



Envisioning India 2.0

PROSPECTS & CHALLENGES

Editors

Daviender Narang | Ashwani Varshney | Ajay Tripathi | Nidhi Mathur

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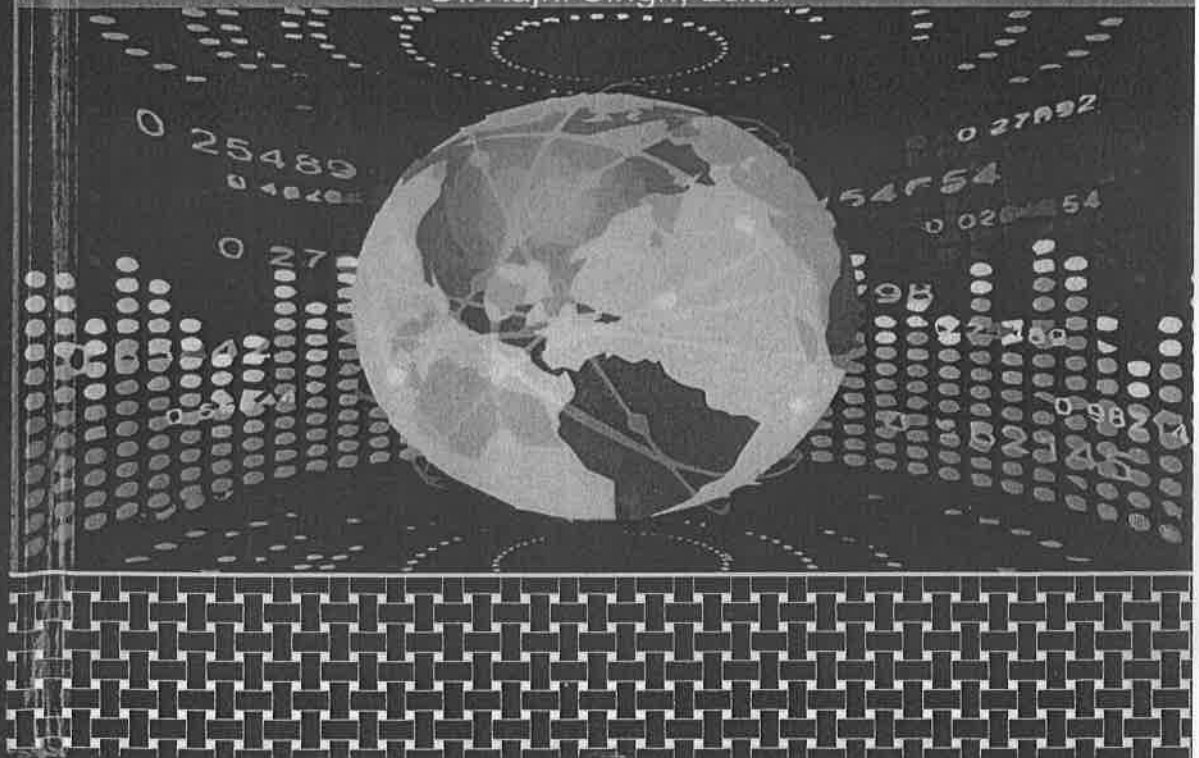
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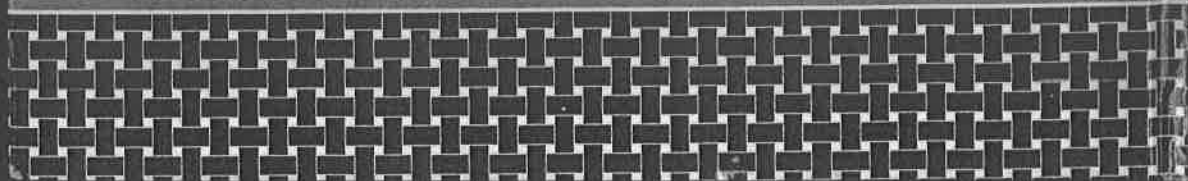
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Internal Quality
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Economic Growth: Growing Challenges in India & Way Forward

INTRODUCTION

Economic growth depends on ensuring macro-economic stability which India is achieving and on creating conducive environment for the private sector to invest which the new Government has embarked upon reflected in the policy reforms enacted thus far and described earlier. Fundamentally, India's medium-term growth prospects are promising, and trend rate of growth of about 7-8 percent should be within reach (Rodrik and Subramanian, 2004). With basic public good provision and investment tapping into cheap labour, India can easily get closer to its growth frontier laying a strong foundation for the long-run.

DOMESTIC GROWTH DYNAMICS

Slow growth and high inflation, the Indian economy had to contend with serious challenges to external stability due to unsustainably high current account deficit (CAD), capital outflows and fluctuating exchange rate pressures since last so many years. Reserve Bank and the Government of India have helped to stabilize the economy. Improved political stability, a firmer commitment to fiscal consolidation, stronger monetary policy framework and better policy implementation are expected to improve the GDP growth rate to around 5-6 per in coming year and later after stabilizing it may lead to 7-8 percent.

Estimates of threshold inflation for India currently vary from 4 per cent to 6 per cent. Growth-inflation trade-off in India is complex, particularly when inflation is above the threshold level. Hence, RBI's monetary policy possibly cannot spur growth by tolerating higher inflation. In turn, when inflation returns to below the threshold level on a durable basis, risks to inflation from addressing growth concerns may not be significant. Thus it is important for India to ensure price stability as a necessary means to promote sustainable growth.

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Preparing Organizations for a Globalized Competitive World

ABSTRACT

In today's competitive world changes are occurring with the blink of eyes and there are changes both in terms of the global nature of work and the diversity of the workforce, therefore human resource is required to be best utilized in order to have a competitive advantage. It is well said that "change is the only thing which remains permanent"; therefore some smart changes are required to be incorporated within the current systems of the organization so as to have global talent management. HR policies must be well equipped with all the tools and techniques in order to handle the competitive pressures. For global talent management some issues like leadership development, flexibility and employee engagement are highlighted in the paper which needs attention of the competitive organizations. The purpose of this paper is to examine the important changes which can accelerate the growth of organizations. This paper is conceptualized and is based on secondary data. I have reviewed extant literature and also effective change implementation at various organizations to identify some critical issues needed for facing global economic pressures.

Keywords: Change management, global talent management, HR policies, global economic pressures.

INTRODUCTION

Global competition has increased the pressure on Human resource management for adopting some changes inside the organization. Economic pressures forces organizations to rethink and compels to initiate some changes in their current HR systems.

There is an increased global interdependence and competition which resulted into the challenge increased diversity at the workplace, a challenge of work life balance, changes in working patterns (24/7 availability of employee), managing and retaining the best talents. In order to sustain and grow

managers that employee commitment of work offered to them. Once the personal and organizational goals align, level of commitment also enhances.

environment and rapidly evolving world of HR to come up with a solution to the. Organizations are required to be more of hour is and must develop some emerging leaders. Organizations must look for leaders who are ready to engage strategies and drive innovation. It is in the employees more committed towards their continuously in the leaders of tomorrow competitors.

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CHAPTER

A Study on Impact of Pricing and other behavior in influencing Consumer Perception for Branded Mobile Handsets in National Capital Region (India)

ABSTRACT

This study besides studying Mobile brand selection by the consumers of NCR region will help to understand the overall purchase behavior of this segment of consumers. In order to accomplish the objectives of study, a sample of 100 consumers in the age group of 20 to 45 years. The entire study was confined to consumers in NCR. Primary data like interview technique were explored. Six important factors i.e price, features, brand name, durability included the attitude towards usage of cell phones.

This paper is an attempt to replicate the current trends in preference of mobile phones by consumers. The analysis has revealed that young customers have identified prices as key determinant when selecting mobile phones. Its features and young consumers lifestyles also impact a mobile selection. Inferential analysis has revealed that significant relationships exist between mobile phone selection are demographics of young consumer segment. This study has thrown light on the preferences of the college students on the purchase pattern. The study also has scope for further analysis in the same area.

Key Words: India & China, Cellular Technology, Smartphones, Communication, Cellphones, 2G & 3G technology.

