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MANGALMAY JOURNAL
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Editorial

Education is obligatory in all aspects of human life. The speed of development and exchange is so high in the world of communication that all individuals and society try to adapt. Education today has gone through its traditional methods and is moving towards virtual and electronic learning.

Education is obligatory in all aspects of human life. The speed of development and exchange is so high in the world of communication that all individuals and society try to adapt. Education today has gone through its traditional methods and is moving towards virtual and electronic learning.

Today, at the college and University level students have started thinking about career options, but the question is whether our country has the facilities to help our dreams soar in heaven or if we have to go abroad to make our dreams come true. After extensive research on this subject, it is really reassuring to know that "our future is in safe hands".

In the current world scenario, new inventions, modern technologies, the growth of the economy and competition are the order of the day. In this emerging globality, India is trying to position itself as a knowledge-based economy. Higher education assumes a tremendous importance to face these challenges.

Mangalmay Journal has been acclaimed a unique position in academic world. From its inception it poses the distinct fervor to meet ambience with academics and professionalism. The issue Volume 8 No. 1 in your hand, gives the glimpses of research papers on various fields. Each paper has gone through a great research and have depicted great outcomes from the research undergone by various authors.

The various papers included in the research manuscripts revolves around behaviour of adolescent, factors influencing consumers online shopping, Understanding the essence of work life balance, A move from Cash to cash less economy, concept of digital recruitment, International assignment focusing on the role of organisation and the family support, Impact of digital market on the behaviour of the consumers and the role of social media for women empowerment.

Lastly a book review been covered on company accounts of the most analytical and rationalist writer Prof. R S Singal is a great example of a combination of simple concepts including practical examples. Moreover, we are thankful to all the contributors who have tried their talent best to add some additional value by contributing in this valuable and prestigious journal.

Further we look forward for various contributions of the research paper in the upcoming journal of Management.

(Dr. Tushar Kanti)
Editor-in-chief

Contents

BEHAVIOUR OF ADOLESCENTS TOWARDS READY-TO-EAT PRODUCTS (A SURVEY OF MALWA REGION OF PUNJAB)

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Abstract

Consumer behaviour is one of the most challenging areas in marketing focused on the purchasing, consuming and using of the products and services. With rising industrialization and urbanization, the average Indian's food choice has undergone dramatic change. Food processing sector, particularly the Ready to Cook (RTC) and the Ready to Eat (RTE) food segment is one the fastest growing sectors in the Indian economy. So, the present paper focused on Behaviour of Adolescents towards Ready-to-Eat Products i.e. Fast food &chips and survey was conducted at Malwa Region of Punjab with 200 adolescents. The result showed that no significant difference regarding the awareness & demographic profile of the respondents. It was also found that taste, quantity & reasonable price were the main factors that influence the buying behaviour of adolescents' buyers.

Key Words: Ready-to- Eat, Consumption Pattern, Consumer Behaviour, Brand, Influence
JEL Classification: M30; M31

1. INTRODUCTION:

In the modern era, a person without consumerism feels like a nest without eggs. Consumer buying is likely to be influenced by physiological, attitude, psychological and sociological factors. In the present era, it becomes important for consumer to select a commodity from different alternative of consumer goods in the market. Before the purchasing decision a consumer requires information regarding the different sources of supply of the commodity, its brands, its pros and cons, uses and value of their characteristic features and services offered.

As the Hindu Business Line "India's per capita income, a gauge for measuring living standard, is estimated to cross Rs. 1 lakh in 2016-17, up from Rs. 93,293 in the previous fiscal." 6th Jan. 2017. As per the 'First Advance Estimates of National Income, 2016-17' released by the Central Statistics Office (CSO), the per capita net national income during 2016-17 is "estimated to be Rs. 103,007" at current prices. So, the purpose of the present paper is to study the consumer behaviour towards ready-to- eat food products among adolescents.

1. REVIEW OF LITERATURE:

Kumar (2003) studied the brand preference of soft drinks and found that more than 65 per cent of urban and rural consumers preferred Thums-up and Coco-cola. Singh J. (2011) conducted a study on "A Comparison of Rural and Urban Buying of Consumer Durables". The author pointed out that no significant difference was observed between rural and urban customers in their buying pattern, timing of purchase, buying the same brand of other durable, number of items, and duration of planning before buying the consumer durable products. Bashar,Ahmad,Wasi (2012) has conducted the research on "Influence of Demographic Factors on Consumer Impulse Buying Behavior". The study has identified positive relationship between impulsive and demographic factors; impulsive buying behaviours of customers are positively affected by the demographic factors. Sangvikar and Katole (2012) in their research article "A Study of consumer purchase behaviour in organised retail outlets". Researchers concluded that the customers' purchase behaviour varied with price and availability of products and customers spending pattern shrunk because of poor quality of products. Kumar, John (2014) in their paper on "A Study on Factors Influencing Consumer Buying Behavior in Cosmetic Products". The authors concluded that there existed statistically significant differences in Income level by the different brand dimensions like social, culture and there was no statistically significant difference in personal and psychological dimensions. Sharma and Kumar (2017) in their article on "Switching behaviour as a function of number of options: How much is too much for consumer choice decisions?". The author concluded that the probability of switching was almost a linearly increasing function of assortment size.

1. OBJECTIVES OF THE STUDY:

- To ascertain the awareness of consumers towards branded ready-to-eat food products.
- To evaluate factors influencing towards brand preference of the consumers.

2. SCOPE AND METHODOLOGY:

The present study is undertaken to know the awareness of consumers towards branded ready-to-eat food products (fast food &chips) and factors influencing brand preference of the consumers. In this the researchers covered Malwa region in the state of Punjab with 200 adolescents' respondents. The products selected for the study are Cereal based – Fast Food and Vegetable based – Chips. The data collected for the study is processed and analysed by using suitable statistical techniques. Frequency, percentage, means, chi-square test and Garret's ranking.

3. DATA ANALYSIS AND INTERPRETATION:

Table No. 1:

DEMOGRAPHICAL CHARACTERISTICS OF THE RESPONDENTS

Sr. No.	Demographic Factors		Frequency	Percent
1	GENDER	Male	77	38.5
		Female	123	61.5
2	AGE	13.00	3	1.5
		14.00	19	9.5
		15.00	16	8.0
		16.00	8	4.0
		17.00	4	2.0
		18.00	31	15.5
		19.00	118	59.0
		23.00	1	5
3	MONTHLY EXPENDITURE	Rs. 0-250	4	2.0
		Rs. 250-500	31	15.5
		Rs. 500-750	118	59.0
		Rs. 750-1000	1	5
		Above Rs. 1000	22	11.0
4	EDUCATION	Secondary	56	28.0
		Higher Secondary	49	24.5
		Graduation	95	47.5
5	AWARENESS	Secondary	56	28.0
		Aware and Using	200	100
		Aware but not Level	0	0.0

Source: Primary data

It is seen from the above table that majority 61.5% of the adolescents' respondents are female where as 38.5% of them are male. According to variable age, most of the respondents are 18 and 19 years old. While studying the spending habits, it is found that 57% of the respondents fell in to the category of Rs. 250-750 as the qualification of the respondents are concerned, 47.5% of the respondents found graduate whereas 52.5% are having school level education. During study, 100% of the respondents are found aware of ready to eat food products. Chi-square analysis has used to find the relationship between Demographical variables and awareness level of ready to eat food products of the respondents.

Table No.2
CHI-SQUARE ANALYSIS

Sr. No.	Perticular	Value	DF	Asymp. Sig. (two sided)	Remarks
1	Gender	3.227	1	0.072	Not- Significant
2	Monthly Expenditure	8.9	4	0.064	Not- Significant
3	Qualification	5.195	2	0.074	Not- Significant

Source: Primary Data

From the above table it is cleared that there is no significant relationship between gender, monthly expenditure and qualification of the adolescents' respondents with awareness level of ready to eat food products.

Table :3
FACTOR AFFECTING TO PREFER FAST FOODS FREQUENCIES AS HENRY GARRETT RANKING MODEL

S R. N o.	Ranks Scale Factor	I	II	III	IV	V	VI	VII	VIII	IX	X	Mean Score	Rank
1	Reasonable price	1462	2325	1449	1280	1200	456	477	300	423	430	55.09	3
2	Taste	6880	1575	1311	1024	840	627	265	100	188	430	68.22	1
3	Quality	1290	3750	1863	1408	840	627	265	250	376	387	60.51	2
4	Quantity	516	1500	1587	1600	840	513	689	1050	235	731	54.07	5
5	Brand image	516	750	1518	1984	1560	969	1166	300	564	516	54.31	4
6	Availability	602	900	966	960	1200	969	1219	1050	705	516	52.2	8
7	Advertisements	688	975	433	0	720	1197	795	1350	940	602	47.98	10
8	Packaging design	430	975	1518	1024	720	399	848	1350	987	301	50.84	9
9	Friends	1548	825	828	704	780	1197	742	1000	705	688	52.82	6
10	Freshness	2408	525	414	576	660	1425	954	200	611	817	52.4	7

The results from table 3 indicates the various factors experienced by the adolescents' regarding fast food in the study area. Garrett's Ranking technique is employed to analyse the factors that influence to prefer fast food among adolescents. The study revealed that, the major factors experienced by the respondents are 'taste' (68.22), 'quality' (60.51), 'Reasonable price' (55.09), brand image (54.31), quantity (54.07) and friends (52.82) are ranked as 1 to 6 through Garrett's Ranking method.

Table: 4
FACTOR AFFECTING TO PREFER CHIPS FREQUENCIES AS HENRY GARRETT RANKING MODEL

S R. N o.	Ranks Scale Factor	I	II	III	IV	V	VI	VII	VIII	IX	X	Mean Score	Rank
1	Reasonable price	3354	3000	1242	1920	900	456	371	100	141	86	62.54	2
2	Taste	6880	2175	1863	320	240	399	265	350	423	172	68.3	1
3	Quality	1462	3525	2001	1472	1380	399	689	150	141	387	61.71	3
4	Quantity	774	1200	1587	2432	900	1254	37	500	282	731	55.21	4
5	Brand image	860	600	1242	1024	2160	1140	1325	500	517	430	54.64	5
6	Availability	516	975	1380	512	1200	1824	742	650	470	602	52.12	6
7	Advertisements	688	75	276	384	1080	1026	1802	1150	846	602	48.33	9
8	Packaging design	430	675	483	768	420	627	848	1650	1927	860	49.39	7
9	Friends	86	1125	276	1024	480	798	689	1200	1504	946	48.43	8
10	Freshness	860	300	1173	832	420	912	477	250	658	387	46.28	10

Source: Primary Data

Whereas the results from table 4 indicates the various factors experienced by the adolescents' regarding chips in the study area. Garrett's Ranking technique is employed to analyse the factors that influence to prefer chips among adolescents. The study revealed that, the major factors experienced by the respondents are 'taste' (68.3), 'Reasonable price' (62.54), 'quality' (61.71), quantity (55.21), brand image (55.64), and availability (52.12) are ranked as 1 to 6 through Garrett's Ranking method.

4. CONCLUSION:

The present study focused on the buying behaviour of adolescents' respondents regarding ready to eat food products i.e. chips and fast food. During study it was found that majority of the respondents are aware regarding the selected products and their average monthly spending was found between Rs.250 to Rs.750. on the basis of chi-square test no significant difference was found regarding awareness and demographic profile of the respondents. In the category of ready to eat food products particularly (fast food and chips) taste, quality and reasonable pricing are the major factors that influence the buying behaviour of adolescents' buyers.

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A REVIEW ON WEB BASED FACTORS INFLUENCING CONSUMERS ONLINE SHOPPING

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ABSTRACT

For business owners to remain competitive in today's scenario, it is necessary to understand and adapt with the changing market situations. The growing use of internet and online buying among consumers have widened the base of E-commerce market especially in B2C segment. If E-marketers are well versed with the Web based factors influencing the behaviour of online consumers, they can formulate their marketing strategies as per the needs and requirements of the customers. This paper focuses on review of literature related to the web-based factors affecting online shopping. The results showed that perceived ease of usefulness, online trust, risk perception, convenience, reliability, security of transactions, internet functionality had a positive impact on the creation of positive intention of consumers. Comparison of competitor's prices, shortage of time and wide assortment of products available online were some other factors that have a significant positive influence on online shopping behaviour.

Keywords: E-commerce, E-marketers, consumers etc.

1. BACKGROUND OF THE STUDY

"Increased usage and access of the internet has changed the form of communication and distribution channels from offline to online where consumers and business organizations make use of digital means to interact with each other. With the revolution of Internet enabled E-commerce, India has witnessed an increase in the volume of e-commerce retail sales" (Van der Meer, Dutta and Datta, 2012). "The internet and web technologies have created a unique and exceptional virtual environment for government organizations, business houses, consumers, educational institutions and individuals enabling them to disseminate information using multimedia tools. There is a propagation of large number of websites with huge amount of information to be communicated to the customers".(Hassan & Abuelrub, 2008).

Online buying behaviour in general is a very complex phenomenon that comprise various aspects and is affected by many variables. The impact of the internet is not restricted only to consumer decision making, rather it also influences the way customers respond and interact with online retailers in different ways. It is changing the way products and services are distributed by the online retailers over electronic networks" (Brynjolfsson, Dick and Smith, 2010). "The online websites enable consumers access to multiple retailers simultaneously thereby facilitating easy comparison of various alternatives, their prices and product features and lower search costs. Online retailers are facing stiff competition to attract customers and increase their market share" (Tih and Ennis, 2006).

2. SIZE OF ONLINE RETAIL MARKET IN INDIA

The Indian E-commerce market is facing an upward trend and is expected to surpass the US to assume the second largest position in the world by 2034. India's E-commerce retail base is expected to increase to US$ 200 billion by 2026 from the existing value of US$ 38.5 billion as of 2017. The size of India's internet economy is expected to multiply two times from existing value of US$ 125 billion as of April 2017 to US$ 250 billion by 2020. Average online retail spending in India was US$ 224 per user in 2017. The number of online shoppers in India is expected to reach 220 million by 2025.

3. SIGNIFICANCE OF THE STUDY

Many studies have covered the areas of online shopping by applying the practices of offline shopping to the online context. But online buying patterns are entirely different from the traditional one and existing knowledge base of online consumer behaviour is still limited and yet to be explored more" (Dennis et al., 2009). Hence, increasing the theoretical knowledge in this area, which considers the particular characteristics of the online environment, is crucial

4. METHODOLOGY USED IN THE STUDY

This is a conceptual study that mainly aims at drawing out variables that affect purchasing in an online setup. In this study an exploratory approach has been adopted to find out the factors affecting the behaviour of consumers to buy online through study of existing literature in various articles and journals related to online marketing.

5. REVIEW OF LITERATURE

Several national and international studies have been reviewed related to online shopping and internet marketing and the application of digital tools in influencing the buying decisions of the consumers in online setup. The contribution of the web-based factors in the area of online shopping has been elucidated as follows:

Chen & Barnes (2007) examined consumers' online trust by four perspectives or determinants: perceived technology, perceived risk, company competency and trust propensity. Online trust was found to have significant relationship with perceived security, privacy, reputation, customization, familiarity with online buying and purchase intention. Berter & Blomqvist (2010) in their study revealed that loyalty programs and discounts are the most effective sales promotion tools in Europe. Other sales promotion tools such as samples, Advertising specialities, cross promotion were not much significant. Kwek Choon Ling (2010) showed that shopping orientation in context of impulse purchase, quality orientation, brand orientation, online trust of the customers in online shopping and prior purchase experience of online purchases had a positive impact on the creation of positive intention of customers.

online environment. Professional graphics, design and capabilities of a website, proper branding was considered to be effective elements for enhancing the trust factor. Mohammad Harisur (2012) developed a conceptual model for developing customer's intention and motivation level towards online shopping. The model developed indicates that online purchase decision or intention depends on the customer's attitude towards online buying and this attitude further developed by the belief customers pose on perceived consequences and some other influencing factors.

Nasir (2012) revealed that friends and family opinion i.e. word of mouth and referral plays a big role in creating brand awareness among Pakistani women. Friends and Family opinion was most influential on Pakistan women's buying decision in comparison to online recommendations. Fatema & Stephen (2012) revealed that risk perception and trust are the two most important variables that influence the consumers intention to purchase online. Environmental stimuli mainly influence cognitive processes such as risk perception and website trustworthiness, pleased and aroused consumers are more likely to purchase and have positive behavioural intention. Yong and Feng (2013) indicated that convenience factor has a positive influence on consumer's intention to buy online. The price variable was found to have no impact on online purchase intentions. Product type characteristics were also found to have a positive impact on consumer's behaviour to shop online.

