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Dr. R. K. Patra

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Bharatiya Vidya Bhavan Institute of Management Science, Kolkata, India was started in the year 2000 under the aegis of Bharatiya Vidya Bhavan as a promising B-School under Maula Abul Kalam Azad University of Technology (MAKAUT). Our MBA program is affiliated to the MAKAUT and is approved by the All India Council for Technical Education (AICTE), Ministry of Human Resource Development, Govt. Of India and Department of Higher education (Technical Education), Govt. Of West Bengal. The Institute conducts a 2 year MBA program on a regular basis.

The 1st and 2nd semesters contain core subjects. In the 3rd and 4th semesters, students have to specialize in a particular field of Management. At present, we offer a specialization in four areas, Marketing, Human Resources, Finance and Business Analytics. To make the students better equipped to handle the ever-changing business scenario, dual specialization is now offered. Students are required to select 3 courses from one area (Major Specialization) and one course from a different area (Minor Specialization).

MBA students of our Institute continued to perform the best in the University securing top 7 positions in 2015-2016. The students are functional in the industry with pride, displaying a commendable performance. The focus of our teaching is to provide that cutting edge for industrial assignments through Seminars, Industry Visits, Case Studies and Interactive Session with the industry stalwarts.

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EDITORIAL NOTE

Dr. Ramakanta Patra

Dual Turbulence in Management Education in India

Management education in India is going through a transformation caused by the twin turbulence- Technology disruption and pandemic challenges. The most sought-after qualification for business, Master of Business Education (MBA) was widely perceived as an answer to address all business challenges. However, the mushrooming of MBA schools has left their own structural weaknesses around resulting in a plethora of challenges. There is a bouquet of challenges, some isolated while most others inter connected. These can be broadly classified as skills and knowledge related with an over-arching influence of behavioral aspects. This is emerging out of a combination of shortage of high-quality faculty members and enrollment of poor quality students in schools that are poorly equipped even otherwise. Teaching profession fails to attract top talent because it is not adequately valued and rewarded in India. This needs to be addressed with some fundamental reforms. Another very critical issue is the academia-industry disconnect. Programme curricula are often not updated and aligned with rapidly evolving industry requirements. Therefore, business graduates produced by a large number of institutes are not 'battle-ready' when they commence their jobs!

Consequently, we are experiencing a challenge of the 'quantity versus quality' conundrum. Standards of management programs differ vastly across institutions. This is acute with lower-rung schools that lack well-trained faculty and required infrastructure. Large recruiters are mainly interested to hire the best talent for which they prefer top-tier institutions such as the older IIMs and ISB. So, the present system creates a 'dual citizenry' of business managers, which leads to discontent.

Add to these major structural and behavioral problems, the challenge of maintaining the quality of programme delivery. Poor rate of technology adoption and archaic pedagogical tools employed by management institutions, coupled with regulatory constraints, are some of the other problems that continue to affect the development of this sector.

Management education in India is all set to be revolutionize thanks to the rapid and drastic changes impacting the various constituents of the business environment. Naturally, industry is demanding managerial talent that is equipped with new-age capabilities and skills. This overhaul is likely to comprehensively reform the design, content, and delivery of management education in the country. It is envisaged that the following dimensions will remain pillar of this impending transformation:

- Fading borders, Intensifying competition: The Covid-19 pandemic has accelerated the pace of digitalization of education. Since most programs are now virtual, geographic boundaries do not matter. Students can enroll in virtual courses offered by universities abroad. Many renowned foreign universities have already established their satellite offices in India. Several others have collaborated with Indian institutions to offer joint degree programs. This competition is likely to grow, forcing Indian institutions to quickly improve and evolve their programme design and delivery.
- More industry-oriented specialized programs: Increasingly, recruiters will demand better alignment between b-

school curriculum and their job requirements. Super-specialized management qualifications will progressively become more crucial! Hence, industry-specific specialized programs will increase, for instance in areas such as, insurance and mutual funds, healthcare management, business analytics etc. New programs and courses will emerge, especially at the interfaces of traditional management functions (viz., behavioral finance and marketing analytics) and that of different industry sectors (namely, fintech, edge computing-based retail management, cloud-based logistics management). Therefore, business schools would have to gear up to meet these industry requirements.

Programme design to be driven by ‘money value of time’: There is already a decisive shift towards shorter duration and modular programs delivering specific capabilities. This is likely to accelerate going forward, as students would like to compress their learning duration. Two-year MBAs will give way to modular 15-month or one-year programs. Market demand is likely to increase for even shorter duration programs that provide super-specialized certifications. The challenge here would be to retain the richness of programme content and quality of delivery, even as duration is squeezed.

- **Techno centricity - Improve or perish:** B-schools will be forced to use technology in innovative ways. Adapting to virtual modes of programme delivery, re-skilling of faculty and staff for the digital medium, usage of modern pedagogical tools such as, computer simulations, big data analytics, virtual reality and flipped classrooms will have to be adopted proactively. There will be increasing pressure on B-schools to shape-up or ship-out, both from the recruiters and students! This will be felt across all the rungs. The top-rung schools will be required to benchmark with the best international b-schools. Whereas the large number of middle and lower-rung b-schools will be forced to improve the quality of their infrastructure, content, faculty pool, and engagements with students and recruiters.
- **International accreditation:** Modern-day b-school graduates are world citizens who look for employment opportunities across the globe. Their acceptance improves if their degree awarding institution holds an internationally accepted accreditation. Therefore, we foresee that Indian b-schools will increasingly strive for international accreditation such as, the AACSB, EQUIS and AMBA.

This will not only improve their global recognition but also the quality of placements. This will be well-complemented if Indian regulatory bodies allow novel experiments and innovations in management education, such as, international alliances, freedom to launch joint degrees with foreign b-schools, and modular choice for selecting courses across multiple streams/ locations/ institutions.

The success of Indian business schools will depend on how quickly they pre-empt the change and adapt to the evolving requirements. The ones that proactively assess the changing industry needs, collaborate with other institutions, and devise innovative programs, will emerge as the winners. This transformation will be a welcome change that will benefit the students, recruiters, the institutions, and above all, our nation!

A STUDY ON IMPACT OF DEMOGRAPHICS ON THE PERCEPTION OF MLM DISTRIBUTORS

Amit Chanchal*

ABSTRACT

Direct selling is the traditional form of marketing. MLM is a variant of direct selling. It is very important for multilevel marketing distributors to perceive things as they really are in order to make accurate and useful decisions. In MLM the distributor is compensated not just for their respective sales but for sales generated by people they recruit. It is very important for multilevel marketing distributors to perceive things as they really are in order to make accurate and useful decisions. Distributors may sometimes show the tendency to believe that they see the real truth before they actually collected ample facts. This paper describes the problems and sets out a research paradigm to investigate the influence of demographics on the perception level of multilevel marketing distributors. A right perception towards multilevel marketing is a prerequisite in building a wide network that eventually results in better performance in the field.

Keywords: Direct selling, Multilevel Marketing, Distributors, Perception, Compensation plans.

1. INTRODUCTION

Multi-Level Marketing (MLM) is gaining much attention in business circles recently. The concept of Multilevel Marketing or referral marketing is a method of product distribution. The products are moved through independent distributors. The distributors are given an opportunity to introduce other distributors to the business. Instead of incurring massive media advertising and sales promotion cost, the savings are passed on to distributor consumers.

Direct selling is the traditional form of marketing. Direct selling typically includes in home selling situations such as door to door solicitations, appointments, referrals, and product parties as well as the catalogues and the Internet to disseminate

information (Frenzen & Davis 1990). Peterson defines direct selling as “face to face selling away from a fixed retail location”. (Peterson, Albaum & Ridgway 1989).

Direct selling organizations can be divided into two types based on the type of marketing channel namely single-level marketing channel firms (SLMs) and multi-level marketing channel firms (MLMs). Such a distinction has made on the basis of compensation plan. MLMs follows a complicated type of compensation plans compared to SLMs. MLM is generally known as “network marketing” which involves selling both the product and the business opportunity associated with selling the product.

MLMs consist of corporate-level producers that market branded goods or services through a network of independent, member-owned distributorships, which are usually operated from members’ homes (Sparks & Schenk, 2001). In Multilevel Marketing the sellers are compensated not just for their respective sales but for sales generated by people they recruit. Because those involved are compensated down through multiple levels of recruits, this type of direct selling is often called multilevel marketing. The recruiting is generally done through personal networking; thus multilevel marketing is also called “Network Marketing” (Muncy 2004)

It is very important for multilevel marketing distributors to perceive things as they really are in order to make accurate and useful decisions. Distributors may sometimes show the tendency to believe that they see the real truth before they actually collected ample facts. (Michael W. Drafke & Stan Kossen 2002).

Human behaviour is determined by one’s perception. People see, hear, listen and feel the external stimuli through five sense organs; organise the information and make meaning out of it. This process of interpreting stimuli is called perception. Perception depends not only

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on the ability of sense organs but also a person's need, mind set, span of apprehension and self image (Palekar D.R. & Pattanshetty P.T. 2000).

This paper describes the problems and sets out a research paradigm to investigate the influence of demographics on the perception level of multilevel marketing distributors. A right perception towards multilevel marketing is a prerequisite in building a wide network that eventually results in better performance in the field. For the purpose of the study, perception can be defined as a process by which individuals organise and interpret their sensory impressions in order to give meaning to their environment. (Stephen P. Robbins, 2003).

2. REVIEW OF LITERATURE

Direct selling involves selling consumer goods to private people in contexts in which retail selling does not usually occur, such as in homes and workplaces (Berry 1997, p. 21). Network marketing companies are a special type of direct selling organization because their agents can generate income in two ways. They can earn commissions and retail profits by selling directly to retail customers, and they can recruit and manage their own network of sales agents (on whose sales they earn a commission).

Direct selling as a method of non-store retailing has increased in importance as a marketing approach to selling and distributing goods and services. Increased research into this area of marketing has started to find its way into the literature (Darian, 1987; Granfield and Nicols, 1975). Direct selling is differentiated from direct marketing, which is defined as a relational process where products are sold directly to the consumer using direct mail, telemarketing and direct response advertising such as television solicitation.

Direct selling, on the other hand, requires individual one-to-one sales presentations rather than indirect presentations. One type of direct selling is network marketing (NWM), a type of direct selling usually performed by an independent distributor representing the manufacturer or franchisor of a product or service (Bauer and Miglauthsch, 1992; Chonko and Caballero, 1989).

A literature review revealed that there was very few research investigating consumers' perceptions of network marketing as a type of direct selling. Peterson (1989) conducted an investigation of direct selling in the

USA to determine consumer perception of this form of non-store retail purchase behaviour. They researched how consumers used direct selling to make purchases; they identified consumer characteristics, and consumers' perceptions of the advantages, disadvantages and risk in purchasing products from direct sellers.

The study, by Wotruba (1990), researched the effect public image of the selling job has on the sales activity or inactivity of direct selling salespersons. The study found a direct relationship between a salesperson's low self-image, activity on the job and job satisfaction. However, this varied between high and low performers. Overall, the salesperson's job image and job satisfaction and performance were positively related.

Consumers hold generally negative views about the very idea of direct selling, and many perceived that direct sales people were overly aggressive, unmotivated and capitalised friendships, or emphasised selling business opportunities and premiums rather than products and delivery (Nowland, 1982).

One of the first new wave studies of the consumer side of direct selling is that of Peterson, Albaum, and Ridgway N.M (1989). This study partially updates Harris study and Nowland studies on the selected consumer issues. Their study aimed to determine the extent to which consumers buy from direct sales companies and document the demographic characteristics of purchasers and non-purchasers.

The study by Wotruba and Pribova (1996) reports the distributors' experience of buying from direct sales people, their demographic characteristics and their attitudes towards direct selling. Jayawardhena, Wright & Masterson, 2003 conducted a study and it mainly focused on how demographics affect the motivation of consumers in buying products directly.

3. SIGNIFICANCE OF THE STUDY

With the economic reforms and liberalization, marketing will promote India's economic development at an accelerated pace. Most well-known multinational companies are already here to generate a strong competition.

The new strategy in the marketing system to capture customers is multilevel marketing. MLM companies are slowly educating the government as to their validity of programmes. No doubt India has the greatest potential in

the network marketing in the world. This is because of the existence of the huge middle class, highly entrepreneurial culture, massive international connection, huge technology base and the use of English language. The Network Marketing is currently a subject of hot debate due to some unscrupulous companies exploiting the lack of awareness of distributors. Therefore, the present study is an attempt to analyze and elicit information regarding the distributor's perception towards multilevel marketing which might be helpful to properly conceive the very concept of the system and eventually to achieve a better performance.

4. STATEMENT OF THE PROBLEM

Demographic variables such as gender, age, marital status, monthly income, education, and employment status of distributors may influence on their perception level towards multilevel marketing system. The population and demographic factor, economic factor, natural factor, technological factor, political factor, cultural and social factors are some of the important external environment stimuli to the consumers purchase behaviour. (Kotler 1995, Keegan 1995). Wide studies have not been conducted to understand the influence of distributor's demographics on perception towards multilevel marketing system in the context of Uttarakhand's environment.

5. OBJECTIVES OF THE STUDY

1. The study focuses on the following areas.
2. To assess the perception level of distributors toward MLM business.
3. To examine how the concept of multilevel marketing system is perceived by distributors.

To study the influence of demographic variables such as gender, age, marital status, monthly income, education, and employment status of distributors on their perception level towards multilevel marketing system.

6. METHODOLOGY

The present study is based on both primary and secondary data. The empirical data for this study was obtained through a survey conducted among 614 distributors of selected companies in three regions of Uttarakhand. Population of this research is defined to be the adults over 18 years residing in three regions of Uttarakhand who have enrolled as distributors of any of

these MLM companies whether they are active or inactive. For this purpose the researcher approached distributors cum customers of four well known multilevel companies operating in Uttarakhand namely Amway, Modicare, Avon and DXN India. The said companies are chosen because they are all affiliated to IDSA and very popular in the multilevel marketing circles of Uttarakhand.

7. HYPOTHESES OF THE STUDY

The principal hypotheses, which were considered in this research study, are outlined below.

1. There is no significant difference between the gender status, marital status, educational level and employment status of the respondents and MLM perception level.
2. There is no significant relation between the monthly income of the respondents and MLM perception.

8. DATA ANALYSIS

Various statistical tools were used for analysing data gathered through the administration of the questionnaire. Consumers were asked questions regarding their perceptions, attitude and knowledge about multilevel marketing. The perception level found among the respondents is presented according to a scale that was developed for this research study. A Likert type scale consisting thirty items was used to measure the level of perception. Responses to these questions were made on a scale of 1 to 7, with 1 being "Strongly disagree", and 7 being "Strongly agree" with the statement. The expected mean perception level of all respondents was 14.814. This scale uses the following scoring: respondents whose mean score less than 12 (i.e. Mean – standard deviation) indicate low level of perception and mean score beyond 17.626 (i.e. Mean + standard deviation) shows high level of perception. The respondents in between these two values indicate modest level of perception. Mean is one of the important statistical tools used for analysis specially to interpret data gathered through opinion scales. The score of each category were summed and the mean of each category computed.

9. RESULTS AND DISCUSSION

The first part of the analysis shows the demographic characteristics of the respondents. This is followed by a question-by-question analysis of the results of the study.

Demographic Features

There were 518 male and 96 female respondents. This indicates the very low participation of female distributors in MLM activities. The mean age of the respondents was 37 years. As 45 percent of the distributors belong to the age category of 30 to 40, it is concluded that they are more fascinated to this new system of marketing than other age groups. Majority of respondents (64%) were married. They were also asked to indicate the type of family they live in and majority of respondents (72%) live as nuclear family. Fifty three percent of respondents lived in urban area and 27% lives in semi-urban area and 20 % of the respondents live in rural area. Thus it is seen that more than half of respondents resided in urban areas.

As far as educational qualification is concerned, 44% of the respondents had SSLC or below qualification, 22% higher secondary and only 21% had a college or other degree. The percentage of respondents who attained S.S.L.C or below education is the highest (56%) in northern region. About 39% of the respondents were unemployed, 42 % of the respondents were in government or private service and 19 % of respondents were employed in business or professions.