INTRODUCTION

Today, the development of cellphone and its technologies have been an extended history of innovation & advancement cropped up due to dynamic changes in consumer's needs & preferences. Now a days cellphones have become an integral part of human's life and personal communication. The

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Internal Marketing: Guarantor of Service Quality - A Review of the Tourism & Hospitality Sector

This study explores the relationship between internal marketing and the service quality being offered by firms. The satisfaction levels of employees have a direct impact on the service quality being delivered to the end customers. The study discusses the significance of effective internal marketing in the improvement of service quality received by customers. The study highlights the role of service quality in differentiating firms from their competition. It also covers the contemporary and appropriate strategic HRM practices which help to improve the service quality in typical service set-ups. It discusses the impact of these internal marketing practices on the overall satisfaction and motivation levels of employees leading to improved service quality. The entire study has been conducted with the concept of the Services Triangle and the people "P" of the services marketing mix in the background.

INTRODUCTION

The Indian tourism industry has emerged as one of the key drivers of growth amongst the services sectors in India. Tourism in India is an employment generator and a significant source of foreign exchange for the country, besides being an economic activity that helps local communities and host communities. According to the sectoral report by IBEF (April, 2014); the travel and tourism industry contributed Rs 2.17 trillion (US\$ 36 billion) or 2 per cent to the country's gross domestic product (GDP) in the year 2013. This is expected to rise to Rs 4.35 trillion (US\$ 72.17 billion) in 2024.

Tourism in the third world continues to grow and likewise, the promotion of this region is progressively trendier and has gradually become the focal point for development and marketing of new, adventurous and exotic tourist destinations (Echtner, 2002).

Because of the growth of the tourism industry, the hospitality industry is flourishing. Hotels are an extremely important component of tourism industry.

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CHAPTER

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Effectiveness of Communication in the Field of Management

INTRODUCTION

Communication is a purposeful activity of exchanging information and meaning across space and time using various technical or natural means. It is the life-blood of any organization, communication connects, and it connects us to the outer world as well as with our inner self. The ability to communicate our ideas effectively is one element that governs everything in our personal as well as professional life. Amidst the uproar of so many economic challenges good communication is the only way which results in good team work conquering these challenges. Communication is a process considered to be a continuous and dynamic inter-action both affecting and being affected by many variables. Consisting of seven major element which are; **Sender**, the person who intends to convey the message with the intention of passing information to the other person; **Ideas or message**, the subject matter of communication; **Encoding**, considered as a process of conversion of the subject matter into the symbols of words, actions or pictures; **Communication channel**, the channel could be formal or informal through which message is transferred; **Receiver**, the person for whom the message is meant for; **Decoding**, the person receiving the message tries to convert the same in such a way that he may extract its meaning to his complete understanding; **Feedback**, the process of ensuring the receiving of message in the way it was intended to be received. Any kind of hindrance or obstacle disrupting the process undertaken by the seven elements leads to miscommunication. These impediments create barriers to communication breaking the smooth process of effective communication. Broadly there are **Physical barriers** arising out of physical barriers like distance, noise or channel and the media used in the process; **Semantic barriers** arising out of tendency of different people assigning different meanings to one specific message; **Organizational barriers** popping out due to the problems with physical distance between members with respect to their functional specialization of tasks, power, authority and status relationships; **Interpersonal barriers** developing out of attitude issues; **Individual barriers** arising out of

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Green Supply Chain Management-Concept and its Relevance in India

ABSTRACT

This paper looks at the conceptual nature of the green supply chain management in general and its relevance especially in Indian perspective. It highlights the basis of green supply chain management and the underlying issues of why companies incorporate it. Despite the inherent benefits it provides to companies it is still not widespread and quite often been institutionalized through government intervention. However organizations companies who have imbibed its social, ecological and economic principles of sustainability have benefited. Literature was referred to build a link between various issues.

Keywords: Supply chain, Green supply chain management, Logistics, Environment, PollutionTriple bottom line, India

INTRODUCTION

Corporates have recognized the bargaining power of consumers and have resorted to building processes and systems to turn green. Rapid economic growth post liberalization coupled with expanding urban population and consumerism has outpaced anti-pollution investments (Breno Nunes, 2008). This has resulted in deteriorating air and water quality as well as in the rapid loss of biodiversity and natural resources. The cumulative impact of deregulation and liberalization in India can reshape India's future.

Besides government control and regulations initially in western world and later on in India have put pressure to change. Energy efficiency, waste reduction and pollution mitigation are the buzz words in successful organizations (Gurtoo, A. & Antony, S. J., 2007). However it has not been an overnight change. The day break took a few decades starting in 1970s where companies made cosmetic changes. In the last few years many big brands have imbibed sustainability in their vision and mission statements like Walmart. They have made changes in their product design, operations etc. They have introduced standards and bench marks previously unaware of or deliberately ignored.

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Job Characteristics and Employee Attitude: The Mediating Role of Psychological Empowerment

ABSTRACT

There is now strong evidence that job characteristics substantially influence the work attitudes and behaviors of employees. This article identifies the gaps between Job Characteristics and employee attitude, the causes of employee attitudes, how to measure and influence employee attitudes. A conceptual model is build to understand the relationship between job characteristics, job attitude and the mediation role of employee empowerment in the organization. There is confusion and debate among practitioners on the topic of employee attitudes and job satisfaction- even at a time when employees are increasingly important for organizational success and competitiveness. Therefore, the purpose of this article is to provide greater understanding of the research on this topic and give recommendations related to the major practitioner knowledge gaps.

As indicated indirectly in a study of HR professionals (Rynes, Colbert, & Brown, 2002), as well as based on our experience, the major practitioner knowledge gaps in this area are: (1) the causes of employee attitudes, (2) the results of positive or negative job satisfaction, and (3) how to measure and influence employee attitudes. Within each gap area, we provide a review of the scientific research and recommendations for practitioners related to the research findings. In the final section, additional recommendations for enhancing organizational practice in the area of employee attitudes and job satisfaction are described, along with suggestions for evaluating the implemented practices.

INTRODUCTION

Over the last two decades researchers have identified a number of variables that appear to contribute to either job satisfaction or organizational commitment. These

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Search Time Analysis for Search Engines

ABSTRACT

In the face of small, one or two word quires, high volumes of diverse documents on the web are overwhelming the traffic. So searching time of any document is very important. Users want efficient search with respect to time. A lot of search engines are available in the market providing search result on the basis of search query but search time would be different corresponding to same topic for different search engines. We take two popular search engines Google.com and Zapmeta.com, both have facility to provide search time information of first return page for given query. By utilizing this facility, we have taken different number of search query topics (twenty six topics) of different area and noted down the search time for first return page result corresponding to each and every query topic. We analyze the result using plotting of graph. We found search time for first return page result corresponding to each and every topic through google search engine is less than that of Zapmeta search engine. If search time of Google search is less in comparison to Zapmeta search engine it implies that Google search engine is more efficient in comparison to Zapmeta search engine with respect to search time.

I. INTRODUCTION

In the past decade the world has witnessed the explosion of World Wide Web from an information repository of few million of hyper linked documents into a massive world wide "organism" that serves informational, transactional and communicational needs of people all over the globe. Though a latecomer in the Internet family, it has rapidly gained popularity and became the second most widely used application of the Internet. Search Engines are specially designed for informational retrieval, which extracts the information from WWW as per users query. As argued by Marchionini, [2,3] "end users want to achieve their goals with a minimum of cognitive load and a maximum of enjoyment", correspondingly, in the context of web searches it is observed

Now a days , every system is developed by considering most important constraint "Time", Time evaluates their efficiency.

By consideration of " search time parameter" if we evaluate Google.Com search engine and Zapmeta.Com search engine we found , Google.Com is more efficient search engine

The web search engines are different, in various aspects, from the well established other search tools. Therefore, they require a different evaluation methodology, and we have made an attempt with two search engines and twenty-four different sample queries. In this research, we have evaluated the two search engines on the searching algorithms used by them by search time for returned search result by them on sample queries.

In the future, we plan to apply the proposed methodology to a wider scope with the hope that our research findings will truly enable web users to select a search engine on basis of search time parameter, and help web search engine developers design even better ones for the Internet community.