Aindrila et.al (2014) concluded that online shopping behaviour is affected by multiple factors. Product quality, trust on the information provided by online sellers were the factors that make customers sensitive towards online shopping. Consumers inclination towards online shopping is dependent upon the user friendliness of online buying process and variety of product offerings and the value for money provided by online shopping. L. Richard and Zhang (2014) supported the TAM based research Model indicating that consumer's buying behaviour and intention in C2C transactions can be easily predicted by checking the impact of sales promotion, perceived ease of use and perceived usefulness.

Various factors were determined on the basis of the results of the literature survey such as usability, reliability, trustworthiness on the part of customers, easy access, security of transactions and efficiency that assess the quality of a website (Tanushree and Pankaj,2014).

Rashid and Aminu (2014) studied the effect of social media promoters viz– Facebook, Twitter, E-mail, online chat, E-discussion was investigated on customers online buying decision. The results of the study showed that Facebook and twitter were the two most important social media websites that influenced online buying of Nigerian customers. Bulbul Ahamed et. al (2015) revealed that among the eleven attributes finally selected for evaluation, easy information searching opportunity was considered most important and return facility if needed and activeness of customer care was least important attribute. Garima and Himanshu (2015) showed that promotional emails, promotional SMS, discounts, user friendly interface, promotional POP ups, convenience and sales promotion influences were the factors that played a big role in shaping the behaviour of online consumers.

Foroozan and Saeid (2012) in their proposed model outlined some key factors for understanding the key issues relevant for building good relations with customers on the internet. The model consisted of four variables viz–professionalism, reputation, trustworthiness, technology incentives that have a significant contribution in trust building in Jenyo and Soyoye (2015) revealed that there is a significant relationship between online marketing and consumer purchase decisions. The unique internet characteristics such as easy access to information, functionality of the websites, sites usability, interactivity have huge impact in modifying the behaviour of the consumers. Otugo Nkiru Esther et. al (2015) revealed that Nigerian Youths especially the undergraduate students were regular users of Facebook. Majority of the Nigerian youths were well aware of the Facebook Ads ranging from product advertisements, telecommunication, fashion accessories on mobile phones. The youths believed that using social media for advertisements is good and they had a positive response towards Facebook ads and said that if they are fan of any brand on Facebook, they could think of buying it.

Zivile and Gintare (2015) concluded that convenience, simplicity and better prices were the main drivers of online shopping. Comparison of prices online, lack of time and wide range of products were the reasons for the online consumers of age group between 25-35 yrs to adopt online shopping.

Aineah (2016) showed that there is a strong positive relationship between intention to purchase online and Transactional Security, Perceived Usefulness and Perceived Ease of Use. Perceived Usefulness was the most important variable followed by Perceived Ease of Use and lastly by Transactional Security. Jadhav & Khanna (2016) explored the factors influencing buying behaviour of college students using content analysis. The major influencers found were availability, low price, promotions, comparison, convenience, customer service, perceived ease of use, attitude, time consciousness, trust and variety seeking. Yi Lim et.al (2016) depicted that subjective norm and perceived usefulness significant positively influence online purchase intention but subjective norm insignificant influence shopping behaviour in a negative way. Finding also revealed that purchase intention has a significant positive influence on online shopping behaviour. Rani et.al (2017) found that the gender and age had no role in influencing online buying decisions and poor quality and fakeness were the major negative factors that deter online purchasing. Social media was the main informational source that had an impact on the choice of websites.

6. FINDINGS & CONCLUSION

A lot of research has been conducted till date to evaluate the impact of E-marketing strategies on the buying behaviour of consumers. The study explored that web-based factors affecting online shopping. The findings of the various studies taken into consideration for review elucidate that consumers positive attitude towards online shopping, behavioural factors, demographic factors, psychological factors, risk perception, trust, prior purchase experience of online shopping, functionality aspects such as functionality of the websites, internet infrastructure are the major influencers of online shopping. Nowadays, social media also has a big role in creating

brand awareness. Facebook Ads and Twitter are the biggest contributors in that context. Amongst the sales promotion techniques employed, loyalty programs and discounts are the foremost important factors. For the E-marketers to be successful in their marketing campaigns, they need to understand and imbibe the above-mentioned factors related to the virtual environment in their strategies to convert more and more offline prospects into online prospects and also to effectively retain the existing one.

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UNDERSTANDING THE ESSENCE OF WORK LIFE BALANCE: A LITERATURE REVIEW

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ABSTRACT

The review of literature on various individual and organizational factors impacting work life balance of faculty has been outlined. It's the teacher who inspires, cultivates and enthuses learning in the classroom. Teachers suffer from unsustainable administrative demands as various administrative responsibilities have been added to their work along with other individual and organizational factors. Of late we have seen the movement of work life balance in the field of Education especially in the area of higher education. There has been a shift in the role of the Professor now they have become "Admin-Professors" which is responsible to a great extent for the work life imbalance of Faculty.

Keywords: Teaching Profession, Work life balance, Administrative work

1. INTRODUCTION:

As employee portfolios continue to be more diverse, the idea of work-life balance is becoming an important concern for every organization. The growth of organizations and subsequent workload on employees make them to choose between their dual lives. Work Life balance is the proper equilibrium achieved between employment on one hand and personal life on the other. There is a large individual component in that it includes each individual's needs and experiences, defines the balance and there is not a one size which fits all as we all have different priorities and different lives. Also, what work-life balance does not mean is an equal balance in units of time between work and life. A balance between work and life is supposed to exist when there is proper functioning at work and also at home. Work-life balance is defined as- " The amount of time you spend doing your job compared with the amount of time you spend with your family and doing things you enjoy "- Cambridge Advanced Learner's Dictionary & Thesaurus

On the basis of above definitions Work Life balance is described as the extent of satisfaction and engagement of a person with his or her work and non-work roles, in equal measure rather than attempting to give equal amounts of time to work and non-work issues, it is more helpful to think broadly about one's personal and professional goals and priorities and the way you use your time.

Work Life balance became concern for those who are interested in the Quality of working life and the Quality of personal life. In order to achieve academic excellence Work life balance for the

Faculty is one of the challenges in today's world as teachers need to spend extra hours daily to be more productive and effective to attain higher positions and to produce good professionals. A teacher can produce a positive generation and can contribute to build the strong foundation for the nation. It is the teacher who inspires, cultivates and enthuses learning in the classroom. The teacher with higher well-being and with strong and mature personality has a strong sense of life and work commitment, a greater belief of control and more openness to change and challenges in life.

2. STATEMENT OF PROBLEM

Teaching was considered usually less stressed occupation. Now a days teaching profession undergoes with high attrition rates because they are facing problems like disturbed family life, child-care issues, dealing with disruptive students, innovative ways for making classes interesting, student evaluation, meetings, administrative work. Academic jobs are very challenging. Teachers need to update their knowledge on every single topic before going to take the class. Teachers have to be multitasking due to which they are overburdened with academic, extracurricular workload and career issues due to which they are not able to handle the pressure of many responsibilities and at times work life imbalance is created. In this climate, managing work life balance effectively and efficiently has become a major challenge for the teachers. Thus, there is need to study work-life balance of faculty members.

3. REVIEW OF LITERATURE

Kumarasamy et.al (2015) focused on the influence of factors -emotional intelligence, spiritual intelligence, organizational support, job engagement & technology advancement on employee's work-life balance. For this paper, stratified sampling method was applied. 12 police headquarters in peninsular Malaysia was taken for the study for arriving at the results. The results analysed that there should be a positive correlation to be found among EI, Job engagement & organizational support which is significantly related to WLB. The authors revealed that Technology advancement & work overload were found negatively & significantly related to work life balance. The findings of the study of various variables support previous findings as discussed in literature review, except regarding to spiritual intelligence.

Agha et.al (2017) examined the work-life balance and its relation to job satisfaction of teachers in the higher education sector. Teachers of Private and public higher education institutions in Oman were taken for the study. The study concluded that Work interference with personal life & personal life interference with work had a negative relationship with job satisfaction, work & personal life enhancement had a positive relationship with job satisfaction. The authors also clarified that teaching satisfaction had a positive relationship with job satisfaction.

Sudhakar and Ravindran (2010) focused on the hindering factors of WLB options in an information technology enabled services (ITES) sector. The objectives of the paper were to identify the inhibiting factors that create hindrance to WLB & at the same time tries to identify work life options preferred by employees. Work related factors identified were working hours, shift time changes & frequent travel. Relationship related factors identified were gender discrimination, poor relationship with co-workers & lack of support from supervisors/subordinates.

Devi and Kanagalakshmi (2015) analyze the contribution of stress affecting WLB of women employees in IT companies and to measure & compare the stress factors affecting WLB of women employees. For this paper, Multiple Random Sampling method was applied. Variables regarding stress & their influence over WLB are measured through Likerts Five point scale. Study was carried out in Chennai by selecting IT professionals. Result analysed that stress can adversely affect on both physical & psychological factor of women and stress result in feeling of distrust, rejection, anger & depression which lead to health problems such as headaches, stomach upset, rashes, insomnia,, ulcers, high bp,heart disease & stroke.

Mulay (2014) discusses on various work related stresses that affect the work life imbalance and also investigate the job load situations at work which create stress among employees. Random sampling and questionnaire method was used in the research. The author investigate that in order to achieve a balance between work & life the company policies should be flexible and the employees should have breaks & time for leisure activities which will lower the work load and stress level of employees.

Kundani and Mehta.(2015) in their paper Identifying the factors affecting work life balance of employees in banking sector worked with the objective to identify the major factors influencing WLB of bank professionals in the present day context and to analyze the prominent factors among identified factors. They used convenient sampling on 300 banks employees in Jaipur and analyze the data via factor analysis, correlation analysis on questionnaire and finds that there was a positive correlation between work from home after office hours & household work responsibilities, between working hours & household work and between working environment & negative attitude of supervisors.

Sudha and Kartikeyan.(2014)in their paper "work life balance of women employee: A literature review" worked with the objective to identify the various aspects such as career advancement, work stress, career aspiration, work family conflict, child care in context with WLB & its practices. In the research they created a women career advancement framework in organizational work environment and on individual context.

Irfan and Azmi(2015) in their paper" Work life balance among teachers: an empirical study" worked with the objective to map the dimensions of WLB among teachers and to compare the employees perception regarding impact of WLB facilities on their performance. They used factor analysis, T-test, Non probability convenient sampling and ANOVA on 112 questionnaire filled by teachers of various school & colleges of Delhi-NCR and Aligarh. In findings there was significant difference in the employee perception about the impact of WLB facilities on overall performance of employees with respect to some facilities and wellness program was the only facility on what all the employees has same perception.

S and K(2011)in their paper "Work-Life Balance: The key driver of employee engagement" worked with the to examine some of the literature on employee engagement, explore work place culture & WLB policies & practices followed in order to promote employee engagement in their organizations to increase their employees productivity & retain them. Their findings was that an

organization which encourages WLB policies & practices will win the benefits of augmented employee engagement & also a positive outcome is dependent on a workplace culture that is supportive of using work- life initiatives.

Meenakshi et.al(2013) in their paper "The importance of work life balance. IOSR Journal of business and management" worked with the objectives to throw the light on the effects of poor WLB & also gives suggestions to overcome those obstacles. The authors suggests that improvements in people management practices, especially work time & work location flexibility, & the development of supportive managers, contribute to increased WLB.

Julka and Mathur(2017) in their paper A conceptual study of WLB among women employees worked with the objectives to present & discuss specifically the problems married women face in the process of balancing their work & family life. Their findings suggests that organizations need to adopt human resource strategies & policies to overcome the issues of the WLB of women in the current business environment.

Fatima and Sahibzada (2012) in their paper An empirical analysis of factors affecting WLB among University Teachers: the case of Pakistan worked with the objectives to identify causes of work and family role strain among university teachers of public & private sector institutions. They used Convenience sampling method, Independent sample t-test and ANOVA on 146 teachers responses from both private & public sector universities. Their Statistical analysis reveals that partner support, colleague support and job resources are positively associated with the WLB whereas unfair criticism at job is negatively associated with WLB.

Goud and Nagaraju (2013) in their paper "Work life balance of teaching faculty with reference to Andhra Pradesh engineering colleges" worked with the objectives to examine the effect of WLB on faculty performance & work attitude. They used primary and secondary data with stratified random sampling with 250 questionnaire distributed to faculties of 14 engineering colleges of Rayalaseema region of Andhra Pradesh. Their finding suggests that faculty undergo severe stress as they try to balance their domestic life & professional life.

4. CONCLUSION

Teaching is a profession that shapes the character, caliber and future of an individual. A teacher can inspire hope, ignite the imagination and instill a love of learning in a young mind. But unfortunately these days' teachers are overburdened with responsibilities other than teaching which at times become an impediment to their full throttle contribution to teaching. If the faculties work life balance is fractured, job satisfaction and emotional quotient is low and it is very difficult for an individual to become good mentors. Universities should take some action toward promoting better work-life balance for faculties, in order to ensure excellence in teaching. This understanding would facilitate policy formulations and implementation strategies of the concerned authorities.

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CHANGING CONSUMERS ATTITUDE TOWARDS RETAIL CHAINS OF RESTAURANTS in 21st CENTURY IN INDIA: A CASE STUDY OF CAFÉ COFFEE DAY

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ABSTRACT

*I*n India, the vast middle class and its almost untapped retail industry are the key attractive forces for global retail giants looking to enter newer markets, which in turn will help India's retail industry grow faster. Indian retail is expected to grow 25 percent annually. Modern retail in India could be worth between 175,000 and 2 billion dollars in 2016. India's retail food industry dominates the shopping cart. The retail industry of mobile telephony in India is already a business of US $ 16.7 billion, growing at more than 20 percent per year. The future of India's retail industry looks promising with market growth, with increasingly favourable government policies and emerging technologies that facilitate operations.

India's retail industry is the largest among all industries, accounting for more than 10 percent of the country's GDP and about 8 percent of employment. The retail industry in India has become one of the most dynamic and fastest industries with multiple players entering the market. But all of them have not yet proven success due to the heavy initial investments required to strike the balance with other companies and compete with them. India's retail industry is slowly advancing towards becoming the next boom industry.

Key Words : *Retail Industry, Consumers, competitors and Coffee shop*

1. INTRODUCTION

It is estimated that the world production of coffee in the coffee year 2009-10 was 123.6 million bags, which means a decrease of more than 4.5 million bags in the 2008-09 cycle, when production totaled 128 , 2 million bags. This is revealed in a report of the market report of the International Coffee Organization of January 2010, excluding additional information that must come from Colombia and Vietnam. The ICO report also indicates a significant drop in coffee production in Brazil: around 14 percent, in addition to the shortage of production apprehended in countries such as Cote d'Ivoire; Tanzania, Uganda, Papua New Guinea, Vietnam, Mexico, El

Salvador, Ecuador and Peru. It is unlikely that Colombian production will be worth mentioning increase. The global supply of coffee is likely to be tight in 2010 due to the low level of initial stocks.

In the front export calendar 2009 closed with a decrease of 3 percent in 94.7 million bags of 97.7 million bags in 2008. However, world consumption is provisionally estimated at 130 million bags in 2008 of 128 million bags in 2007. Domestic consumption in exporting countries increased by 36.7 million bags. with 35.4 million bags in the 2007 calendar. The Association of the Coffee Industry of Brazil expects an increase of 4.15 percent in world consumption (Anon, 2010).

Coffee production in India is dominated in the mountainous areas of the southern states of India, with the state of Karnataka accounting for 53% followed by Kerala 28% and Tamil Nadu 11% of the production of 8,200 tons. It is said that Indian coffee is the best coffee cultivated in the shade instead of direct sunlight anywhere in the world. There are approximately 250,000 coffee producers in India; 98% of them are small producers. As of 2009, coffee production in India was only 4.5% of total production in the world. Almost 80% of the country's coffee production is exported. Of those that are exported, 70% goes to Germany, the Russian Federation, Spain, Belgium, Slovenia, the United States, Japan, Greece, the Netherlands and France and Italy accounts for 29% of exports. Most of the export is sent through the Suez Canal. Indian coffee, grown mainly in southern India under monsoon rain conditions, is also called "Indian monsoon coffee". Its flavor is defined as: "The best Indian coffee achieves the flavor characteristics of Pacific coffees, but at worst it is simple and uninspiring." The four well-known varieties of coffee cultivated are the Arabica, Robusta, the first variety that was introduced in the Baba.