The findings regarding the general perception level of distributors towards MLM is given in table 1. The table indicates that more than half of the respondents, 57 percent, have low level perception towards MLM. Survey shows that only 19 percent of the distributors perceived the basic concept of multilevel marketing in the right sense. Low level of perception seems to be more in northern region, but it is low in southern region. Distributors having high level of perception are also found in southern region. This is a clear indication to the fact that distributors hail from southern region is more serious towards the multilevel marketing system.

Region	Level of Perception			
	Low	Medium	High	Total
South	79 (23)	42 (28)	55 (47)	176
Central	126 (36)	57 (39)	40 (34)	223
North	145 (41)	49 (33)	21 (19)	215
Total	350 (57)	148 (24)	116 (19)	614

Note: Figures in parenthesis indicate percentage to total
Table: - 1 Perception Level of Respondents towards MLM

Gender Status and MLM Perception

The table 2 shows the gender status of respondents on MLM perception and then examines the influence of gender status in perceiving the concept of multilevel marketing.

Gender	Level of Perception			
	Low	Medium	High	Total
Male	273 (53)	137 (26)	108 (21)	518
Female	77 (80)	12 (11)	8 (8)	96
Total	350 (57)	148 (24)	116 (19)	614

Note: Figures in parenthesis indicate percentage to total
Table 2:- MLM Perception by the Gender of Respondents

It appears that majority of the respondents are male distributors. If the gender of respondents is examined with MLM perception it is seen that about 53 percent of male distributors have a low level of perception towards multilevel marketing and only 21 percent of them have a high level of perception. On the other hand, low level of perception is as high as 80 percent in case of female distributors. Hence it is concluded that male distributors perceived the concept of MLM in a better way than female distributors. Thus there appear to be some influence of gender status and perception towards multilevel marketing.

This phenomenon is further examined with the help of F test. The test was applied at 5% significance level with the hypothesis that there is no significant difference between the gender status of the respondents and MLM perception level.

F value is 1.65. Critical value at 5 percent significance level is 1.32. As the critical value is less than the calculated F value, the hypothesis is rejected. Therefore, it is inferred that there is significant difference between the gender of the respondents and the perception about MLM. Thus, it is concluded that male distributors perceived the concept of MLM in a better way than female distributors.

TABLE 3: Relation between Gender Status and MLM Perception

Gender	Mean	N	σ	F Ratio	Critical value	p value
Male	14.67	518	2.89	1.65	1.32	0.0015

Female	16.41	96	2.25			
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Marital Status and MLM Perception

The table 4 given below shows the impact of marital status of respondents on MLM perception.

TABLE 4: Marital Status and MLM Perception

Marital Status	Level of Perception			
	Low	Medium	High	Total
Married	218 (56)	97 (24)	78(20)	393
Unmarried	132 (60)	51 (23)	38 (17)	221
Total	350 (57)	148 (24)	116 (19)	614

Note: Figures in parenthesis indicate percentage to total

In the table, there appears to be a no relation between marital status and level of perception to multilevel marketing. The low and high level of perception could not be traceable on the basis of marital status. However, it is important to conclude that access to multilevel marketing skills is not exclusively dependent on the marital status of respondents.

This is further examined with the help of F test. The test was applied at 5% significance level with the hypothesis that there is no significant difference between the marital status of the respondents and MLM perception level.

TABLE 5: Relation between Marital Status and MLM Perception

Marital Status	Mean		σ	F value	Critical value	P value
Married	14.75	393	2.87	1.019	1.22	0.4884
Unmarried	15.28	221	2.84			

F value is 1.019. Critical value at 5% significance level is 1.22. As the calculated F value is less than critical value, the hypothesis is accepted. Therefore, it is inferred that there is no significant difference between the marital status of the respondents and MLM perception level.

10. EDUCATION AND MLM PERCEPTION

In Table 6 given below, there appears to be a significant correlation between education and level of perception to multilevel marketing as people who had the lowest perception were most likely to be those with low qualifications. Similarly, people with the highest levels of perception to multilevel marketing were most likely to

have attended at least secondary level education. However, it is important not to conclude that access to multilevel marketing skills is totally dependent on level of educational attainment.

Education	Level of Perception			
	Low	Medium	High	Total
S.S.L.C	171 (63)	85 (32)	12 (5)	268
H.S.C	70 (52)	48 (36)	16 (12)	134
College	42 (32)	8 (22)	80 (46)	130
Other	67 (82)	7 (9)	8 (9)	82
Total	350 (57)	148 (24)	116 (19)	614

Note: Figures in parenthesis indicate percentage to total
Table 6:- Education and MLM Perception

This is also examined with the help of ANOVA. The test was applied at 5% significance level with the hypothesis that there is no significant difference between the education and the MLM perception. The calculated value of F for column variable, i.e perception level, is only 2.185, while its corresponding critical value at 5% significance level is 5.14. The calculated value being less, the difference in the effects of the perception level is insignificant.

Source of Variation	F	Critical Value*	P value
Between perception level	2.185	5.14	0.191
Between Education	1.156	4.75	0.377

*5% significance level

Further, the calculated value of F for the row variable, i.e educational qualification, is only 1.156, while its corresponding critical value at 5% significance level is 4.75. The calculated value being less, the difference in the effects of the educational level is also insignificant.

In both cases null hypothesis is sustained and hence it is concluded that the educational qualification exert any influence in the perception capability of the MLM distributors.

11. EMPLOYMENT STATUS & MLM PERCEPTION

Table 7 exhibits the employment status of multilevel marketing distributors. The results in the table reveals that of the 18% of the respondents who were in

Government or private employment and 35 % of the respondents who were in the field of business or profession had high level of perception towards multilevel marketing. At the same time only 12 % of the respondents among unemployed have a high level of perception which indicates that they are not fully aware of the intricacies of the new marketing system. Further analysis demonstrates a significant correlation between employment and multilevel marketing. Those who were unemployed tend to have a lower level of perception in multilevel marketing than respondents who were employed.

Employment	Level of Perception			
	Low	Medium	High	Total
Govt/Pvt.	32 (12)	180(70)	45 (18)	257
Business/Profession	37 (31)	40(34)	42 (35)	119
Unemployed	79 (33)	130(55)	29 (12)	238
Total	148 (24)	350 (57)	116 (19)	614

Note: Figures in parenthesis indicate percentage to total
Table 7:- Employment Status and MLM Perception

This phenomenon is further examined with the help of ANOVA test. The test was applied at 5% significance level with the hypothesis that there is no significant difference between the employment status of the respondents and MLM perception.

Source of Variation	F	Critical Value*	P value
Between perception level	2.747	6.94	0.178
Between employment status	0.955	6.94	0.458

**5% significance level*

The calculated value of F for column variable, i.e perception level, is only 2.747, while its corresponding critical value at 5% significance level is 6.94. The calculated value being less, the difference in the effects of the perception level is insignificant.

Further, the calculated value of F for the row variable, i.e employment status, is only 0.955, while its corresponding critical value at 5% significance level is 6.94. The calculated value being less, the difference in the effects of the employment status is also insignificant.

In both cases null hypothesis is sustained and hence it is

concluded that the employment status exerts any influence in the perception capability of the MLM distributors.

12. MONTHLY INCOME AND MLM PERCEPTION

All of the respondents were asked what their monthly income amounted to. It is evident from Table 8 that most of the respondents earned less than `5,000 a month.

The table 8 shows that those with a higher level of income tend to have a higher level MLM perception. But it is not apparent. It appears from the findings that development of multilevel marketing skills does not seem to have much influence on the respondent's level of income.

This phenomenon is further examined with the help of chi-square test. The test was applied at 5% significance level with a hypothesis that there is no significant relation between the monthly income of the respondents and MLM perception. Chi -square value = 122.43. Critical value for 2 degree of freedom at 5 % significance level = 9.49.

As the calculated value is more than the critical value, the hypothesis is rejected. Therefore, it is concluded that there is a significant relation between the monthly income of the respondents and MLM perception.

Income	Level of Perception			
	Low	Medium	High	Total
Less than `5,000	249 (30)	93 (70)	32 (30)	374
Between `5,000-10,000	78 (47)	42 (53)	32 (47)	152
Above `10,000	23 (59)	13(41)	52(59)	88
Total	350 (57)	148 (24)	116 (19)	614

Note: Figures in parenthesis indicate percentage to total
Table 8:- Monthly Income and MLM Perception

13. FINDINGS

- An analysis regarding distributors' general perception about multilevel marketing system reveals that more than half of the distributors belong to low perception level.
- The analysis about the perception of distributors with respect to gender status reveals that male distributors

- perceived the concept of MLM in a better way than female distributors.
- iii. As per the study, there appears to be a no relation between marital status and level of perception to multilevel marketing.
 - iv. The study reveals that there appears to be a significant correlation between education and level of perception to multilevel marketing as people who had the lowest perception were most likely to be those with low qualifications.
 - v. The study reveals that the respondents who were in Government or private employment were perceived well the concept of MLM where as more than half of the respondents who unemployed had little perception about MLM.
 - vi. The study shows that, those with a higher level of income tend to have a higher level of MLM perception. It appears from the findings that development of multilevel marketing skills does not seem to have much influence on the respondent's level of income.

14. RECOMMENDATIONS

Based on the findings of the study, the researcher would like to give the following recommendations suggestions to strengthen the MLM business and to avoid its present pitfalls.

In order to build up a clean and healthy industry image, the government can legalize the business by enacting suitable law in the country to regulate the operation of multilevel marketing companies. The MLM companies should be brought under the umbrella of consumer protection legislations. The government can impose strict regulations on direct sellers, including an upfront investment and a security deposit to protect consumers. Many of the respondents are joined under the influence of others especially from friends and relatives rather than really understanding the concept of MLM. . Therefore it is highly necessary to the prospects to clearly understand the pros and cons of the system before he is actually enrolled. Moreover, Government should take sufficient steps to watch the activities of MLM companies. For this purpose, regional nodal offices can be set up which should be headed by nodal officers.

Effective human resource development and training programmes should be arranged by the MLM companies themselves instead of imparting training by upline

leaders and distributors. The duration of the training programmes should also be extended. Training materials need to include additional emphasis on the administrative or business aspects of the activity. This skills enhancement would improve performance, increase productivity which would reflect on activity satisfaction and organizational commitment.

15. CONCLUSION AND MANAGERIAL IMPLICATIONS

Direct sales have become so popular in our country because it offers everyone the chance of becoming a successful self-employed opportunity with the freedom to win. As it is likely to happen in every business MLM industry is also overwhelmed with unscrupulous elements trying to exploit the situation in an undesirable way. When analyzed more closely, the non-retailing schemes are revealed to have almost no true customers, since almost new products are ever retailed to the general public. Virtually the only people buying the goods are the schemes own sales representatives and their friends or family. They buy goods, not on the basis of their value or need for them, but on the basis of false promises of income.

People wishing to join the business opportunity must make sure that the entry into the business is inexpensive and any investment should only be on products and the quantity of stocking should be purely on the ability of a distributor to sell within a reasonable period of time. Before they join as distributors it is essential to understand the system well and should not be done on the basis of income claims or attract of higher positions.

Findings of this study would help policy makers and managers of companies as well as practitioners to formulate strategies and programs to address the issue by providing better training and awareness programs to MLM distributors in order to ensure efficiency, effectiveness and high productivity in organizations.

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WOMEN AT WORKPLACE: A STUDY TO UNDERSTAND THE NATURE OF DEVIANT BEHAVIOR IN EDUCATIONAL INSTITUTE

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ABSTRACT

Negative deviant workplace behavior is a planned, expected, and malicious attempt to damage an organization by creating workplace problems. Deviating actions of workers have a negative potential in many ways for organizations. Past research has shown that the personal variations in workplace deviance may account for individual variables. Some of the most common result is that men are more frequently overtly violent than women. However, most previous studies have indicated that the size of the general behavioral pattern of each sex provides information about specific segment of the population. It is observed that women members are often ignored, though they are playing a very critical role in organizational decision-making process and actively involved in core domain work. In this research article a study has been conducted as part of research work of the author to understand the kind of deviant behavior problems that the working women in educational institutes are facing. The study made a comparison between women members working in government and private educational institutes in surrounding districts of Kolkata. A test is applied to understand whether any significant difference exists in terms of the variables identified during exploratory study.

Keywords: Deviant Behavior, Women, Educational Institute

1. INTRODUCTION

Workplace deviance was described as voluntary behavior that violates major organizational norms and threatens the well-being of or both the organization or its members (Robinson, 1995). Workplace deviation refers to voluntary actions, in which workers either struggle to fulfill normal standards in the social atmosphere or are driven to violate them (Kaplan, H.B., 1975). In certain situations, deviation is divided into two categories,

namely, small and serious deviance; and between individuals and organizational deviance. Minor deviance involves slower travel, favoritism, early retirement from the workplace, while serious conduct involves taking a kickback, stealing company assets and endangering employees (Bennett, R. J., & Robinson, S. L, 2000). The actions can also be further categorized as positive and destructive deviance from an organization's point of view (Appelbaum, S. H., Iaconi, G. D., & Matousek, A., 2007). Workforce deviance behavior is a field of honesty in Western countries, to consider different causes and implications of deviant activity and its effects on organizational engagement and productivity (Coffin, B, 2003). As such behavior is linked to enormous economic costs, organizations must control this problem. Moreover, specific activity is related to social and psychological costs in addition to economic costs. It is crucial to recognize factors which contribute towards such actions to prevent such negative effects on organizations and society as a whole. Several human, sociological, organizational and economic factors may trace the reasons for this kind of deviant behavior from the workplace. Personality, employment, power of the community, ethics, anger and stress are only a few examples. Deviant behavior is reflected in changes in the timing of the job, working attitudes and results, lunch breaks, delay and many other consequences. Specific actions can be seen as a plea for assistance and the main role of management is that the behavioral improvements are understood and corrective action taken (Keyes, C. L. M., & Magyar-Moe, J. L., 2003). (Yadav & Rai, 2020) Different forms of deviant behavior ranging from withdrawal of job effort to abuse and violence affects the organisation both economically and psychologically. Researcher also identified emotional intelligence can act as a moderator of organisational stress and deviant workplace behavior. (Di Stefano et al., 2019) Adhocracy and clan culture of organisation reduces the level of deviant behavior. (Singh, 2020) Embeddedness predicts the organisation's as well as employee's performance.

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Cultural embeddedness of organisation helps the organisation to increase positive deviant workplace behavior. (Abdallah & Abdallah, 2021) productive work behavior can be achieved from flexible job and well defined job specification. (Enwereuzor et al., 2017) individuals with low agreeableness tend towards deviant workplace behavior. (Agarwal & Avey, 2020) found psychological breach of contract is a moderating factor between abusive supervision and cyberloafing. It is also perceived that abusive supervision and psychological breach of contract induces cyberloafing. Deviant behavior fetches impact on student's performance. It lowers down the performance with the attitudes of the teachers like taking frequent breaks, wasting time by gossiping, showing favouritism, provoking students against other teachers, verbal abuse and not completing the syllabus (Khan, 2017). Deviant behavior overall impacts the performance of the organisation either in a positive way or in a negative manner.

2. REVIEW OF LITERATURE ON DEVIANT BEHAVIORS FACED BY WOMEN AT WORKPLACE

With the increase in literacy rate in our country, trace of penetration of women in every corner is prominent. In a male dominated country although the educated women and men are running parallel still commitments differs gender wise. To maintain work life balance fulfilling household commitments women are more comfortable and driven towards education sector. Workplace behavior in these educational institutes is shaped by the workforce working in the system. These human capitals come up with different individual psychology holding individual behavior, ethics and principle. These individuals portray their unique attitudes based on their perception and unique behavior which might be acceptable or unacceptable by others and the organisation too. The unacceptable or the deviant workplace behavior faced by the women workforce is a big hindrance in proper utilization of women employees. (Bashir, 2015) Studied multiple factors responsible for creating workplace deviance, e.g. financial pressures, organizational injustice, organization environment, employee perception, lower job satisfaction etc. but the most important factors out of these are organizational injustice and job satisfaction. (Appelbaum, 2015) studied that unethical and deviant behavior plays a very harmful role in the organisation. Ethics should be strongly knitted in the organisation to avoid workplace deviance. Organizations need to step forward and respond by

cultivating solid, constructive ethical environments, so that when their workers face an ethical problem they know how to deal with it (Lay, 2015). Aggression is a factor which women employees faces that has been identified by the researchers which obstructs smooth flow of their work. Aggression is a complex social conduct with multiple causes and manifestations. Aggressions can be physical or verbal, direct or indirect. Aggression may be impulsive, triggered by frustration in response to provocation (known as reactive or aggressive aggression), or it may be premeditated, less emotional, and may be used as a way to achieve some other purpose (known as constructive or instrumental aggression) (Thomas F. Denson, 2018).