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Green Economy and Inclusive Growth: A Comprehensive Modeling Approach

This paper focuses the concept of 'green economy' and sustainable growth & development. The study examines the relationship between the environmental factors and the growth of the economy which influence the further development. The aim of this paper is to understand the existence and the benefits of green economy what defines and discusses in various sources (including policy documents by international agencies and think tanks, and research papers), and the purpose of green economy transition into sustainable development of economy. According to the UNEP's definition of green economy the three pillars of development are social, economic and environment is also discussed in the paper broadly though the integration of various social, economic and environmental factors are interdependent and change together and green economy promote and take action to improve these factors.

Key words: Green economy, Green development, Environmental economics, Sustainable Development & Economy.

INTRODUCTION

The concept of a green economy has become a issue of debates in recent years. According to the conclusion of various discussions green economy actually is friendly with earth's ecosystem and gives new ways of economic growth. There is no unique definition of the green economy, but the term itself underscores the economic dimensions of sustainability, in terms of the UN Environment Programme Green Economy defines as "one that results in improved human well-being and social equity while significantly reducing environmental risks and ecological scarcities".

Green economy, not only would it promote a more sustainable and cleaner environment, but the economy would see the generation of hundreds and thousands of job opportunities. To create a low-carbon green economy, India is on high path

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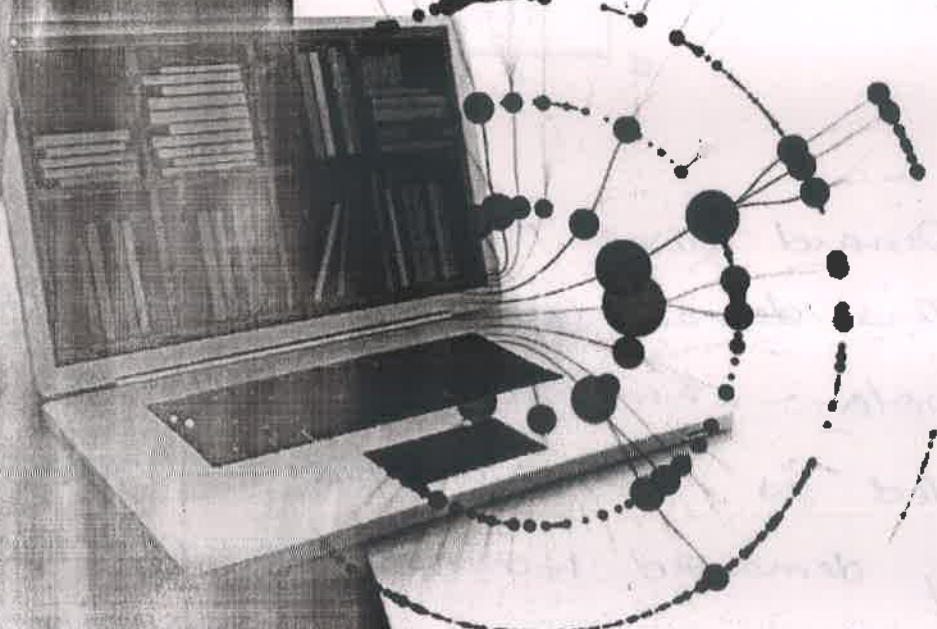
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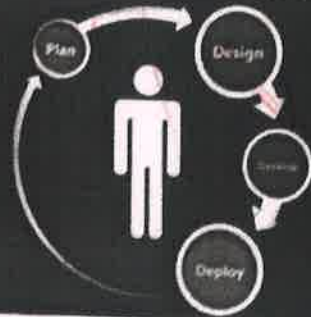
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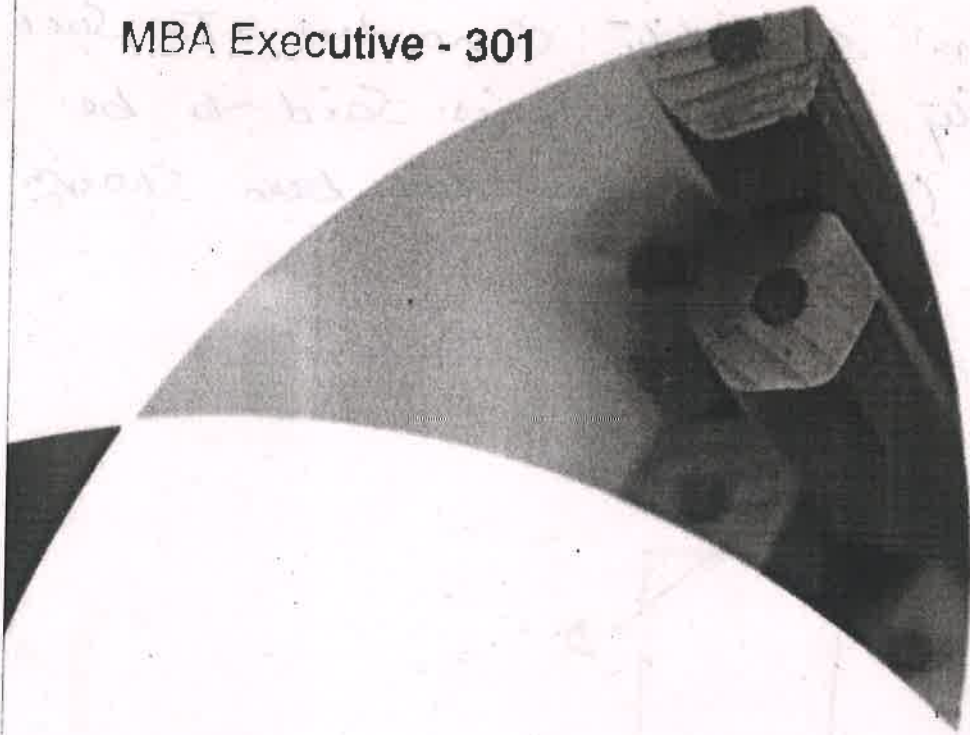
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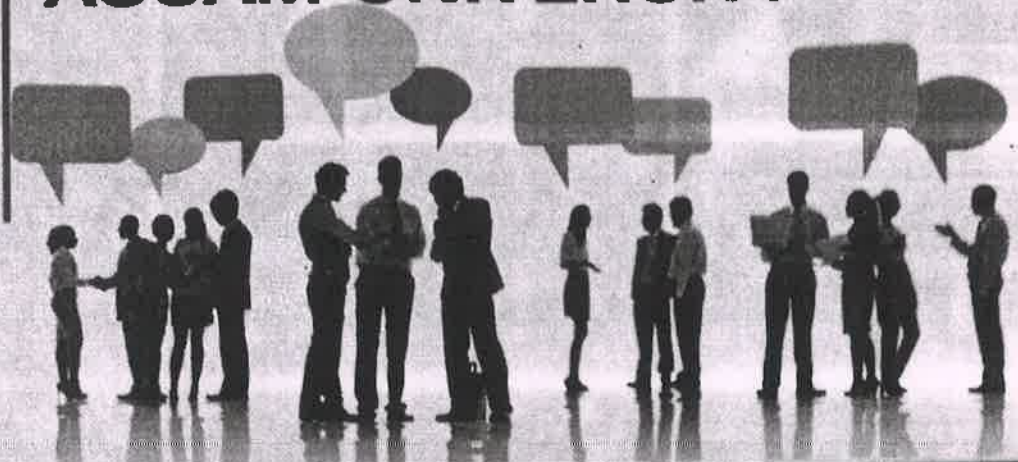
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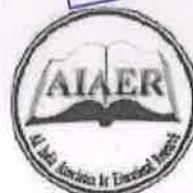
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SKILLING INDIA FOR SUSTAINABLE EMPLOYMENT THROUGH NETWORK BASED EDUCATION

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Abstract: The requirement of skilled manpower has become very essential for India Inc. as the present skill set makes them unemployable. Skills with Knowledge are the key driving force towards Employability. The paper attempts to identify the skill gap in the existing scenario in India and how the digital education platforms and programmes launched recently can bridge the gap between industry and the youth. The paper also identifies the challenges faced by the industry to hire professionals with limited skill set for sustainable development and growth. Enhancing employability skills has become a key for institutions to ensure academic excellence and career development of the students. A broader national effort and Institutional involvement can be a good initiative to resolve the skill gap for better industry interface. This study examines the key initiatives at national level and their impact on youth employability in the country.