2. RETAIL IN INDIA

The retail sector has been at the forefront of India's growth story. The sector has evolved dramatically from traditional village fairs, street vendors to resplendent shopping malls and plush outlets, growing from strength to strength. According to the Indian Council of Research on International Economic Relations (ICRIER), India is the seventh largest retail market in the world, and is expected to grow at a compound annual rate of more than 13% through the fiscal year 2012. In the fiscal year In 2007, retail sales reached 13.3 billion rupees and accounted for around 33% of India's GDP at current market prices1. According to the estimates of the Central Organization of Statistics (CSO), total domestic trade (both retail and wholesale) constituted 13.0% of the country's GDP in 1999-2000, which increased to 15.1% in fiscal year 2007.

3. GLOBAL RETAIL SCENARIO

Retail trade has played an important role in the global economy. In developed markets, retail is one of the most prominent industries. In 2008, the US retail sector UK contributed with 31% of GDP to current market prices. In developed economies, the organized retailer has a 75-80% share in the total retail *compared to the developing economies, where the unorganized retailer has a dominant stake.*
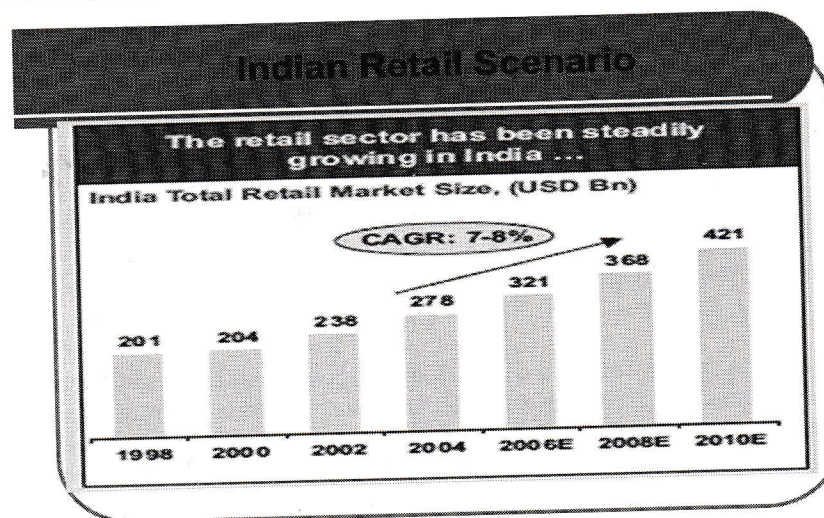
Figure: Scenario of Retail Industry in India

Global retail sales were estimated at around 12 trillion dollars in 2007; However, in 2008, the slowdown in the world economy, especially in the US. US, and the credit crisis, reduced consumer spending. Globally, the economy performed robustly until 2007, but the US crisis. UU was extended to Europe in early 2008, and its impact was felt in the Asia-Pacific region in mid-2008.

India has the largest number of outlets in the world at more than 13 million points of sale, and the average size of a store is 50-100 square feet. It also has the highest number of points of sale (11,903) per million inhabitants. The commercial space per capita in India is among the lowest in the world, although the retail store per capita is the highest. The majority of these stores are located in rural areas.

4.   RETAIL IN INDIA: INDUSTRY STRUCTURE

The retail industry in India is very fragmented and disorganized. Previously, retail sales in India were mainly through small family shops with limited products, popularly known as kirana or mom and dad stores. In those times, food and groceries were bought from groups of open kiosks and stands called mandis. There were also fairs and occasional festivals where people went to buy. In the twentieth century, the infusion of Western concepts caused changes in the structure of retail trade. There were some traditional retail chains such as Nilgiri and Akbarallys that established themselves in the lines of concepts of Western supermarkets. The government established public distribution systems (PDS) to sell subsidized food and started the Khadi Gram Udyog to sell clothes made of cotton cloth. During this time, main streets such as Linking Road and Fashion Street emerged in Mumbai. Some manufacturers like Bombay Dyeing began to integrate to sell their own merchandise. Shopping centres or complexes were created, which was a primitive form of today's commercial centres.

Since liberalization in the early 1990s, many Indian players such as Shoppers Stop, Pantaloon Retail India Ltd (PRIL), Spencer Retail ventured into the organized retail sector and have grown in many ways since then. These were the pioneers of organized Indian retail formats. With the opening of direct foreign investment in the retail and single-brand cash-and-carry formats, a new chapter was developed in the retail space. Many unique brand retailers such as Louis Vuitton and Tommy Hilfiger took this opportunity. The cash-and-carry format has proven to be a gateway for multi-channel global retail giants such as Metro, Wal-Mart and Tesco.

5. RESEARCH AND DEVELOPMENT:

The Coffee Board conducts basic and applied research on coffee and can boast 75 glorious years in coffee research. The Research Department publishes several magazines and periodicals. It also offers several services to producers and exporters. The Board also encourages coffee consumption in India and abroad. To this end, the Council participates in food and beverage exhibitions abroad. The Board also administers 14 India Coffee Houses in the country. The coffee powder brand of the India Coffee House brand is well known in India for its quality and aroma.

The Board has worked for many years on the quality of Indian coffee. The Board runs two quality control laboratories in Delhi NCR and Hassan, which control and advise the industry on quality issues. The laboratories are equipped with the best roasting and brewing machines. The best tasters and quality assessors strictly monitor the pre-harvest and post-harvest processes in order to ensure that the quality of Indian coffee is maintained.

6. ECONOMIC & MARKET INTELLIGENCE UNIT:

The Board has an Economic and Market Intelligence Unit operating from its headquarters. The unit undertakes several activities related to information and market intelligence, market research studies, crop forecasts and economic aspects of coffee. The unit also conducts studies on research related to the coffee trade, including the problems of the WTO. Notable publications include the daily market intelligence report, a complete database on coffee (Bimonthly) and the market intelligence report (quarterly). Periodic reports that have already been completed include Coffee Consumption in Urban India 2001 and Coffee Consumption in India 2003. The unit is currently coordinating a study on logistics and competitiveness of coffee producing countries (India, Vietnam and Brazil) and a manual about coffee retail sale. The unit is also in the process of implementing a project on price risk management for coffee producers. Research and extension, Central Coffee Research Institute. The Central Coffee Research Institute, established in 1925, is located in the heart of the coffee tracts near Balehonnnur in the Chikmagalur district of Karnataka. According to the Indian Coffee Board, the national consumption of coffee increases from 5 to 6 percent per year, partly due to the expansion of the coffee-coffee culture and the spread of the coffee-drinking habit throughout India, even in non-traditional regions. of coffee consumption in the north.

The concerted efforts of the Coffee Board and the coffee marketers in the promotion of the beverage as a lifestyle drink through coffees and vending machines have added more visibility to the coffee. According to a survey sponsored by the Indian Coffee Board, coffee consumption in 2008 is estimated at 94,400 tons, 73 percent in urban areas and 27 percent in rural areas (South India). Based on this, the Council estimates coffee consumption in 2009 at 97,000 tons and in 2010 at 100,000 tons.

7. CONCLUSION

Coffee consumers baically consume coffee during the morning and night. During the afternoon, very few people consume coffee. The consumption of coffee also depends on mood, mental refreshment, mental stress in office time, general occasions, habit and the purposes of the meeting, respectively. During the night, a much lower number of consumers drink coffee, also those who work at night in offices, companies, hospitals and police stations.

All respondents consume coffee at home, so the internal consumption of coffee in Karnataka is more than (1, 00000 metric tons). Every day more cafes open in the city of NCR in Delhi. Most coffee consumers prefer to drink coffee from the cafeteria, as they are more aware of the brand and health. Many other people drink coffee from small canteens, coffee shops, hotels, etc. These respondents are mostly smokers and prefer coffee with cigarettes. Therefore, most small coffee shops also sell cigarettes

The general reasons for drinking coffee, which I observed during the work of my project, are stress, refreshments, social occasions, habit, etc. The majority of the respondents had given multiple answers. Most respondents drink coffee to cool off. Workers and students responded that they drink coffee during breaks and that over a period of time it has become a habit. In general, almost every household consumes coffee since it has become a habit. Many of the respondents said that stress and social occasions are other important reasons for coffee consumption.

As most of the young people surveyed said they consumed coffee, either by fashion or refreshments. Many of the respondents consume coffee due to a social occasion, that is, a tea party or meetings, etc.

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CASH TO CASHLESS ECONOMY- A MOVE AHEAD OF DEMONETISATION

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ABSTRACT

After a major and significant move of demonetisation by Prime Minister of India, the next move lies in making India a cashless economy. Demonetization has paved the way for growth of digital finance in our country. Following this move, Indian government and several private players collaborated on initiatives to increase the usage of digital payments across the country. Though India is a country where 97% transactions were being done through cash, it is majorly a cash dependent economy, yet a big transformation is being seen nowadays with more and more population using alternate payment methods such as digital wallets, banking apps etc. With the growing trend of digital payments through E- payment systems, Paytm, mobile wallets, the effort is to reduce corruption and fraudulent practices in the country. The current study aims at studying the different perspectives of cashless economy including the challenges that needs to be faced and the ways to overcome them. This paper examines issues in this economic policy drift. The findings of the study revealed that the stakeholders who are against the above said move were mainly due to the reason that they are more trapped in cash based system and high rate of illiteracy, inconvenience associated with digital payments.

Keywords: Demonetization, Cashless, Digital, Economy

1.   INTRODUCTION

As a consequence of the ban of previous currency denominations of recent five hundred and one thousand notes, our country has witnessed significant increase in the number of digital transactions by the mode of plastic money in the form of credit cards, debit cards and several other applications such as mobile wallets or e-wallets etc. To further boost this process, the Central Government have started introducing several plans and packages and measures to bring a transformation in the country in the form of paperless economy. Digital India could be a programme initiated to arrange India for a better future. The Digital India programme could be a leading programme of the Govt of India with a vision to remodel India into a digitally focused society and economy. Taking the country towards Cashless Mode is one of the bisggest goal of Digital India. As a goal of promoting more and more use of paperless transactions and changing India into cashless society, several mediums of digital payments are out there like Banking cards, USSD (the Unstructured Supplementary Service Data), AEPS (Aadhaar Enabled Payment

System), UPI, Mobile wallets, Banks Pre-paid Cards, Points of Sale, Net Banking, Mobile Banking and small ATMs. (Sunaina Jhingan, 2016). Indian Government is aiming to create the country a cleaner, more transparent economy by adopting digitalization as a mode to create an amicable climate for foreign trade, boost economic activity, and ultimately lead the country to the another level of heights amongst emerging economies.

Electronic Payments(Value in Rs. Lakhs)
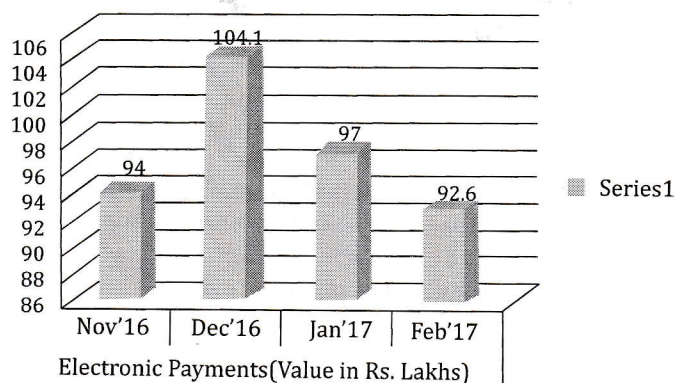
Source : NPCI

2.   **ELECTRONIC PAYMENTS** (APRIL 2017)

	Volume (Billion)	Value (Rs. Billion)
RTGS	9.5	88512.2
NEFT	143.2	12156.2
CTS	95.3	6990.6
IMPS	65.1	562.1
NACH	212.6	905.2
UPI	6.9	22.0
USSD	188.9	301650.5
DEBIT & CREDIT CARDS AT POS	231.1	431.4
PPI	89.2	22.3
MOBILE BANKING	61	1443.8
TOTAL	853.1	109602.0

Source: NPCI

3. MOBILE DIGITISATION- A BOOST FOR CASHLESS ECONOMY

With the result of ban of INR one hundred and lesser denomination notes previously in action, Indian Government has all of a sudden felt an upsurge in on-line transactions by the people with the increase in the usage of plastic money and electronic applications such as electronic cards and electronic wallets to pay for their day to day expenses. However in contrast to rest of the economies where card payments or plastic money are the major source of payment modes for paying their day to day expenses, card payments were difficult to attain a good status due to the disjointed nature of the retail sector. In such a situation, mobile phones serve as a platform that exhibit a distinctive set of capabilities to overcome the challenges faced by the Indian payments system. Mobiles phones are a cheap source to make payments and access money. It will expand the last-mile reach of banking services either through business correspondents or on to the tip shoppers, enhancements within the telecommunication infrastructure, access to web property and cheap smart phones can eliminate the necessity for hardware supported mounted line connections. Mobile is a medium that explicitly carries a digital identity, price and authentication to make cheap access to money services.

4. FUTURE OF MOBILE WALLETS IN INDIA

As per the analysis of the researchers, by 2018 India will notice a tremendous increase in mobile wallet market which is assumed to grow at a compounded annual growth rate of 140%. Similarly the international mobile wallet market is expected to grow at a CAGR of 34% by 2020. The rationale behind these facts is that India is quickly growing to be one of the biggest markets for smartphones across the globe. It is expected to assume the second position in the world replacing United States by 2018. The country is also expected to witness an increase in the number of mobile internet users to 314 million from existing number of 280 million.

According to the findings of a report published by Growth Praxis, the market share of mobile based payments system has multiplied more than five times during the time span of 2012-2015 and is currently valued at $1.4 bn. Approximately 60% of the users in India used mobile phones for the first time to access the internet.

5. CHANGING TRENDS

In the coming era hard cash is expected to lose its existence in India due to increase in the penetration of smartphones throughout the country thereby boosting a digital environment based system. As per the report of Google India and the Boston Consulting Group nearly $500 billion worth of transactions will be done through digital payment modes via online and M-wallets and other digital payment systems which is ten times the present level.

Number of Transactions (in millions)
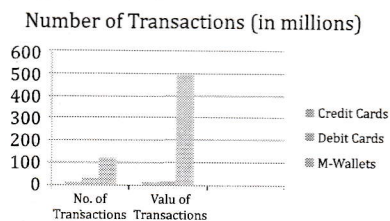
Source: Reserve Bank Of India

6.   LEADING M-WALLET PLAYERS AND THEIR USER BASE (MILLION) 2016
(in millions)

PayTm	120
ITZ Cash	40
Mobikwik	30
Citrus Pay	21
Oxigen	20
Vodafone M-Pesa	54
Airtel Money	1.7
ICICI Pockets	NA

Source: M-Wallets Assocham Report

As shown in the above table Paytm is the leading M-Wallet player in the country with maximum user base of around 120 million followed by ITZ cash with a user base of 40 million, MobiKwik with a base of 30 million user base. Airtel Money is having the lowest user base of around 1.7 million.

7.   GOVERNMENT INITIATIVES FOR MAKING INDIAN ECONOMY CASHLESS

Our country has seen a widespread increase in the number of digital transactions done through the use of credit cards, debit cards, M-Wallets, online payment gateways and other similar applications. To further boost the number, the central government has launched a package of incentives to promote cashless and digital transactions in India. These incentives/measures include:

1.   Public Sector Undertakings of the central government are giving an incentive in the form of 0.7% discount on the sale of petrol/diesel, the payment of which is being done digitally.

2.   The Central Government by joining hands with NABARD are providing support to banks to set up Point of Sale devices in interior villages having population of at least 10000.

3.   Service taxes have been abolished on digital dealings up to Rs 2000 per dealing.

4.   National Payments Corporation of India has launched Unified Payments Interface to transform India into cashless and digital economy. A variety of application programming interfaces (API's) provide a practical system of cashless transfers designed on IMPS platform.

5.   The center has set up a NITI Aayog Committee to formulate techniques to expedite the process of converting Indian economy into cashless economy. The committee is working to spot the easiest digital payment options in all the sectors of the economy. It is an integral part of the Indian Government strategy to bring revolution in Indian economy.

6. The central Government unitedly with NABARD is providing support to RRB;s and cooperative banks of the country to issue more and more " Rupay Kisan Cards" to 4.32 lakhs Kisan Mastercard holders to give them a shape of digital transactions at POS machines and ATMs.

7. All the passengers travelling through railways and availing paid services such as services related to accommodation, catering, retiring rooms will be given a discount of 50% if they make the payment through any of the digital means.

8. All the public sector undertakings of the central government and other center government departments have taken a joint decision to bear all the transaction fees and MDR charges associated with digital payments by themselves and won't let these charges pass on to the customers.

9. All the public sector banks are advised not to charge more than Rs 100 per month as monthly rental charges from merchandisers for using POS terminals/ Micro ATM's / Mobile POS. Public sector banks have issued nearly 6.5 lakh such machines to merchants to take advantage of low rentals and thereby promote digital transactions in the economy.

10. Public sector insurance companies have started giving incentives to the policy holders who make payments through digital means in the form of discounts or credit up to a maximum of 10% of the premium to be paid on insurance policies and 8% in new life policies of Life Insurance Corporation.

8. BENEFITS OF CASHLESS TRANSACTIONS

It is very obvious that everything has its pros and cons. Cashless transaction do has some. Some of them are.

1. **Control over Black Money-** Black cash has become a hazard nowadays. Currently cashless dealings have become important to manage the black money. Whenever we have a tendency to purchase any product, the distributors don't disclose their financial gain to the govt. and thus don't pay-off the tax underneath govt. policies thereby contemplating black money. Any properties that aren't underneath govt. policies and also the tax haven't been paid constitute the black money.

2. **Control over fake note -** It is not possible to form fake notes if the cashless dealings are employed by every individual within the society. During this state of affairs, the government is making efforts to ensure that all the dealings are done on-line.

3. **No funding to act of terrorism -** Funding to the act of terrorism is completed by the unaccounted cash of the black cash holders. However cashless dealings can eradicate black cash, thus no support to act of terrorism.

4. **Tax Payments-** No one will store cash with themselves as all the dealings are done on-line. So, everyone must pay tax for what they need.

5. **Illicit political funding -** Political donation is the major concern within the country. Majority of the funding within the political parties are unaccountable, that isn't disclosed by the parties. All that sort of illicit dealings would be stopped if a government follows cashless dealings.

6. **Price of printing and distribution of currency -** The price of printing and distribution of currency would be zero for the cashless dealings as no paper notes need to be printed and distributed.

9. CHALLENGES IN THE PROCESS OF CASHLESS TRANSACTIONS-

Illiteracy- is one in every of the foremost issue within the path of cashless group action, as per United Nations agency report, Asian countries presently has the widest population of illiterate adults within the world nearby 287 million. India's is one of the largest countries with illiterate population within the world says United Nations agency report.

Hacking- is one in every of the problems for cashless group action as per the Economic times issue 3.2 million debit cards information were hacked of the foremost banks like SBI, HDFC, ICICI etc. Universal money Inclusion- Though Jan Dhan Yojana was a successful project in increasing financial inclusion in the country, it has been observed that the majority of the bank accounts are still dormant. Approximately Twenty-three per cent of PMJDY accounts are found to be empty and have been declared as zero balance accounts.

Low Penetration of Mobile Banking: The use of M-Wallets in fast remodeling of the economy from cash to cashless is clearly exaggerated. The reality is that only 26% of Asian countries have access to web and a digital penetration of only two hundred million users who make use of digital payment services.

Lack of Digital Infrastructure: The first and foremost requirement of a digital economy is the penetration of internet and smartphone. Although a billion mobile subscriptions (not users), only 30% of subscribers use smartphones. With 370 million mobile internet users, over 70% of them are in cities while 70% of Indian population lives in villages.

High Cash Dependency: India has a high cash penetration in almost all of its transactions that happen as B2C transactions. Total cash flow in the market accounts for 12.04% of the GDP, which is among the highest in developing countries. This goes to show our dependence on cash is acute and it requires time to tackle it.

10. CONCLUSION

The current scenario across the country is a mix of cash and cashless transactions. Many efforts are being made in this direction towards turning the economy into a cashless and paperless economy. Despite of the big initiatives that are being taken towards becoming a cashless economy; it will take more than a decade to shift from cash to cashless economy. Rushing the economy into a cashless state without adequate planning and infrastructure will be disastrous for the country and its consequences will be bad. A gradual approach towards cashless society as proposed by the Prime Minister is the right way to achieve the goal. If we look at the overall scenario of establishing the cashless economy, its benefits and uses in the present system ,it can be said that cashless economy is the need of the hour. It has become not only important but necessary for the country to go cashless for the systematic development in the economy.

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AN IN-DEPTH STUDY OF ADVERTISEMENT SALES IN MEDIA INDUSTRY WITH SPECIAL REFERENCE TO ADVERTISEMENT GOVERNMENT SALES DEPARTMENT OF NETWORK 18

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ABSTRACT

Advertising is one the most effective elements of the promotion mix, due to its high visibility and reach Advertising has become one of the most prominent and important social and economic topic in our Indian society. In the present scenario the impact of media on society is immense; there have been many research studies on the preference on various news channels, credibility of the news and the impact of Media on society. There are some major factors that influence the preference of people which in turn results in higher rating of the channels, higher the ratings, higher the chances of clients to air their advertisement on that particular channel. This paper attempts to identify the reason that attracts new clients in the market to advertise with various channels. This paper tires to look at the concept of Advertising from a different view altogether i.e. from the client point of view, their preference of choosing a particular channel over another to advertise with reference to Government Advertisement Sales Department of Network18.

Keywords-

Promotion mix, Advertisement, Credibility

1. INTRODUCTION

In India the media and entertainment Industry consists of many segments such as television, print, and films. Further the micro level segments are Radio, Music, OOH, Animation, Gaming and Visual Effects (VFX) and internet advertising. Starting from a single state owned channel with Doordarshan in 1990's there are now more than 400 active channels in the country. Advertisements always play a very prominent role in formation of perception of people towards a product or a brand. Its impact and effects can be seen in all the levels of the society.

Television Industry: One of the major mass media of India is Television with thousands of programs in all the states of India. More than half of the households in India own a television.

National Television Network of India is also one of the largest broadcasting organisations in the world. There are 15-16 Television companies beaming programmers to India, with the total viewership of 415 million makes it the world's highest.

Print Industry: The Indian print media industry is expected to grow by 9.6 per cent over the period 2018-20. With the growth from Rs 128 billion where in the newspaper industry is estimated at Rs 112 billion. With the global print industry shifting from print to digital and showing a negative growth, Indian print Industry is growing strong and is expected to grow. Print industry in India is the world's second largest with over 90 million copies in circulation daily after China with 130 million copies in circulation daily Newsprint sums up a major component of the cost of publishing a newspaper which is approximately 40-50 percent of the total cost.

Radio Industry: Radio broadcasting in India started in British India in 1923 which the Radio Club of Bombay. All India Radio (AIR) was established in 1936 which is one the largest radio networks in the world including the AIR FM, AM, FM. Almost all the media houses either already have a presence in the industry or are looking to get a license in the next round.

Network 18 started as a media company in 1993 and since then it has been one of the major mass media companies functioning into broadcasting, publishing, films, entertainment and web portals.

2.   LITERATURE REVIEW

Sachin Sinha (2013) in his study of Viewership Preference patterns of News channel with special Reference to Zee News. The findings of the study showed that Hindi-speaking audience prefer entertainment even in news channels. It pointed out that change in the tag line of Zee News to refresh the image of the channels failed as people don't have time to notice these things. He concluded that the news genre have undergone through a revolution where "news-reader" have now become "news presenters" and the objective quality of news was changed to stark subjectivity

Reena Malik (2016) in her study gave an insight of preference of different news channels among a particular target segment which in turn gave some deep insights as to which particular target audience behaviour and perception of various news channels like Zee News, AajTak and ABP News channels. In her study she concluded that there is a difference between each viewer and their behaviour varies. In her finding she found out that AAJ TAK and ABP was the most preferred television news channel in Sirsa District, Haryana. Another important finding which needs to be highlighted was that the factor influencing preference television stations was clear reception of TV station, television station overall image, and viewers need to get entertained and inform. The corporate social responsibilities of a television station also play a critical role in influencing preference of television stations viewership of a particular channel's.

Venkanta Nagarjuna (2010) and Prof. R. Nageswar Rao, (2015) in their study on viewers satisfaction towards Hindi news channels at Hyderabad pointed out another major factor

affecting the satisfaction of viewers that is the accuracy of information and the reliability, The anchoring and presentation style and the quality and content of the news. Findings of the study stated that more than 66% of the viewers watch news channel for less than 1 hour to update themselves and 99% of the respondent was in the favour that the anchoring style played a vital role in influencing the audience.

Dr. Paramveer Singh, Assistant Professor, (2016) and Kawaljit Singh (2016) the study significantly pointed out another major factor affecting or influencing the people towards a particular news channel which is Credibility of the news channel. 65% of the total population of our nation comprises of youth and every individual has its own ideology towards the credibility of the news or information they see and hear. This study also pointed out that another major factor influencing the mass is the diversity in the programs run by the channels like debates, panel discussions interviews, sports and Business, documentaries. The findings of the research stated that on the basis of information gathered from the students that news channel is credible as they are the protector of the society and play a critical role in developing our nation. Factual and research-based information also increases the credibility of the news.

3. RESEARCH PROBLEM

Advertisement sales in one of the major revenues generating sources in media industry, there are only two markets in our nation for Advertisement sales i.e. north and south. This industry over the last few years has shown tremendous growth, due to the cut throat competition among the major channels for attracting clients to invest a large sum of their advertisement budget and air their Advertisement on their channels. Thus, it is important to do an In-depth study of Advertisement sales in media industry and identify such factors on which client's preferences are based on.

4. OBJECTIVES OF THE STUDY

- To identify the reasons of preference of Network18 by clients over other competitors in the market.
- To identify the factors that affect in switching and retaining of clients over to other competitors in the market.

5. RESEARCH METHODOLOGY

Type of research

The type of research adopted in the present study is an In-depth study

Type of population

The population consisted of all the Ministries and department In Delhi NCR

Sample Size

The sample size is of 50 out of the total of 56 Ministries which provides reliable results and accurate facts. The sample size covers the entire North market for Advertisement sales.

Sampling technique

Survey research uses a simple random sampling to collect the responses through an objective-type questionnaire consisting of 11 questions.

Methods of data collection

Primary data was collected for this present study. A well structures questionnaire was designed to collect the Primary data from the respondents. The respondents were given objective type multiple choices to select their particular answers.

Tools of analysis

Graphical Analysing: Data will be analysed with the help of tables and graphs using Percentage analysis.

6.   DATA ANALYSIS

Factors that affect client's preference of a particular channel over another

In this an attempt has been made to analyse and interpret the collected data and draw conclusion by taking the clients response. The respondent's views on various aspects on preference of a particular channel over other channels in the market have been presented given below.

TABLE 1: Table showing the media Vehicle of most of the department

Media Vehicle	Number of Respondents	Percentage of the Respondents (%)
TV	17	34
PRINT	11	22
RADIO	5	10
DIGITAL	12	24
OUTDOOR	5	10
OR ANY OTHER	0	0
TOTAL	50	100%
OUTDOOR	5	10
OR ANY OTHER	0	0
TOTAL	50	100%

The following table shows that respondents maximum Percentage of their Media Vehicle usedfor Government

Description

Advertising.
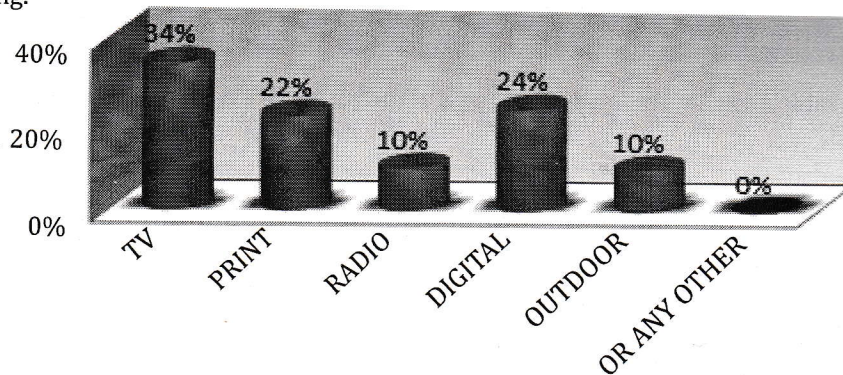
Inference

The above table and chart shows that most of the Government Advertising is done through TV and Digital.

TABLE 2: Table showing the number of clients willing to advertise with Network18

Respondents	Number of Respondents	Percentage of the Respondents (%)
Interest	43	86
Not interested	7	14
Total	50	100

Description

The following table shows the maximum respondents willing to Advertise with Network18 over other competitors in the market
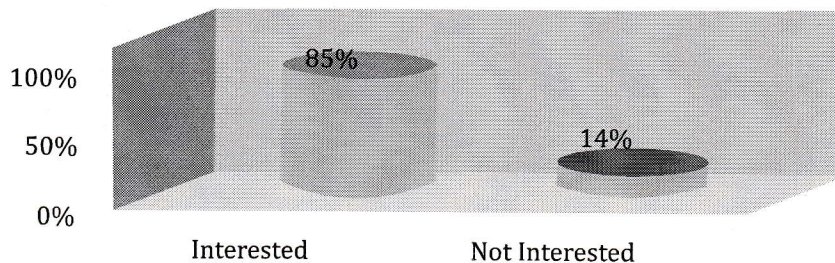
Inference

The above table and chart indicates that most of the respondents are willing to advertise with Network18.

TABLE 3: Table showing which channels of Network18 are most preferred to advertise on among respondents.

News Channels	Number of Respondents	Percentage of Respondents (%)
News18 India	21	42
CNN News18	10	20
CNBC TV18	4	8
CNBC Awaaz	6	12
News18 Lokmat	9	18
Total	50	100

Description

The following table shows the most preferred channel by respondents to advertise on.
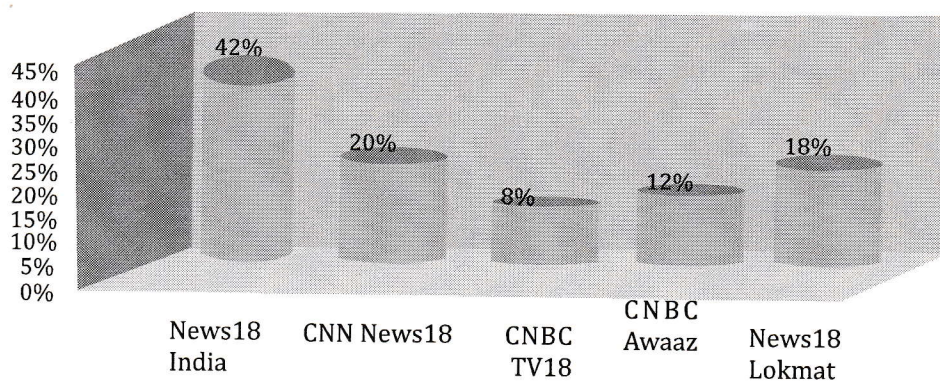
Inference

The above table and chart indicates 42% of the respondents preferred News18 India to advertise on.

Thus is the most preferred channel among other channels of network18

TABLE 4: Table showing what the reasons are for advertise with Network18 or with a particular channel of Network18 over other competitors in the market

Reason for advertising with Network18	Number of Respondents	Percentage of the Respondents (%)
Ratings of the channel	6	12
Market Reach	22	44
Brand Name	10	20
Reliability	11	22
Rates	1	2
Total	50	100

Description

The table shows in detailed the various reasons are for advertise with Network18 or with a particular channel of Network18 over other competitors in the market.
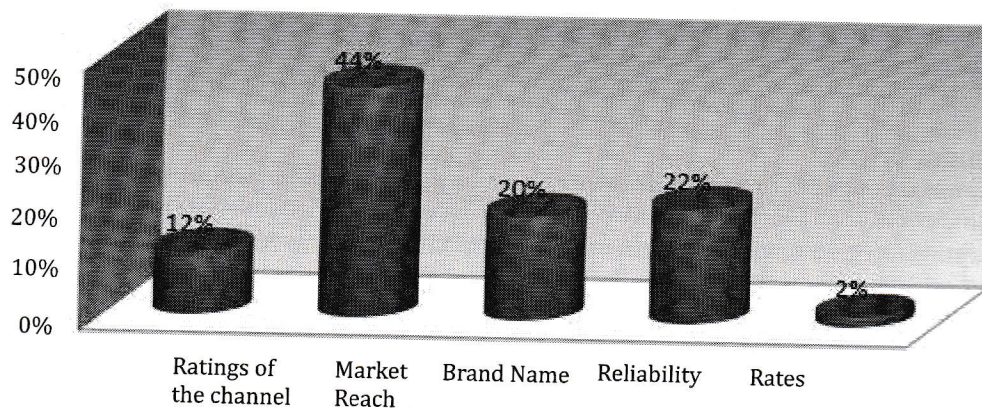
Inference

The above table and chart indicates that Market reach is the main reason for advertise with Network18 or with a particular channel of Network18, 44% of the respondents responded that they look for the market reach of the particular network or channel while advertising with it.

7. FINDINGS

1. The study reveals that TV is most common Media Mix to advertise on among respondents.

2. Hindi news channel is the most preferred channel to advertise on as in our nation the market reach and viewership of Hindi news channel over English news channel is much more.

3. Almost a majority of the respondents knew the brand Network18 due to its market reach and were willing to advertise with Network18 or a particular channel of Network18.

4. Among the news channel of network18. The most preferred News channels of Network18 is News18 India

5. The study also indicates that market reach of the news channel is a major factor in influencing the preference of clients.

6. In Advertising sales Ratings of the channels does not affect the clients.

7. Brand Names is one the factors that to an extent attract new clients to advertise with the news channels.

8. SUGGESTIONS

To maintain a good brand name is necessary in attracting new and retaining the clients in the market, with Digital market showing such rapid growth TV however is the major Media Mix to advertise on among Government advertising clients, in order to do so maximum market reach of the channel is perhaps a very important factor that influence the clients to invest and advertise with the channel. Credibility or Reliability of the news does not influence the clients when it comes to advertising sales with Government Ministries.

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9. CONCLUSION

This study An "In-depth study of Advertisement sales in Media industry with special reference to advertisement government sales department of network18"helped to understand the advertising phenomena from the point of view of clients who invest and advertise with various channels.The study also gave an insight of how an advertising sales department concerning government sales work of any media industry. We can conclude that Network 18 has a strong viewer base. The clients still prefer Hindi news channels over other language channels and also Television remain the most common and widely used Media Mix.

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DIGITAL RECRUITING: AN UPCOMING MODERN RECRUITING TECHNIQUES

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ABSTRACT:

The fully digital world is changing the way we live, how we work and how business is organized and conducted. For HR and business leaders, this digital transformation poses two fundamental challenges. First, the human resources department can help business leaders and employees change to a digital mindset, a digital way of managing, organizing and leading change. Second, HR has the opportunity to revolutionize the entire employee experience by transforming HR processes, systems and organization through new digital platforms, applications and ways to deliver HR services. In my review paper the discussion is on the trend focuses on the second part of the digital human resources challenge: how to reimagine human resources and the experience of employees in a digital world.

Key Words: Digital Platforms, New trends, HR Processes and employees

1. INTRODUCTION:

Today, there are more than 7 billion mobile devices in the world, and more than 40 percent of all Internet traffic is run by these devices. However, human resources teams are far behind in the deployment of mobile solutions. Currently, less than 20 percent of companies implement their human resource productivity solutions and employees in mobile applications.

Designing mobile applications and considering end-to-end user experience are new disciplines for human resources, which combine design thinking with applications, video, social and mobile technologies.

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Digital HR, which combines social, mobile, analytical and cloud technologies (SMAC), represents a new platform to improve the experience of employees and candidates. While providers are offering solutions, companies must create their own strategies and integrated programs of digital human resources.

The era of true digital disruption has finally affected HR, transforming the way HR offers solutions to employees. With the founding of Workday in 2005, the acquisition of SuccessFactors by SAP in 2011 and the purchase of Taleo by Oracle in 2012, HR remains at the forefront of the transition to digital and the cloud in the workplace. The barriers between work and personal life dissolve through the use of mobile devices. Mobile devices have become the channel of choice for workers, giving organizations the opportunity to push the adoption of mobile human resources technologies to a degree rarely seen in traditional HR platforms.

Imagine integrated applications that can manage time and attendance automatically; identify each appointment and meeting place; offer video learning on demand to participants in a new project; send messages to a team when someone is late for a meeting; control stress levels and recommend when it is time to take a break; and even review the 401 (k) plans and offer smart recommendations. This is the new vision for digital human resources: integrate SMAC technologies to redefine the employees' experience and make work easier, in real time, more productive and more rewarding, while, we hope, improve the balance between work and family life.

Human resources teams are now reconsidering the way people work and adding digital tools to improve these solutions. The impact of design thinking can be experienced more deeply with the digital "application". Instead of creating a system of incorporation, a learning system, a performance management system and a system of collaboration and training, design thinking brings together these solutions in integrated applications that improve employee experiences in all areas.

When these functions are transferred to applications in an intelligent way, HR can receive 10 times more responses from employees compared to traditional systems. The quality of the data may increase. As expected, the leading companies in all industries are adopting this trend.

This new world of digital human resources is rapidly arriving, but, according to this year's survey, only 38 percent of companies are thinking about it and only 9 percent are completely ready. Almost three quarters of companies, or 72 percent, believe that this is an important priority and 32 percent define it as very important, so it will be an important area of opportunity for Human Resources in 2016. (See figure 1 to see respondents' ratings of the importance of digital human resources in global regions and selected countries.)
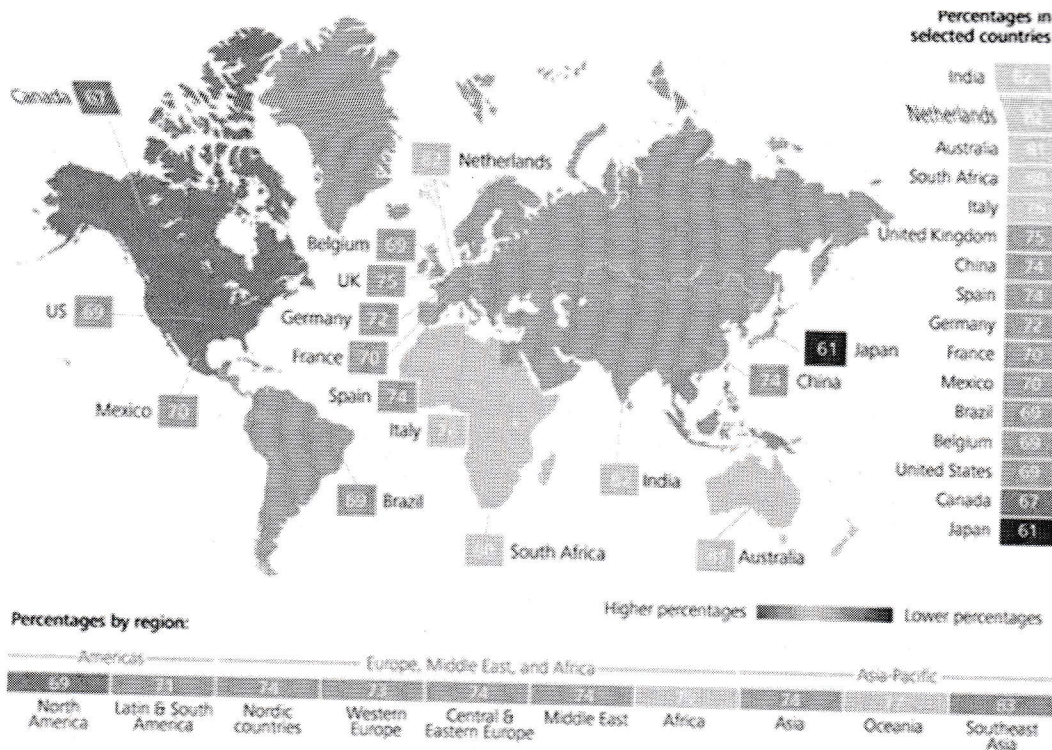
Fig 1. Digital HR : Percentage of respondents rating this trend " important" or "very important"

Digital HR, however, is more than just creating applications. It covers the development of a new mobile platform with a wide range of applications created with analytics technology and in the cloud behind the scenes. This platform can be used for hundreds of applications: from time and attendance to employee well-being, recruitment, collaboration, goal setting and more. The design is integrated, the user experience is aware of the location and the integrated data is used to inform and make recommendations to users throughout the day.

2.   CURRENT HR AND DIGITAL HR

This approach represents a completely new way of thinking about human resources solutions. While the replacement of legacy systems in the cloud is an important part of the transition, so is the adoption of design thinking, the integrated design of mobile applications and human resources operations in real time. The principles of behavioural economics, the use of analysis and constant iteration in design also support these efforts. To succeed in this new paradigm, HR teams are likely to have to partner with IT, adopt design thinking, use integrated analysis and analyse vendor solutions with care. It represents a new world for human resources design and technology teams, which will open new professional opportunities and transform the impact that human resources have on the business.

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Current HR delivery	Digital HR
Transactions and processes	Integrated HR platform (policy, process, systems, operations)
Systems with web browser access	Mobile-first apps
Paper-based forms moved to web forms	Digital design
Process-based design	Human-centered, experience-driven design
SLAs (service level agreements)	Real-time (once and done)
HR (and shared) service centers	Operations centers
Periodic reports	Real-time interactive dashboards
Analytics add-ons	Integrated analytics platform and dashboards

Fig 2: Differences between current HR and digital HR

1.   LITERATURE REVIEW:

As a first important area, the concept of "digital employees" refers, in a figurative sense, to supposedly greater changes in the central theme of the HR profession: labeled with various terms such as "digital natives" (for example, Prensky, 2001), "millennials" (eg Deal et al., 2010) or "network generation" (eg Tapscott, 2008), assumes that early, intimate and lasting interaction with digital technologies has shaped a new generation of people with distinctive attitudes, qualifications, behaviors and capabilities. expectations. Early publications on the phenomenon suggest that, based on long-lasting interaction with digital technologies, this new cohort of people is generally characterized by marked digital ratings, multitasking capabilities (in particular, rapid and parallel processing of information), affinity to establish networks, learn by doing and preference of instant gratifications and frequent rewards (Prensky, 2001). With this in mind, literature is also concerned that these differences will aggravate or even impede mutual cooperation and understanding between generations (eg, Lancaster and Stillman, 2002).

It is obvious that HRM must react to these changes and align its strategies and activities with this new cohort of the labor market, and look for suitable ways to recruit, develop, compensate, etc. to such "digital employees" and, in addition, integrate them with previous generations. of the employees. However, ongoing research on the subject could expose assumptions such as oversimplifications and excessive generalizations. The generation of younger employees who grew up in a digital environment is considerably more complex and heterogeneous, while, however, there are obvious differences that must be considered (for example, Bennett et al., 2008, Helsper and Eynon, 2010). The challenge for HRM, therefore, is to identify the real changes induced digitally in the attitudes, qualifications, behaviors and expectations of younger employees, while avoiding stereotypes and considering the heterogeneity of real changes. Based on this, the strategic and operational adaptation of HRM to a changing workforce is a necessary step to support organizations beyond. In this way, "digital employees" constitute a first notable area of digital changes and challenges for the human resources profession (for example, D'Netto and Ahmed, 2012, and contributions in Ng et al., 2012).

A second important area could be called "digital work", referring to the content in terms of work organization. In relation to the content of the work, the digitalization in progress implies an increasing automation of the manual and routine work, and a slow but constant change of the remaining tasks towards the "work of the brain and the information". Given that all the current information is digital, digital or digital "(Bawden, 2008, page 19), the information work of the employees depends more and more on the tools and digital media. As a result, employee qualification demands have continually changed, and in particular "digital literacy", understood as a broader set of both technical and mental abilities to systematically acquire, process, produce and use information (for example, Bawden , 2008; Nawaz and Kundi, 2010) - is a crucial key qualification for more and more employees. In order for both individual employees and entire organizations to be able to keep up with the digital change, HRM has to prepare, accompany and often systematically cushion this lasting change in job content and the corresponding qualification demands in its many facets. In addition, beyond the content of the work in particular, the organization of work is affected by digitization. Digital technologies have allowed new ways of organizing work ranging from unique virtual workplaces, to virtual groups, teams or communities, and even to virtual organizations (for example, Powell et al., 2004; Hertel et al., 2005). While there are several varieties of digital organization work, the general principle is to support and connect people who perform tasks through digital information and communication technologies, and to organize work across the borders of geography, organization and the time in any desired way.

4.   CHANGING MODERN TECHNIQUES FOR RECRUITMENT:

1. AI

When it comes to recruiting techniques, artificial intelligence is already playing a very important role in the way companies find new talent. The rationalization of the process is essential. That's something AI is exceptionally good at. But what kind of tools are going to lead your load? These are some of the most powerful options:

Chatbots: quickly access candidates, obtain suitable candidates and can direct them to the correct role. They are a reactive way of dealing with the mass of excellent talent: already powerful, they have the potential to save recruiters a lot of time.

Analysis of opinions: can be used to adjust the specifications of the work in the case of a skewed or disagreeable language.

Rediscovering talent: with an ATS (Applicant Tracking System), AI can scan your data records and find previous candidates that comply with the law.

2. Virtual Reality:

VR is an exciting prospect. Some industries have virtual reality headsets designed to interact with candidates to a greater extent than ever before. The use of VR shows that your company is an innovator at the forefront of technology. Send positive messages, even if it is timely and expensive to integrate them into your recruitment strategy.

Many brands are testing distinctive experiences to change their hiring process; The Jet online store, for example, offers a virtual reality demonstration of its corporate culture. Candidates can access this remotely from anywhere in the world to see what awaits them in case they decide to work there

3. Rise of Passive Candidates :

Targeting them with new tempting possibilities, such as a higher salary and more responsibility, may be enough to earn their interest. The popularity of obtaining "passive" candidates has skyrocketed in recent years, as it can help workers who are not jumping from one role to another.

4. Video Interviews:

Whether a candidate recites 200 miles away or in another country altogether, the terribly archaic practice of dragging candidates for interviews is coming to an end.

It is a waste of time and money when we all have access to Skype, FaceTime, Google Hangouts and other forms of instant communication. It is a time saving for all concerned: you can eliminate the less suitable candidates after a short selection visit and then present your first selection once you have one or two in which you are really prepared This is particularly useful if you have potential candidates abroad, who may not be very interested in getting a flight for a first-stage interview.

5. Social Media:

Now a days social media is growing for becoming a great place to head to recruit. It includes Facebook, Twitter, Instagram, LinkedIn, Tumblr and all professional networks to get in touch with other professionals. As now there is an increase in the employees of Generation Z which are using more of this mode as it is attractive and cost effective.

6. Applicant Tracking Systems:

Efficiency: Record all your recruitment campaigns and candidate information in one system.

Candidate data: with the talent that adds its details to your system, you already have access to a group of workers to perform similar functions in the future.

Candidate experience: it is easier for candidates, since it can meet new recruitment expectations, such as mobile device-based application environments.

Management reduction: once again, delete the file cabinets and optimize everything through a recruiting centre, there will be no more file surplus in your Company or organisation.
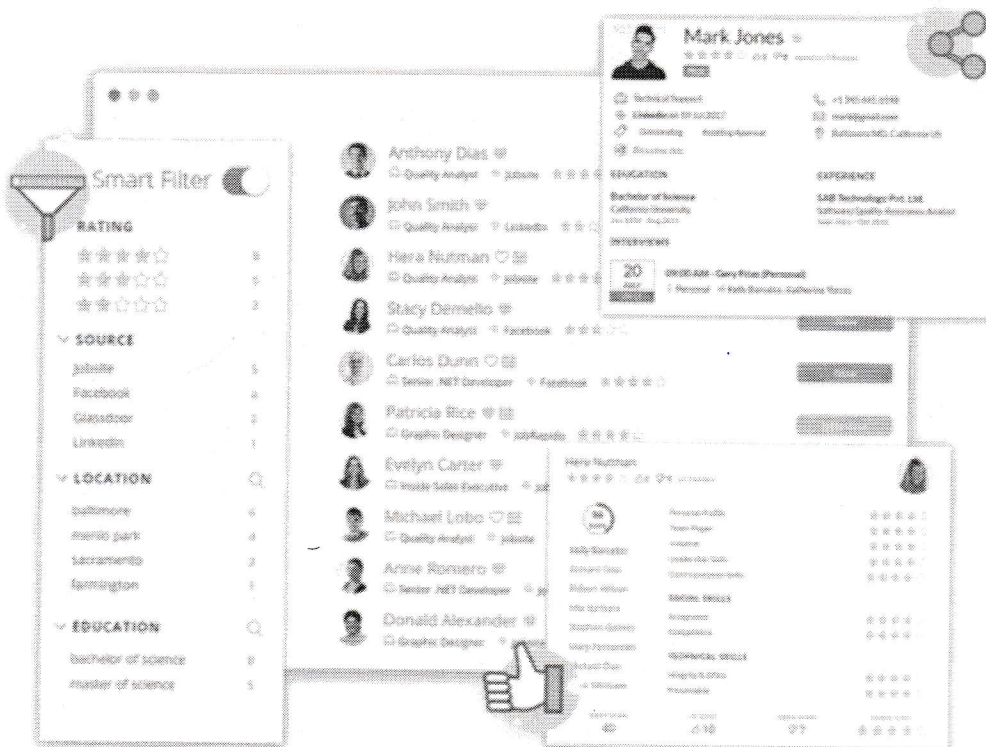
Fig 3: An ATS Can be very useful when it is about Talent Acquisition

7. Open Ended Job Posts:

The idea behind this is to encourage all those involved to hire people over their abilities. In the recent past, it has been common to choose the candidate with the most experience, believing that this should undoubtedly be the best option.

5. CONCLUSION :

The current workspace is undergoing drastic changes and technology seems to be driving these changes. The paradigm shift has resulted in a change in the way we work, engage and relate to work and life. With this change, the biggest challenge envisaged is how to manage and maintain the human capital of a committed organization.

The most recent reports show that around 70% of CXO considers that internal capacity and capacity shortages are the main reason for the failure of business models. Reports suggest that this division will expand further in the next three to five years. The Human Resources team has a gigantic task to shorten this division.

In a period when the emphasis is on everything digital, the DNA of the Human Resources Organization seems to be undergoing a profound change. The digital transformation in today's workplace seems to be the key in the lock. Nowadays, the Human Resources area is playing a vital role, not only contributing to the "Ethos Digital".

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EXPATRIATES IN INDIA: THE ROLE OF ORGANIZATIONAL AND FAMILY SUPPORT DURING INTERNATIONAL ASSIGNMENT

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ABSTRACT

Globalization and international assignment are not something very new in the market but they have been started years before. They provide a range of opportunities for the organizations as well as employees. International assignments are very critical in nature and companies have to be very sensitive plus alert in this regard. Out of many factors which impacting international assignment, family and organizational factors are placed at par because they play major role in the success of an international assignment. Human resource professional are more responsible to find the right person for the right international vacancy because a failed international assignment can be very risky both for the employees and organization. International human resource has been very different from domestic as it deals with number of issues while sending an employee overseas. In this abstract, we tried to find out organizational and family factors which impacting international assignment. Furthermore, we also found the status of expatriates in India.

Key words: *Globalization, Expatriation and International Assignment, Organizational and Family Role*

1.   INTRODUCTION

The word expatriate is no more thrilling for the companies around the world. These days, home success is not a matter of satisfaction for the companies. Companies are looking for mergers, acquisitions or investments opportunities in order to have existence in the global market and the globalization has created such an environment for the companies Nikolaeva, T. G. (2010). Globalization has given birth to the expatriation around the globe and it made it mandatory for the companies to expand their businesses and operate in the international markets. Therefore, it is compulsory for the companies to discover ways and procedures to stay competitive in the international market. Furthermore, Globalization is playing major role in the development and enhancement of human resources. Globalization brings business activities together and helping companies to operate in countries where opportunities are best (Adler, 2002; Evans, Pucik, & Barsoux, 2002). Multinational corporations require skilled and highly educated international

human resources in order to get the possible benefits of globalization or their international operations around the world. There are some of the forces which are motivating and luring numerous multinational companies to set up branches/ subsidiaries or establish strategic alliances in the host countries Thoo, L., & Kaliannan, M. (2013). These forces can be first relocation of knowledge such as tacit, technical or managerial, Reiche & Harzing (2008 – 2009) second control and coordination, Reiche & Harzing (2008 – 2009) third commercial opportunities provided by the rising markets, fourth to gain access to low cost input factor Rothaermel (2013) and etc.

The domestic human resource practices have been changed to international human resource practices due to international business expansions which bring several latest challenges for human resource professionals and researchers Bhatti, M. A., Sundram, V. P. K., & Hoe, C. H. (2012). A research by Thoo, L., & Kaliannan, M. (2013) shows that international human resource management and local human resource management are two different things, they typically differ from each other due to the international assignments complicated nature. International human resources management is broader than domestic human resources management in number of ways.

For example, when a company has international operation it must have international human resources division in the company which will be in charge for number of activities like providing visa and legal related papers to the employee who is taking an international assignment, organizing training and orientation on number of issues like language and cross culture training, facilitating organizational support to the expatriate and family members during international assignment, ensuring about safety and security issues of expatriate and family in the host country, designing of international human resources strategies and plans for smooth functioning of overseas assignment, offer career growth, family relocation, children education, and many more which definitely a international assignment so complicated and different form domestic human resources management.

Expatriation and globalization have been started together because they are interdependent of each other like globalization is not possible without expatriation and expatriation needs globalization. The term expatriation means the process of sending employee to a foreign market for certain time period in order to achieve or complete specific organizational goals. Furthermore, an expatriate can be defined as a person who is working in company's subsidiary in the host country for the reason to achieve certain given organizational objectives. Expatriation is very critical in nature and is very challenging for the multinational corporation to maintain this process in order to stay competitive in the global market. Expatriation is very expensive process for the companies and it involves different stages. Thus, multinational corporations have to handle it in a very careful and well-organized way. Studies show that there is no guarantee for successful expatriation or international assignment because there is high failure rate of international assignment in the market. Successful international assignment is dependent on numerous factors. International assignment has normally three phases, first moving to a foreign market to perform an international assignment which is called expatriation, second completing the overseas assignment while your stay in the host country and third

returning home country which is called repatriation. These phases have their own issues and concerns for an expatriate. In order to avoid failure rate of international assignments, international human resources professionals in the company have to select the right person for the right overseas job which is really difficult and most of the companies are struggling to find the right international human resources for their overseas operations. Moreover, companies have to organize pre-departure training, post arrival or during stay training and training at home country when the expatriate and family returning home.

Expatriates may face certain issues during their stay in the host country and these issues ranges from organizational concerns like inappropriate strategies in the home country, poor communication system, reporting issues, culture issues which includes different norms and beliefs, diverse clothing as well as different time zone and behaviour's pattern, family issues for example spouse adjustment, children education system, safety and security and companies should try to minimize them in order to reduce the failure rate of their international assignments.

In the context of India, there is no constructive research on expatriates in the country and India is the most favourable destination for expatriates around the world. Beside expatriates, India has great number of self-initiated expatriates who are working for companies in India and they have not been sent by any organization but their expatriation is self-financed. At the end, we would like to further explain family and organization role during an international assignment separately in this paper.

2. ORGANIZATIONAL ROLE DURING AN INTERNATIONAL ASSIGNMENT

Organization is the backbone of an international assignment and without organizational direct as well as indirect support the success of an international assignment cannot be imagined. Companies need to take care of factors like job satisfaction, job timing, reporting structure, communication channels, promotion opportunities, salary and compensation, job clarity, role and responsibility of the job, authorization, training and orientation programme, career growth, safety and security, children education system, friendly working environment, and many more in order to ensure the success of an international assignment in the host country. In addition, companies should always update their employees who are in the host country about the changes in the home country because, employees who are returning home after completion of their overseas assignment cannot adjust in the home country due to certain changes which happened in the organization as well as in the home country. Generally, employees who return home don't like to continue their work with the company in home country as they don't have motivation to work further with the same company and they are looking for better opportunities either in home country or in elsewhere. Ignoring of these factors have negative impact on international assignments and would convert them into failure. It is mandatory for the organizations to provide the best working environment in order to retain their international employees and the international employees will be able to complete overseas assignment successfully in such environments. Companies need to keep their international employees motivated about home

country in order to utilize its overseas employees' learning in the home country once they are returning home. In general, companies should focus more on working environment in the host country because, these days working environment is very diverse and people from different cultures, backgrounds, with special beliefs work together under one roof. Thus, working in this sort of environment is very tough and an expatriate should be capable of adjustment in order to complete his or her assignment successfully. Moreover, companies should provide discrimination free working environment for their employees in the host country because one failed international assignment can make a big different to the company.

In Indian context, companies have more effective role during an international assignment of an expatriate. It is for the reason that India has got diverse cultures, different norms and regulations, major differences in the clothing, too many local languages and food diversity which can impact an overseas assignment in case they don't be covenanted watchfully. Therefore, companies operating in India and wanting international staff they are more responsible than those companies which are hiring international staff in other countries because most of the countries in the world are not as diverse as India. Hence, for expatriate it is easy to adjust when there is less obstacles and differences in the host country. In conclusion, we say that multinational organizations have understood the importance of international assignment and they realized that their international business operations are based on better expatriate performance and productivity (Selmar: 2006). Therefore, they have invested huge amount of money and resources to improve their international manpower.

3.   FAMILY SUPPORT DURING INTERNATIONAL ASSIGNMENT

Family, something that cannot be ignored while selecting an employee for an international assignment because without family an employee may not perform his or her international assignment efficiently. For that reason, international human resource professional should consider family while selecting an employee for an international assignment. Family issues and concerns are playing major role in decision of an expatriate whether to accept an international assignment or refuse it. In a few cases, expatriates who accepted an international assignment and left family home, experienced enormous family issues and even family separation. Hence, family support is very critical for a successful international assignment. There are many factors which convert an international assignment into success but family related issues is the most important factors which impact the international assignment directly as well as indirectly. Family related issues ranges from inability of spouse and family members to adjust in the host country, lack of proper education system for children, difficulty in local language, lack of social network and social interactions, safety and security issues, sometimes care of aging parents, and spouse career growth, if these family related issues deal well then definitely an expatriate will be able to perform most effectively during an international assignment because family support is mandatory for a successful international assignment. Family support provides various benefits to an expatriate like giving potency to the expatriate to focus on given international assignment, keeping the motivation level high to perform effectively, reducing family concern of an expatriate, helping an expatriate to adjust faster in the host country, assisting an expatriate to overcome work environment issues sooner, supporting an expatriate

to perform an international assignment successfully by all means. It is not mandatory always to send an expatriate with family for an overseas assignment because an expatriate can perform productively in the host country too, if the company provides proper assistant to his or her family in the home country.

In Indian context, we would like to say that family support is important more than anything else because an expatriate may not be able to adjust in this diverse country.

4.   RESEARCH OBJECTIVES:

- To identify those family and organizational factors which support the effective performance of an expatriate.

- To understand the status of expatriates in India and the problem they face during an international assignment in the country especially those of family and organizational related issues and concerns.

5.   RESULTS AND DISCUSSION

There is no doubt that India is one of the most powerful economy in the world and it became one of the most favourable destination for expatriates around the world. Moreover, companies around the world are more eager to invest in this country which is full of opportunities and offer the best reasonable workforce in the market. Unfortunately, there is no constructive research on the topic and kind of expatriates living as well as working in India but most of Indian expatriates are working overseas. There are various companies operating in India having employees not only from home country but also from host country as well as third country nationals. There are Indian origin companies which are hiring self-initiated expatriates due to lack of technical knowledge or expertise in the country.

International assignment offers direct and indirect benefits to the companies as well as employees. So, an international assignment is a matter of pride for both the employees and organization. Failed international assignment doesn't only affect the company but also the employee because it will demotivate an expatriate and will have major effect on his or her career growth as well as self-image. Decline in international operation, loss of market share, and lose of company image are some of the failed international assignment risk to the company. Family and organizational support are very important during an international assignment because they are the most critical and main factors whether to accept an international assignment or reject it. Companies should provide the best possible organizational direct and indirect support to their employees overseas in order to sustain them and stay competitive in the overseas marketplace.

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APPLICATION OF HUMAN CAPITAL ANALYTICS TO MITIGATE ATTRITION RATES IN SERVICE SECTOR

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ABSTRACT:

With the battle for talent looming large, the attrition rate in Service Sector has been climbing up at an alarming rate. As per a survey done by AON Hewitt in 2016, the attrition rate in service sector was 19.3% compared to 12.2% in manufacturing sector. Companies are losing intellectual capital in addition to financial loss and rise in cost of hiring. They have introduced several innovative measures like retention bonus, employee stock option plan (ESOP) and career growth opportunities to stem the tide, but many of these measures have not yielded the expected outcomes. Now, the rise of human capital analytics (HCA) has given the companies an opportunity to identify the employees who are likely to leave and take pre-emptive actions to retain them. Many companies have started proactively started to deploy HCA, albeit with different results and outcomes. This research paper seeks to explore how successful has been the application of HCA to bring down attrition rates in service-oriented companies and what further measures could be undertaken to improvise the model.

Keywords: Human Capital Analytics, Attrition Rate, Service Sector

1. THE PROBLEM STATEMENT

Industry is generally classified under two heads --- the Manufacturing Sector and the Service Sector. In the manufacturing sector, attrition has been more or less a 'manageable' issue with the machines dominating over the manpower. Companies have the alternative to make the functions process oriented and process dependent so that humans are easily replaceable with robots or mechanized systems. The rise of automation and artificial intelligence has further created the ground to go for processes that are less dependent on human intervention.

The service sector, on the other hand, is more dependent on knowledge workers who bring in the intellectual prowess in the work processes. The loss of manpower due to attrition inflicts substantial damages in service sector companies as they lose intellectual property along with the loss of trained manpower. The $150 billion Indian information technology (IT) industry suffers the most due to high attrition rates. TCS, Infosys and Wipro together lost a staggering 1,00,000 employees in 2015 (Source: Business Insider, 29th July, 2015). The attrition rate in information technology (IT sector) has been averaging at around 20% for the past few years. The attrition rate in business process outsourcing (BPO) and Call Centres are even higher clocking between 30 to 50%. The PwC Saratoga India Survey 2011-12 reported that 35% of workforce in India has tenures of less than two years. The resignation rate in banks was 2.9 times more than that for engineering and manufacturing organizations.

Attrition rates in different sectors
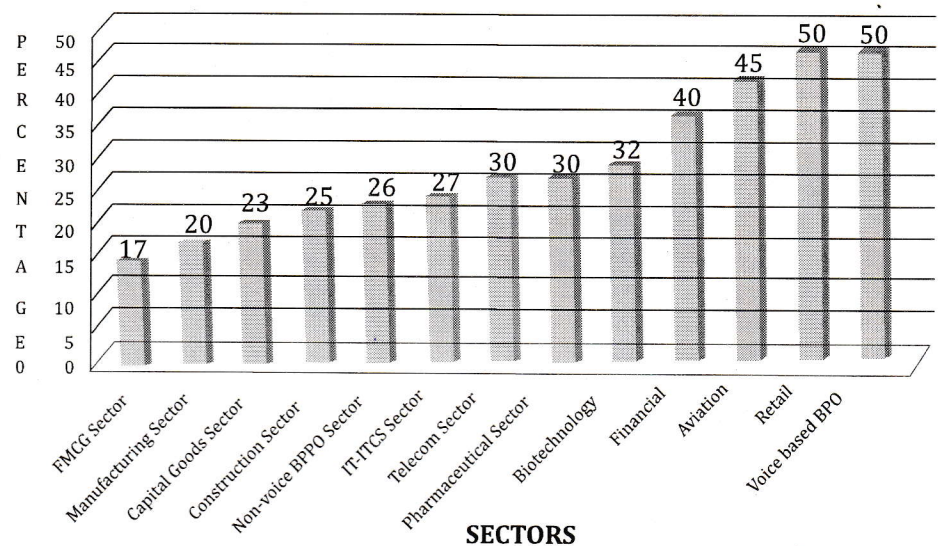
Source : Naukri.com

Figure – 1 : Attrition Rates in different sectors

2. THE RISE OF HUMAN CAPITAL ANALYTICS

Human Resources Management has now moved from just analysing performance and conducting appraisals to predictive analytics wherein they try to forecast events before they actually happen. In the book 'Moneyball: The Art of Winning an Unfair Game', the author Michael Lewis has illustrated how baseball teams in USA are using Sabermetrics to create a balanced team at optimum cost and win games. Such technologies, software and predictive models have now moved out of the realms of fantasy into practical work life scenario where companies are using tools to predict future outcomes.

The HR Function has moved from descriptive analytics to predictive analytics. Earlier, the information sought was on what happened, why it happened, who was responsible and what was the effect Now, using predictive analytics, companies are trying to know what can happen and what pre-emptive action can be taken to get the desired outcome. The HR Department is now proactively using risk management, talent forecasting, targeted retention and turnover modelling to manage the processes and increase effectiveness, efficiency and productivity.

Gitali Halder and Anindya Dey, two scientists working at Hewlett Packard (HP), developed a model called 'Flight Risk' that can accurately predict when an employee is likely to leave the organisation. They analysed two years of employee data like such as salaries, raises, job ratings and job rotations. Then they correlated the data with the records of the employees who had quit in the past to build the Flight Risk Model. Interestingly, their model shows that promotions are always not a good thing. The employees who are promoted more often are likely to quit sooner, unless they are backed up with significant salary increments.

Genpact uses Survival Analysis and Cox Proportional Hazard Model to predict attrition and identify the time interval when it is more likely to happen. Using Cox Proportional Model, the employees are classified into attrite and non-attrite class with 80% accuracy. As per definition given by Cornell University Statistical Consulting Unit, 'Survival analysis is generally defined as a set of methods for analyzing data where the outcome variable is the time until the occurrence of an event of interest. The event can be hiring, transfer, promotion or resignation.' Hazard Models are a class of survival models in statistics. Cox proportional hazards models are used to model survival time using covariates. In the case of Genpact, the model has been used to predict attrition as illustrated below:

Predicted

Actual	Non-Attrite	Attrite
Non-Attrite	A	B
Attrite	C	D

$$\text{Model Accuracy} = \frac{(A + D)}{A+B+C+D}$$

Companies have now moved ahead from measuring satisfaction level of employees through questionnaires to crowd-sourcing data from social sites. Data is being collected from social sites like Facebook, LinkedIn, Twitter, Instagram and Glassdoor. But there is also a raging controversy going on whether employers should invade into the private life and postings of employees in social networks.

Presently, many organizations like Google, IBM, American Express, Deloitte, Infosys, Wipro and others have also developed predictive models to bring down attrition and increase retention. But how effective have been the deployment of HCA in bringing down attrition in these

organizations? This research paper seeks to explore how successful has been the application of HCA to bring down attrition rates in service oriented companies and what further measures could be undertaken to improvise the model.

3. REVIEW OF LITERATURE

Rashmi Farkiya, in her research paper titled 'A Study on Overview of Employee Attrition in India' (2014) has stated that the pressures in the free economy, breakdown of trade barriers, fierce competition and globalization are making enormous demands on today's corporation to compete in every domain. The biggest challenge being faced by entrepreneurs, leaders and managers in these turbulent and uncertain times is to retain the talented employees and reduce attrition rate.

Dr S. Sundararajan, in his study titled 'Employee Attrition and it's determinants in Service Sector' (2016) has found that high attrition rate causes a high employee turnover in an organization, reducing quantity and quality of an organization's manpower. Organizations face a lot of difficulty in managing the cost of training new employees, aligning them to the organizational environment and retaining them.

Dr Shine David, in his study titled 'Attrition in IT Sector' (2015) states that attrition can bring losses to an organisation as a whole. Therefore job attrition can be very costly to the organisation because it takes lot of time, efforts and resources to train and develop employee, so that they work effectively and efficiently for that particular organisation and in case employees leave their jobs it cause great loss to the company because then they have to train another employee with all the sources again.

4. RESEARCH OBJECTIVE

The objective of the study is to conduct a study on application of human capital analytics (HCA) in the service sector companies to understand the effectiveness of the tool in reducing attrition.

5. RESEARCH DESIGN

The methodology used here is descriptive research using primary and secondary data. A sample study was done on 30 organizations belonging to Information Technology (IT), Information Technology Enabled Services (ITES), Banking, Retail, Hospitality and Telecom. The companies were randomly chosen on the basis of whether they are actually using human capital analytics (HCA) in the process of estimating and controlling retention. The data collected is secondary in nature and collected from journals, magazines, newspaper articles and authentic research papers. The time period of the study is 2001 to 2016. The data has been analysed using case study analysis to draw inferences from logical analysis.

6. INFERENCES

If initially, it was a handful of companies like Hewlett Packard (HP), IBM, Procter & Gamble (P&G), Sprint and Genpact who started proactively adopting human capital analytics (HCA), today the number of companies who have jumped into the bandwagon are significantly large. As per the Global Human Capital Tends 2016 report published by Deloitte, the percentage of companies who have developed predictive HCA has increased from 24% to 32%. Analytics is now being actively used to predict flight risk, selecting high-performing job applicants, identifying high performing employees, predicting compliance risks, analyzing engagement and culture and identifying high value career paths for future leaders.

Our study shows that the deployment of human capital analytics (HCA) is indeed giving an edge to service sector companies in understanding, analyzing and taking pre-emptive measures to bring down the attrition rates. The attrition rate in Infosys has come down from 20% to 18.3% and is expected to fall even further. The attrition rate at TCS has fallen from 13.6% to 12.9%. Although the full credit cannot be attributed to HCA, but the top leaders at the service companies are acknowledging that HCA is playing a key role in containing attrition.

As per a HR Systems Survey done by CedarCrestone, organizations who have deployed HCA systems are outperforming other organizations without these technologies on one and two year sales growth as well as average sales per employee by 35%, 37%, and 37% . Human Capital Analytics (HCA) has been successful in doing employee segmentation in a more effective way so that good employees are rewarded and the bad ones are weeded out. HCA has also brought transparency in the system and the employees are well aware about what parameters and how they are evaluated. This has resulted in more trust and confidence in their organizations leading to lower attrition.

However, there are also concerns raised with regards to HCA. Companies are currently crowd-sourcing data from social sites such as Facebook, LinkedIn, Twitter, Instagram and Glassdoor to understand the satisfaction and dissatisfaction level of employees. This has increased the concern of employees as they feel it as an invasion on their private lives. The companies need to effect a measure where the line between genuine data collection and unwanted snooping is well demarcated.

7. CONCLUSION

Service organizations have to grapple with the challenges of intangibility, perishability, variability, inseparability and also the challenge of maintaining quality standards. To maintain quality standards, they need to have well trained and highly motivated employees who will offer services with absolute dedication and high level of professionalism and performance. This will be possible only when employees have a longer tenure in the organization and attrition rates are kept under control. As explained in our study, human capital analytics is a wonderful tool that will help organizations to gauge the employee aspirations and take pre-emptive measures to address their areas of concerns.

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IMPACT OF DIGITAL MARKETING ON CONSUMER BEHAVIOUR

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ABSTRACT:

In this digital age, marketers face a lot of new challenges and opportunities. Digital marketing is the promotion of products or brands through one or more forms of electronic media. It is often termed as online marketing, internet marketing or web marketing. The main aim of digital marketing is to grab the attention of customers and encouraging them to interact with the brand through digital media. The aim of this article is to focus on the importance of digital marketing for both marketers and consumers. The study aims to cover the impact of digital marketing, its various forms and its effectiveness on the Consumer behaviour.

1. INTRODUCTION

Internet has opened a lot of opportunities for today's business. Transmission of information has become easy due to digital media and help to grow the business. Digital Marketing is one kind of marketing widely used to promote products or services in order to reach consumers by using digital channels. Digital marketing is used for targeted, measurable and interactive marketing of products or services to reach the viewers and convert them into consumers. It includes mobile phones (both SMS and MMS), social marketing, search engine marketing and other digital media. Digital marketing refers to different promotional technique used to reach customers through digital technologies. Digital marketing includes an extensive selection of service, product and brand marketing tactics which uses internet as a promotional medium in addition to mobile, TV and radio. Westside brand uses email newsletter to keep in touch with customers and this builds customer brand loyalty. Magazine publishers can increase their subscription by driving their customers into internet with emails and SMS messages. The major benefit of social media marketing is reducing costs and maximum reach.

Electronic media has become the dominant marketing force for building brand image and customer relationship. For example, KFC put its famous bucket at the centre of its Christmas campaign with the idea that "those who roll together, feast together". The brand brought six dancers through a step dance performance in which KFC's bucket serves as the only instrument. The performance was captured in one take to the Sam Cooke song" Good Times". The campaign by Mother is going to include radio, outdoor, social media, in-restaurant, editorial and TV.

The main objective of this paper is to find out the impact of digital marketing in the modern market. The additional objectives are as following:

1. INTRODUCTION

Internet has opened a lot of opportunities for today's business. Transmission of information has become easy due to digital media and help to grow the business. Digital Marketing is one kind of

- To analyse the effects of different forms of digital marketing on organization's sales
- To discuss various implications of digital marketing to the firm and customer.

2. SCOPE OF THE STUDY

This study will be helpful in getting an insight into the impact of digital marketing in customer buying decision.

3. LITERATURE REVIEW

With the rise of social media, marketing departments now have various options available to them for branding their products, such as advertising, publishing of brand content, participation in social networks and developing engagement opportunities for consumers to participate with the brand (Ashley & Tuten, 2015). According to Stone and Woodcock (2013), applications or content for digital marketing can be designed to engage with the consumer at any time and in any place, with the purpose of informing, educating, entertaining or providing insights for the brand.

Limited research has been done on digital marketing from an organisation's perspective, as studies have focused more on the consumer (Tiago & Verissimo, 2014). Digital marketing media, which is regarded as a new marketing tool, has much to offer academics in the field of research; the Marketing Science Institute identified digital technology and consumers as a current trending topic and identified it as a top tier research area.

Due to the recent trends in technological advancements, different digital marketing channels and consumer behaviours have seen a shift, which has impacted the consumer decision making process when it comes to product purchases. Consumers' engagement with brands has changed, thus organisations need to adapt their marketing strategies to reach them.

Digital Marketing	Definition
Email Marketing	Digital marketing that delivers messages to an audience
Online Advertising	Advertisements that are displayed on the internet
Affiliate Marketing	An online affiliate markets products of an organisation and
Search Engine	Marketing that is related to searches on the internet
Pay Per Click	An online advertising system whereby the advertiser pays for
Social Media Marketing	The creation, publication and sharing of content by individuals

Digital marketing channels (Stokes, 2011)

The channels to reach consumers through digital marketing are indicated in above, which are email marketing, online advertising, affiliate marketing, search engine marketing, pay per click advertising and social media channels (Stokes, 2011).

The rise of the internet provided a new channel for consumers and brands to connect, and also provided consumers with more choice, influence and power (Stokes, 2011). According to Al Kailani and Kumar (2011), the internet enabled organizations aim to reach consumers on a worldwide scale, whereby consumers survey, select and purchase products from organisations around the world. Due to the rise of the internet, consumers now have more control of their media consumption than ever before (Bright & Daugherty, 2012). According to research undertaken by Tiago and Verissimo (2014), the web is a resourceful tool for organisations to create strong brands and gain a competitive advantage. Firms have utilised the benefits of the internet through the adoption of social media in order to provide information and connect with consumers and stakeholders to generate sales (Tiago & Verissimo, 2014).

Another research conducted by Kumar, Bezwada, Rishika, Janakiraman and Kannan (2016) found that social media marketing is important, and that organisations use these channels to communicate and manage consumer relationships. According to Rasool Madni (2014), social media enabled consumers to be at the centre of an organisation's activities and is a new tool for interacting with consumers.

An organisation's brand is a symbol which organisations leverage to attract consumers and gain a competitive advantage (Malik, Ghafoor, Iqbal, Ali, Hunbal, Norman, & Ahmad, 2013). Advertisement as a marketing strategy is impactful in attracting consumers to an organisation's product and having a positive influence on the buying behaviour of consumers. Consumer buying behaviour is influenced by having knowledge and being orientated with the brand.

Consumer behaviour can be defined as the study of how individuals, organisations and groups select, buy and make use of products, services, experiences or ideas to satisfy their need and wants (Kotler & Keller, 2012). An extensive research has been conducted and models created on consumer behaviour, such as the Nicosia Model, Howard–Sheth Model, Engel- Kollat-Blackwell Model, Stimulus-Response Model and Foxall's Behavioural Perspective Model of purchase and consumption.

On the basis of interactive review of literature, we propose the Black Box Consumer Behaviour Model of Kotler and Keller (2012) for this research paper.
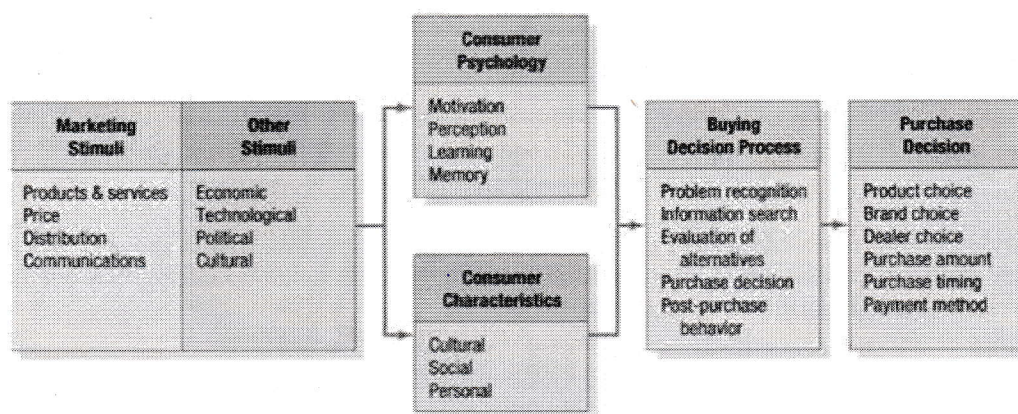
Consumer Behaviour Model (Kotler & Keller, 2012)

The above 4 factors considered mainly are Consumer Psychology, Consumer Characteristics, Marketing and other factors which affect the buying behaviour of consumer.

Management Implications and Findings

4. CONSUMER CHARACTERISTICS

The above 4 factors considered mainly are Consumer Psychology, Consumer Characteristics, Marketing and other factors which affect the buying behaviour of consumer.

Cultural, social and personal factors influence a consumer's buying behaviour. Factors of culture are made up of three aspects, i.e. culture, subculture and social class. Consumers'

wants and behaviours are determined by culture (Kotler & Keller, 2012). A consumer's culture is influenced by values and perceptions learnt from family members or the society to which a consumer is exposed. Social classes are divisions in society, which includes consumers that share similar behaviours, interests, and values, and these divisions are hierarchically ordered (Kotler & Keller, 2012). The social standing of consumers illustrates an aspect of a division in society, and through social classes, consumers' media engagement, lifestyle and consumption patterns are impacted.

Social factors include reference groups, families, roles and status. Attitudes and behaviours of consumers are directly or indirectly influenced by reference groups, which include family, friends, colleagues in the workplace, and professional or religious groups (Kotler & Keller, 2012). A consumer's lifestyle is adapted through the learnings derived from interactions and associations with reference groups. The most influential consumer in the group is regarded as the opinion leader, who is the consumer that offers advice and information on a product (Kotler & Keller, 2012). The last concept of consumer characteristics is personal factors, which consists of age and lifecycle, occupation and economic circumstances, personality and self-concept, and lifestyle and values. As consumers age their preferences change and they go through different life cycles, such as moving from being single to being married, and having a family. Consumers' preferences and perceptions change as they move through their life cycle, so digital media content needs to be developed and adapted to these behavioural changes to reach them.

Personality incorporates the psychological characteristics of consumers that respond to environmental stimuli and impact buying behaviour. These characteristics include adaptability, sociability, autonomy, deference and defensiveness. In relation to this brand also have personalities, which include characteristics such as sophistication, sincerity, ruggedness, excitement and competence. Digital marketing of the brand needs to align with the personalities of the target market to have an impact on the consumers' buying behaviour and preference. The last concept of personal factors is lifestyle and value. Lifestyle is the interests, activities and opinions that consumers live by (Kotler & Keller, 2012), while values are the belief systems of consumers that influence their attitudes and behaviour. Organisations must design digital marketing initiatives in order to create a relationship with targeted consumers based on their lifestyles and value systems.

As illustrated, the above consumer characteristics have an impact on consumer behaviour. Taking the above factors into consideration, organisations need to adapt their digital marketing initiatives to reach out to the different segments of consumers to create awareness and influence their buying decision.

5. CONSUMER PSYCHOLOGY

As illustrated, the above consumer characteristics have an impact on consumer behaviour. Taking the above factors into consideration, organisations need to adapt their digital To understand the link between marketing stimuli and consumers' purchasing decisions, organisations must be cognisant of five important psychological processes that influence

the consumer. These are motivation, perception, learning, emotions and memory (Kotler & Keller, 2012).

Consumers have needs, which turn into motivation to act to satisfy those needs when there is a sufficient level of intensity for action to be considered. Once a consumer is motivated they are ready to act, and their actions are influenced by their perceptions. A perception is an illustration created by a consumer through the process of information selection, organisation and interpretation (Kotler & Keller, 2012). Consumers' exposure to digital marketing content has increased on the internet due to technological advancements. The vast exposure of digital media has led consumers to be more selective about engaging with products being advertised, therefore organisations need to drive marketing activities that attract consumers' attention (Noel, 2009).

Through actions learning takes place, and through learning a behavioural change takes place because of experience gained from the action taken (Kotler & Keller, 2012). The buying experience of consumers evolves as they learn. A purchase might not be made from the first action, but brand awareness may be created which can then lead to a future purchase. Organization should develop their digital marketing initiatives to drive brand awareness.

Consumers have emotional responses and may relate to a brand or advertisement with different emotions. With a brand a consumer feels proud, confident or excited, whilst with advertisements they feel wonder, disgust or amusement (Kotler & Keller, 2012). These emotions have an influence on the buying behaviour of consumers, thus organisations should develop digital marketing content that impacts positively on consumers' emotions.

Through learning experiences consumers create memories, storing the knowledge they have acquired over time, including aspects such as products, services, purchasing and experience of product usage (Noel, 2009). There are two types of memories, i.e. short- term memory and long- term memory; long-term memory is more permanent and is where a consumer's life experience and the information they encounter ends up. Information may be in the memory but may not be recalled by consumers unless they are exposed to retrieval cues or reminders (Kotler & Keller, 2012). Digital marketing is a powerful tool that can be effectively used for retrieval cues and reminders.

Organization need to understand the five key psychological processes which are motivation, perception, learning, emotions and memory that link marketing stimuli to consumers' purchasing decisions, and adapt their digital marketing initiatives thereto to enable the purchase decision to take place.

6. CONCLUSIONS

Digital Marketing has emerged to be a crucial approach for many organizations. This has become an inexpensive tool for small business proprietors to market their product or

services. Lot of marketing channels are available like Smart Phones, Social Media, E-mails etc to connect and influence the consumers for the product or services. The buying desire is what important to be considered and created by the organizations through Digital Marketing.

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ROLE OF SOCIAL MEDIA AS A QUINTESSENTIAL TOOL FOR ACCELERATING WOMEN EMPOWERMENT

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ABSTRACT:

"Hands that rock the cradle rule the world" is a proverb which expresses the calibre and the multitask activities that our womenfolk are capable of undertaking. Social media is emerging as a transforming tool across the nations for uplifting the identity and status of women in the society. It provides powerful new ways to create and navigate social environment. More so ever, it is coming up as a wonderful tool for women to source information and across geographical boundaries with the click of a button. With the advent of social media and the changing mindset of the people the women of today are changing their role from just homemakers to major contributor to the economic development of the country. Social media platforms are acting like a catalyst in this process of change. These social networking sites not only pave a way for communicating across the globe but they have played a major role in empowering women, encouraging the civic participation among women in Western, Middle East and Asian countries. This paper focuses on the current transforming scenario of women in the male dominant society like India and also the role of social media in accelerating this transformation and making women self-sufficient and confident to voice her opinions and have equal opportunities.

Keywords: Women Empowerment, Social Media, Society Transformation, Women Participation.

1. INTRODUCTION

The world today has transformed into an era of 'technology'. Technological revolution has changed the phase of society by spreading awareness about sectors like healthcare, education, E-governance, E- Commerce etc by connecting the remotest areas with the global world. And for achieving such revolution, social media has essentially played a vital role in changing the thinking, capacities and action of people in the society.

The use of social networking sites like Facebook Twitter, LinkedIn, YouTube and Instagram etc has become one of the popular ways for connecting and socializing with others. In the 21st

century these social media platforms have become the source for breaking news, for bringing people together, for sharing instant updates of their lives through photographs and videos etc. Last but not the least it has successfully erased the distance, we all stay well connected and we get information about different demographics tastes of their lifestyles etc.

2. LITERATURE REVIEW

The inception of Social networking sites in the year 1997 have become the path for creating more aware and concrete society. According to a recent research of PEW project survey 2014: India ranks second in Facebook and third in twitter usage further, 40% of them access social networking on their mobile phones and 28% are assessing them through other modes.

India is a country with around 1.2 billion people and almost 50% of them consist of women. With time, the status of Indian women has improved with respect to equal rights, opportunities and equal status in the society. In this remarkable transformation technology has played a direct role in enabling the women to reach out globally. Mediums like personal Blogs, LinkedIn, Twitter Instagram etc. have proved to become as a new career option for many. Furthermore, the smart phone affordability has also allowed women an easy access to Internet and stay connected 24x7.

According to a report released in June 2013, titled "Women and Web Study", out of total 150 million Internet users in India, more than 60 million women use Internet to manage their daily routine needs. Another recent report published by Goggle clearly says that Internet is empowering Indian women with easy access to information and helping them to make more informed decisions in their day-to-day life. Online presence in social media is providing women with new freedom, independence and control, liberty, and empowerment like never before. It helps them to try things that were impossible in the real scenario.

3. OBJECTIVES

*   To understand how social media is acting as an agent of change for women.
*   To understand how social media has given new horizons to the women
*   To focus on the challenges faced by the women in their day to day life.
*   To recommend the ways suitable for women empowerment through social media.

4. RESEARCH METHODOLOGY

The paper is an attempt to study how social media is contributing in women empowerment, this study is totally based on secondary data collected from books, websites and internet.

5. SOCIAL MEDIA

Social media is the social interaction among people in which they create, share or exchange information and ideas in virtual communities and networks at anytime and anywhere.

6. EMPOWERMENT

Empowerment is a construct that transforms an individual from the state of powerlessness to a state of relative control over one's life. It helps in building competencies, improved decision-making power inside an individual helping one in overall upliftment.

7. SOCIAL MEDIA: AS AN AGENT OF CHANGE

Social media is a powerful vehicle for highlighting the women's centric issues like gender equality, literacy etc. It galvanizes action in all means around the globe and encourages the policy makers to step up with new commitments. With the advent of social media outlets such as blogs, online discussion forums, and online communities. It has clearly supplemented the traditional media outlet such as newspapers, magazines, and television programs. Social media has the potential of grabbing outmost attention of people. It adds on qualities such as easy accessibility and accountability is creating a new plethora where women are challenging issues of discrimination and stereotypes.

8. SOCIAL MEDIA: ADDING VOICE TO VOICELESS

In the current scenario, social media have become the promoter of feminist ideologies. There have been many powerful online campaign & hashtags which were specially created to garner the attention on the issues sidelined by the mainstream media. People have come forward and showed their interest in such campaign by sharing, tweeting, hash taging their views, rage and demand for justice on social media. Some of the very recent examples are Delhi gang rape, where people have shown their absolute support by putting a simple black dot with a white background as their profile picture in different social media handles. Another recent example of women centric campaign going viral on the social media sites is #MeToo challenge started from the street of New York, it has taken its direction to India also. It exploded in the wake allegations of decades of sexual assault done by renowned producers and actors etc. The #MeToo challenge has really worked well in bringing the women forward, to speak for themselves about the misdeeds and sexual harassment they had to face in the past.

The mass participation on such campaign often resulted in creating an indirect pressure on the government which has always work out well, forcing the government to take strict action against the culprit.

9. SOCIAL MEDIA: TRANSFORMING THE WOMEN IDENTITY

Digital Activism is the form of activism that uses the internet and digital medium as key platform for mass mobilization. The liking and sharing of social media posts is motivating the women to try the things that were impossible for them before and it infuse them with new freedom,independence, control, liberty, and empowerment like never before. For example, many homemakers have started their own online businesses. It has helped in giving them a new identity by making them a successful entrepreneur. Social networking has really turnout to be a friend indeed that gives her both intellectual and emotional company with her identity.

10. OBSTACLES ON THE PATH OF WOMEN EMPOWERMENT

- Illiteracy: - To be literate is a pre-requisite and an instrument of empowerment. The more literate the population, the more conscious and carrier option they have. It varies considerably across gender, across region and across social groups. The literacy rate for women is almost 22% less that of men. However, with time, it has arisen 15% between 1991-2001.

- Digital Divide: - The vast majority of the population of India has always lift in the rural areas and that continues to be true. The 2001 census found that 72% of our population still lives in the village, while 28% is living in cities and towns. So, the digital divide in infrastructure between rural and urban areas becomes a challenge for the women to have access to new technologies.

- Lack of networking with the stakeholders: -Women are often seen stake within the boundaries of their homes, this constraint often took them away from the opportunity of networking with the potential stakeholders of the society and negatively affect the success of women's online activism.

- Overloading of information and scaling up: - A series of small online campaigns on specific issues can scale up the amount of information for a general public to grasp which can lead to activism fatigue.

- Cyber Bullying and Hacking of personal data: -In the past most of the women have become the victim of cyberbullying and hacking of personal data. It has become quite easy for anyone to create a fake account and send intimate messages, vulgar images, videos & threats on the internet which create discomfort among the women and scare them to use social media sites in near future.

- Censorship and harassment: -Government has censored the personal blogs &websites written on female subjects. The cumulative attacks on female activism and repeated cases of sexual harassment often make the women to take the step behind and silence their online voices.

11. RECOMMENDATIONS

- Training of women:- Basic and advanced training should be provided to women to make the greater use of information technology for communication.

- Capacity building:- Working on capacity building of women to Increase their participation in decision making and in leadership role.

- Inclusive networking:- Involvement of grassroots women and traditional media can help in highlighting the local issues faced in daily lives. Building collaborative campaigns and extensive advocacy can pave the way to such problems.

- Use of Alternate Media: Generation of alternate media can be used for empowering women and for discouraging the derogatory portrayal of women, these mediums often have a great influence on the media.

- Gender Sensitivity Strategies: Effective use of media for creating awareness on gender sensitive issues can help in establishing gender sensitivity in the society.

12. OBSTACLES ON THE PATH OF WOMEN EMPOWERMENT

Women who are being deprived of basic human rights and life chances are becoming empowered due to social media. They now reach to various helpline through the initiative of alternative media groups and members and connect with concerned people. Since independence, efforts have been put in for removing all the obstacles which came across on the path of an women. The various challenges posed by the new era have forced us to provide a concrete and developmental aspects alternative in lieu of empowerment of women through the possible available media. We need more action oriented programmed and policies which inculcate in understanding the various technicalities and prospects of media keeping into consideration women's empowerment a must need of the society.

Hence, the need of the hour is to educate women to cope and equip with the cyberworld so as to revolutionize women empowerment. This study reflects that to educate women would have the potential to educate others in return and can change their way of thinking and living. Lastly, with the technological virtual presence of them it is all the more a miracle waiting to happen.

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BOOK REVIEW

Title: Company Accounts
ISBN: 978-93-80225-83-8
Price: 330.00
Bound: Paperback
Print: Arihant Electric Press, Meerut
Author: R S Singal
Publication: Anand Publication, Meerut
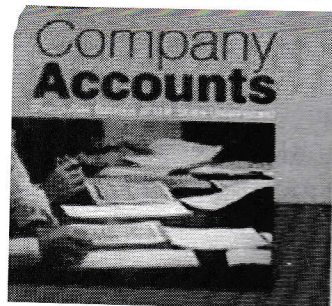
Reviewed By: 1. Dr. Amit Gupta (HOD & Professor)
2. Dr. Shweta Kulshrestha (Associate Professor)

Institute: Mangalmay Institute of Management & Technology, Greater Noida

OVERVIEW:

The book title "Company Accounts" written by R S Singal is a fantastic collection of learning accounting books for companies. The process of accounting start from issuing of shares, forfeiture of shares and Re-issue of Shares. It also includes the process of Issue of Debentures followed by its redemption of debenture. Final Accounts and Amalgamation are the two main highlights of the book and lastly contains the process of Liquidation of the company. The book contains a very simple and clear language which is understandable by the students. Many practice questions along with the required Illustrations is given in the book and has a very systematic way of making the reader understand the process of recording a transaction properly. After completion of each unit the author has made collections of questions according to the prescribed format of syllabus unified by U.P. State Universities. The Year and the name of the state university is been recorded and the hints of solution for questions is also been given. The book is written in a very conceptual manner by keeping in view the fundamental concepts of accounts. The main highlight of the book which fascinated me to review the book is the step by step explanation of the topic which enhances a classic base of accountancy in the mind of readers.

RS Singal is a Retd. Principal from FGM Government College Adampur Hisar, and has an excellent hand on accountancy and a very good process of recording, classifying and analysing the transactions in the companies. This book is unique and has an in-depth knowledge of accounts for the company.

Introduction:

The contents of the books include Issue, Forfeiture and Re-issue of Shares and Debentures, Final accounts of company as per schedule VI, Computation of Managerial Remuneration, Accounting for amalgamation and holding companies and Liquidation of Companies. The book contains the concepts from the root level to the highest thinking order for the practice of accountancy. The

Amalgamation and consolidated balance sheet for holding companies is given stepwise in the books of accounts. Final Accounts includes various adjustments and is difficult to record according to the format of schedule VI but the authors explanation of the recording of transactions is so systematic that the reader can easily understand and make them able to practice the sums.

The author has tried its level best to explain the various fundamentals of the concepts and have included enough practice questions for the solver.

Rationale for its Selection:

A professional accountant competent in business is an invaluable asset to the company. These people employ an inquisitive mind in their work based on their knowledge of the company's finances. Using their skills and intimate understanding of the company and the environment in which it operates, professional business accountants ask challenging questions. Their accounting training allows them to adopt a pragmatic and objective approach to solving problems. This is a valuable asset for management, particularly in small and medium enterprises where professional accountants are often the only professionally qualified staff members. The students need to improve their accountancy skills specially BBA and MBA Students which helps them for the following reasons:

1. Protecting the public Interest
2. Competing with the demands
3. Maintaining the overall Financial Growth of the Business
4. Closely monitoring your accounts receivable to illustrate trends or behaviours in your customer base. It can also cut down on the costs you incur by pursuing late payers.
5. Establishing a detailed budget to help discover inefficiencies within your operations.
6. Sudden changes in vendor costs or sales revenues can alert you to important industry changes.
7. Understanding your financial position in order to spot problem areas that could interfere with loans earmarked for expansion.

Conclusion

From the above we can conclude that accounting not only helps an enterprise to conduct its day to day activities smoothly but also helps in its future growth. At the same time financial statements produced by various accounting systems are used by multiple stakeholders to take economic decisions. Proper reporting and accounting practices helps in maintaining investors' confidence and brings economic growth as well.

Overall this book is a worth to read and the reader will surely enjoy the learning of accounts been taken as an when moves further by completing the units one by one. The author has shown his vast experience and knowledge by giving such a great gift in form of book to all the new upcoming accountants.

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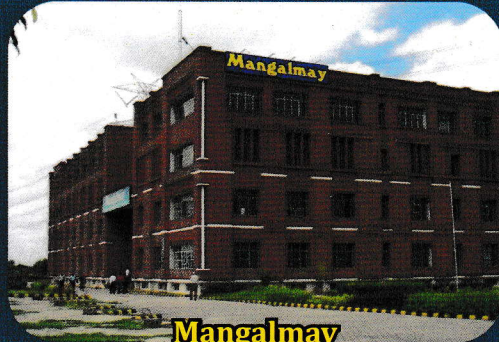
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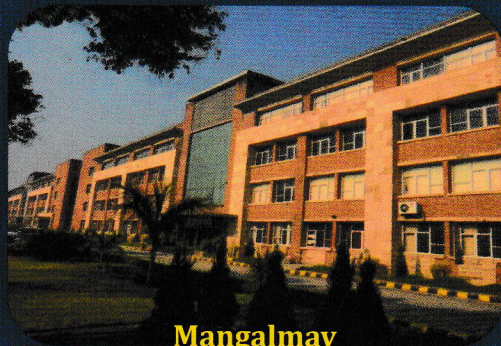Email: mangalmayjournal08@gmail.com, Website:www.mangalmay.org
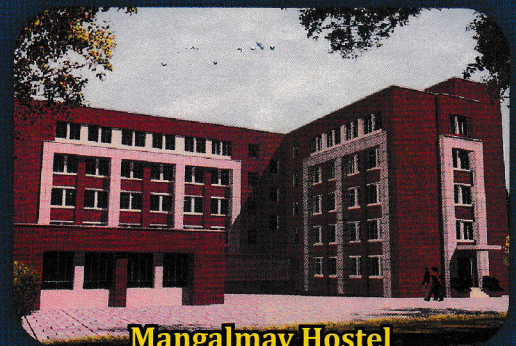
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