Sabotage is another factor that an alleged honest women employee faces dragging to the extreme of disciplinary action. Sabotage is commonly noticed in workplace deviance which is deliberately destroying, damaging or obstructing organisation's property. (Appelbaum S. H., 2015) Perception of organisational injustice is a reason that drives for workplace deviance. (Maureen L. Ambrose, 2002) studied that insiders or outsiders trusted individuals in an organization, such as present or former employees, contractors, consultants, or vendors are traced in the act of sabotage, they are the threat to the security of information due to their confidential knowledge of the organization's internal operations, processes, data, systems, or other resources because trusted individuals have the authority and guts to ignore and avoid rules and utilise their power and authority to satisfy their revengeful action and women employees have been seen as the prey of this deviant workplace behavior. Therefore trusted individuals should be monitored constantly (Green, 2014) to check such workplace deviance working against women workforce.

Bullying and Sexual harassment are the behavioral workplace deviance women employees facing which ranges from minor to serious and is quite prominent in today's scenario. These deviance falls under two dimensions they are: Minor versus serious, and interpersonal versus organizational workplace behaviors. The organizations should understand not only the behavior of the workforce that is beneficial to them, but also the deviant behavior that is detrimental to the human resource of the organisation (Robinson & Bennett, 1995). Researchers studied that disciplinary action need to be properly implemented to check such behavioral deviance and ethical climate should be incorporated to provide safety and security to the women

employees working in the organisation.

Incivility is another factor that women employee faces while carrying their work process. Incivility is the rude or unsociable behavior usually flows from the supervisors or the superiors which lowers down the morale of the women employees working under them in the organisation. Ethical climate increases employee's commitment towards organisation and the mediator to influence ethical climate and deviant workplace behavior is organisational Climate (Ana Sofia Aryati, 2018). Ethical leadership reduces deviant workplace behavior which is concerned with honesty and credibility, being fair in decision making, personal life based on morality standards, values and ethics, doing the right thing, transparent in communication and application, punishment and reward which eventually keeps the women employees away from incivility.

Women employees are often harassed by drunker in the workplace. Substance abuse at work is another factor women employee faces which is alcohol and drug abuse which is too costly to bear for the organisation too which ranges from productivity loss, injuries and also increase in health insurance claims. This workplace deviance apart from affecting women employees it also affects the organisation in the following ways: sleeping on the job, hangover or withdrawal affecting job performance, poor job performance, loss of efficiency etc. (Jessica R. Carre, 2018) Self-Report Psychopathy-Short Form (SRP-SF) predicts the measures of deviant workplace behavior and Triarchic Psychopathy Model (TRI-PM) predicts higher scores of workplace deviance and workplace sexual harassment measures. The researcher recommended for a strong background check during the process of recruitment with constant follow up to reduce and remove such deviant workplace behavior and preventing threat to the women employees associated with the system.

H1: Women workers face sexual harassments at the workplace which affect their performance.

H2: There is a difference in giving importance to sexual harassment for women employees in government versus private institutes.

H3: Women workers face aggression at the workplace which affect their performance.

H4: There is a difference in giving importance to aggression for women employees in government versus private institutes.

H5: Women workers face bullying at the workplace which affect their performance.

H6: There is a difference in giving importance to bullying for women employees in government versus private institutes.

H7: Women workers face incivility at the workplace which affect their performance.

H8: There is a difference in giving importance to incivility for women employees in government versus private institutes.

H9: Women workers face substance abuse at the workplace which affect their performance.

H10: There is a difference in giving importance to substance abuse for women employees in government versus private institutes.

H11: Women workers face sabotage at the workplace which affect their performance.

H12: There is a difference in giving importance to sabotage for women employees in government versus private institutes.

3. RESEARCH METHODOLOGY

The present study is based on the exploratory study conducted in pilot form in different higher educational institutes in Kolkata only. As part of the PhD research work, the author visited around 12 institutes and collected data from 121 respondents to understand the acceptance of the variables identified through review of literature. Out of the 12 institutes, 6 institutes were identified purposefully from government sector and rest of the 6 institutes from private sector to get a better idea about the study. If the variables fit to be qualified then further analysis may be possible with the help of the same. The respondents were identified using random sampling method.

At test is applied to understand whether any significant difference exists among the respondents or not. A structured questionnaire was prepared for the study, where all the 6 variables were incorporated. All these variables are part of personal deviance category. Rests of the variables were not considered for this article. The respondents were asked to give response in a 5-point Likert scale where 5 indicates strongly agree, 4 indicates agree, 3 indicated neutral, 2 indicates disagree and 1 indicates strongly disagree. Initially, Cronbach alpha value was taken into consideration where an alpha value higher than 0.70, indicates that the variables are

internally consistent and can be used for further study. The result of the Cronbach alpha is shown in Table 3.1.

TABLE 3.1. Reliability Statistics

Cronbach's Alpha	N of Items
.831	6

Since, the value of the alpha is more than 0.70; we can conclude that the variables are consistent enough to be included in the study.

4. FINDINGS

The 121 respondent's information are collected using the Likert scale and the same is used to test the each of the 6 hypotheses. After data cleaning each of the information are incorporated in the SPSS and analysis has been done. The result of the analysis is shown in the table 4.1.

TABLE 4.1. Result of the t test

Hypothesis	P value	Remarks
H1: Women workers face sexual harassments at the workplace which affect their performance H2: There is a difference in giving importance to sexual harassment for women employees in government versus private institutes	0.024	H1 Accepted
H3: Women workers face aggression at the workplace which affect their performance H4: There is a difference in giving importance to aggression for women employees in government versus private institutes.	0.023	H3 Accepted
H5: Women workers face bullying at the workplace which affect their performance. H6: There is a difference in giving importance to bullying for women employees in government versus private institutes.	0.032	H5 Accepted
H7: Women workers face	0.0311	H7 Accepted

Hypothesis	P value	Remarks
incivility at the workplace which affect their performance. H8: There is a difference in giving importance to incivility for women employees in government versus private institutes.		
H9: Women workers face substance abuse at the workplace which affect their performance. H10: There is a difference in giving importance to substance abuse for women employees in government versus private institutes.	0.024	H9 Accepted
H11: Women workers face sabotage at the workplace which affect their performance. H12: There is a difference in giving importance to sabotage for women employees in government versus private institutes.	0.234	H11 Rejected

The result shows that both the employee groups are of the opinion that they are facing problems at the workplace related to sexual harassment, aggression, incivility, bullying and substance abuse. But, there is a difference of opinion among the two groups related to the variables sabotage. If we look at the descriptive statistics table it can be seen that women workers in the private sector are more in favour of the statement than the women workers in the government sector. So, the nature of the problem is more rampant in the private sector than the government sector.

TABLE 4.2. Descriptive Statistics Table

Variables	Organization	N	Mean
Sexual Harassment	Private Sector	66	4.1250
	Government Sector	55	3.8235
Aggression	Private Sector	66	4.0417
	Government Sector	55	3.7059
Bullying	Private Sector	66	4.0417

Variables	Organization	N	Mean
	Government Sector	55	2.9412
Incivility	Private Sector	66	4.2083
	Government Sector	55	4.0000
Substance Abuse at Work	Private Sector	66	3.7500
	Government Sector	55	4.0000
Sabotage	Private Sector	66	3.6250
	Government Sector	55	4.0588

Source: Survey Data

5. CONCLUSION

In recent time women are playing a very crucial role and most of the organizations are taking it seriously to reduce any kind of gender bias in their respective organizations. The growth of the organization can be better if it is not gender sensitive. Fair treatment is most important and it will certainly be going to improve the working environment of the organization. But, given the scenario, it may not be necessarily true in all aspect. Negative Deviant behavior is one such area which negatively affects the growth of the organization. Organization sometimes does not realize the nature of cost associated with it. If the deviant behavior is positive then it will be going to improve the work culture, unfortunately, most of the time it is negative in nature. In case of women employee, this deviant behavior is impacting them negatively and affecting the working environment and morale of the employees. In this study, an attempt has been made to identify the nature of deviant behavior issues that the women are facing at their workplace and this kind of problem is more in private educational institute than government.

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IMPLEMENTATION OF GREEN HRM IN MSME TO GAIN COMPETITIVE ADVANTAGE: A CONCEPTUAL STUDY

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ABSTRACT

The small and medium scale enterprise is one of the fast-growing sectors with more than 44.7 million enterprises. It contributes approximately 40% of the total industrial output. MSME provides huge employment opportunity as well as employing a noticeable percentage of employment compared to other sectors. However this fast growth of industrialization has an adverse effect on environment. With the increase in rate of industrialization the rate of environmental pollution is also increasing. This environmental pollution is ending with creating environmental degradation. Environmental degradation is indirectly proceeding towards decrease in organizational sustainability.

To gear it up pollution need to be controlled and reduced. So, lesser pollution will lead to increase in organizational sustainability which will become the competitive advantage of the organisation. Now, this pollution due to huge industrialization can be controlled through proper and effective implementation of Green HRM practices. Green HRM practices can decrease the pollution rate by implementing pollution free technologies and strategies and practices. These includes: online recruitment and selection, paperless work, online training and development. These practices will decrease the air pollution, water pollution and to be more precisely environment pollution, hence increase in organizational sustainability and effectiveness which the organization ultimately realizes it as competitive advantage. The aim of this paper is to analyze the reason of pollution due to rapid industrialization and the way to overcome it through proper implementation of Green HRM practices and gain competitive advantage through it.

Keywords: MSME, Industrialisation, Pollution, Green HRM, Competitive Advantage

1. INTRODUCTION

A growing concern about the environment in all sectors of society, whether it is business or non-business, has prompted the phrase "Go Green" to become the buzzword of the 21st century. Some specific treaties for combating climate change have helped make this possible. Companies must find out ways and techniques to reduce carbon footprints in the present scenario, as well as address economic issues. Profits are supposed to be earned by the commercial world, but not at the expense of the environment (Madan, 2016). This Go Green can be achieved through Green HRM.

The term green HRM refers to human resource management policies that promote the sustainable use of resources within business organizations and, more broadly, the cause of environmental sustainability. Two essential elements of green HRM are eco-friendly practices in human resources and the preservation of knowledge capital. It involves environment-friendly HR initiatives which result in increased productivity, better employee engagement, and lower costs. Electronic filing, car sharing, job sharing, online training, and energy-efficient office spaces are a few examples. In present days organizations are implementing the EMS (Environmental Management System) as a strategic tool to get a competitive advantage. There is an integration of environmental management and human resources management in green management. GRHM is a specialized field of human resource management that aligns with environmental protection and ecological balance. HRM that incorporates green practices focuses on activities aimed at assisting an organization in its goal of reducing its carbon footprint in areas like hiring and onboarding of human resources, their induction, appraisals, and management of staff performance, training and development, and pay and reward management. By adopting and following Green HR policies and practices, HR departments can play an

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important role in promoting environmental issues within organizations.

India's micro, small, and medium enterprises (MSMEs) sector has rapidly developed into a highly dynamic and vigorous sector and it is being a crucial source of employment in rural and backward areas. These qualities are what make SMEs indispensable to any economy, and they are regarded as the engine that drives economic growth (Government of West Bengal, 2018)(West Bengal Ease of Doing Business for MSME Sector, June 2017, THE INSTITUTE OF COMPANY SECRETARIES OF INDIA). MSME Ministry released its 2019-2020(Ministry of MSME, 2021)annual report, in which West Bengal ranked among the top performers in the MSME sector, with 135.52 lakh people employed in 88.67 lakh units. The state thus succeeded in doing all this when it had two of its worst crises in recent memory, the COVID-19 pandemic and the super-cyclone, Amphan, that wreaked havoc on its route. The most detailed distribution of MSMEs in the country and the number of people employed shows that West Bengal has taken second place, just behind Uttar Pradesh. In West Bengal, MSMEs have experienced steady and phenomenal growth. The unemployment rate in Bengal decreased from 6.2 percent in December 2019 to 6 percent in December 2020. It is also noted that during the peak shutdown months of April-May 2020, this number climbed to 17.4% (West Bengal outshines others in MSME employment generation as per Central Govt. data, TTW Poll Guru 5 March 2021 14:52:58). There is large industrial diversity in West Bengal starting from manufacturing ships, rail locomotives, industrial furnaces, galvanization, metallurgical units, chemical units, battery manufacturing unit, foundry, etc. thus West Bengal has become a business hub of MSME.

This rapid industrialization by the MSME sector resulted in creating huge pollution in the air, water, and soil which caused environmental degradation and hampered ecological balance. Pollution is defined as a placement in the environment of chemicals endangering human health, natural resources, and ecosystems under the United Nations Environment Program (UNEP). The World Health Organization estimated in 2012 that 23 percent of all deaths worldwide (12.6 million persons) occurred due to environmental causes, which understood all forms of pollution. Kolkata is the main commercial and financial center in eastern and northeastern India with numerous setups of jute, chemical and leather units. These units emit huge wastes which pollute the air,

water, and soil to a great extent.

To safeguard the ecosystem and maintain ecological balance and prevent environmental degradation caused by pollution as an aftereffect of rapid industrialization, the concept of “Go Green” was focused on. At this point, Green HRM took the attention of the industries to overcome this threat to the environment and increase sustainability and competitive advantage. This can be achieved through effective implementation of Green HRM practices like green recruitment, green selection, green analysis, green training, green performance, etc. which will create a green environment and pollution-free environment to live and increase sustainability and gain competitive advantage.

2. LITERATURE REVIEW

The article (Bombiak & Marciniuk-Kluska, 2018) is particularly vital from the point of view of young organizations' development, for the implementation of the GHRM idea at an early stage of development creates an opportunity to improve performance related to the shaping of green attitudes and corporate culture supporting sustainable development. This paper (Ullah, 2017) studied existing research models of green human resource management and developed a comprehensive human resource management model based on green practices. (Bombiak, 2020) the researcher identified the barriers to the implementation of green HRM in Poland. (Ramasamy et al., 2017) focused on the employees, including recruiting, screening, training, and development, performance management, performance appraisal, employee rewards, employee participation, and management of organizational culture. Today, a growing number of associations appear to acquire biological human resources that they rehearse in a worldwide setting. Researching and blending these green HRM systems currently being followed and being implemented by organizations and other associations would make a valuable expansion to the HR division (Beri et al., 2020). The thesis (Reycheva & Nikolopoulou, 2019) focuses on gaining sustainable competitive advantage through Green HRM. Essentially, this article (D. Renwick & Robertson, 2008) has reviewed the literature on environmental management and HRM and outlined a process model and research agenda for Green HRM. Some suggestions for future studies have been given at the end of the research (Nath & Goel, 2016). GHRM's best practices model was tested across organizations and countries. This dissertation

(Oyedokun, 2019), concluded that the GHRM and its components are capable of increasing the competitive edge of Nigerian manufacturers and reducing their costs. It is the intention of the author (Stojanoska, 2016) in this thesis it is illustrated how the concept of green management can be incorporated into human resource functions. An objective of this study (Shafaei et al., 2020) was to assess the antecedents and outcomes of green HRM at the organizational level and the results of green HRM at the individual level. In this review (Pham & Paillé, 2020), articles were included if they addressed both of the research questions. The current article provides the first systematic review of GRS and so paves the way for future studies.

This study (Yong et al., 2020) incorporated semi-structured face-to-face interviews with human resources directors and managers from four large manufacturers in Malaysia to acquire the necessary data for this study. This paper (Yusliza et al., 2019) studied the relationship between CSR and GHRM was found not to be as significant as expected, which can be explained through the emerging perspective that CSR and HRM are interconnected. (Aboramadan, 2020) studied green human resources management was significantly associated with employee in-role green behavior, extra-role green behavior, and GIWB. The article (Raut et al., 2020) studied Green organizational culture and adoption of green strategies and green training and development were found to be the two most relevant indicators, while green employee relations and management of unions were found to be highly dependent on the others. This study (Ren et al., 2020) examines how green human resource management procedures combine with informal cues provided by members of a company's top management team to impact an organization's environmental performance. Among management scholars, environmental sustainability is gaining increased attention. This paper (Sharma, 2016) describes a process model of the HR processes related to green HRM based on prior literature. (Sushma Rani .Dr. K. Mishra, 2014) has analyzed the literature on Green HRM and presented a model of Green HRM. Employees and unions can help employers adopt Green HRM policies and practices that promote and protect employee health and wellness. This paper (Ahmad, 2015) discusses how organizations around the world implement Green Human Resources. The study (Mishra, 2017) the study provides an overview of the current state of green human resource practices including training, green recruitment,

performance appraisal, employee involvement, and compensation.

(Almarzooqi et al., 2019) The study concluded that HRM practices played a significant role in fostering positive organizational outcomes and contributes to the literature on sustainable HRM and links to positive organizational outcomes within the context of the UAE. This paper (Mariappanadar & Kramar, 2014) examines sustainable human resource management in five Asian countries based on the synthesis of and simultaneous effects of high-performance work systems. The purpose of this paper (Chaudhary, 2019) to indicates that GHRM practices implementation is very poor in automobile organizations in the context of India. The purpose of this paper (Menon, 2016) was to highlight some of the areas like performance appraisal, training and development, recruitment and selection, and some of the regular activities that can be implemented and not implemented as part of green HRM. The purpose of this paper (Lather, 2017) is to determine the relationship between green human resource factors, and no significant difference was found in the perceptions of managers and non-managers concerning different human resource factors affecting environmental performance. (Hameed et al., 2020) Identified employee empowerment in the green age and employees' green values as important factors that affect the relationship between GHRM and employees' OCBE. (Joyce & Vijai, 2020) examined the executive's practices of associations based on existing literature. In this paper, it is suggested that green organizations should conduct some HR activities. (Jing Yi Yong Yusliza Mohd. Yusoff, 2016) investigated empirical evidence that strategic HR competencies have an impact on the adoption of Green HRM practices in organizations.

3. GAP OF THE STUDY

It is aimed to draw a conclusion based on the past research work after extensive literature review the significance of implementing Green HRM Policies and Practices in the state of West Bengal for rapid industrialization of MSME. The literature reviews indicate environmental degradation and pollution caused due to rapid industrialization can only be stopped through the implementation of Green HRM and to maintain ecological balance. It needs to be explored the impact of Green HRM practices on MSME and its actual role and contribution ineffective cost-cutting, reducing pollution, increasing sustainability, and competitive

advantage that can be gained through the implementation of Green HRM.

4. OBJECTIVES

1. To study the impacts of Green HRM Practices.
2. To justify the significance of implementation of Green HRM Practices and Policies in the MSME sector in West Bengal.

5. GREEN HRM PRACTICES AND POLICIES

Green Recruitment

Drawing in excellent staff is a basic HR challenge in the "war for * (Renwick et al., 2013, p. 2). Green selecting is a framework where the spotlight is given on the significance of the climate and making it a vital component inside the association. Recruiting applicants with a green curve of psyche simplifies it for draft experts who are cognizant with currently notable with essentials like reusing, protection, and making a more consistent world.

Green Performance Management

Execution of the board (PM) is the interaction by which workers are provoked to upgrade their expert abilities that assistance to accomplish the authoritative objectives and targets in a superior manner. With the EM influencing worldwide business procedure, PM is likewise being biased by the green wave in a potentially positive way. The main part of PM is the execution examination.

Green Training and Development

Green T&D exercises make representatives mindful of various viewpoints and the worth of climate the board. It assists them with accepting various techniques for protection including waste administration inside an association. Further, it hones the ability of a representative to manage the distinctive natural issue.

Green Compensation

Prizes and remuneration are the principle HRM measures through which workers are compensated for their exhibition. These HR rehearses are the most predominant strategy which connects a singular's premium to that of the associations. It likewise underlines those impetuses and towards can impact

representatives' attention to the greatest at work and persuade them to practice most extreme exertion from them to accomplish authoritative objectives in the point of view of Green HRM, prizes and pay can be accepted as planned apparatuses for supporting natural exercises in associations. It is recommended that assuming green prizes and pays framework related to the course of HRM, a green culture in associations can be supported. By joining components of green administration in the remuneration program, administrators can advance the green practices among the workers.

Green Employee Relations

Representative relations are that part of HRM which is concerned with building up friendly boss worker relationships. The connection works with the inspiration and confidence of the representatives to build the usefulness. Fundamentally, worker relations connect with representative support and strengthening exercises. It likewise assists with forestalling settle issues that emerged in the working environment that might impact the work. Truth be told, positive representative relations are a slippery and solid resource and a sound upper hand for any association. Employee investment in green drives improves the probability of better green administration as it adjusts workers' objectives, abilities, inspirations, and discernments with green administration practices and frameworks. The HR staff needs to compress the administration to establish a participative workplace where the representatives are allowed to set up their thoughts on green issues since they are the ones who in reality are at risk for carrying out moral corporate conduct in the everyday existence of the association. This implies the accomplishment of green results will generally rely upon representatives' eagerness to cooperate, as frequently; the best thoughts come from the workers who work in that specific region.

Green Initiatives

The goal of economic development in every region is to provide people with better living and job opportunities. When it comes to industries, operating, a 100 percent pollution-free environment is a myth. It is neither possible nor necessary.

To minimize the negative effects on the environment, adequate and effective pollution control methods are essential. In this regard, the required technological know-how, as well as institutional backup support, is

provided. Highly polluting sectors such as thermal power plants, coal mines, cement, sponge iron, steel & ferroalloys, petroleum, and chemicals produce dust, smoke, fumes, and poisonous gas emissions. These have not only become harmful in industry-specific clusters, but they have also caused irreversible damage to our ecology and environment, often exceeding the environment's carrying capacity.

Pollution levels at industrial clusters have been documented at high levels in Hooghly, Howrah, Andul, and Midnapur, among other places. Although a growing number of power plants have shifted to super-critical technologies, this remains the case. Steel, cement, chemicals, and oil refineries have all adopted cutting-edge technology.

Given the importance of Asian economic development for environmental management, there is a significant vacuum in the Green HRM literature that has to be filled in future studies. Environmentally friendly HR practices and the protection of intellectual capital are two significant components. Green human resources refer to promoting sustainable practices and increasing employee understanding and commitment to concerns of sustainability through every employee touchpoint/interface. Green HRM focuses on employees' environmental behavior in the workplace, and employees can then continue this purchasing pattern in their personal lives. The fundamental goal of green HRM is to educate employees on the complexities of environmental management, such as what actions are required, how they work, and how they benefit the environment. The activity stimulates employees and instills in them a sense of pride in being a part of the green initiative.

Managers ensure that their HR department is employing proper green human resource strategies. As an update to the statement, some authors have proposed that establishing an efficient corporate green management system in organizations,

Organizations all over the world are incorporating and working to implement GHRM principles to achieve a competitive edge in the business sphere. Complete acceptance and integration of GHRM in a company are not impossible, but it does necessitate a shift in management and employee attitudes about current HR procedures at the same time. There are several concerns linked to GHRM that HR departments must consider before launching green initiatives, and they cannot all be

addressed in a single paper. Due to a lack of space, the following section of the paper will only touch on a few of the most important green initiatives for HR departments.

Green building

Firms around the globe are greatly selecting green construction as their workplace and offices as an alternative to typical buildings. Green buildings meet certain criteria for limiting the exploitation of natural resources used in their construction, which is a trend-setting phenomenon. Green buildings also have some additional elements connected to green practices including energy efficiency, renewable energy, and stormwater management. In recent years, there has been a rapid increase in the adoption of green buildings by businesses. The importance of green buildings in coping with environmental challenges has become increasingly apparent in the business world. Because of their low cost of construction and engineering, green buildings also serve as a platform for financial savings for businesses.

Paperless office

The majority of office work is done on paper, however, with the introduction of IT, paper consumption has decreased. E-business and education have transformed office processes and procedures, transforming them into paperless offices. The usage of paper in the office is either limited or eliminated by transforming crucial official documents and other paperwork into automated workflows. The technique significantly reduces paper usage, as well as the costs of paper-related activities such as copying, printing, and archiving, as well as the time spent searching for paper documents. Finally, we assert that limiting paper consumption directly conserves natural resources, prevents pollution, and reduces water and energy waste.

Conservation of energy

Energy conservation at the office has the potential to have a significant environmental impact. Offices around the world have developed many energy-saving strategies to lessen their environmental effect to provide more efficient and environmentally friendly services. HR technologies, such as e-HR, are also thought to be capable of assisting management and employees in tracking their carbon emissions. Organizations are also advocating the widespread use of energy star-rated light

bulbs and fixtures, which use at least two-thirds less energy than standard bulbs and fixtures.

Recycling and waste disposal

Recycling is the process of converting discarded resources (trash) into new and valuable items. Recycling helps to conserve raw materials that would otherwise be utilized to create new products. As a result, this approach saves energy and minimizes the quantity of waste sent into landfills, resulting in a better environment and cleaner air. Several organizations are introducing recycling programs as part of their green initiatives to increase the number of recycled items and reduce waste. To conserve the environment, the entire corporate world is reciting the old mantra of the three Rs—Reduce, Reuse, and Recycle.

GHRM & Sustainable Competitive Advantage

Green Human Resource Management (GHRM) is crucial for achieving environmental sustainability (Ramasamy et al., 2017). GHRM is still a relatively new phenomenon in many organizations, especially in developing nations. There is still more work to be done to help organizations implement green policies, but some have already adopted them and have incorporated them into the Human Resource Management (HRM) processes. Ecological strategies are becoming part of recruiting strategies for some organizations (Guerci et al., 2015). To hire environmentally responsible employees, every organization should implement these green hiring practices. Beri (Beri et al., 2020) says that HRM activities that are environmentally friendly improve environmental services. These activities help acquire biological human resources from associations held in countries across the world. In the context of sustainable human resource management, activities can influence and reshape green efficiency, green attitudes and mentality, and human resource green skills. Thus, HRM features should incorporate greening into daily operations.

A competitive advantage is the ability of a business to attract more customers, increase sales, improve profits, and keep staff and customers longer than the competition. Sustainability competitive advantage can be classified into three main types.

- **Cost advantage:** It offers competitive prices.
- **value advantage:** A value advantage is a business's

ability to differentiate its offerings and be perceived as providing superior value.

- **Focus advantage:** This company focuses on a specific market niche, providing a tailored solution aimed directly at that segment.

The majority of small businesses lack the market share and buying power to effectively compete on price and they are not big enough to offer everything to all customers in a market. As a result, to successfully compete, they need to develop sustainable competitive advantages built on providing superior value to a specific market niche.

By implementing a Green Human Resource Management scheme, organizations will have more access to environmental protection and management, human resource policies, HR practices, and law enforcement. Initiatives in green HR so far have largely focused on increasing competency within processes, reducing and eliminating environmental damage, and restoring HR tools, products, and procedures that boost efficiency and reduce costs. In addition to developing more energy-efficient offices, the results include electronic files, teleconferencing, virtual interviews, ride-sharing, job sharing, recycling, teleworking, online training, and teleworking. In the current period of increased Green-Consciousness in society, more businesses are introducing green initiatives to their routine practices. The implementation of eco-friendly HR initiatives helps organizations achieve greater efficiencies, lower costs, and foster employee engagement, all of which lead to increased sustainability.

The thesis (Reycheva & Nikolopoulou, 2019) explores how the Danish building sector leverages Green HRM practices to gain sustainable competitive advantage. The study examines how Green HRM practices influence environmental sustainability and competitive advantage. The paper suggests that by implementing Environmental Management and Human Resource Management together, companies can maximize their competitive advantage. Developing green skills is essential for the success of an environmental strategy. Thus, human capital is considered to be the most important factor that enables companies to achieve sustainable competitive advantage.

It has been examined how GHRM can enhance Nigeria's

competitive edge. (Oyedokun, 2019). (Mehta & Chugan, 2015) recognize the importance of human resource management (HRM). It refers to the process of ensuring the organization's management system is ecologically balanced and environmentally-friendly (Kapil, 2015). GHRM is defined, among others, by (Prof. HHDNP Opatha, 2013) and (Opatha & Arulrajah, 2014) as policies, practices, and strategies employed by organizations to promote green behavior for the benefit of individuals, society, and the environment.

6. GHRM & MSME

Small and medium-sized businesses have been playing an increasingly important role in the economy at home as well as abroad. SMEs account for a large percentage of the national economy. These statistics indicate that small and medium-sized enterprises play an important role in economic growth and employment. Gases, liquids, and solid wastes can pollute the environment due to the activities of small businesses. For SMEs to increase productivity, workers must know about environmental management. A tool known as Green Human Resource Management is used to manage the SME workforce in an environmentally responsible manner. To increase business productivity, SMEs' employees should understand the importance of environmental management. The idea behind green HRM is to implement strategies that reduce negative environmental impacts or enhance positive environmental impacts on business performance in a sustainable manner (Arulrajah et al., 2015).

An example of green human resource management is the development of human resource management (HRM) in Indonesia, which is at the very core of human resources management, such as the recruitment, screening, training, reward, and assessment procedure (Pinzone et al., 2016). (Haddock-Millar et al., 2016) Green HRM aims to align human resources management practices with organizational goals in environmental management.

Additionally, to implement green HRM, senior management must show strong commitment by using comprehensive planning as a guide by operating staff (Fayyazi et al., 2015).

By doing so, the company will gain several advantages from green HRM, including:

- A better retention process for employees,

- The general public's perception of the company is improved,
- More productive employees.

Small and medium-sized enterprises are very important to the development of the economy of a country, and their characteristics are labor-intensive. Green HRM in SMEs is implemented in an organized manner that starts from the recruitment process, continues through selection and training, includes evaluation of performance, awards, and job descriptions, and ends with a management system that is green-based.

It is possible to formulate the process of implementing green HRM in SMEs

• **Recruitment strategy:**

In the policy/commitment, it is continued by observing the existence of several green concept considerations in the recruitment process of prospective workers.

• **Selection strategy:**

There must be a level of understanding of the green concept both in the recruitment process and in the selection process.

• **Strategies on training and development:**

By including green HRM in some of the necessary training and conducting comparative studies, this strategy is more directed. This strategy aims to improve business sustainability through green HRM implementation.

• **The performance evaluation strategy:**

In the analysis of SME performance, green elements are incorporated. SME workers who have provided innovations in managing the business environment will receive financial awards as part of the award strategy. Each job description of an employee contains a green element as part of the green job design strategy and analysis.

SME's assume a crucial part in the economy of the nation, and their work escalated attributes are essential to the improvement of the nation's economy. Carrying out green HRM in SMEs is completed by following a coordinated cycle that includes recruitment process, selection, training and development, performance evaluation, awards, job descriptions of the labor force,

and labor force the executive's dependent on the green idea.

7. CONCLUSION

Today, "reducing emissions" is becoming the trend (Margaretha & Saragih, 2013), and there is a number of studies on green advertising, green bookkeeping, green administration, and green hr processes (D. W. S. Renwick et al., 2013). Green HR (Dutta, 2012; Margaretha & Saragih, 2013) is a constant requirement for the merging of natural administration into Human Resource (HR). Associations with potent natural execution help increase their overall reputation and stand out in the eyes of elevated personnel. Based on the findings of the study, we can conclude that GHRM and its components can be used to increase the competitive edge of manufacturers as well as reduce their costs. Therefore, the study determined that the process was more important than the outcome. As the organization evaluates and measures its performance, managerial attention should be given to employee engagement in green activities.

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IMPACT OF PACKAGING ON CONSUMER PERCEPTION AND PURCHASE INTENTION

Rajan Seth*

ABSTRACT

The purpose of this study is to evaluate the influence of packaging over consumer buying behavior (consumer perception and purchase intention), and to observe how these factors effect consumer's decision of purchasing a product. The objective of this research is to find out those elements behind the success of product packaging. The target population for this research is the different places of the Bangalore. For getting the response 120 quantities questions were distributed and by using of the SPSS software to revile research result interpreting on the correlation ad regression analysis were made. The research finds out the intended variables and claims that it is beneficial for all type of organizations.

Keywords: Elements of Packaging, Consumer Purchase Behavior, Perception and Purchase Intentions

1. INTRODUCTION

In recent environment, there are large numbers of companies which also deliver the identical product in market. Consumer face experience of thousands of brands in single visit to market. In this competitive environment packaging become effective tool to capture the consumer purchase intention (Ranjbarian, 2009). An American consumer faces experience of 20,000 products in single visit to supermarket in 30-minute shopping session (Belch & Belch, 1999). In this competitive environment packaging help to differentiate the product or achieve competitive edge (Klimchuk & Krasovec, 2007). According to Nilsson & Ostrom, graphic includes name, typography and structure design include size of packaging or products. All packaging dimension have positive effect on consumer brand experience and purchase decision, it led toward the brand loyalty. Packaging becomes useful tool to convenience marketers to capture the customer attraction and get competitive advantage or competitors. Color of packaging is important because of this part is differentiate to other company products. Packaging color is the more attention

the customers about products. In competitive environment company used different packaging color for attractive and remind the consumers. Packaging material is also important factors because that the prevent loses, if material used sufficient then customers are attractive to the products. Font style is print on the packaging according to the customers perception, because those companies which used the best font style capture market successfully. There are three type of perception (I) Some esthetic or Hearing visual (ii) Gustative (iii) Kinesthetic perception. (Gallen & Sirieix, 2007).

Packaging perform the important rule for the attracting the customers. The children more intention on design of wrapper, so organization design the wrapper make for the children as well as. Suggestion is that information to catch the consumers and have huge effective on young adults and buying attitude (Renaud Lunardo 2007). Printed information provides detail of the product how make it and how use it will. Due to enhancing the competition in daily life so the product packaging has come to play a more important role as a brand communication vehicle. Packaging decision is to be considered first marketing plan in total marketing strategy (Panwar, 2004) Taleghani et al (2011) introduced that service, quality, usage & storage have also impact on consumer satisfaction. When consumer is satisfied then they repurchase the product of that brand. Rentie & Brewer (2000) believe that more than 73% of purchase decision is depend on the product storage, selling place. Mustafa (2007) says that consumer purchase of product is highly depending on the product environmental safety. The most important aspect of the product is the packaging and often to the critical factor in the success of failure of the given product (Schoell, 1985). According to the silayoi and speece (2007) following are the element of the packaging (shape, color, symbol, graphics patterns, pictures, size). Images are important since they may serve as a diagnostic piece of information in some product purchase situations (underwood et al., 2001). Color selection is also one of

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the most important components of the packaging and brand design that further increase the visual stimuli, also considered important tool for creating and sustaining the brand and make the corporate image in the consumer mind. And also, strongly associated with the different brand (Madden et al. 2000). Packing shape and size have an impact on a consumer's purchasing decision. Mostly consumers are attracted with that product which can use easily and carry (silayoi, speece 2004).

Research Gap:

The previous research focuses only on how packaging help to save of product, handle and store of particular product. So, our research will be help full for future marketing strategies related with how packaging help marketers convince the consumer to buy the products.

Research Objective:

The aim or objective of this paper is to cover the following areas.

- How packaging components (color, size, design, printed information) influence consumer perception?
- How effective packaging guide the marketers to gain the customer loyalty?
- How product packaging changes the perception of consumers, which effect over purchase intention?

2. LITERATURE REVIEW

2.1 Purchase Intention

An attention capturing color helps to consumer to visually see and differentiate the competitive brand (Nilsson & Ostrom, 2005). Now a day, consumer is experiencing a lot of products when he visits the supermarket but he only purchases those products whose colors attract his attention. Color of packaging has different meaning such as a green color show the natural, secure relaxed or easy going. Red colors indicate the human excitement, hot, passionate and strong. Orange colors represent the power, affordable and informal. Brown colors show the informal and relaxed masculine nature whereas white color indicates goodness, purity, cleanliness, refinement and formality. Black color power authority and mystery. Consumer often perceived the quality by using or relating the color (Leichtling, 2002). Consumer take different meanings of different color and it relate the color with their beliefs and preferences

(Lichtle, 2002). A color becomes cause to affect the consumer perception toward the price. For instance, an orange color is perceived more incorrect twice than blue color of cloths in shop (Babin et al., 2003). Different studies by Rouillet (2004) shows the effect of different color over consumer perception towards the quality, price and consumer attraction. His major studies were over medicines products, the use of brown, red or orange color require special safety guidelines on the opposite side. The former represents the treatment of sophisticated diseases, quickly in action and high price than blue, green and yellow.

A picture folder / icon, exercise lesson and symbols over the packaging which induce the appetite of food like products (Klimchuck & Krasovec, 2007). All that material which are often used in package design and structure have effect on the consumer emotions, perception to quality and buying behavior while Consumer like the material of package which is environment friendly (Smith, 1993; Shimp 2000). Information about benefits, key inputs used in product and its effects over health and environment is also printed over packaging (Shimp, 2000). It helps to create the trust and build the relationship among the consumers (Klimchuck & Krasovec, 2007). In the marketing packing is most important thing for any product because some time only packaging attract the consumer and they purchase product due to attractive packaging (Sauvage 1006) argue that packaging shape of the product make image of product Underwood et al 2001 noted that packaging picture is important as compare to the verbal communication because they provide more increasing and also attract the consumers (underwood 2003) suggest that some time consumer purchase the product due to their color because they give some meaning to the different color.

H₂: purchase intentions have positive effect on consumer purchase behavior.

2.2 Element of packaging

Packaging includes the sub elements such as price, product, place and promotion which work with marketing tools (Cutler, 2011). In early days the value of packaging was 10% then it reached to 50% of items. Now a day it is about 70% of items values. A good packaging material help to protect the product form external damaging factors, store, introduced and sale of new product. The color, font style on label and

packaging structure enhance convince the user to create the positive image of brand. A study of consumer behavior become too important because social and psychological trait stimuli the person what is purchase and why (Rosta et al, 1997). A good design meets the modern requirement of customers which lead to the more satisfaction (Iran Manesh, 2008). The intention to packaging is also influenced by the other packaging related variables like color, image, designs, size and shape (Kermainejad, 2007). The mediating role of perceived value and purchase intention is how customer perceived value of product. If a customer perceived high value then it affects purchase intention (James, 2002). Perceiving value has significant effect over consumer purchase intention (Chan, 1996). According to (Satish & Peter, 2004) a consumer knows how about product lead to consumer decision (purchase intention). The packaging design customer knowledge and celebrity endorsement is also influencing the purchase intention (Shafiq. R. et al 2011). In buying decision there are five step w which consumer pass away to within given product from problem recognition to after purchase behavior. At problem recognition the learned about what he really needs and why good effective marketing communication channels also help. The consumer to reorganize his basic need and next steps involve information gathering to satisfy his requirement (Culter & Armstrong, 1998). The second last decision is also purchase decision or final selection of available alternative. The final stage of decision making invokes is after purchase behaviors which help the marketer to know about whether customer is satisfied or dissatisfied with product to overcome the next problems arrived in future. In past time the boxes; wrappers are used as packaging material (Kazem, 2003). Packaging is used as to increase the competitive advantage and increase the market share (Khakbaz, 2005). (McCracken Macklin 1998) suggest that the picture on packaging must be related to the brand or product due to this we also attract the consumers. (Bone and France 2001) suggest that graphical component of the packaging make or change the belief of the consumer even on product label verbal information communicate more information as compare to the visual. Attractive packaging is necessarily for gaining the competitive edge on the competitors because now a day's time is very shorter and very person is busy in their work so that the visual packaging is most important as compare to the verbal (Rita Kuuykate 2009). Graphics and color are also very important in packaging because they build in the mind of customer

(Grossman Wisenblit 1999)

Sometime the consumer makes decision of purchase on the base of purchase on the base of some particular color because people or some person associated some particular color and they prefer that color (Madden et al 2000). If the packaging of product is large but in the original product that in the pack is small first time the customer purchase but next time they not purchase that product again (Raghubir Karishina 1999). (Prendergast and Marr 1997) suggest that large pack of product provide better value as compare to small pack (Vila 2006) the consumer perception regarding the color is different culture to culture so producer firstly research and then target the market . Labeling and packaging increase relationality and confidence among the user of baby product sometime verbal and visual information is sued over packaging, the consumer of milk and washing powder given the preference to verbal information (Rita Kuvykaite 2009). Consumer pay additional cost for nutritional labeling product due to health consciousness (PHk pathriaja A. Ariyawar dana 2003).

H₃: Element of Packaging also positively influence the consumer purchase behavior.

2.3 Consumer Perception

A consumer in American supermarket typical faces the 20,000 product choices (Belch & Belch, 1999; Keller, 2008) before to practice the final decision. So, attractive product design can also help to differentiate the competitive brand and to make final decision based on product design (Klimchuk & Krasovec, 2007). A study indicates that 60% to 70% decision of final purchase is also made on the basis of product package. Mostly consumers face the meeting point, so packaging play their role as meeting point, so packaging play their role as meeting point (Dhar, 2007). Simply packaging work as communication tool to deliver the product related message.

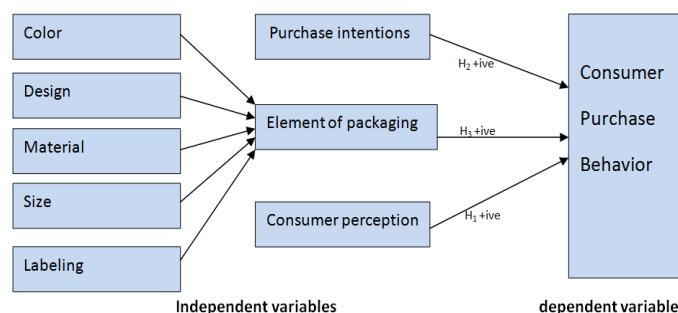
Product helps to make identification of brand (Klimchuk & Krasovec, 2007) and help to highlighting and promoting the products. Packaging design refers to as final advertisement tool to inform, persuade and convince the consumer before final purchase decision (Well, Moriarty & Burnett, 2006). A study indicates that 2/3 purchases are also held spontaneous (Impulsive) which is based on product design (Belch & Belch, 1999). Mostly new product is purchased based on un-

planned decision (Impulsive buying). The product packaging and product design are positively correlated (Klimchuk & Krasovec, 2007). According to (Nilsson & Ostrom, 2005; Ampuero & Vila, 2006; Klimchuk & Krasovec, 2007) packaging design have three dimensions, graphic design, structure design and product information. In graphic design there are 4 sub dimensions; brand name, typography, image and color. In structure image there are three sub-dimensions; shape, size and material. Colors in the package design on products but also influence customers. Different colors have different themes. Mostly people like the products who like products with match personality.

H₁: There is positive relationship between consumer purchase behavior and consumer perceptions.

2.4 Theoretical framework

Framework of this research shows several factors affecting consumer perception and purchase intention for different product packaging. Such as packaging color, size, design, labeling, materials, printed information, packaging graphics.



3. METHODOLOGY

The research is focus on the different aspect of consumer buying behavior on the different place of Bangalore market. The sample size of our research paper is 140 were distributed among different people whose are student, professional, businessman and other are taken for conducting research and to getting the response, but 120 questionnaires are received for putting the response in SPSS and 120 respondent questionnaires are for the interpretation and analysis of research data and getting the reliability of the model. There were 30 different types of questionnaires in the survey on buying behavior with using of four variables for getting the response. There are the four variables in survey (consumer buying behavior, consumer perception, element of packaging, purchase intention) which one is the depended variable

and three are the in-depended variable. The measurement of each variable by asking the 30 different types of question by using the 5 points itemized rating types ranging from (1) strongly agree (2) agree (3) natural (4) disagree (5) strongly disagree. The dependent variable (consumer buying behavior consisting of 7 different types of questions), independent variables (perception consists on the 7 different questions, element of packaging consists on 6 different types of questions, purchase intention consists on the 5 different types of the questions). We collect the data from the different place of the Bangalore by using of social media, spot filling, e-mail, posting, by source of friends. For the analysis of the data and the interpretation SPSS-18 software are use the descriptive frequency distribution, correlation, reliability, and regression analysis . we analysis all the data into two part where one is the descriptive statistics which is used for description and summarize data include the frequency table of gender, age, occupation and education with the mean and percentage value and the first techniques for descriptive statistics result generation. It shows the minimum, maximum, and mean value of data. Second is the correlation, regression analysis of the dependent and independent variable.

4. RESULT ANALYSIS

4.1 Reliability Statistics

The reliability test is describing by Cronbach's alpha model internal consistency of the instrument. The model shows reliability statistics that 0.839 i.e. excellent. The test shows that the reliability of variables, which show the 4 variables, and numbers of questionnaires are 30, also were used in this research the CHRONBACH Alpha is 0.839, which were used in, research questionnaires. It also shows that at which hypothesis test and level regression are enough sufficient.

4.2 Frequency

Questionnaire is tool through which we collect data. For the Data collection we make questionnaire and distributed among male and female as well as different level of education source of income and age.

TABLE 1: Frequency Statistics

Measure	Item	Frequency	Percentage(%)
Gender	Male	47	39.2
	female	73	60.8

Measure	Item	Frequency	Percentage(%)
Age	Under 25 year	43	35.8
	25 to 40 year	20	16.7
	40 to 60 year	57	47.5
Source of income	student	43	35.8
	professional	28	23.3
	businessman	12	10.0
	other	37	30.8
Education	primary school only	24	20.0
	up to secondary school	20	16.7
	higher education	76	63.3

In the above table genders there are 120 respondent's response in which 39% of male and 61% were female respondents. The given above table show the age of participant. The age row shows that in the age of less

than 25 year there are 35.8% respondents. While 16.7% respondents in the range of 25 to 40 years and 47.5% respondents are 40 to 60-year range. According to the given above table the occupation show that 35.8% respondent are student while 23.3% respondent are the professional. In the above table 10% respondent are the businessman and the 30.8% respondent are found on the different types of activity for generating of income. The given above the table show the education level of the participant there are 20% respondent found in the primary school only while the 16.7% respondent are found up to secondary school. And the 63.3% respondents are the higher education.

4.3 Correlations Analysis

The values among variables for correlation analysis Consumer purchase behavior, consumer perception, Purchase intention and element of packaging are given in above mention table 1. The range of significance value from 0.05 to 0.01.

TABLE 2: Correlation

	Consumer Behavior	Purchase	Consumer Perception	Purchase Intention	Element of Packaging
CPB_mean Pearson Correlation 1					
Sig.(2_tailed)					
N	120				
CP_mean Pearson Correlation	.437**	1			
Sig. (2-tailed)	.000				
N	120	120			
PI_mean Pearson Correlation	.766**	.637**	1		
Sig. (2-tailed)	.000	.000			
N	120	120	120		
EOP_mean Pearson Correlation	.643**	.697**	.812**	1	
Sig. (2-tailed)	.000	.000	.000		
N	120	120	120	120	

**, Correlation is significant at the 0.01 level (2-tailed)

H₁: There is positive relationship between consumer purchase behavior and consumer perceptions.

Table 2 represent the table of correlation where two variables consumer purchase behavior and consumer

perception are positively correlated i.e. ($r = .437^{**}$ at $p=0.000$.) The significance level is .000 this is less than alpha level 0.01 so we can say the correlation of variable are significance. There is moderate relationship between these two variables which is significant. So, hypothesis

accepted. This further concluded that the attractive product can also influence on consumer purchase behavior.

H₂: purchase intentions have positive effect on consumer purchase behavior.

The above table explains that the correlation suggested a strong relationship between purchase intention and consumer buying behavior i.e. ($r = .766^{**}$ at $p=0.000$) which is good. According to analysis of above table H_2 is accepted because their P value is less than the alpha level which is 0.01. So, we can say that the purchase intentions are important for consumer buying behavior.

H₃: Element of Packaging also positively influence the consumer purchase behavior.

The correlation value ($r = .643^{**}$ at $p=0.000$) in the table 1 clearly define that there is highly positive significant relationship between element of packaging and consumer purchase behavior. So, the H_3 hypothesis we cannot reject due to having P value which is less than the alpha level. The research result regarding the effect of packaging on consumer buying behavior satisfied hypothesis which is as confident level has a highly positive impact. Consumer prefers better quality, color, shape and design of product.

4.4 Regression Analysis

For finding the effect of independent variable on dependent variable the regression analysis is used. In this type of the analysis determine how much importance of independent variable in respect of dependent variable and also among them.

TABLE 3: ANNOVA TEST

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.116	3	4.372	57.177	.000 ^a
	Residual	8.870	116	.076		
	Total	21.986	119			
a. Predictors: (Constant), EOP_mean CP_mean, PI_mean						
b. Dependent Variable: CPB_mean						

The above table shows that the hypothesis has accepted by using the value of F is 57.177 according to the ANNOVA test. All the three hypotheses have been examined through regression analysis and coefficient analysis the result of the three hypotheses are given below.

5. CONCLUSION AND RECOMMENDATIONS

The finding of our research impact of packaging on consumer perception and purchase intention show that the packaging is important element for the consumer buying behavior and communication information about the product. Packaging shows all of the information about any product like where they are made, what are ingredient, who are the manufacturer, when was made, what are their weight, types etc. It also shows how to use the product. The element of the packaging like (color, design, material, size, labeling) are very important for product, keep customer delighted and for the producer who used printed information in packaging as a product promotion with the comparison of highly expensive advertisement. While the element of packaging keeps customer attraction toward the product and have direct impact on consumer buying behavior. This research has

several conclusions that purchase intention and consumer perception have direct impact on the consumer purchase behavior. The quality of the packaging material can save product, attractive product, more preferable product and positive perception toward the product. Beautiful background, color, shape, proper labeling, arrows, icons, and small (smart) packaging inspire the consumer toward the product. It is also recommended that the marketing and business should be pay the proper attention toward the good packaging. If they use, accept, launch/introduce the poor packaging then they will face cause of the product failure. So, it is necessary for the marketing manager that they should focus on the packaging standard and implement the strategy that product packaging is consider factors and dimensions of marketing.

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A STUDY ON ONLINE BANKING CUSTOMER SATISFACTION AND THEIR IMPORTANCE IN IMPROVING OVERALL RETENTION LEVELS: AN INDIAN BANKING PERSPECTIVE

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ABSTRACT

In recent years, the banking industry around the world has been undergoing a rapid transformation. The deepening of information technology has facilitated better tracking and fulfillment of commitments, multiple delivery channels for online customers and faster resolution of issues. In India too, the wave of deregulation in the early 1990s has created heightened competition and greater risks for banks and financial intermediaries. Today, customers expect higher quality services from banks which, if fulfilled, could result in significantly improved customer satisfaction levels.

This empirical research study mainly focuses on investigating the major factors that influence online customers' satisfaction with the overall service quality of their banks. This study also helps in assessing the power of these factors in the context of Online (Internet) banking and would, therefore, help the bank management not only in improving the level of satisfaction but also strengthening the bond between the banks and their customers, thereby helping them to retain and/or expand their overall customer base.

Keywords: Online Banking, Customer Satisfaction

1. INTRODUCTION

There is little doubt that the proliferation of, and advancements in, Internet-based technologies have resulted in fundamental changes in how companies interact with their customers (Ibrahim et al, 2006; Bauer et al., 2005; Parasuraman and Zinkhan 2002). Banks and financial corporations have been at the forefront of this Internet and technology adoption process. Online banking refers to the automated delivery of banking products and services directly to customers through electronic communication channels, most notably the Internet. Online banking is also called E-banking or PC banking. (Pikkarainen, Karjaluo, and Pahnla 2004)

define Internet banking as an 'Internet portal, through which customers can use different kinds of banking services ranging from bill payment to making investments.

The Indian banking and financial sector have also welcomed this change. Today, more and more Indian banks are trying to differentiate themselves in a fiercely competitive industry. Not only this helps them align their offerings to the constantly evolving customer needs and developments in technology, it also serves to replace some of traditional bank functions, thereby reducing significant overheads associated with bank branches.

As an increasing number of Indian banks look at the innovative ways, such as Online banking, to make a customer's banking experience more convenient, efficient, and effective, it becomes even more important to ascertain the customers' perception of the overall service quality and their satisfaction with the current online banking services. Measuring customer satisfaction can provide banks useful information about customer loyalty and retention, and also help them devise effective strategies to use efficient customer service as a distinguishing factor in this heavily customer-oriented service industry.

2. LITERATURE REVIEW

(Pikkarainen, Karjaluo, and Pahnla 2004) define Internet banking as an 'Internet portal, through which customers can use different kinds of banking services ranging from bill payment to making investments. With the exception of cash withdrawals, Internet banking gives customers access to almost any type of banking transactions at the click of a mouse. The use of the Internet as a new alternative channel for the distribution of financial services has become a competitive necessity instead of just a way to achieve competitive advantage with the advent of globalization and fierce competition (Flavián, Torres, & Guinalú, 2004; Gan, Clemes,

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Limsombunchai, & Weng, 2006).

(Rueangthanakiet Pairot, 2008) defined Customer's satisfaction as the company's ability to fulfill the business, emotional, and psychological needs of its customers. However, customers have different levels of satisfaction as they have different attitudes and experiences as perceived from the company. Customer's satisfaction is affected by the importance placed by the customers on each of the attitudes of the product/service. Customer satisfaction measurement allows an organization to understand the key drivers that create satisfaction or dissatisfaction; and what is really driving their satisfaction during a service experience.

When customers pay money to buy a service he has some minimum expectations from the transaction. These expectations from the purchase have to be met substantially, if not entirely for the customer to become a loyal customer of the service (Akbar and Parvez, 2009). These expectations are fulfilled of a promise- quality, fair price, availability, after sale services, complaints handling process, information, and variety etc. the customers are demanding high quality of services and low prices or charges. Better quality for the same cost is the motto of the customers.

2.1 Customer Satisfaction and Online Banking

The concept of "Customer or User Satisfaction" as a key performance indicator within the businesses has been in use since the early 1980s (Bailey & Pearson 1983; Ives, Olson, & Baroudi 1983). Similarly, the end user computing satisfactions have been studied since the 1980 (Bailey & Pearson 1983; Chin, Diehl, & Norman 1988; Ives et al., 1983; Rivard & Huff 1988). The user satisfaction can be seen as the sum of the user's feeling and attitudes toward several factors that affect the usage situation (Bailey et al., 1983).

End user experience has become an important factor in internet-based businesses because the end user often pays for the majority of new products and services. Therefore, new product characteristics such as perceived ease of use, quality, aesthetics, appeal and value for money must be matched or exceeded with customer expectations toward the product (Wilson & Sasse 2004). Therefore, assessing customer satisfaction has become very important, especially for high tech products and services. In general, customer satisfaction has been measured using questionnaire scales for which either a

Likert or a semantic differential scale have been used.

A study by (Picado, Gonzalez & Eckelman 2004) investigated customer satisfaction in the service industries using quality function deployment (QFD). They considered both external and internal service management issues and subsequent service innovations based on the framework of QFD. The study also includes benefits and disadvantages of the QFD process as compared to service quality and customer paradigms, in addition to recommendations for future applications, with particular interest in the online banking service management issues.

Various research studies on consumer attitude and adoption of internet banking have shown that there are several factors influencing the consumer's attitude towards online banking such as person's demography, motivation and behavior towards different banking technologies and individual acceptance of new technology. It has been found that consumer's attitudes toward online banking are influenced by the prior experience of computer and new technology (Laforet and Li 2005). As far as online banking adoption is concerned, security, trust and privacy concerns have been outlined as extremely important ones from the consumer's standpoint (Benamati and Serva 2007). Online banking requires perhaps the most consumer involvement, as it requires the consumer to maintain and regularly interact with additional technology (a computer and an Internet connection) (Jane et al, 2004). Consumers who use e-banking use it on an ongoing basis and need to acquire a certain comfort level with the technology to keep using it (Servon, and Kaestner 2008).

The service quality attributes that banks must offer to encourage consumers to switch to online banking are perceived usefulness, ease of use, reliability, security, and continuous improvement (Liao and Cheung 2008). In another study (2002), they also found that individual expectations regarding accuracy, security, user involvement and convenience were the most important quality attributes in the perceived usefulness of Internet-based e-retail banking.

A study by (Ibrahim et al, 2006), revealed six composite dimensions of electronic service quality, including the provision of convenient/accurate electronic banking operations; the accessibility and reliability of service provision; good queue management; service personalization; the provision of friendly and responsive

customer service; and the provision of targeted customer service. Perceived usefulness, security and privacy are the most influencing factors to accept online banking (Qureshi et al, 2008).

3. OBJECTIVES

It is a well-known fact that globalization and deregulations over the past decade or so, while helped banks expand their reach beyond countries and continents, have also made them highly competitive. It's getting increasingly difficult for these financial institutions to simply compete based on price. Banks are, therefore, looking at other ways, e.g. offering Internet banking services, to maximize profits as well as retain their loyal customer base. However, this cannot be accomplished without sufficiently high service quality, which when fulfils the constantly changing customer needs, results in improved customer satisfaction. Banks hope to capitalize on these customer satisfaction levels in order to strengthen the customer loyalty as well as expand their overall customer base. It's not surprising that customer satisfaction is rapidly developing into a key success factor from Online or Internet banking standpoint.

1. In this context, the present research study was undertaken to:
2. Investigate the factors that influence the level of satisfaction of online customers (i.e. customers using Online or Internet banking services) of selected retail banks; and

Assessment of relative significance of these factors on overall satisfaction of these online banking customers

4. RESEARCH METHODOLOGY

4.1 Population of Study : Vadodara (Baroda) city

Vadodara, also known as the Sanskari Nagari (The City of Culture), is the third most-populated city of the state of Gujarat in Western India. Also referred to as the Cultural Capital of Gujarat, Vadodara has already achieved the status of an upcoming Metro. A total of 250 consumers from Vadodara were surveyed for this research study.

4.2 Primary Data

Tools Used : Questionnaire & Interview

Sample frame : All customers who are using or are willing to use or adopt Internet banking in Vadodara.
Sample size : 250

Questionnaire : This is divided into two parts:

The questionnaire was self-administered by the researcher. According to (Hair et al., 2006), a research study designed to reveal factor structure should have more observations than variables, and that the minimum absolute sample size should be 50 observations. Furthermore, as rule of thumb, the number of observations per variable should be a minimum of five.

Part 1 is the demographic study and it consist questions pertaining to the respondents' demographic profiles, such as age, gender, marital status, educational qualification, occupation, employment sector, designation and monthly income were asked. Part 2 (Consumer Opinion) had questions related to major factors of online customer satisfaction. All the 41 questions of the questionnaire from part 2 used a Likert scale ranging from 1 = Very Dissatisfied to 5 = Highly Satisfied.

Secondary data was collected through research papers, journals, websites, books, project reports and so on.

5. DATA ANALYSIS

Demographic Profile of the Respondents is presented in Table 1.

From Table 1, the sample consumers were mostly in the age group of 26-35 (50%). It is also evident from the table that 22.4% of the respondents were youngsters (below 25 years), 23.6% were between 36 and 45, and 4% were above 45.

It can also be seen that the respondents had a relatively equal proportion of males (52.4%) and female (47.6%). The above-mentioned proportion of males and females is in accordance with the present population of India, and therefore, can be said to reflect India's population balance.

Furthermore, a majority of the respondents were unmarried (56.4%), while the percentage of married respondents was 40.8. The respondents were predominantly post-graduates (64.8%) and graduates (28.8%). This implies that the respondents had high literacy levels. With regard to employment status, the

respondents were a mix of students (20.8%), self-employed (4.8%), wage employed (28.4%) professionals (42.4%) and others (3.6%). It is quite obvious that the employment level was high among the respondents. The study had a majority of the respondents earning between Rs. 10,000 and Rs. 20,000 (69.6%), while 23.2% of them had income less than Rs. 10,000 and 7.2% of them more than Rs. 20,000.

5.1 *Over All Satisfaction of The Respondents*

Majority of the respondents have indicated that they were satisfied (approx. 60%) with the Internet banking services of the selected bank, as shown in Table 2. From the total responses for this section, 34 or 13.54 % of the respondents revealed that they were very satisfied with the bank. Around 116 or 46.48% of the respondents showed that they were fairly satisfied with the bank. Conversely, it can also be seen that about 30.26% of the respondents reported low levels of satisfaction. When this percentage of dissatisfied customers is generalized with the total number of customers of the banks, this will be quite a sizeable number and a cause of concern for the banks. To sum up, the data suggests that most respondents have a positive attitude and are satisfied with the online services of the banks.

5.2 *Results of Factor Analysis*

A total of 250 respondents were surveyed using the questionnaire. The raw data was analyzed using SPSS 17.0 (Green et al., 2000) and factor analysis in order to summarize the 41 variables (as each question in Part - 2 (Consumer opinion) of survey questionnaire represent one variable) into smaller sets. Then data was subjected to principal component analysis. Hence, these 41 variables were reduced to ten principal components through varimax rotation (Table 3). Items with factor loadings of 0.40 or higher were clustered together to form separate constructs, as recommended by (Hair et al. 2006). Here, the researcher had considered only those factors whose eigen-values is more than one, as significant.

As shown in Table – 3, the derived factors represent the different elements of banking which form the underlying factors from the original 41-scale response items given.

The first factor affecting Internet banking adoption refers to the Banking Needs and is, labeled as Banking Needs. The most prominent and vital characteristic for any

adoption of new service or product, is generating awareness among the customers about that specific service or product. Hence, if the consumers of Vadodara are not adopting Internet banking, it may be because they are not aware about such a service being available and the added value that it offers.

The second factor represents the elements of the core services provided by the bank, and is, therefore labeled as Core Services. These elements are skills and competencies of the employees, their confidence instilling behavior, the number of employees in each branch, convenient timings of the bank, and all the statements related to the overall image of the bank as perceived by the customers, i.e., the mission and vision, clear objectives to satisfy its customers, and the brand (image) of the bank.

The third factor is concerned with the convenience and comforts that a customer should get from banks, and is thus abbreviated as Convenience. The elements are convenient locations of the ATMs along with provision of the ATMs at several prominent locations, the number of branches provided, and convenient locations of the branches being used.

Risk and Privacy Concern is another important factor and is abbreviated as Risk Privacy. The element of trust in this context would relate to the security of transacting for consumers and determine the acceptability rate of this alternative delivery channel in the long run. According to (Rayport and Jaworski 2004), "Security is the ability of a system to prevent illegal or inappropriate use of its data and to deter cyber-criminals and hackers. Using the Internet as medium for transaction always entails some risks". As per (Featherman and Pavlou 2002), Perceived risk in the field of e-banking can be defined as: "the potential for loss in the pursuit of a desired outcome of using e-banking services". As (Kamel and Hassan 2003) put it, "Perception of high risk associated with performing financial transactions over the Internet may actually hinder Internet banking adoption."

The fifth factor consists of the statements that lead a customer to continue with the bank, abbreviated as ConsCont. The elements factored are general ambience and comfort level being provided, offering of satisfactory products and services, and continuances with the bank as customers are satisfied.

The sixth factor is a summation of the elements that lead to the speedy resolution of problems, thus giving rise to a healthy relationship between the bank and the customers, termed as ProbResol. The loaded elements were time taken to resolve a problem, queuing in branch, and the receiving of proper responses from the concerned employees when faced with problems.

According to (Rothwell and Gardiner 1984), “Price is one of the single most important factors that influenced the consumer adoption of innovation. If consumers are to use new technologies, the technologies must be reasonably priced relative to the alternatives. Otherwise, the acceptance of the new technology may not be viable from the consumers’ standpoint”. Therefore, we have included Cost Saved, abbreviated as Cost Saved, as a variable of interest for this project.

The eighth factor relates to the pricing policies adopted by the retail bank, termed as Interest Policy. The items that were factored are the competitiveness of the interest rates offered on various deposits and the rates of interest charged on the loans.

The ninth factor relates to the reasonability of the charges collected by the bank when compared to other banks, and the number of categories being present to charge the customers or impose penalties. Hence, it was labelled as BnkChrg, an abbreviation for bank charges.

The tenth factor is Feature Availability, labeled as Feature Availability. According to (Sathye 1999), “Access to computers and Internet is a prerequisite for adoption of Internet banking. The higher the access to computer and Internet, wider is the probability of Internet banking adoption”. Separate studies by (Doll, et al., 1995) and (Muylle 1998) indicated that “the easier it is to navigate the website, the better will be the overall user experience. Attributes such as information content about the product, structure, language(s) offered, layout features etc. would also affect consumers’ perception of the user friendliness of the Internet banking site and overall customer satisfaction”.

In present study the researcher had also applied pre-analysis testing for suitability of the entire sample for factor analysis. As shown in Table - 4, The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was 0.727 and the Bartlett’s test of sphericity 1561.690, significant at $p < 0.001$. Thus, it indicated that the sample was suitable for factor analytic procedures (Hair et al.,

2006). Moreover, as the chi-square(χ^2) test statistic is 1561.690 (p - value = 0.000), the study identified that there was extremely low probability of obtaining this result (a value greater than or equal to the obtained value) if the null hypothesis (H_0) was true. (The study assumed the null hypothesis(H_0) as the population correlation matrix of the measures is an identity matrix). Hence, the null hypothesis was rejected as the variables were correlated with each other.

As from Table – 3, ten factors with eigen-values greater than 1.0 were obtained and these accounted for 66.952% of the total variance. In order to establish the internal consistency, Cronbach’s alpha was calculated for ten factors – 0.813, 0.807, 0.792, 0.789, 0.780, 0.669, 0.661, 0.600, 0.613, 0.657 respectively (Cronbach, 1951).

5.3 Multiple Regression Analysis

The factor solution obtained above reflected a high degree of separation (no cross loadings). Hence, the factor solution is considered to exhibit sufficient reliability and validity, and therefore, can be used in further analysis.

In order to satisfy the second objective of assessment of relative significance of these factors on overall satisfaction of these online banking customers, the factor scores were obtained and used as independent variables in the standard multiple regression analysis. The respondents’ response with their overall satisfaction with the bank was used as the dependent variable.

The proposed regression model is as follows :

$$Y = \alpha + \beta_1 \text{ Banking Needs} + \beta_2 \text{ Core Services} + \beta_3 \text{ Convenience} + \beta_4 \text{ Risk Privacy} + \beta_5 \text{ ConsCont} + \beta_6 \text{ Prob Resol} + \beta_7 \text{ Cost Saved} + \beta_8 \text{ Interest Policy} + \beta_9 \text{ Bnk Chrg} + \beta_{10} \text{ Feature Availability} + \epsilon$$

Where the dependent variable is Y = Overall satisfaction of the customers, and the independent variables are : Banking Needs = Banking Needs, Core Services = Core Services of the bank, Convenience = Consumer Convenience being provided, Risk Privacy = Risk & Privacy involved, Cons Cont = Consumers’ continuation factors, Prob Resol = Resolution of consumers’ problems, Cost Saved = Saving of Cost of consumers, Interest Policy = Interest-related policies adopted, BnkChrg = Charges levied by the bank,

Feature Availability = Features Available to satisfy

online consumers, α = Intercept, and ε = Error term

5.4 Results of Multiple Regression Analysis

In order to assess the influencing power of these factors, multiple regression analysis has been used. Table 5 illustrates the results of the multiple regression analysis (all the variables were entered at the same time).

The above analysis brought out some interesting results. The value of the multiple correlation coefficients (R) between the independent variables and the dependent variable was 0.613. The R^2 for the model was 0.374, thus showing that about 37.4% of the variability in the outcome is accounted for by the predictors (independent variables). The adjusted R^2 for the model is 0.355, and it can be seen that the difference between the values of R^2 and adjusted R^2 ($0.374 - 0.355 = 0.019$ or 1.90%) is not very high. This implies that if the model was derived from the population instead of the sample, it would have accounted for approximately 1.90% of less variance in the outcome. The f statistic obtained is 15.462 (p-value = 0.000), thus indicating that the independent variables have a significant influence on the dependent variable at 5% level of significance, and that the model is effective. Collinearity diagnostic confirmed that there are no concerns of multicollinearity. The Variation Inflation Factor (VIF) was less than 2 for the above model.

6. DISCUSSION

The present study has drawn its basis from the research findings of the previous studies on this subject (Parasuraman et al., 1988, Shil and Das 2008). This study has successfully identified the major factors that affect the overall satisfaction of Online or Internet banking customers. These factors are also in agreement with the empirical findings of the past studies focused on customer satisfaction.

The standardized coefficient for the independent variable Banking Needs is the highest ($\beta = 0.512$, $t = 8.642$, and $p = 0.000$) Core Services is the second highest ($\beta = 0.509$, $t = 8.619$, and $p = 0.000$), and it can be said that both the factors have the strongest influence on the overall satisfaction of the customers. The third strongest influence was the resolution of problems by the bank, ProbResol ($\beta = 0.222$, $t = 3.679$, and $p = 0.000$). This is much in accordance with the latest researches on the effect of service failure and its recovery on customer satisfaction (Levesque and McDougall, 1996)³⁴. The saving of cost of consumers is factored as Cost Saved

has a significant influence ($\beta = 0.194$, $t = 3.539$, and $p = 0.000$) on overall satisfaction of banks' online customers. The convenience that the banks should provide to its customers is factored as Convenience in the present study, also having a significant influence ($\beta = 0.179$, $t = 3.059$, and $p = 0.003$) on overall satisfaction of banks' online customers. Risk & Privacy or Risk Privacy or the factor that encompasses the variables that represents threats in using Internet banking, has the sixth strongest influence ($\beta = 0.125$, $t = 2.827$, $p = 0.000$). Feature Availability is the next factor, which possesses variables related to various online features of the banks, has a seventh strongest influence ($\beta = 0.119$, $t = 2.068$, and $p = 0.039$). Finally, it can also be seen that Cons Cont or the factor that encompasses the variables that lead a customer to continue with the banks, has also significantly affect ($\beta = 0.108$, $t = 1.882$ and $p = 0.000$) on overall satisfaction of banks' online customers.

The results have also shown that pricing and bank charges-related factors, namely Interest Policy and BnkChrg, are not significant ($\beta = 0.042$, $t = 0.739$, and $p = 0.458$; and $\beta = 0.091$, $t = 1.603$, and $p = 0.108$, respectively) in explaining the variation in overall satisfaction of the customers. This is not in conformity with the previous findings of (Laroche and Taylor 1988) and (Levesque and McDougall 1996) since interest (pricing) and bank charges-related factors have turned out to be rather insignificant determinants of customer satisfaction from Online or Internet banking standpoint. To a certain extent, this can be attributed to the fact that consumers of Indian banks using the Internet-based banking services are usually presented with a uniform set of pricing- related options. This is due to the standardized regulations governed by the RBI that are followed by these banks. Therefore, the researcher believes that customers' identification with these factors do not have a significant influence on their overall satisfaction. It is also found that a majority of the sample customers were, in general, satisfied with the overall service levels of their banks.

7. CONCLUSION

This research study revealed that Banking Needs, followed by Core Services, Problem Resolution, Cost Saved, Convenience and Risk and Privacy Concerns were the major factors that strongly affect the overall satisfaction of online consumers. On the other hand, Feature Availability and Consumer Continuation were found to moderately affect the overall satisfaction of

customers using Online or Internet banking services. In order to promote customer satisfaction, it is inevitable for banks to give due emphasis to all the above-mentioned factors.

In closing, the researcher would like to add that a proactive and creative approach by banks, for example, providing consumer education re: Internet banking and friendly customer service, will help improve the consumer confidence, and eventually overall customer satisfaction levels in Vadodara as well as India.

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APPENDIX

TABLE 1: Demographic profile of the customers

S. No.	Demographics	Frequency	Percentage
1.	Gender: Male Female	131	52.4
		119	47.6
2.	Age (years): <25 26 -35 36-45 Above 45	56	22.4
		125	50
		59	23.6
		10	4
3	Marital Status : Married Unmarried Others	102	40.8
		141	56.4
		7	2.8
4.	Education Levels : Graduation Post-graduation Others	72	28.8
		162	64.8
		16	6.4
5.	Employment Status : Self-Employment Wage-Employment Professionals Students Others	12	4.8
		71	28.4
		106	42.4
		52	20.8
		9	3.6
6.	Monthly Income : <10,000 10,001 – 15,000 15,001 – 20,000 Above 20,000	58	23.2
		95	38
		79	31.6
		18	7.2
Total		250	100

TABLE 2: Overall Satisfaction Levels

Satisfaction Levels	Frequency	Percentage
Very Dissatisfied	23	9.18
Fairly Dissatisfied	53	21.08
Neither Satisfied Nor Dissatisfied	24	9.72
Fairly Satisfied	116	46.48
Very Satisfied	34	13.54
Total	250	100

TABLE 3: Results of Factor Analysis of the 41 items and their Ten factors

Sr. No.	Factor / Items	Eigenvalue	Factor Loading	Variance (%)	Cumulative Variance (%)
1.	Banking Needs	(Cronbach $\alpha = 0.813$)	3.626	14.753	14.753
	Internet Banking(IB) is compatible with my banking needs			0.718	
	IB is easy to use			0.706	
	IB is compatible with my lifestyle			0.700	
	Using IB is a sign of modernity			0.692	
	My friends are using IB			0.691	
2.	Core Services	(Cronbach $\alpha = 0.807$)	3.492	11.289	26.042
	You are satisfied with the skills and competencies of the employees			0.757	
	The bank has convenient timings			0.713	
	The behaviour of the employees instills confidence in you			0.699	
	Each branch has a sufficient number of employees			0.689	
	The bank has clear objectives to satisfy customers			0.637	
	The brand (image of the bank) is appealing to you			0.598	
	Mission and vision statements of the bank rightly define its commitment towards customers			0.571	
3.	Convenience	Cronbach $\alpha = 0.792$	2.812	10.021	36.063
	My bank has convenient timings			0.795	
	The location of the ATMs is convenient to you			0.788	
	The number of branches of the bank is enough			0.747	
	The locations of the branches of the bank are convenient			0.681	
	The bank provides ATMs at several prominent locations			0.649	
4.	Risk Privacy	Cronbach $\alpha = 0.789$	3.102	9.325	45.388
	I am concerned about the security of Internet Banking(IB) services			0.621	

Sr. No.	Factor / Items	Eigenvalue	Factor Loading	Variance (%)	Cumulative Variance (%)
	I don't trust IB services			0.601	
	I am concerned about the privacy of IB services			0.565	
	I prefer personal and face to face banking			0.563	
5.	Cons Cont	Cronbach $\alpha = 0.780$	2.595	6.911	52.299
	The products and services offered by the bank are satisfactory			0.792	
	You wish to continue with the bank as you are satisfied with it			0.678	
	The general ambience and comfort level of the bank is satisfactory			0.628	
	Parking space available is sufficient			0.727	
6.	Prob Solution	Cronbach $\alpha = 0.669$	1.669	4.608	56.907
	It takes a long time to resolve your problems			0.873	
	Usually, one has to stand in a long queue in the bank for any transaction			0.702	
	As a customer, when you have a problem, you get proper response from the concerned employee			0.599	
7	CostSaved	Cronbach $\alpha = 0.661$	2.642	3.011	59.918
	IB is a cheaper way to conduct banking			0.758	
	My bank offers additional benefits for Internet Banking (IB) users			0.674	
	My bank does not offer incentive to use its IB services				
	My bank encourages me to use IB			0.653	
8.	Interest Policy	Cronbach $\alpha = 0.600$	1.493	2.991	62.909
	The interest rate offered by the bank on various deposits are competitive enough			0.567	
	The rate of interest charged on the loans are satisfactory			0.521	
9.	Bnk Chrg	Cronbach $\alpha = 0.613$	1.350	2.113	65.022
	The bank has a number of categories to charge its customers or to impose penalties			0.701	
	The charges that the bank collects from you are reasonable when compared with other banks			0.649	
10.	Feature Availability	Cronbach $\alpha = 0.657$	1.798	1.930	66.952
	IB makes conducting banking transaction easier			0.822	
	My bank does not offer training to use its IB services			0.780	
	I do not know how to use IB			0.735	
	My bank does not offer IB			0.679	
	IB does not resonate with me			0.610	

TABLE 4: KMO and Bartlett's Test

KMO Measure of Sampling Adequacy		0.727
Bartlett's Test of Sphericity	Approx. Chi-Square	1561.690
	Degree of freedom	231.00
	Significance	0.000

TABLE 5: Results of the Multiple Regression Analysis – Coefficients

Variable	Unstandardized Coefficients		Standardized Coefficients β	T	Sig.
	B	Std. Error			
Constant	3.310	0.069	-	45.013	0.000
Banking Needs	0.683	0.069	0.512	8.642	0.000
Core Services	0.629	0.069	0.509	8.619	0.000
Convenience	0.217	0.069	0.179	3.059	0.003
Risk Privacy	0.204	0.069	0.125	2.827	0.000
Cons Cont	0.141	0.069	0.108	1.882	0.000
Prob Resol	0.269	0.069	0.222	3.679	0.000
Cost Saved	0.211	0.069	0.194	3.539	0.000
Interest Policy	0.059	0.069	0.042	0.739	0.458
Bnk Chrg	0.123	0.069	0.091	1.603	0.108
Feature Availability	0.149	0.069	0.119	2.068	0.039

$R : 0.613$, $R^2 : 0.374$, $Adjusted R^2 : 0.355$, $Std. Error of the Estimate : 0.99405$ *Dependent Variable : Overall Consumer satisfaction*



CHANGE MANAGEMENT IN NEW NORMAL HYBRID WORK MODEL: A QUALITATIVE STUDY OF CHALLENGES AND POSSIBLE SOLUTIONS

Surabita Roy*

ABSTRACT

The corporate industry has started adapting flexible hybrid working model with the age of this new normal era of covid protocols. Resistance to Industry 4.0 products were already creating challenges as employees were in a fear that automation could result to job cuts and employers were worried about data security and cost factors. But as the major push factor came from the covid lockdown we all have understood the importance of accepting technology and building smart office with a hybrid work model. This research paper has attempted to analyse the fears and challenges associated with technology through a qualitative thematic analysis of literature review. The solutions are derived with the application of the famous Technology Acceptance Model. For this we have added a base support from PWC's idea on the role of HR in driving the tech-enabled transformation. This research has denoted HR and Middle Managers as Change Managers of hybrid working models and has presented possible solutions for new normal work culture.

Keywords: Change Management, HR, Hybrid Working Model, Technology, Middle Managers

1. INTRODUCTION

"By 2025, only 25% of the TCS Workforce will work from office at any given time."

T.C.S. 25x25 Model of Hybrid Work through SBWS

In this new normal era, Organizations are redefining ways to sustain, survive and succeed with the challenges of COVID -19. The crisis of lockdown has tested all spheres of Management. It is a major example of Volatility, Uncertainty, Complexity, Ambiguity, VUCA nature of business market. The whole business market went in a rapid emergency and contingency without any clue of case study, trend analysis to follow as a panacea.

From sanitization to adaptation of smart technological solutions, from training automation to planning a vaccination, this mega new process has set a portrayal of employee management in change management. The most visible challenge of this change is the **Hybrid Working Model** and **Acceptance of Technology**.

Organizations are worried about security threats and employees are having a fear kind of feeling when they hear about – **Artificial Intelligence, Algorithms, 5D Printing, Voice and Facial Recognition, Augmented and Virtual Reality, Chatbots, Sensors, Internet of things, Robots at work, Starlink project** etc. For instance most of us shall think concepts of **flying cars, delivery drones, automated trucks** as a dream but it is happening. With this rapid speed of technological advancement and corona social distancing, we can imagine that in a few years we may have to work in **SMART BUILDINGS**, our smart offices, where we can tap out badge and turnstiles may open itself with the use of codes and sensors and the automated elevator can take you to your destination with a quick response code ("Delivering A Better Normal", 2021).

A big question mark frowning here is that Human Resources think Robots will be a reason of job cuts. Fear of automation, Resistance to learn emerging technologies, Data Security in technical upgradation at office or limitations of Work-From-Home, and of course maintaining Social Distancing for preventing Corona Virus are the concerns right now.

This research paper has taken these issues as the **Research Problem: How to balance the human resources and technology in Hybrid Work Model?** This is solved with a special focus on the role of HR with Middle Managers in **Technology Acceptance Model**. The **Research Methodology** used here is Qualitative Research Analysis in a systematic description and tabular presentation of **Literature**

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Review. The Purpose of this Research Paper are as follows :

- To portray the vital role of HR with Middle Managers as the Change Managers of Post Pandemic new normal Hybrid Work Model.
- To find the problem areas in accepting Technology.
- To produce solutions from the qualitative reviews and Technology Acceptance Model.
- To contribute possible suggestions for this post pandemic challenge of change management at work.

2. CHANGE MANAGERS OF HYBRID WORKING CULTURE

"The most effective way to manage change successfully is to create it"

Peter F. Drucker (Rosenstein, 2013)

In this crisis of global pandemic we have seen Doctors, Medical Staffs, Sanitizing Staffs, Administrative Officers as the 'frontline workers of covid, the saviours', likewise for corporate industry we can say **HR Managers with the support of the Middle Managers** are playing the role of '**change managers of Hybrid Work**' to save the Business, Economy and Health. A **Hybrid Work Model** gives employees the flexibility to work from office and to work from home as per schedules and rotation. Some work remotely and some at premises. During the initial days of COVID Lockdown HR and Middle Managers were digitally busy finding ways to keep work going in order to survive the business operations amid the crisis. Zoom Meetings, Google Drive Work, Data Security, Scheduling WFH with HR etc. 'Cometh the hour, cometh the Manager'(Hill, 2020), is very well said in the article "Middle Manager:The unsung heroes of the crisis.

People Matter. in has explained that Technology will take the central role in returning at work post pandemic. The shift of HR is seen now from Transactional HR to Digital HR (Dutta, 2021) with the new work format called the **Hybrid Workforce. The workers are now classified into three categories: Office Employees, Hybrid Employees and Remote Employees.** From this article it has been concluded that HR Managers now focus on digital tools like People Analytics, Cloud Computing, Online Recruiting, Automation of work, Augmented Reality, Virtual Reality, Big Data, Artificial

Intelligence, Virtual Onboarding etc. So, the hiring process has to be blended now both in person as well as virtual. Hence, very appropriately stated by the latest Skillsoft Learning Trends India 2020 Report that "88 percent of HR and L&D leaders listed digital learning as the best option for aspirational learning.

3. LITERATURE REVIEW AND QUALITATIVE ANALYSIS

The literature review has focused on HR and Middle Managers' vital role as Change Managers in solving the issues of Hybrid Work Model:

- Automation challenges of Industry 4.0 were already present before COVID 19.
- Pandemic and Post Pandemic effects on work culture. Adapting Hybrid Working Model.
- Digital Tools and Cyber Safety.
- Achieving success of productivity with healthy workers and data safety.

This qualitative research presentation acknowledges the contributions of the respected authors, websites, videos, and other secondary sources that have helped to arrange this systematic framework. The index number 3.1 and 3.2 below will be stated in the analysis:

Thematic Analysis of Hybrid Work Model - Problems and Automation Fears.

Thematic Analysis Presentation of Possible Solutions.

To understand the problem areas of Post Pandemic Crisis, Health Safety, and Hybrid Work Model, a brief of challenges from the perspective of Employees, Managers(Middle Managers, HR etc) and Organizations is referred below:

3.1. Challenges caused by the pandemic crisis : (Gigauri, 2020)*

Challenging areas to organisations	Challenges to Employees	Challenges to HRM
Corporate Brand/ Image, Organisational Culture, Crisis Management, Business closure / Suspended operations,	Stress, Unemployment, Unpaid leave, Adaptability to remote working, Lack of Knowledge in Online tools	Managing panic, Avoiding dismissals, Retaining employees, Remote / online Management, Lack of Knowledge in

Challenging areas to organisations	Challenges to Employees	Challenges to HRM
Regulations/ Imposed Fines, Financial difficulties, Flexibility Digitalisation		Technologies, Lack of crisis Management skills and knowledge, New safety regulations

With full credits to the above author, this paper has taken it as base to find the problems from each and every level of management hierarchy. The problems and possible solutions are presented in various themes from the point of view of every levels of management hierarchy:

3.1. Thematic Analysis of Hybrid Work Model issues and Automation Fears

Author	Year	Challenges of Automation and Pandemic	Key Findings
Ernst et al.	2018	Automation Anxiety	Easy tasks will get obsolete.
Nagi et al.	2018	Data Management and Data Protection Challenge.	Data Security, Access Control
ey. com	2018	Accuracy Doubt .	Artificial Intelligence can make mistakes
Times of India	2020	Fear of Artificial Intelligence.	Soon there will be automated Virtual Boss
Times of India	2020	Challenge of Middle Managers	Automation can eliminate the need of Middle Managers.
Times of India	2020	Fear of HR in the new normal Digital era.	Possible chances of Robot Resources and Human Resources competition in near future.
Kundu	2020	Automation will cut jobs and replace humans at work.	Like, Chatbots, Automated Trucks, Algorithms

Author	Year	Challenges of Automation and Pandemic	Key Findings
			Compilations image recognitions
Dirani et al.	2020	Crisis in Pandemic	COVID impacts, Unclear shifting goals, New structured situations, Traumatic experiences
Gigauri	2020	Challenge to save Brand Image with Corporate Social Responsibility in COVID	Business Continuity, Employee Well-Being, Customer Orientation
Gigauri	2020	Challenge to create new HR Strategies and New Work Culture policies in this Hybrid Work Model	Create new work policies eg. Work From Home, Performance system, Digitalization Training Process, Employee Well Being.
Kaushik & Guleria,	2020	Lack of Tech-Accessories	Many workers did not possess good web cams, high speed internet, and headsets to smoothly work from home.
Lau	2020	Upgrading the latest versions for glitch-free connections	Wi-Fi 6 , 5G Internet Speed etc.
Richter & Sinha	2020	Challenge of new normal's speed in adopting technologies	Inadequate Infrastructure, Lack of senior management awareness about the current scenario.

3.2. Application of Technology Acceptance Model and Possible Solutions

The new normal era has made us live in a faster and transformative technological innovation than ever (Marr, 2020). **Bernard Marr, world famous futurist of technology** has given us a book **Tech Trends in Practice** as an advisory guide to be prepared with the latest in technology leadership. Now HR will have to take the DRIVER SEAT, the new found position in 2020(Academy to Innovate HR, AIHR, 2020). COVID has given a transition on HR Role (Ganesh, 2021). To make the acceptance and adaptation with new technology, at first we can apply the famous **elements of TECHNOLOGY ACCEPTANCE MODEL (TAM by Davis)**. This model has shown how users accept technology and then uses technology. It has stated that a user shall accept technology when it will be perceived easy and useful. The attempt of this paper is to apply and link **each element** of ‘**Technology Acceptance Model (TAM)**’ of Fred Davis (Alomary & Woollard, 2015). This is done by citing **one practical Example for each Element** of TAM marked in bold font below to show the process of HR’s role in making technology easy with data security in this new normal hybrid work culture:

- **Perceived Usefulness** - Eg. HR should train the employees about new Technology as it is effective and safe to use in Pandemic
- **Perceived Ease of Use**- Eg. Middle Managers shall convey to all that Technology has made work possible during Lockdown
- **Attitude Toward Usage**- Eg. Training, Learning, and Awareness will create a Positive Attitude towards new technology
- **Intention To Use**- Eg. Employees will start working happily in new normal work culture
- **Actual Usage**- Eg. After assurance Technology will be used in Organizations successfully and securely with data safety.
- **Another brilliant image concept is given by PWC** ("How the new normal is shaping the future of HR", 2020) to solve the current issues of HR:



3.2 Thematic Analysis for Statement of Possible Solutions

Author	Year	Possible Solutions	Key Findings
Alber et al.	2016	New Job Areas	Machine Monitoring, Error Detection, Preventive Maintenance
Clarke	2017	New Role of Middle Managers -to this concept New Work Designs for Managers	Leadership and Facilitator Auditing, Monitoring, Ethical Designing, Reporting.
Ernst et al.	2018	Art of Human Skills	Sales and Marketing will remain human areas to work.
Nagi et al.	2018	Organization s' Measures to remain safe with Data and Online Tools	Information should be encrypted.
Reily	2018	Organization 's Approach	Ethics and Control
Dirani et al.	2020	New Role of HR	Voice Employees' concern, Sharpening Emotional Quotient, Sensemaker, Wellness Centres, Meditation Sessions in Office working hours.

Author	Year	Possible Solutions	Key Findings
Dirani et al.	2020	Technology Enabler	Learning, Adapting Technology-driven work culture, Integrating Technology.
Gigauri	2020	HR in making workers Stress-free	Employee well being, Upgrade their Skills, Digital Training Sessions
Dirani et al.	2020	Organization's Responsibility in Crisis Time for making adaptation of new normal easy and effective.	Dirani et al.
Silverthorne	2021	Tips for Managers	Silverthorne

4. ROLE OF HR IN THIS NEW HYBRID WORK CULTURE

HR can choose **Storytelling** as a good medium to make employees understand the creation of Industry 4.0 Robots, Drones is making human life easy:

India's first banking robot **LAXMI**, of City Union Bank is helping customers and office workers in banking operations. **SOPHIA, the first Humanoid** in her recent visit to India has given pearls of talks. A few notes of her conversation with press(TOI) is presented below (Pandey, 2020) :“humans should not be jealous of her, no one could replicate the complex human brain, humans and robots complement each other to make world a better place, it is impossible that robots will take the future, there should not be any competition.” Thus, Robots were already there with Industry 4.0 but in COVID 19 Pandemic we have seen **robots helping us to sanitize places, offices, containment zones.**

A latest **SPRITE** television advertisement showing

Drone delivering Sprites has given a solid speed to automation applications at the next level. This is now reality, we have seen how **Telangana** has started delivering vaccines and medicines using drones in the name of the initiative **Medicines from the Sky** (NDTV). To speed up Learning and Application of Industry 4.0 and Technology at work we can use rewards and incentives as reinforcement.

Incentives with Technology can be a new policy of compensation to get quick adaptability. Recognition, monetary benefits can help in learning digital lessons and incentivize technology (Richter & Sinha, 2020).

Awareness about Diet and Meditation is vital now. For this research paper it has been noted from the advice of Consultant Dietitian Sushmita Roy that: “HR can make employees aware about proper care of **Diet**, for eg. Protein packed food, drinking water for hydration balance even during office hours, or at home keeping herbal tea sachets with them.

5. RESULTS

After conducting this qualitative study, understanding the situation has been easy. It has further helped to chalk out the role of HR and Middle Managers in Post Pandemic Hybrid Work Model and Digital Learning for accepting Technology.

The following ideas are developed as results:

- HR and Middle Level Managers will be the problem solvers, the change managers of new normal organizations with hybrid work model.
- Training, Learning and Awareness will be very important for adapting to automation. Latest Technology updates should be known to everyone at work if not in technical terms then at least in layman terms in order to save the data privacy and security at remote work, online smart office. Educating the workers by making them aware about technology of modern India is a vital job at present and it is the responsibility of the employers.
- Monetary Incentives, Recognitions, Promotions can be given to employees who learn and work with new technology. This will give motivation to use digital tools. Rewards will be a very effective tool in implementing quick learning and acceptance of technology.
- In the Hybrid Workforce still many workers are

unsure if working from home is good enough to save their jobs. Thus, new HR Policies, Leave Regulations are urgent. Many workers are not clear with the fact that if they work from home then how will it be considered, will it be a negative for the attendance, will they get good salary etc. Some employees also suffer with connectivity and they feel that employer might take it as an excuse, at the same time employers feel it is very necessary to be sure of employees' presence effectively when they work from home.

- Social Distancing, Sanitizing, Employee Well Being and Data Security is a Corporate Social Responsibility now. This will also shine the brand goodwill.
- Tech-accessories price should be reduced and made available. Fast and secured internet, good bandwidth, full time electricity will be the urgent requirement for Hybrid Work Model. This has to be taken seriously.
- Robots will help Humans . New normal will create new jobs based on human qualities which robots cannot possess at all. Hybrid Workforce, Artificial Intelligence, Robots, Cobots, Chatbots, are here and very soon we will adapt Smart Office like we adapted Smartphones.
- To succeed in this age of new normal HR Experts should make ways for Innovative Learning and Development. Workers should not fear this digital tools and automation process. As technology will make office work a safe work. For eg. This year we have seen India presented a paperless Union Budget 2021 for safety measures.
- The list of 25 Tech Trends in the book **Tech Trends in Practice** by Bernard Marr, world famous futurist of technology will be an advisory guide to be prepared with the latest in technology leadership. **These book has listed 25 TechTrends:**
 - 1) Artificial Intelligence and Machine Learning,
 - 2) Internet of Things and Rise of Smart Devices,
 - 3) From Wearables to Augmented Humans,
 - 4) Big Data and Augmented Analytics,
 - 5) Intelligent Spaces and Smart Places,
 - 6) Blockchains and Distributed Ledgers,
 - 7) Cloud and Edge Computing,
 - 8) Digitally Extended Realities,

- 9) Digital Twins,
- 10) Natural Language Processing,
- 11) Voice Interfaces and Chatbots,
- 12) Computer Vision and Facial Recognition,
- 13) Robots and Cobots,
- 14) Autonomous Vehicles,
- 15) 5G and Faster Smarter Networks,
- 16) Genomics and Gene Editing,
- 17) Machine Co-Creativity and Augmented Design,
- 18) Digital Platforms,
- 19) Drones and Unmanned Aerial Vehicles,
- 20) Cyber security and Cyber Resilience,
- 21) Quantum Computing,
- 22) Robotic Process Automation
- 23) Mass Personalization and Micro Moments
- 24) 3D and 4D Printing and Additive Manufacturing,
- 25) Nanotechnology and Material Science.

6. CONCLUSION

CoronaVirus Pandemic has given a black swan effect to business market. The new normal has drawn a new picture for work system. Organizations have to redesign the policies and benefits. **Hybrid Workforce** is a new lesson for HR that is to be shaped and defined clearly. We have to agree that Technology has helped in every possible way during the lockdown. Hence, we should accept technology and build learning organizations. But we should also take care of excess automation and data security, as Elon Musk once said that excessive automation a mistake for Tesla and human beings are superior. For this Middle Managers will be the connecting link between levels of hierarchy and HR will be the lifeline in change management. Finally, it has been concluded that HR and Middle Managers will play a jugalbandi, entwining twins in making work a safe and tech-savvy place to sustain, survive and succeed in post pandemic through continuous learning in Hybrid Work Culture.

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ANNEXURE

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BIMS Journal of Management is a Management Research Journal with an endeavor to promote and disseminate knowledge and ideas in the complex multi-disciplinary management field. The Journal encourages theoretical and empirical research papers and articles of relevance to academia and industry/corporate houses. In addition, the Journal invites manuscripts covering application of theory to real life management activities where findings would be of interest to researchers, executives, academicians and management students.

The Journal publishes articles in the key functional area of management viz. marketing, finance & accounting, human resource, information technology, transportation & logistics, energy, environment, healthcare & hospital, retail, production & supply chain and other related areas. Articles reflecting diversity, cross-functional nature of management and emerging concerns are also considered for publication.

GUIDELINES FOR AUTHORS

- Manuscript should normally be of 15-20 typed pages including figures and tables, typed in double-space in 12-point font Times New Roman on A4 size paper in MS-Word format.
- The manuscript should be arranged in the following order:
 - Title page containing the title of the paper, author's name, designation, official address, contact phone/fax number, e-mail address and a brief biographical sketch of the author(s).
 - Abstract of not more than 200 words in italic font type along with the key words.
 - Full Text of the manuscript including tables and graphs.
 - Conclusion
 - Reference list containing information in the given sequence.
 - Authors(s) name (starting from surname, then first and middle name), Year of Publication. Title of Work. Journal (in Italics) /serial proceedings/book in which the work was published. Volume and number of issue: Page no.
 - In case of website reference, specify website detail (URL) including the date of accessing the site.
- The author(s) should send a declaration stating that the paper is an original work and it has not been published or submitted for publish nor will it be submitted elsewhere till the editorial decision has been communicated.

- The contributions sent for publication will be referred for blind review. Correspondence and proofs for correction, if required, will be sent to the first named author unless otherwise indicated. Corrected proofs should be returned within 15 days.
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