Keywords: Skill, Employability, Digital education, Industry interface, sustainable, development

Introduction

The requirement of skilled manpower has become very essential for India Inc. as the present skill set makes them unemployable. Skills with Knowledge are the key driving force towards Employability. The paper attempts to identify the skill gap in the existing scenario in India and how the digital education platforms and programmes launched recently can bridge the gap between industry and the youth. Online teaching and learning have become increasingly common in higher educational institutions. These higher educational institutions realize the growing importance of online learning in information systems/information technology (IS/IT) education and are now offering online IS/IT courses and programs to students. However, designing, developing, teaching, and assessing an online IS/IT course effectively is often a challenge. Many IS/IT instructors are new to online teaching and need orientation and training for their own readiness in designing, developing, teaching, and assessing IS/IT courses in the online environment. It is recognized that effective faculty are key to student success in online courses and to the success of online programs (Meyer and Jones, 2012). Therefore, it is imperative that administrators and instructors of IS/IT courses and programs learn more of the best practices of online teaching for high student success. The use of digital

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initiative has certainly put the banking system on a rethink mode. This paper examines as to how the newly licensed payment banks have favourably achieved the goal of financial inclusion set by RBI by understanding their journey so far. The role of payment banks in making basic financial services available to the unbanked group in the population pie has been explored within the study. The study also attempts to assess the impact, such a new financial inclusion will have on the existing commercial banks. Secondary information extracted reports and working papers of RBI and other reputed private research agencies has been referred to gather relevant information for this study purpose. Finally the challenges facing the payment banks ecosystem have been covered by looking at some field studies that were carried out. Perspectives of consumers and agents have provided valuable inputs as to how they view payment banks. As the payment banking business model necessitates forging alliances with full-service banks, implications of such strategic alliances warrant research. The present study is an initial attempt to fill this gap in the literature.

FINTECH IN INDIA: A STEP TOWARDS DIGITALISED ECONOMY FOR FINANCIAL INCLUSION

Daviender Narang and Nidhi Mathur
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Financial inclusion always remains a challenge for developing economies as it is an important determinant for social inclusion of poor and vulnerable. Financial inclusion brings the potential benefits as big part of population gain greater access to financial instruments and services. This paper studies the digital revolution in Indian economy by the evolution of Fintech (Financial Technology) and its role in financial inclusion. Digital Economy plays a transformational role in enabling of Digital India. Digital economy is driven by technological and digital innovations in the financial products and service industry. The possibility of digital India comprises of an be Financial inclusion focuses on population which is "unbanked" to get into the formal financial system. In this way, people will have the opportunity to access to financial instruments and financial services - savings, payments as transfers to credit and insurance. This also is a kind of strategy which correct market failures and eliminate nonmarket barriers to access various financial products and services. The Indian banking and service industry is witnessing a growing number of financial technological firms experimenting with innovations and technological solutions for better services and products to the customers. Finance technology service players help in technology transition and cost effectiveness by removing intermediaries in the payment systems. The paper aims to analyse the growth of Fintech in India and how the access to financial technology has served as a change agent for sustainable development of digital economy.

LACK OF EDUCATION AS A HURDLE TO FINANCIAL INCLUSION: A CASE OF INDIA POST PAYMENTS

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Financial exclusion is a global phenomenon; estimates indicate that 2.3 billion working-age adults do not have an account at a formal financial institution. Only 40 per cent of India's total population has access to formal banking channels, and the problem is acute when one looks at the villages, where only 5 per cent have a brick-and-mortar branch. This clearly claims the level of financial education in rural India is poor. This paper is an attempt to introspect the effect of the financial education programmes carried by GOI to boost financial inclusion among rural youth. The study aims at analysing Annual Financial Inclusion Index (FFI) released by Ministry of Finance on three measurement dimensions; (i) Access to financial services (ii) Usage of financial services and

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Fintech Era in India: A Digital Step Towards Financial Inclusion

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ABSTRACT

This paper studies the digital revolution in Indian economy by the evolution of Fintech (Financial Technology) and its role in financial inclusion. Financial inclusion always remains a challenge for developing economies as it is an important determinant for social inclusion of poor and vulnerable. Finance technology service players help in technology transition and cost effectiveness by removing intermediaries in the payment systems. The paper aims to analyse the growth of Fintech in India and how the access to financial technology has served as a change agent for sustainable development of digital economy. The study examines the challenges faced by the Fintech industry in a developing economy, its evolution and how the financial services help in achieving the key priority of financial inclusion. The paper tries to explain and justify the accessibility of technology as a factor for financial risk management by safe digital payments reducing leakage of funds and thus improving efficiency. The findings of the study help in identifying key drivers for technology adoption in Indian finance service sector and the challenges faced by the industry in a developing economy.

Key words: Fintech, Financial inclusion, Digital Economy, Technology Adoption.

INTRODUCTION

Financial inclusion always remains a challenge for developing economies as it is an important determinant for social inclusion of poor and vulnerable. Finance technology service players help in technology transition and cost effectiveness by removing intermediaries in the payment systems. The advancement of mobile devices and their usage have increased the uptake of financial technology (FinTech) innovation. Financial sectors and start-ups see FinTech as a gateway to increase business opportunities, but mobile applications and other technology platforms must be launched to explore such opportunities. Mobile application security threats have increased tremendously and have become a challenge for both users and FinTech innovators.

The term "FinTech" is a contraction of the words "finance" and "technology". It refers to the technological start-ups that are emerging to challenge traditional banking and financial players and covers an array of services, from crowd funding platforms and mobile payment solutions to online portfolio management tools and international money transfers.

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Horizon of Women Engineers: Major Issues and Concerns

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ABSTRACT

Women are the precious gift of god and they always render their vital services to society as a whole. So it is the requirement of 21 century to bring them in the lime light to receive the massive rapid waves of talent management. To this end their full as well as effective contribution, utilization, retention and best policies for work life balance are the preconditions.

The objective of the paper is to highlight the issues of women engineers in new digital era, as well as to realize their talent management by organization. This study is based on secondary data available from published reports and research articles. The limitations to the study are inadequacy of the data and variance in the data available from different sources. The whole paper has been organized in the following manner. The first section is background and preface of the issues related to women engineers. The second section presents an overall status of women in India in globalization world. The section three analyzes the situation of women engineers in the context of growth. The major issues and concerns of women engineers have been explained in this section. The paper ends with conclusions and suggestions for women as a talent for the organization and their proper and effective management is required at any cost.

Keywords: Engineering, Women, Retention, Education.

BACKGROUND

Women Participation in Engineering Education and Employment

In end of the 2nd decade of 21st century when our country is trying to establish gender parity in all public spheres, are women the unhidden and untapped talent for the nation or the organization is still not managing them at the same pace as male contender. With this viewpoint paper will flow the opening with women education. Several studies and survey portray that much progress has been made in promotion of women's education and employment. India as the largest democracy in the world provided constitutional protect to all categories of women in India. Our policy maker, Social planners and laws are very much concerned with the rights of women. Literacy rate of female has increased to 11% in 2011 census i.e. from 54.16% to 65.46%. Women's are growing well in the last 10 years. Government of India has taken various steps and formulated plans especially for women in every planning process.

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Artificial Intelligence – “Making HR Technologically Intelligent”

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ABSTRACT

Human resource management is the management of human resources. HR is primarily concerned with the management of people within organizations, focusing on policies and on systems, designed to maximize employee performance. Every organization has to operate in an environment and it also gets affected if there is any change in this environment. In the boom of digital age, Artificial Intelligence (AI) is redesigning the HR functions of an organization. Artificial intelligence refers to a technology used to do a task more intelligently than a human. High speed computations, huge amount of quality data and advanced algorithms are the core components of Artificial Intelligence. It helps in generating better quality and stability to everyday processes. AI technologies offer significant opportunities to improve HR functions such as recruiting, talent acquisition, payroll, reporting. Today, HR's focus has shifted toward building the organization of the future. Companies are hiring young, digitally savvy workers who are comfortable doing things themselves and sharing information in a more transparent way. This paper aims to bring out the increasing usage of AI in various HR process and the challenges faced by companies to incorporate AI. Moreover the paper suggests ways in which these challenges can be overcome.

Keywords: Human Resource, Intelligence, Artificial Intelligence, Automation.

INTRODUCTION

Human resource management is the management of human resources. HR is primarily concerned with the management of people within organizations, focusing on policies and on systems, designed to maximize employee performance. HR professionals manage the human capital of an organization and focus on implementing policies and processes. Human resources focus on maximizing employee productivity. Artificial Intelligence has had a major impact in transforming the way in which companies have traditionally recruited, trained and developed people in organizations. Moreover, predictive and other AI technology has also made it possible for HR managers to target and attract staffs who would otherwise leave the organization, reducing the cost and hassles associated with employee turnover. It acknowledges the growing importance and likewise increasing use of AI in the HR world and encourages more investment in the AI processes to make them more efficient. HR departments are responsible for overseeing employee-benefits design, employee recruitment, training and development, performance appraisal, and rewarding. HR also concerns itself with industrial relations and organizational change.

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Sensory Marketing: How Stimulating Senses Impact the Behaviour of Consumers and Increase their Buying

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ABSTRACT

In the era of consumerism where the focus of marketers had shifted from providing only products or services to consumers and hoping to provide them solutions to their needs, now-a-days marketers aim to creation of needs and stimulating the senses of consumers in a way that it gets imperative for the consumers to avail the products or services to obtain satisfaction. We are serving the set of consumers who have the vast knowledgebase and the gamut of information is at their disposal to substantiate their buying decisions and hence the choices that they make can't be only based at the influences they receive from the marketers. With the shift base of marketers from barely providing the desired solutions to the ideation of completely new concepts had provided consumers with the power to make thoughtful choices which are backed by their experiences. In this era the five senses of consumers are the focus of the marketing strategies and techniques. That's why marketers, intending to be free from traditional mass marketing, direct marketing and advertising practices, use new, stimulating and innovative procedures to impact and influence the customers. This paper introduces experiential marketing and sensory marketing as a new paradigm in the field of marketing; attention to the five senses (sight, smell, hearing, taste, touch) and the effect of these senses on consumer behavior are studied. So that it can be ascertained if the stimulation of senses affects the consumers' purchase and influences the consumers to make thoughtful buying decisions. The statistical population consisted of 156 customers in a shopping mall in NCR and they were chosen by random sampling. For collecting data, a questionnaire had been used whose reliability was 0.838. Our findings indicate that the five senses simultaneously affect consumer behavior. Consumers are therefore influenced positively to shop more through the experiences they acquire by exposure to the products and services in the real time. Thus, the results indicate that strategic stimulation of the senses of the consumer in marketing process can be one of the practical methods of companies and retailers to attract customers, influence customers more and in bottom-line increase their loyalty.

Keywords: Consumer Buying Process, Experiential Marketing, Sensory Branding, Stimulating Senses of Consumers, Impact of Sensory Branding On Consumer Buying, Indian Retail Industry and Innovation In Marketing Strategies

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Patriarchy and Its Impact on Gender Mainstreaming: Evidence from Indian Workers Trade Unions:

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ABSTRACT

Indian trade unions must accept and realize the fact that great number of women have to join employment if they and their families are to sustain. (PH Rohini, 1988) However, women are also expected to take responsibility for household chores and child rearing and bearing. Trade unions are assumed as advocates of human rights however the irony is that they are unable to give the long overdue status and position to the better half of society, 'The Women'. Though the female labour force participation is increasing day by day yet the position of power in organization as well as in unions is not significant. Women are facing persistent exclusion from union leadership positions in spite of their structural reforms to promote gender equality. This paper investigates the reasons of hegemony of masculinity in trade unions and also tries to know the impact of it on gender mainstreaming. 65 respondents (25 office bearers and 40 women workers from National Trade Union Centres (AITUC, INTUC and CITU)) were taken in to consideration for the in-depth interview schedule. Content analysis was done to analyse the qualitative data. Results indicate that deep-rooted patriarchal system in union or hostile reactions from male members discourage women from joining unions. There is need to establish an equality structure or women's structure within the union and also need to ensure that it has the mandate as well as financial and human resources to carry out its functions effectively.

Keywords: Women, Exclusion, Patriarchy, Trade Union Strategies

INTRODUCTION AND BACKGROUND

Women's subordinate position in trade unions is not a novel issue. In spite of continuous discussion and attention to this issue, no concrete results have been achieved. Female workforce are still juggling with patriarchy not only at the leadership positions but for freedom of speech as well. It is nothing but a case of exclusionary masculinized unionism versus demands for an inclusive gender. Trade unions must accept and realize the fact that great number of women have to join employment if they and their families are to sustain. (PH Rohini, 1988). They have to take steps forward to make changes in their union structure and also recognize the importance of gender equality however in a pragmatic way, it is a failure till date. Various studies have been conducted in the past to know the status and representation of women in union however results were almost similar that very few women hold positions in unions at all the levels in general and at the most senior position in particular. We hardly

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Ensuring Sustainable Employment through Skill Education – An Approach Towards Enhancing the Employability of Young Indians

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ABSTRACT

When we envision India two aspects are considered to be relevant one is the social inclusiveness and other is the sustainable employment for the youth.

According to The World Bank, "Social Inclusion is the process of improving the terms on which the individuals and the groups take part in the society – improving the ability, opportunity and dignity of those disadvantaged on the basis of their identity." The same is understood in terms of employability when such skill imparting training are undertaken in order to include those social stratas who are unable to get a job due to lack of skills or those who are unable to accomplish a task on the job due to lack of skills and are chucked out of the job. Skill generation gives an opportunity for all the stratas of the society to have an equal right of employment.

Sustainable employment, for a developing country like India sustainable employment is key for ensuring the social inclusiveness in the development model.

According to Nature Sciences Societies "Sustainable jobs which lead to a condition of Sustainable Employment are referred to sustainable growth where social, environmental and economic conditions are satisfied." Nature Sciences Societies also hold the view, explaining the concept of sustainable employment in a better manner that "Economic definitions don't get the question of employment right: labor is missing because full employment is supposed in the long run. Then, local experiences of sustainable employment are examined. Two kinds of jobs are found. On the one hand, jobs that belong to the market sector and refer to normal jobs (full time jobs kept by insiders). These jobs are not connected with the question of sustainability. On the other hand are found jobs which refer to the public employment policy, which aim at helping unemployed people to find a new occupation. These jobs refer to transitional markets or the non profit sector. These jobs are numerous in the environmental sector. But most of them are temporary and belong to the so called secondary sector. People who have these jobs want them to become permanent jobs, but don't question their quality or characteristics as sustainability stands.

Sustainability can only be achieved with the help of Skill training as Skill training plays a very important role in providing sustainable livelihood to the youth in the country.

Technical knowledge with an effective communication skill can be a way out for grabbing the job opportunities in the existing job market and undertaking the same with full efficiency post grabbing them. The approach to identify the key communication skills required to sustain in the present job market.

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A Comparative Study of Google Play and iOS App Store

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ABSTRACT

The aim of this research paper is to do a comparative study of Google Play Store and iOS App Store. Google Play is a digital distribution service operated and developed by Google. It serves as the official app store for the Android operating system, allowing users to browse and download applications developed with the Android software development kit (SDK) and published through Google. Google Play also serves as a digital media store, offering music, magazines, books, movies, and television programs. Applications are available through Google Play either free or at a cost. The Google Play store had 2,850,020 apps in comparison to iOS App Store that have 1,971,460 apps published on November 2018. While the iOS App Store is also digital distribution platform, developed and maintained by Apple Inc., for mobile apps on its iOS operating system. The store allows users to browse and download apps developed with Apple's iOS software development kit. Apps can be downloaded on the iPhone smartphone, the iPod Touch handheld computer, or the iPad tablet computer, and some can be transferred to the Apple Watch smartwatch or 4th-generation or newer Apple TVs as extensions of iPhone apps. The App Store was opened on July 10, 2008, with an initial 500 applications available. Currently 1,962,765 apps are available for users.

Keywords: Play Store, Google Play Store.

INTRODUCTION

Mobile App market is known as one of the biggest industry on this planet and the Google Play Store is leading the race with 2,850,020 apps while iOS App store have only 1,962,765 apps as in November, 2018. The Google Play store has more than 50 billion downloads in last year since Google launched Android in 2009 while 180 billion apps downloaded last year from the iOS App store. Some sources estimated that the whole mobile app market will surpass revenue of \$189 billion in 2020. In this paper, we analyze an extensive dataset of Android apps of Google Play and iOS App store to examine popularity distributions of paid and free apps.

The Apple's App Store is built on a curated model, it implies Apple's control over apps quality and their compliance to certain standards, defined by Apple. On the positive side of this model is the ability to provide app users with apps, free of malware, bugs and content, which are inappropriate for minors. On the negative side, there are inevitable issues with disapproving for publication of apps that mistakenly fall under Apple's app content submission guidance. The reason for Apple for choosing a curated model is that it's extremely important for the company to

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A Study on the Indian Hotel Industry Scenario

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ABSTRACT

This study explores the current scenario of the Indian hotel industry. The World Travel and Tourism Council has named India as one of the fastest growing tourism industries for the next 10 to 15 years. The booming tourist activities have had a cascading effect on the Indian hotel industry with an increase in the occupancy ratios and average room rates. The entire study has been conducted with the growing leisure market in the background. An analysis of the Indian Hotel industry has been conducted along with the latest trends. The study will help hotel chains to adapt to the ever-changing global environment by effective resource utilization, optimization of hotel facilities, improved monitoring and control of marketing strategies and service design and operations. An overall application of the study would further enable forecasting future potential and market trends for the Indian Hotel Industry.

INTRODUCTION

Hotels form one of the most important support service that affect the arrival of tourist to a country. The major players in the industry are Indian Hotels Company Ltd (IHCL) operating under the Taj brand, the Oberoi, Welcome Group of Hotels, Hotel Leela Venture and the Ashoka chain of hotels, owned and operated by the Indian Tourism Development Corporation (ITDC). There are around 1000 classified hotels and the total room availability is pegged at 97,000 rooms of which about 30% of the rooms fall under the 5-star deluxe categories. (Kanjilal, n.d.)

The annual research by WTTC together with Oxford Economics (2018), shows that Travel & Tourism is one of the world's largest sectors, supporting over 307 million jobs and generating 10.4% of global GDP in 2017. It forecasts that the economic impact of Travel & Tourism on 185 economies around the world would be immense.

As per a report by World Economic Forum (WEF), India was ranked 12th in the Asia Pacific region and 55th overall in the list of the world's attractive destinations. Further, India ranked 3rd among 184 countries in terms of travel & tourism's total contribution to GDP in 2016.

The Indian hotel industry is one of the most important contributor to the growth of the services sector in India. The hotel industry in India proposes a huge opportunity due to our ancient civilization and culturally rich heritage, geographical diversity spanning the country both from North to South and East to West, scenic beauty and places of interest.

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Digital Era – “The Age for Opportunities and Challenges for Employee Engagement”

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ABSTRACT

The world has undergone far reaching cultural, societal and economical changes based on the increasing dominance of digital technologies. In sum, these changes have led to the current period being characterized as the “digital age”. In line with these changes, digital technologies play an increasingly prominent role in both the lives of employees and human resource management (HRM), which seems to be affected in multiple ways. Now is the time to redefine how we acquire and engage our employees. Engaging employees in lieu of changing technology therefore become more important and challenging as employee engagement is an essential factor for companies to consider when striving to increase productivity, execute business strategies, improve company performance and develop roles within the company. The engagement from pre employment to separation must change to support the changing digital era. In digital world companies are focusing on strategic alignment, employee engagement, leadership, performance recognition, and accountability to achieve business objectives and enhance stakeholder engagement.

This Paper aims to highlight the Recent HR trends with digitization, and challenges and ways to improve employee engagement in digital world.

Keywords: Digitalization, Human Resource, Development, Retention

INTRODUCTION

Employee engagement is a critical factor for high performing organization to consider when striving to increase efficiency, implement business strategies, progress company performance and develop roles within the organization.

In order to increase business value and performance, business managers must develop a strategic plan that encompasses both stakeholder engagement and the integration of 21st century technology. This includes an encouraging work environment and the use of technology, allowing employees to succeed and maintain goals efficiently.

Nowadays Companies need different inputs and different viewpoints to make informed business decisions to their stakeholders. Employee engagement is a significant driver from a business prospective Employees get excited and passionate and become invested in success of organization when company engages them in all activities. In digital world companies are focusing on strategic alignment, employee engagement, leadership, performance recognition, and accountability to business objectives and enhance stakeholder engagement.

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Challenges Faced by the Indian Cuisine Industry over International Players on Food Consumption and Marketing: A Review

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ABSTRACT

The purpose of this paper is to identify the challenges faced by the Indian Cuisine Industry with the entry of the various international food chains in India. The adapted researches discuss the mutually recursive relationship between food and culture in the Indian market. And thereby develops several key themes for future research. Within the Indian culture and market, food consumption plays a significant role. Thus, accordingly the market faces challenges with the existence of new food outlets dominating from the International culture. This provides an important complement and contrast to current theories of food consumption and marketing that have been primarily cited internationally. Contribution has been made on the basis of literature and relevant information on new international market entrants, food consumption and food marketing. It has been suggested and positively recommended that a campaign of awareness among the local and foreign consumers is required to facilitate the industry over the years ahead. The paper will benefit the further researches those are to be conducted by other researchers upon the hospitality sector, the food industry, the international cuisine sector and as well as the tourism industry. With the food consumption, playing a significant role in the Indian markets, extant theories regarding the basis is still in its infancy with the entry of new entrants. However, to minimize a gap in the food sector and make the food lovers much more aware about their destinations, the further scope of these types of research led information may be extended to find out the types of international cuisines established in the latest trending culture and belief in enriching the hospitality sector in Indian food industry of International cuisines creating a road ahead to the tourism industry as researches on International cuisines in Indian market is fewer in number. Thus, important developments in this area have been highlighted in this work suggesting a path for future work.

Keywords: Food Consumption, Indian Cuisines, International Cuisines, Food Marketing, Food Culture, Challenges in the Food Industry.

INTRODUCTION

Culinary changes and modes of public dining are undergoing rapid changes in India and have begun to reflect some of the new strands in the culture of Indian public. Even a rudimentary International fast food culture is crystallizing out of familiar regional preparations. India is seeing a positive growth in terms of the variety of the fast food and the cuisine industries. The expansion of this kind of market is

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Sustainable Competitive Advantage: An Application of Intellectual Capital in Improving Productivity

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ABSTRACT

Intangible assets, which contributes towards the organization performance either in the form of relational capital, structural capital and Human capital assets of the company is known as Intellectual capital. In any organisation employee's knowledge and skills are considered as Human capital. This research paper focuses mainly on the Human capital component of the company. Organisations cannot exist without knowledge assets of their employees but it cannot be calculated exactly in real terms like other tangible and intangible assets. Intangible capital (Human capital) is composed of employees who are the key contributors for their organization. A good experienced and highly skilled workforce takes the company on the top among the competitor. To achieve a competitive advantage over the other companies in the market, a company should focus on various factors of human capital like motivation, attitude, talent, education and training, which helps to improve the productivity of the company. Although this paper took some ideas from some of the important intellectual capital management models also. So, this study is based on the intellectual capital only because of the challenges and tumultuous environment faced by the companies present in the market and helps a company in proper utilize of their intellectual capital to create a value as well as contribute towards gaining the competitive advantage over the other companies present in the market.

Keywords: Intellectual Capital, Human Capital, Intangible Assets, Productivity etc.

INTRODUCTION

This study is based on highlighting the benefits of managing the intellectual capital asset of a company i.e. employees skills, which are directly contributing towards the success of every business. Intellectual capital or we can say the knowledge asset of the company, the main treasure of every business upon which a company growth depends. As per the importance of Intellectual Capital, a company should keep and maintain this intangible asset very carefully because this asset is composed of living thing which are having brain i.e. Employees of their organisation.

Intellectual capital in simple words means the sum of Human Capital, relational capital and the structural capital in which human

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WEBSITE QUALITY AS AN ANTECEDENT OF CUSTOMER PURCHASE INTENTION FOR TRAVEL SERVICES: A CONCEPTUAL MODEL

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ABSTRACT

The internet has dramatically changed the way people communicate, search for information, make decisions, and particularly the way, they purchase goods and services in a country like India which is the second most populous country after China. This trend is here to stay for longer and hence businesses around the world are focusing on their virtual business stores to enhance their competitive advantages. In the academic literature, website quality has generally been considered a very critical factor which drives the customers online. As such, a number of research studies have been conducted to evaluate website quality and its overall impact on consumer behaviour. Hence, it becomes imperative to know whether website quality of travel services is an added advantage that can create positive purchase intention of customers for them. This study proposes the framework to examine the website quality of travel services as the major antecedent of purchase intentions of customers. Structural equation modeling (SEM) is used to validate and test the proposed model. Website quality includes website design, perceived information quality, perceived ease of use, perceived risk and trust in the service provider. Structural validity of the model is finally processed by using Statistical Package for the Social Science (SPSS) 18.0 and AMOS4 software based on the sample of 280 customers. The findings of the study indicate that website quality is very important driver that can influence purchase intentions of customers towards travel services online. Therefore, to improve consumers' online purchase intentions, service providers should provide service with best quality websites. The results of study provide a valuable insight on the direct impact of website quality factors towards online purchase intention of travel services. Drawing on the empirical findings, managerial implications and recommendations for future research are offered.

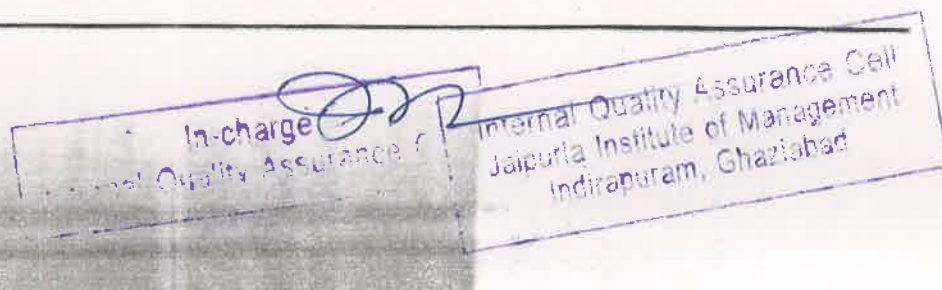
Keywords: Digital Marketing, Online Purchase, Perceived Risk, Trust, Website Quality.

INTRODUCTION

The Internet integrates three important types of marketing media -communication, transaction and delivery - through which market functions are carried out (Peterson et al., 1997). As a medium of communication, the Internet reaches a global audience with unlimited information about retailers, products and services (Bruno, 1997); as a transaction medium, the Internet enables orders, invoices and other business documents to be transmitted electronically at high speeds and with low costs, such as payment via credit or debit cards (Hoffman and Novak, 1996); while as a delivery medium, the Internet facilitates the distribution and delivery of products and services without any geographical boundaries. But the marketing through internet not only benefits retailers but also consumers as it provides them the convenience to shop any time from virtually anywhere, facilitates information searching and online transactions to a degree which is not that much available in traditional shopping channels and that to is possible with a few clicks of mouse. Researches such as (Hoffman et al., 1995), (Alba et al., 1997) and (Peterson et al., 1997) have discussed several benefits that digital marketing offers to the consumers.

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Internet marketing has changed the way travel industry operates in the market. Online travel services include accommodation, flights, car rentals, vacation packages, cruises, events, tours and attractions. The presence of travel services online has influenced the behavior of customers with reducing cost and by providing new channel for communication. Online travel service providers offer services through their websites which decrease their cost, expand revenue, and create reliable database of customers for maintaining long term relationships with them. Travel services providers who use websites as a distribution channel need a clearer understanding of who actually buys travel services online, what types of travel services they buy and why they buy them online. Such information is extremely important to online travel services provider, as consumer decision-making with regard to purchasing a travel service involves a complex multi-stage process layered along a hierarchical set of activities (Fesenmaier and Jeng, 2000). According to various researchers, website quality is a very critical factor in attracting customer online (Bai et al., 2008). However, most of the studies focus on relationship between website quality and customer satisfaction. The present study is an attempt to examine the direct impact of website quality on consumer purchase intention of travel services. Once this information is available, online retailers can develop a clear strategy to retain existing customers and attract future consumers.

PURCHASE INTENTION

Purchase intention is defined as the probability that the consumer will purchase the product or service from a company resulting from the integration of his or her favourable attitude and perceptions towards it. According to Theory of Planned Behavior (TPB), an individual's performance of a certain behavior is determined by his or her intent to perform that behavior (Chang & Chen 2008). The consumers can be divided into two types on the basis of their purchase intentions (Newberry, Klemz and Boshoff, 2003). The first type of consumers is those who have purchase intentions and therefore they decide to purchase the product. The second type of consumers is those who have purchase intentions but even then they decide not to purchase the product. Intent is itself informed by attitudes toward the behavior, subjective norms about engaging in the behavior, and perceptions about whether the individual will be able to successfully engage in the target behavior (Mukherjee & Nath, 2007; George, 2004). Many previous researcher studies have been done and they have given a no of key factors that determine website quality .These include navigability, information quality, trust, personalization and responsiveness (Nusair & Kandampully, 2008) , outcome quality, consumer service, process controllability, ease of use, information quality, website design (Ranganathan and Ganapathy, 2002 ;Su et al., 2008) ,perceived ease of use, perceived usefulness, perceived social presence, trust, enjoyment (Hassanein & Head, 2007) , site design, convenience, financial security, product information, product offering (Moharrer et al., 2006) , website design, reliability, responsiveness, trust, personalization (Lee & Lin, 2005), information quality, website design, customer service, process controllability and outcome quality (Su et al, 2008) and ease of use, security, responsiveness, customization (Madu & Madu, 2002).

WEBSITE DESIGN

Website design is widely accepted as a crucial factor influencing customer's selection, use, and purchase behaviour in online shopping (Liang and Lai, 2002). Previous studies have shown that the design of online stores plays the same role as the layout and atmospheric qualities of traditional stores (Eroglu et al., 2001; Liang and Lai, 2002; Monon and Kahn, 2002). More importantly, website design has played a significant role in how customers judge website quality (Lociacono et al., 2002). The design of website can be seen as the visual appearance of a website. This includes factors such as colour, text, layout and pictures. The colour contrast influences the readability of a website, and the combination of text colour and background colour can either persuade or discourage a visitor to use the website (Lin, 2003). The font size also affects the text on the page. Specifically, (Ivory and Hearst, 2002) suggest that the average font size should be between 8 and 12 when the text is describing the content. The contents on the websites are important to assure the re- visits by customers. Contents on the web includes text, pictures, graphics, layout, sound, and motion and, making the right web content decisions are very essential for effective web design. Moreover, as websites expand in size and complexity, they have to be designed in such a way so as to reduce

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the user's browsing efforts in completing his or her task. Generally, research in website design suggests that providing richer media with more real environment has more positive influence with user's involvement (Hausman & Siekpe, 2009). Travel services provider should motivate the customers to purchase online by designing their websites in an effective manner. While designing a travel website, they should focus on ease-of-use, user-friendliness and ease-of-navigating that actually enhances its usefulness in the minds of customers which will result in positive purchase intention.

PERCEIVED INFORMATION QUALITY

Information quality is "a consumer's perception of product and company information based on a set of judgment criteria that cover accuracy, relevance, helpfulness, up-to-datedness, and unbiased measures" (Ou and Sia, 2010). It refers to the amount, accuracy and the form of information about the products and services offered on a web site (Nusair & Kandampully, 2008). According to (Cao et al., 2005) online customers are attracted to websites if they find that the information presented on the site possess quality and has some relevancy for them. In addition, (Ou and Sia, 2010) further find that consumers who perceive information quality negatively on a company's website will lose their trust in the site, which will ultimately lead to low purchase intent. As has been suggested by the above mentioned research, information quality is extremely essential in the development of a travel company's website if the objective is to attract the online customers. Customers always want to have up-to-date, relevant, and accurate information about the travel company so that they can fulfill their current and future needs.

PERCEIVED EASE OF USE

Perceived ease of use for online purchasing refers to the degree to which the prospective consumer expects the online purchases to be possible in the least time and icognitive efforts (Benbunan-Fich, 2001). The Technology Acceptance Model (TAM) assumes that a user's attitude toward a technology is determined by their perception of usefulness and ease of use of that technology and that this attitude influences their intention to use the technology (Smith, 2004). According to (Kim and Kim, 2004), the usability of hotel websites by first-time visitors significantly affects purchasing intention and overall website quality perception. Ease of use relates to website structure, which means making information ready in such a way that can be assessed efficiently and easily (Gloor, 2000).

PERCEIVED RISK

Perceived risk is the uncertainty perceived by a consumer in a particular purchase situation whether it is online or offline. If people want to embrace a new technology then it will have its own risks and uncertainties. Consumers generally perceive a higher level of risk when they purchase from non-stores as compared to their purchases from brick and mortar stores. (Akaah & Korgaonkar, 1988). Unlike offline consumers, online consumers are concerned with risks involved in buying online, such as credit card fraud and not receiving the right products (Bhatnagar et al., 2000; Heijiden et al., 2003). But if the perceived risk associated with online transactions is reduced and customers have more behavioural control over the online environment, they are more willing to transact (Pavlou, 2001) and which will result in positive purchase intention. Moreover, sometimes consumers are unwilling to share their personal information particularly regarding financial status and credit facilities on the internet as they feel that their private information may be hacked and may result a heavy financial loss to them (Grabner-Krauter & Faullant, 2008). Travel services providers therefore must try to understand the perceived risk involved in online transaction from the point of view of its consumers so that their attitude towards perceived risk may become positive and they may have positive purchase intention.

TRUST IN THE SERVICE PROVIDER

Trust can be defined as a psychological state that contains an intention to accept susceptibility based on positive expectations of the intention or behaviour of another under conditions of risk and interdependence. Trust is a highly

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complex and multi-dimensional phenomenon. Numerous research studies have emphasized the role of trust as being central to the success of customer relationship building in all contexts of relationship exchange. Trust is generally important in the adoption of new technologies (Fukuyama, 2005), including the web (Gefen, 2007) and e-commerce. In digital marketing, trust is very essential due to a lack of: physical proximity, non-verbal cues, common legal regulation, and limited knowledge of the parties involved (Clarke, 2002). Online transaction, either through a debit, credit card or paypal transfer and the likes involve trust factor. Moreover, news reporting misuse of credit cards, organised crime and fraud in the internet has made many customers more suspicious of the internet. Thus, for the potential customers, a situation where they wish to request information from an e-vendor or even purchase services contains an element of uncertainty and risk. As a result, trust plays a central role because the greater the uncertainty for the customer, the more important trust becomes (Gronroos, 2004). Trust has been conceptualized as general belief in an e-vendor that results in behavioural intentions (Gefen, 2006); as a combination of trustworthiness, integrity, and benevolence of e-vendor that increase behavioural intentions through reduced risk among potential but inexperienced customers (Jarvenpaa & Tractinsky, 2008); as a belief in integrity, benevolence, and competence that leads to a general belief in trust (Jarvenpaa & Tractinsky, 2008).

HYPOTHESIZING THE RELATIONSHIP BETWEEN CONSTRUCTS

The above literature led to the formation of the following hypotheses:

- H1:** Website Design is positively associated with online purchase intention of customers
- H2:** Perception of information quality is positively associated with online purchase intention of customers
- H3:** Perception of Ease of use is positively associated with online purchase intention of customers.
- H4:** Perception of risk on website is negatively associated with online purchase intention of customers
- H5:** Trust in the service provider is positively associated with online purchase intention of customers

MODEL

The theoretical model used to access the effect of travel services website quality on online purchase intention of customers online is presented in Figure-1. The model is tested for good fit to data using AMOS 4 software. The website design and the perception of customers toward the company are directly related (Kim and Moon, 1998). Aesthetic features of travel website (i.e., colour combination, text style) can be argued to be the main clue of website credibility (Fogg et al., 2000). In one of their studies, (O'Brien and Toms, 2008) conclude that the informational content is one of the two attributes (another being aesthetics of a site, not included in the present study) available on a website that capture participants' attention and results in positive purchase intention. According to survey conducted by (Kim and Kim, 2004), the usability of hotel websites by first-time visitors significantly affects purchasing intention and overall website quality perception. Ease of use is frequently used to describe usability, which influences the initial decision to use a certain website (Adams et al., 1992; Law and Ngai, 2005; Madu and Madu, 2002). Online transactions involve risk and uncertainties. Many Internet users did not feel comfortable in giving personal information over the Internet, and having to register personal details with a site discouraged them from participating in online activities (Evans et al, 2010). Compared with other offline shopping transactions, online transactions are perceived to have a greater degree of security and privacy risk because a greater extent of exchange of personal information in the online environment is involved. The intention of online purchasing is influenced by the amount of trust the customer has regarding the delivery of goods and use of personal information (Hoffman et al., 1999). Other research shows that the fairness of a company's website with respect to information privacy is a significant factor in building trust and in ensuring the continuation of the relationship with that company (Culnan and Armstrong, 1999). In line with majority of the above studies, the proposed model (Figure-1) logically relates website quality as an antecedent of purchase intention.

RESEARCH DESIGN AND METHODOLOGY

The present study empirically investigates the relationship between travel services website quality and online purchase intentions of customers for these travel services. Specifically, the present exploratory study examines travel services website features (website design perceived information quality, perceived ease of use, perceived risk and trust in the service provider) as potential antecedents of 280 customers for their future purchase intentions for these travel services online.

(a) Sample Size and Sample Design

The sample comprised 280 customers on researchers' what's App and Gmail account who were selected on the basis of convenience sampling technique.

(b) Data Collection Form and Generation of Scale Items

To produce a reliable questionnaire, both primary and secondary data were collected. The measures of website quality (website design, perceived information quality, perceived ease of use, perceived risk and trust in the service provider) and purchase intentions were drawn from previous studies. A brief discussion of each study variable and its measurement is given as below:

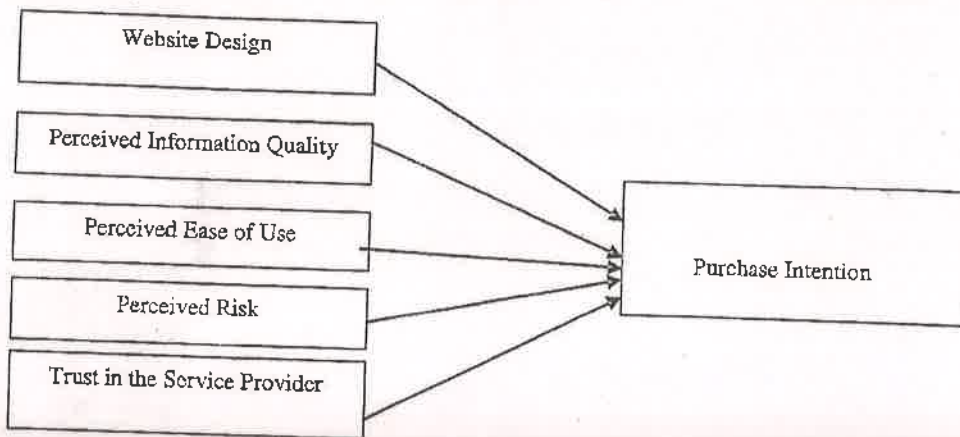


Figure 1: Theoretical Model Used to Assess Relationships among Constructs

(c) Website Quality

Website Design is measured with 5 items adopted from the study by (Su et al., 2008). Perceived Information Quality is assessed with 5 items adopted from instruments developed by (Cao et al., 2005). Perceived Ease of Use has been adopted from the studies of (Udo and Marquis, 2002) and three items and three items are adopted from the study of (Anubha and Jain, 2013). Perceived risk has been measured with 7 items which are adopted from the studies of (Jarvenpaa and Todd, 1997) and (Mitchell, 1999). Trust in the service provider is assessed with 5 items all adopted from the study of (Jarvenpaa et al., 1999). Some modifications are incorporated by the researchers to suit the present study.

(d) Purchase Intentions

Purchase Intentions were examined using 3 items adopted from the work of (Putrevu and Lord, 1994) and (Taylor and Baker, 1994). