%) are from co-operative society. The calculated value of chi square is 22.157 and tabulated value of chi-square for degree of freedom 4 at 5% level of significance is 9.48. Since calculated value of chi-square is more than tabulated value therefore the null hypothesis is rejected. It means the variable "Form of organization" & the variable "Do you adopt sales promotion technique" are dependent. The value of correlation is -.052. There is a negative co-relation between the variable "form of organization" & the variable "Do you adopt sales promotion technique"

Out of 100 respondents 19(19.0%) are strongly agree with the statement that they have problem in marketing of products, among them 10(32.3%) are from service

industry, 5(8.6%) are from manufacturing industry, 4(66.7%) are from food industry and 0(0.0%) are from other industries. Out of 100 respondents 27(27.0%) are agree with the statement, among them 9(29.0%) are from service industry, 16(27.6%) are from manufacturing industry, 2(33.3%) are from food industry, and 0(0.0%) are from other industries. Out of 100 respondents 7(7.0%) are neither agree or disagree with the statement, among them 0(0.0%) are from service industry, 5(8.6%) are from manufacturing industry, 0(0.0%) are from food industry, and 2(40.0%) are from the other industries. Out 100 respondents 24(24.0%) respondents are disagree with the statement that they have problem in marketing of products, among them 6(19.4%) are from service industry, 15(25.9%) are from manufacturing industry, 0(0.0%) are from food industry and 3(60.0%) are from other industries. Out of 100 respondents 23(23.0%) are strongly disagree with the statement that they have a problem in marketing of products, among them 6(19.4%) are from service industry, 17(29.3%) from manufacturing industry, 0(0.0%) are from food industry and 0(0.0%) are from other industries. The calculated value of chi square is 34.578 and tabulated value of chi-square for degree of freedom 12 at 5% level of significance is 21.02. Since calculated value of chi-square is more than tabulated value therefore the null hypothesis is rejected. It means the variable "nature of business industry" & the variable "Channel of distribution" are dependent The value of correlation is .085. There is a positive co-relation between the variable "nature of business industry" & the variable "problems in marketing of products"

Out of 100 respondents, 35(35.0%) are whole sellers, out of them 0(0.0%) are from service industry, 30(51.7%) are from manufacturing industry, 2(33.3%) are from food industry and 3(60.0%) are from other industries. Out of 100 respondents, 14(14.0%) are retailers, among them 6(19.4.3%) from service industry, 4(6.9%) are from manufacturing industry, 2(33.3%) are from food industry and 2(40.0%) are from other industries. Out of 100 respondents, 12(12.0%) are other producers, among them 0(0.0%) are. from service industry, 12(20.7%) are from manufacturing industry ,0(0.0%) are from food industry and 0(0.0%) are from other industries Out of 100 respondents 12(12.0%) are parent units among them 0(0.0%) are. from service industry, 12(20.7%) are from manufacturing industry ,0(0.0%) are from food industry and 0(0.0%) are from other industries. Out of 100 respondents, 27(27.0%) are direct customers among them 25(80.6%) are from service industry, 0(0.0%) are from manufacturing industry, 2(33.3%) are from food industry and 0(0.0%) are from other industries. The calculated value of chi square is 90.644 and tabulated value of chi-square for degree of freedom 12 at 5% level of significance is 21.02. Since calculated value of chi



square is more than tabulated value therefore the null hypothesis is rejected. It means the variable "Nature of business industry" & the variable "Channel of distribution" are dependent. The value of correlation is -.607. There is a negative co-relation between the variable "nature of business industry" & the variable "Channel of distribution"

Out of 100 respondents, 25(25.0%) are agree with the statement that they adopt sales promotion technique, among them 8(25.8%) are from service industry, 14(24.1%) are from manufacturing industry, 0(0.0%) are from food industry and 3(60.0%) are from other industries. Out of 100 respondents 75(75.0%) are not agree with the statement that they adopt sales promotion technique among them 23(74.2%) are from service industry, 44(75.9%) are from manufacturing industry, 6(100.0%) are from food industry and 2(40.0%) are from other industries. The calculated value of chi square is 5.300 and tabulated value of chi-square for degree of freedom 3 at 5% level of significance is 7.81. Since calculated value of chi-square is less than tabulated value therefore the null hypothesis is accepted. It means the variable "Nature of business industry" & the variable "Do you adopt sales promotion technique" are dependent. The value of correlation is -.006. There is a negative co-relation between the variable "nature of business industry" & the variable "Do you adopt sales promotion technique"

## CONCLUSION & RECOMMENDATION

Marketing is a dynamic process as it is highly situational. It is concerned with the activities involved in the flow of goods and services from producer to consumer. As the dimension of marketing activities has undergone a radical change with the change in environmental conditions of business, the concept of marketing practices too has undergone a metamorphosis. Efficiency and productivity of marketing are directly linked with the growth and development of the economy as a whole. Marketing, when effectively performed, contributes to the higher living standards, greater national prosperity and industrial expansion. Marketing is an essential input for the success of small scale industries which produce wide range products. Small industries have to move from traditional marketing to modern marketing practices.

Some of the factors which contribute to the marketing problems of the small scale industry in recent days have been identified. Like Increasing competition from within the small scale sector as well as from large industries with established brand names and marketing setup; Consumer awareness, even in rural and semi urban areas, for quality goods, The need to set up distribution networks for

reaching out widely dispersed markets and Inability of the SSI units to exploit the export markets. A marketing strategy serves as the base of a marketing plan. A marketing plan contains a list of specific actions required to successfully implement a specific marketing strategy. Without a sound marketing strategy, a marketing plan has no foundation. Marketing strategies serve as the fundamental foundation of marketing plans designed to reach marketing objectives. Environmental factors include the marketing mix, plus performance analysis and strategic constraints. External environmental factors include customer analysis, competitor analysis, target market analysis, as well as evaluation of any elements of the technological, economic, cultural or political/legal environment likely to impact success. A key component of marketing strategy is often to keep marketing in line with a company's overarching mission statement. Further the SSI's needs to be very careful about promotional decision because of highly competitive environment. Product should be offered at highly competitive promotional technique after doing comparative market analysis. The finding of the study shows that small scale industries are highly agree regarding their product's promotion and distribution method. Small scale industries are not satisfied their distribution channel or place so small industries need to improve their distribution channel for maximum coverage of the buyer.

For maximum coverage of the market latest technology e-marketing or web marketing may help the small manufacturer to place the product to large number of buyer. Recognition and pursuit of opportunity are marketing actions critical to SSI's success. Market potential is generally evaluated by degree of fit relative to the capabilities and resources of the firm. It is the ability of the firm to select the "right" opportunity that determines success. Entrepreneurial marketing entrepreneurs tend to be innovation-oriented (that is driven by ideas and intuition) rather than customer-oriented (driven by assessments of market needs) and tend to use informal networking rather than formalized research and intelligence systems. Based on the business information Nature of business industry i.e. service, manufacturing, food, clothing and others are dependent on marketing practices like problems in marketing of products, channel of distribution and is independent to adoption to sales promotion technique for proper business functioning. Based on the business information Form of organisation i.e. sole proprietorship, partnership, private limited company and public limited company are dependent on marketing practices like problems in marketing of products, adoption to sales promotion and is independent to technique channel of distribution for proper business functioning. Based on the business information Location of Unit i.e. inside town and industrial estate depends on channel of distribution,

problems in marketing of products and is independent to adoption to sales promotion. . On the note of marketing practices there is need for focusing on customer

satisfaction and marketing research so that the entrepreneurs should have better customer orientation and customer retention.

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# *Conceptualization of Sustainability Marketing*

*Key words: Sustainability Marketing; Sustainable Development; Ecological Marketing; Green Marketing*

**Shilpa Bagdare\***

## **ABSTRACT**

Twenty first century is witnessing a growing concern towards society and environment along with the economic advantages of business. Sustainable development has emerged as global agenda for debate, discussions, research, planning and action programs. Business organizations are realizing to integrate sustainability dimension into their strategies. Sustainability marketing represents a paradigm shift in marketing thought process towards sustainable development in terms of triple bottom line – people, planet and profit. It has gradually evolved from an initial focus on exchange of products to selling, marketing organization, customer, societal and sustainability issues. The present paper is an attempt to conceptualize the evolution of sustainable marketing in the light of theoretical foundations. It presents a historical account of sustainability marketing, suggests a definition and proposes a conceptual framework to represent the interplay of multiple stakeholders in the whole process. The paper also provides important insights for scholars and practitioners.

## **INTRODUCTION**

Sustainability marketing has emerged as an important global issue for marketers, specifically in the twenty first century. Growing concern towards sustainable development has made it inevitable for the marketers to rethink, reorient and redesign their marketing strategies for the benefit of mankind. This has resulted into considerable amount of debate, discussion and research among scholars and practitioners. Sustainability marketing, as a theoretical concept and business practice, has a long historical background. It has evolved through various stages of development of marketing concept, orientation and practices. The journey of marketing has witnessed itself passing through an initial focus on distribution of products or services to gradual shift towards customers, society and environment. With a view to understand the evolution of sustainability marketing, it would be necessary to review the theoretical foundations and developments in the marketing theory and practice. The present paper is an attempt to trace the evolution of sustainable marketing, and understand underlying theoretical foundations and major shifts in

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marketing paradigms towards sustainability. The paper is structured in five parts – first part provides a brief evolution of marketing thought and discusses shifting focus in different phases; second part presents analysis of American Marketing Association's marketing definitions; third part deals with the shift towards social marketing; fourth part describes emergence of sustainability marketing; fifth part discusses conceptualization and proposes a conceptual framework for sustainability marketing.

### EVOLUTION OF MARKETING THOUGHT

In the early 20th century, marketing has emerged from applied economics, as a formal discipline of study. The initial focus was on distribution of products and services to the consumers and facilitation of exchange process. Many scholars (Keith, 1960; Kotler, 1972, 2011; Morgan, 1996; Wilkie and Moore, 2003; Lusch, 2007; Gundlach and Wilkie, 2009) have observed gradual shift in marketing thought during evolutionary stages – moving from an initial focus on product to selling, marketing organization, customer and societal issues. This has also been described as production era; product era; selling era;

marketing era; and societal marketing era by different scholars. Kotler (1972), while describing the generic concept of marketing discussed that the “focus of marketing has correspondingly shifted over the years: a commodity focus (farm products, minerals, manufactured goods, services); an institutional focus (producers, wholesalers, retailers, agents); a functional focus (buying, selling, promoting, transporting, storing, pricing); a managerial focus (analysis, planning, organization, control); and a social focus (market efficiency, product quality, and social impact)”. Marketers have worked for delivering products and services for customer satisfaction; enhancing their standard of living; and improving quality of life. There was a gradual shift to include societal well being along with the individual customer satisfaction. This was a reflection of more responsible consumption for self while remaining sensitive to overall societal welfare. Later developments in marketing thought have expanded to include aspects of sustainable development in terms of social, environment and economic development which resulted into emergence of social marketing, green or environmental marketing, and sustainability marketing.

**Table 1 - Marketing Definitions by American Marketing Association (AMA)**

Year	Marketing Definitions	Focus
1935, 1937	“business activities involved in the flow of goods and services from production to consumption”.	Distribution of products (goods and services); Exchange.
1948, 1960	“the performance of business activities that direct the flow of goods and services from producers to consumers”.	Distribution of products (goods and services); Exchange ; Business performance.
1985	“the process of planning and executing the conception, pricing, promotion, and distribution of ideas, goods and services to create exchanges that satisfy individual and organisational objectives”.	Managerial Function; Exchange; Satisfaction; Individual and Firm.
2004	“an organizational function and set of processes for creating, communicating and delivering value to customers and for managing customer relationships in ways that benefit the organisation and stakeholders”.	Managerial Function; Customer Value ; Relationships; and Stakeholders
2007, 2008, 2013	“Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large”.	Systems Approach; Holistic Value; multiple stakeholders

**Source:** Wilkie and Moore (2003, 2007); Gundlach and Wilkie (2009); and American Marketing Association's Approved Marketing Definition (2013).



## ANALYSIS OF MARKETING DEFINITIONS (AMA)

An analysis of marketing definitions approved by American Marketing Association reveals that marketing thought has undergone major changes in its primary focus over a century. For a long time, almost fifty years – from 1935 to 1985, the primary focus of marketing had remained towards facilitating the exchange process by providing the goods and services to the end users. During this period marketers had tried to improve upon their business performance by increasing distribution efficiency and effectiveness. In 1985, marketing was reoriented as a managerial process incorporating core managerial functions in the domain of marketing activities, which involved both the individuals as well as the organizations. Marketing had undergone a major change after 20 years, in 2004 when it made a shift in focus towards “Customer Value” with relationship orientation for the benefit of organization and stakeholders. This reflected a paradigm shift from the initial conception of 'goods' and 'services' to “Value” as offerings for customers. Very soon, in 2007 American Marketing Association modified this definition to adopt a “systems approach” which integrated marketing function with the institutions and other organizational processes. The major focus of this definition was on “value” for “multiple stakeholders” that included customers, clients, partners and society. For the first time in the formally approved definition of marketing, a concern for society was incorporated while maintaining the involvement of customers, clients and other business partners. This shift was a clear reflection of evolving marketing thought and its concern towards sustainable development.

## SHIFT TOWARDS SOCIAL MARKETING

The domain of marketing expanded to include 'social marketing' or 'societal orientation' much before it incorporated sustainability dimension. In a classic article Kotler and Zaltman (1971) proposed that marketing can be applied for promotion of social causes. They defined social marketing as “design, implementation, and control of programs calculated to influence the acceptability of social ideas and involving considerations of product planning, pricing, communications, distribution, and marketing research”. It broadened the scope of marketing to serve for the welfare of society. Andreasen (1994) emphasised on voluntary behaviour and ethical dimension and described social marketing as “the adaptation of commercial marketing technologies to programs designed to influence the voluntary behaviour of target audiences to improve their personal and societal welfare.” Social marketing approach is described as a precondition for achieving social change. Peattie and Peattie (2009) suggested that it brings “customer orientation towards sustainability and consumption reduction; emphasis on behaviour maintenance regarding responsible patterns of consumption; partnership

opportunities with public bodies, NGOs, companies and communities; and opportunities to de-market unsustainable behaviour.” They further proposed a social marketing mix which suggested modification in the traditional four Ps focussing on consumption reduction behaviour. These developments to incorporated societal perspective in marketing can be considered as the beginning of the journey towards sustainability development.

## EMERGENCE OF SUSTAINABILITY MARKETING

Sustainability marketing has a long term focus on holistic development encompassing issues related to all dimensions of human civilization. This shift is primarily attributed to the growing threat to survival of mankind due to rapid industrialization, climatic changes, depleting natural resources, rising consumerism and an eternal quest for pleasure through material possessions. The evolution of sustainability marketing gained momentum after the Brundtland Report of the World Commission on Environment and Development in 1987 which emphasized that sustainable development refers to “meeting the needs of the present without compromising the ability of future generations to meet their own needs”. It resulted into widespread discussions and incorporation of sustainability dimension in business practices. In 1990s, John Elkington (cited in Slaper and Hall, 2011) coined the term “Triple Bottom Line” and suggested three dimensions of sustainable performance as - social, environmental and financial, which referred to people, planet and profits. It made a significant influence on the way business should be managed by developing systems which integrate economic, social and environmental viability. Sustainability became an important issue of concern for business leaders across the globe, reflected in board room discussions and corporate strategies.

Sustainability marketing is a relatively recent phenomenon which has gradually evolved in the last four decades. Dam and Apeldoorn (1996) opines that in view of the changing role of marketing in sustainable economic development, marketing theory needs to be critically reassessed. They reflected that both the “societal marketing” as well as “green marketing” approaches aim at integrating marketing and the natural environment. The focus on ecological balance started emerging in marketing thought processes and practices. Murphy (2005) observed that sustainable marketing is an “environmentally enlightened” approach to marketing. He reported that “in the 1970s, the focus was on 'ecological or environmental' marketing, during the 1990s, the accepted term was 'green marketing' and more recently, the emphasis has shifted to the 'sustainability' of marketing activities”. Sustainability marketing goes beyond green or ecological marketing to encompass social and economic dimensions along with the environment. It is long term vision for a better place for

the future generations.

Theoretical advances towards sustainability marketing reveal that this shift is adequately grounded in multiple theories. Connelly, Ketchen and Slater (2011) have examined the applications of nine prominent organizational theories - transaction cost economics, agency theory, institutional theory, population ecology, resource dependence theory, the resource-based view of the firm, upper echelons theory, social network theory, and signalling theory, for future marketing research on sustainability. These theoretical frameworks appropriately supports the market oriented approach towards sustainability marketing.

### CONCEPTUALIZATION OF SUSTAINABILITY MARKETING

Marketing has undergone many transformations in the past to adapt itself to changing marketing environment. Sheth and Parvatiyar (1995) observed the shift from 'consumption marketing' to 'sustainable marketing' and described it as an effort to addresses ecological problems by developing proactive strategies which involves promoting reconsumption, redirecting customer needs and wants; reorienting the marketing mix and reorganizing organizational efforts. There is a wider agreement on the emergence of "Sustainability Marketing" as a new concept and more responsible approach towards marketing practices (Sheth and Parvatiyar, 1995; Peattie, 1995; Dam and Apeldoorn, 1996; Murphy, 2005; Belz, 2006; Charter et al., 2002; Peattie and Belz, 2010). The terms Sustainable Marketing as well as Sustainability Marketing have been commonly used to describe marketing practices for sustainable development.

Sustainability marketing is defined by a large number of scholars in a variety of ways but the most of the definitions revolve around people, planet and profit related dimensions. Peattie (1995) opined that the three pillars of sustainable development – society, environment and economy - serve as the foundation for developing framework for sustainable marketing). Charter et al. (2002) suggested that sustainability marketing "is a broader management concept which focuses on achieving the 'triple bottom line' through creating, producing and delivering sustainable solutions with higher net sustainable value whilst continuously satisfying customers and other stakeholders. It recognises the inter-twining of environmental, social and economic progress and well-being". Sustainable marketing refers to the marketing practices that "deal positively with the ecological environment and be sensitive to the needs of future generations" (Murphy, 2005). This definition incorporated the futuristic vision in line with the Brundtland definition of sustainable development. Belz (2006) defined Sustainability marketing as "building and maintaining sustainable

relationships with customers, the social environment and the natural environment to deliver and increase customer value, social value and ecological value". The emphasis is on relationship marketing with different stakeholders. Peattie and Belz (2010) described that "sustainability marketing seeks to blend mainstream economic and technical perspectives with the emerging concepts of relationship marketing and the social, ethical, environmental and intergenerational perspectives of the sustainable development agenda". They suggested that "Sustainability marketing is marketing that endures forEVER (Ecologically orientated, Viable, Ethical and Relationship based)". Peattie and Peattie (2009) argued that "sustainability requires more radical solutions than just the development of new products and product substitutions amongst consumers, including the promotion and acceptance of concepts such as responsible consumption, consumption reduction, voluntary simplicity and sustainable lifestyles".

These definitions provide a diverse and wider perspective to incorporate larger issues into the domain of sustainability marketing. Market-based sustainability involves strategically alignment of organizations with the market-oriented product needs and wants of customers along with the social responsibility interests of multiple stakeholders which relate to economic, environmental, and social issues (Hult, 2011). Most of the studies on defining sustainable marketing are centred on the triple bottom line of sustainable development – social, environment and economic dimensions, suggest its integration with strategic processes and prescribe marketing applications. Long term relationship orientation with various stakeholders is considered as integral to sustainable development. It appears that the sustainable marketing aims at building lasting relationships with the social and natural environment through marketing solutions for sustainable demand, constant innovation and improvement of sustainable products, design and use of customized communication, a multichannel distribution network and the sale of sustainable products and services at fair prices (Danciu, 2013).

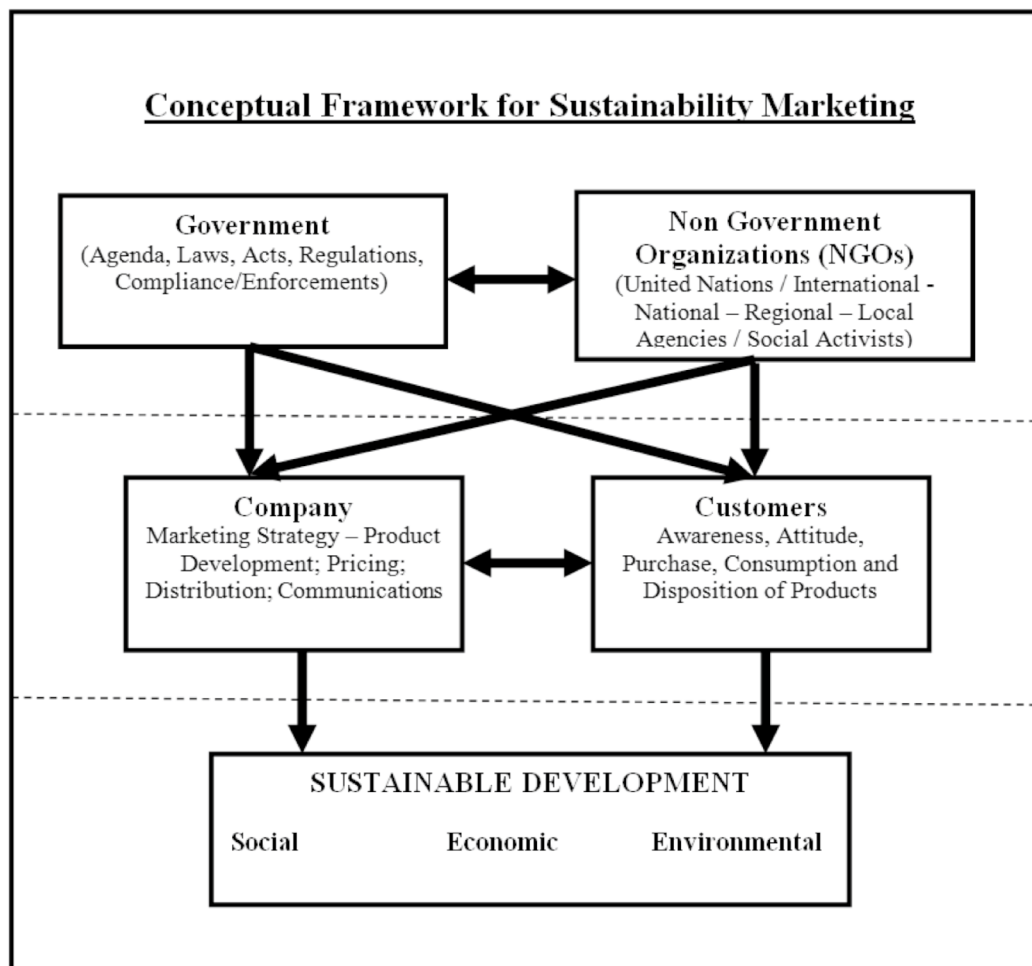
In the light of earlier studies, sustainability marketing can be defined as: "the set of activities designed to create, communicate and deliver sustainable value proposition to meet the needs of present generation while enhancing social, environmental and economic development required for meeting the needs of future generations". This definition derives itself from the marketing definition of AMA (2013) and adopts a systems approach towards sustainable value proposition. It incorporates the essence of sustainable development by focusing the needs of present as well as future generations while addressing to the "triple bottom line" issues related to people, planet and profit.

## CONCEPTUAL FRAMEWORK FOR SUSTAINABILITY MARKETING

Sustainability marketing aims at contributing to sustainable development by aligning the business organizations along with the dynamic interplay of other stakeholders. A conceptual framework (Figure – 1) is proposed to describe the relationships of determinants and performance of sustainability marketing. An analysis of its definitions and practices reveals the role of four major stakeholders in this process: government, NGOs, customer, and business organizations. As policy maker and regulator, Government assumes much greater responsibility towards enforcement of sustainable marketing practices. It can make suitable acts and regulations in this regards, whose compliance becomes legally mandatory for business organizations. Such acts and regulations regarding environment, energy, society and other developmental issues are the first step towards sustainability. A large number of voluntary, non profit organizations and other agencies play a critical role as integrator in the sustainability process of by raising, debating, discussing, and communicating sustainability marketing related issues to government, business organizations and customers. United Nations and other international agencies promote such issues at global level

to influence the governments of different nations, business leaders and society at large. A large number of NGOs and social activists, at national, regional and local level, also act as whistle blowers as well as catalyst in igniting this movement. Customers act as an important determinant of sustainability marketing. The decision for sustainable consumption relies on their level of awareness, attitude and sensitivity towards sustainability issues. Mindful or responsible consumption and disposal of products is the first step towards sustainability (Seth et al., 2011). It serves as the foundation for realization of sustainability marketing practices. The consumer behaviour towards sustainability is also greatly influenced by the marketing practices of business organizations. Top management orientation and strategies of business organization serve as the basis for sustainable marketing practices reflected in terms of product development and manufacturing, pricing, channels of distribution and communications. Their commitment and initiatives for sustainable development are essential to bring the desirable change. It becomes evident that an integration of the four major stakeholders - government, NGOs, customer, and business organizations – is essential to achieve sustainable marketing performance in terms of social, environmental and economic development.

Figure – 1



## CONCLUSION

The life on the planet earth and future generations heavily relies on the strategies adopted by the business organizations around the world. Perils of industrialization and consumerism have made everyone think about their present and future survival and development. Sustainability marketing, a response to the changing global environment, has gradually evolved over a long period of time with an increasing realization of coexistence of business, society and nature. An analysis of the early definitions represent the transition in marketing focus from production and distribution, product quality, selling techniques, marketing system, societal welfare, and environment to sustainable development. The present study makes a significant contribution by reviewing the evolution and

conceptualization of sustainability marketing. A detailed account of early developments, definitions and discussion establishes the shift towards a long term developmental approach which integrates societal, environmental and economic dimensions. It also contributes by suggesting a new definition and conceptual framework for understanding the determinants and performance of sustainability marketing. There is a need to undertake researches to study the attitude and current practices adopted by industry, customer preparedness towards sustainability issues, and role of other stakeholders in managing sustainability marketing initiatives. Such studies will help in developing policies and strategies for reorienting, reformulating and restructuring business organizations towards sustainable development.

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# Bakerywala -The Cake Shop

Nimit Gupta\*

It was summer evening, and Rakesh, proprietor of Bakerywala in Delhi, India had just finished his final cake order of the day. Rakesh needed to complete an assessment of the progress of the day to plan for next day as it is the season days going. He wondered whether it was time to take the business to the next level by improving margins and customer service. Bakerywala aims to be the leading player of quality customized cakes in Delhi. As Rakesh was busy in handling calculations of the day, he was disturbed by a phone call received by Mohan-order executive from an aggrieved customer who was very loyal and a regular customer.

### INDUSTRY BACKGROUND

Bakery business is considered to be traditional and therefore occupies an important place in food processing industry across the world. In India food market is substantial and operates with Rs 247680 crores in 2013, expected to grow at a rate of 11% to touch Rs 408040 crores in 2018. India has 2 million bakery units, of which 90% operates in the unorganized sector and having a market share of approx. 65%. Bakery industry has achieved third position in generating revenue among the processed food sector.

The bakery manufacturing in India can be broadly classified into the segments of bread, biscuits and cake. Due to rapid growth of economy and changing habit of consumers, bakery products specially cakes are in huge demand across India. With changing pace of technology and continuous innovation, bakery products are evolving at frequent intervals. Cakes as one of the hot selling product are evolving at a higher pace. Theme cakes, 3D cakes, photo cakes are becoming favorite among the consumers. Also online ordering, ordering on call are becoming convenient ways for consumers for ordering cakes. As a result industry is becoming closer to the consumers and is deriving benefits from technology to gain customer retention.

### BAKERYWALA

Bakerywala is a premium cake & pastry shop in North Delhi. All products are uniquely created by specialized and expert team of chefs. Their aim is to serve the most creative and mouthwatering cakes, using the best possible ingredients. They specialize in customized cakes for Weddings, Anniversaries, Kids Birthdays, Bachelor parties and all other occasions. Their expertise lies in cakes, customized to exact need of the customer. One can

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choose from exquisite collection of designs or provide with thier design. Let the imagination run wild from fresh cream cakes to butter cream cakes, icing cakes and chocolate cakes or anything one may think of. For Corporate Gifting, Wedding Invitation gifting and other events, they have a range of lip-smacking Macaroons and hand-made truffles that are sure to leave an impression. With customized packaging, these gifts are all the more meaningful. They believe in the following:

“Cake is happiness! If you know the way to the cake, you know the way to happiness. Venture into our collection of an exquisite range of cakes in almost every imaginable flavour. Be it the wonderfully intense Belgian Chocolate, the perfectly baked New York Style cheesecake, or the out of the world Death by Chocolate, you will find yourself lost in your taste buds and left wanting for more.”

### COMPETITION

Delhi had several independent bakery and several groceries stores that operated their in-house bakery. These bakers allowed customization to their special order cakes. Customers could select a design and get it customized; however the majority of cake sales came from pre-made cakes, available for immediate sale. Generally most of the ingredients used are common and outsource from local markets. There are prominent players in the market which operates at a higher segment. The most sellable cake is black forest followed by pineapple and chocolate mousse.

### AMANDEEP'S BIRTHDAY

Amandeep is very happy today as he turned 18 and now he is an adult. He checked his new I-phone and saw few messages from friends, relatives and acquaintances wishing him happy birthday. It was pretty delightful for him to see all those warm wishes from near and dear

ones.. He was pondering about how to celebrate birthday with full zeal as he is now turned adult and ready to vote. He started discussing with his family members including his father, mother and young sister. Finally the whole family came up with the idea of organizing a terrace house party in the evening as it is the month of September which is pretty suitable for the occasion. Everybody was pretty excited for the evening party and finally started with the preparations. All the requirements were listed and handed over to the servant for getting it procured from the local store nearby the second lane. Amandeep was more anxious about the birthday cake and want it to be an exclusive one. Amandeep finalized Bakerywala for the cake, as a loyal customer of the store; the whole family had been consuming the products of this store since long. The store offers an exquisite collection of fresh cream cakes to butter cream cakes, icing cakes and chocolate cakes designs and a range of lip-smacking Macaroons and hand-made truffles that are sure to leave an impression. Actually, cake and Bakerywala had become interchangeable terms for the family as they used to make a lot of repeat purchases from that store in spite of the fact that the prices charged by them were way more than what the competitors were charging.

### ORDERING OF CAKE

At 11:00 am, Rajatdeep Singh, father of Amandeep calls Bakerywala to place an order for a Choco-truffle cake with a photograph of his son on the top of the cake. The receiver took the order and asked to send the photograph by email to the email address as mentioned by him. It was assured by him that the cake will be delivered by 6:30 pm on the address as mentioned by Mr. Singh. Just after the placement of order Mr. Singh received a SMS regarding the details of the order placed which includes the product details, address of the delivery and amount to be paid as depicted below.

**SMS Received:** Dear Customer, Thanks for calling Bakerywala. Your order no 3453 is received for Choco-truffle cake, 5 Kg with customized photograph. The order will be delivered by 6.30 pm at 23/1 Rajouri Garden, New Delhi. Total amount is Rs 2500/-

### BEGINNING OF BIRTHDAY PARTY

The party commenced at 6:00pm. Guests started coming and celebrations had started. Amandeep was overwhelmed to see everyone gathered at his house. It was around 7.00 pm and now everyone had gathered at the venue and was waiting to cut the cake. Unfortunately there was no cake delivered by Bakerywala. After waiting for another 30 minutes, finally Mr. Rajatdeep called Bakerywala to know the whereabouts of the cake. Mr. Rajatdeep told Mohan, the order executive, that the cake was ordered at 11.00 am and was promised to be delivered by 6:30pm. It was 7:30pm but the cake had still not been delivered. Mohan noted the order no. and

tracked the order on his computer. He was shocked to learn that the cake had not reached the premises. According to him the delivery boy had left the store with the cake 45 minutes before and the store was only 7 km away. He asked for another 5 minutes to get into the depth of the matter and promised to revert back. He reverted in couple of minutes.

**Mohan-** Sir, I am very sorry to inform you that the cake which you ordered has been delivered to some other customer's address.

**Rajatdeep (shocked) -** Do you even understand how important that cake is for us.

**Mohan-** Sir I am extremely sorry for the blunder. It all happened because of some communication gap among the staff members.

**Rajatdeep-** Do hell with your communication gap! There is a party going on over here, everyone has gathered to celebrate my son's birthday, we are expecting the cake eagerly and now you are saying that the cake has been delivered to a wrong place...!!

**Mohan-** Sir we are extremely sorry for our mistake and we always take measures to prevent these sorts of mistakes but as the delivery boy is new to our organization so he might have got confused with the address.

**Rajatdeep -** I am seriously not interested in all this crap. You people have actually disappointed us.

**Mohan-** Sorry Sir (pause)

**Rajatdeep -** Can you please tell me that now what are you going to do about it.

**Mohan-** Sir we will deliver the cake at your premises as soon as possible and we won't charge anything for it.

**Rajatdeep -** Will that suffice for the hindrance you people have caused in the birthday celebrations? You have embarrassed us in front of our guests.

**Mohan-** Sir I know how important that cake is for you and we assure you that we will take enough steps to see that the order reaches your premises immediately and free of cost.

**Rajatdeep -** I want discount coupons for the next 2 orders from your store and the store manager to call me and apologize for his mistake.

**Mohan-** Sir please be reasonable! The manager can't apologize for the delivery boy's mistake.

**Rajatdeep -** I am being reasonable to you people. I am a very loyal customer of your brand and I have always recommended others to buy products from your store. I thought you will deliver my order at the correct time without making any mistake. Why else should I pay more for your products when other competitors are selling the same products at a very cheaper price? I am thinking of shifting to some other brand from the next time.

**Mohan-** We certainly don't want this to happen sir.

**Rajatdeep-** Good, I don't want it either. I have made repeat purchases several time from your store and always tried to spread positive word of mouth. Since you want

me to be a satisfied customer despite this horrible mistake, you have to ask your manager to call me and apologize for the mistake and give discount coupons for the next 2 orders. I hope you have the authority to handle my complaint in a way which gives me a great story to tell my friends that how you handled my problem.

**Mohan-** Yes, sir.

**Rajatdeep -** So how are you going to handle the whole issue?

**Mohan-** As I have told you that the cake will be delivered at your home immediately, free of cost and we also guarantee that in future we won't make such a mistake.

**Rajatdeep -** This is disgusting. A full refund will hardly be enough. Do you even know how much embarrassment this issue is costing me? I have approximately 50 people standing around me waiting for the cake to come. You people have spoilt birthday celebrations. These people have gathered from around the city to celebrate birthday. You people have ruined my day. Also giving me my money back does not assure that you will not make the mistake again. Due to this entire nuisance, you are forcing me to tell horror stories about the brand to others and belittle it badly.

**Mohan-** So what do you expect me to do?

**Rajatdeep-** I want the order to be delivered at my house immediately without any charges. I also want discount coupons for the next 2 orders and your store manager calling me and apologizing for the mistake.

**Mohan-** Sir, you are asking for a lot of things.

**Rajatdeep -** Why should not I? The extra cost incurred in all these things will remind you of your mistake and force you to take certain preventive measures so that you people don't make the same mistake again in the future.

**Mohan-** I am writing down your idea sir and see to it that your order reaches your place in the next 10 minutes.

**Rajatdeep -** Good. I will definitely see that what happens from your end as a result of our conversation. Don't force me to disparage your brand in front of everyone. Don't make me switch to other brands. Yours is a very expensive brand and if I am paying high for your brand then I want good service from your end otherwise I will place orders from other shops.

**Mohan -** I get your point sir. I will certainly talk to my fellow staff members about the whole issue and ensure that your requirement gets met. Have a nice day.

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**Exhibit 1 Exterior View**

Source: Primary

**Exhibit 2 Interior Cake Display**

Source: Primary

**Exhibit 3 Cake Menu**

Ajwain ₹ 220/-	Chocolate Chips ₹ 260/-
Butter Scotch ₹ 220/-	Butter Kaju ₹ 280/-
Finger Salted ₹ 220/-	Chocolate Kaju ₹ 260/-
Fan ₹ 220/-	Kaju Pista ₹ 280/-
Jeera ₹ 220/-	Coconut Khatai ₹ 260/-
French Heart ₹ 220/-	Coffee Kaju ₹ 280/-
Jeera Puff ₹ 220/-	Ek Bidaam ₹ 280/-
Marori ₹ 220/-	Cake Rusk ₹ 280/-
Cornflour ₹ 240/-	Brownie Cookies ₹ 260/-
Coconut ₹ 240/-	Multi Grain Cookies ₹ 280/-
Fruit ₹ 240/-	Sugar Free ₹ 260/-
Nan Khatai ₹ 260/-	Marble ₹ 260/-

Cakes	
Vanilla	Chocolate Chips
Pineapple	Chocolate Marble
Black Forest	Black Current
Pineapple Chop	Fresh Fruit
Butter Scotch	Kaju Pista
Strawberry	Chocolate Truffle
Mango	White Chocolate
Fruit Kiwi	Walnut Cake
Chocolate Crunch	

Source: Primary

**Exhibit 4 Sources and Uses of Funds**

Sources	
Personal Investment	2,50,000
Family and Friends Investment	4,50,000
HDFC Bank Loan	5,00,000
Total Sources: 12,00,000	
Uses	
Equipments	2,00,000
Signages	1,00,000
Delivery Van	3,00,000
Lease Down Payment	2,50,000
Professional	1,50,000
Cash for Operations	2,00,000
Total Uses: 12,00,000	

Source: Primary

**Exhibit 5 Balance Sheet**

Assets	
Current	
Cash in hand/bank	2,00,000
Bills Recievable	2,00,000
Inventory	5,00,000
Total Current Assets	9,00,000
Long Term	
Equipment after dep	1,70,000
Signages after dep	80,000
Delivery Van after dep	2,50,000
Total Long Term Assets	5,00,000
Total Assets	14,00,000
Liabilities	
Current	
Account Payable	1,00,000
Current of LTD	1,00,000
Total Current Liabilities	2,00,000
Long Term	
Loans Payable	9,50,000
Equity	2,50,000
Total Long Term Liabilities	12,00,000
Total Liabilities	14,00,000

Source: Primary



# *Intrapreneurs @ mjunction: The Making of an E-Commerce Giant by Rajeev Kumar.*

*New Delhi: Rupa Publications,  
2014. 140 Pp. (ISBN: 978-81-291-3007-5)*

**Jitender Sharma\***

This book is the summary of the birth, growth and development of mjunction services limited, a classic example of public-private partnership for jointly pursuing growth and marketing of steel. It is also about entrepreneurial skills of a man i.e. Viresh Oberoi, CEO and Managing Director of mjunction. It talks about how Viresh's leadership, initiatives and innovative thinking has inspired his team and how mjunction as evolved as world largest e-commerce platform for steel from a modest start up.

This company was started as metaljunction.com in 2001 as a joint venture of Tata Steel and SAIL with a start-up capital of Rs. 8 crore and handed over to its founder CEO and MD with a mandate to change the buying-selling behavior of steel products in the market and develop a financially sustainable company. The challenge was to develop a policy neutral set up which could handle sensitivities of both public and private sector. This book discusses how Viresh and his team started transparent IT enabled procedures in sale-purchase of steel and gained support of Central Vigilance Commissioner of India for adopting e-procurement methods in Steel Authority of India (SAIL), a nearly impossible task considering resistance within the government sector to bring out any change in established practices.

Viresh convinced the companies to see the cost benefits by moving to mjunction platform for selling their products but also procuring their spares and stores. Under his leadership, mjunction ventured into other sectors like Coal, scrap, air strip, pesticide plant and many others. It is given in the book that by financial year 2011-12, its market valuation has reached to Rs. 800 crore.

This book is about intrapreneurial and leadership qualities of Viresh and his team. Viresh left a successful career in Tata Steel and took risk of owning responsibility of starting this new venture of public-private partnership at a time when policy roadblocks were abundant. Moreover, he was assigned task of generating own resources and make the venture self sustainable and profitable. Also discussed in the book are various challenges that came in their way like limited capital, shaping business environment, breaking monopolies and winning over buyers, overcoming rigid mindset of PSUs, tapping secondary markets, attracting and retaining talent, corporate governance, frequently changing technology platforms, environmental concerns and social sustainability issues. At the same time, this group had to deal with competition and changing mindsets of client companies.

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\*Librarian and Co-Editor – Jaipuria International Journal of Management Research

The company, metaljunction.com, adopted strategy of aggressively venture in new services beyond its original mandate by adopting a new corporate identity i.e. mjunction services limited in January 2007. It diversified into several new segments like e-auction of coal, automobiles, e-finance, e-retailing, publications and conferences and so on. It has now entered into B2C segment as well for consumer goods and automobiles.

The book is divided into nine chapters. The first chapter is about birth of metaljunction.com. It mentions how world leading e-commerce companies were simply not interested in coming to India due to policy hurdles and how Tata Steel and SAIL joint venture came into existence along with a third party Kalyani Steel as minor stakeholder.

Second chapter 'Click and Mortar is in' deals with how this coming together of competitors was seen with skepticism and venture was even termed as a sign of 'coopetition' – now you compete; now you cooperate by a leading business daily. It further discusses how integrities were worked out to ensure integrity, security and confidentiality of all transactions. Pricewaterhouse Coopers (PwC) prepared the business plan. Later Kalyani Steel backed out of the plan. It also discusses how Viresh overcame resistance from both within Tata Steel and SAIL and how did he break ice. It mentions how SAIL managed to save 14 per cent from this initiative.

Third chapter is about growth story of mjunction. Its business volume reached from Rs. 94.35 crore in FY 2002-03 to Rs. 41,134 crore in FY 2012-13, amounting to compound annual growth rate of 74 per cent. It discusses how metaljunction.com resulted in benefits to buyers and suppliers both. It also discusses how company adopted a new corporate identity, about its international tie up and overseas ventures and its adoption of three-horizons of growth model.

Fourth chapter 'The Intriguing Case of the Public Sector' deals how mjunction played role of change agent in PSUs selling and procurement procedures and how it overcame resistance to change from established practices. It also deals with mjunction venturing into the coal sector.

Fifth chapter 'Innovative Intrapreneurs' is the crux of the book. It deals how business model of mjunction relied on technology to provide customers with simpler, more convenient and less expensive solutions which led to higher revenue realizations and expanding consumer base. It discusses various business foray handled by mjunction and the key achievements which provide a sneak into the versatility of mjunction and entrepreneurial spirit of its team.

Next chapter six 'The Challenges of Entrepreneurship' deals with various challenges that are faced by mjunction as an entrepreneur and how it overcame those challenges with skill, determination and focus.

The seventh chapter 'The DNA of an Intrapreneur' is about what it takes to be an intrapreneur and how Viresh Oberoi inculcated these qualities and proved himself a successful intrapreneur. It also discusses how as the CEO of mjunction, Viresh was able to define the vision for the company and make all employees co-owners of the vision.

Chapter eight 'Culture and Citizenship' is about the organization culture at mjunction; an open and supportive culture that focuses on creating value for all its stakeholders. It discusses how mjunction ensures retention of talent and employees career development. Innovation and ethics are two key drivers of the company.

The last chapter 'The future' discusses how India's e-commerce market will grow further and how mjunction has planned its future growth strategy through development of new product and services; expansion into international markets; development of market share in B2C segment; acquiring strategically fit organizations; increasing e-customer base and ensuring customer delight besides aggressive growth in the existing product market.

Authored by Rajeev Kumar, an organizational communication expert who is currently working as General Manager, Learning and Development, at Tata Group Corporate Communication, this book is an excellent compilation of history, growth and development of m-junction and reaffirms how entrepreneurial capabilities and 'out of box' thinking of an individual can result in venturing into unexplored territories and take organizations to new peaks. It is a highly recommended reading for anyone who wants to be an entrepreneur or intrapreneur or someone who wants to start a new venture.

# *The Pleasures and Sorrows of Work by Alain de Botton.*

*New Delhi: Penguin India,  
2010. 336 Pp. (ISBN: 0141027916)*

**Shalini Srivastava\***

The Book reflects an author's imagination about workplace that is an accumulation of happiness and hazards which a common man experiences in his day to day life. The book takes the readers to the journey that has various stations which are related to varied occupations ranging from rocket science to biscuit manufacture, accountancy to art. These various occupations relate to the journey of the job occupants who are either experiencing their jobs as satisfying or are defeating the purpose of their existence. The reader is able to taste the life of an ordinary workplace and escalates their experience by escalating their imaginations to a totally different world.

The Book has different segments comprising of Painting, Biscuit Manufacturer, Career Counseling so far and so forth. The author shares in his first chapter how he got inspired by cargo-ship spotters, who visualizes the possibility of globalization by observing the comings and goings of numerous ocean going vessels. He further explains in his next chapter "Biscuit Manufacture" the philosophy of a "perfect society" by Adam Smith where the jobs would be so specialized that nobody will know what else others were doing. The employees have to sacrifice the happiness to achieve ideal efficiency. But the author justifies that the job is meaningful when and only when the employees are sacrificing the material

possession in pursuit of happiness.

In the chapter on career counseling, the author shares the example of Robert Symons whose aim is to help people in finding some meaning in their jobs. He says that the reason why people hate their jobs is that they expect too much from their job. The author writes "However powerful our technology and complex our corporations, the most remarkable feature of the modern working world may in the end be internal, consisting in an aspect of our mentalities: in the widely held belief that our work should make us happy." In other words to be happy with one's job is to become realistic in expecting less from it. Under the 'Accountancy' section, the author mentions that the accountants are not comfortable in disclosing them with to their clients, are unnerved with the gestures they receive during audit who believe that they can act as tyrant with their own whims and fancies.

In the end, the author shares the idea of entrepreneurship where a person can play with his mind and can consider himself as the master of his own destiny. He reflects further: "Nevertheless, these entrepreneurs could at least be celebrated for embodying an honorably stubborn side of human nature, one which in other areas causes us to get married with duress and to behave as if death might be an avoidable condition."

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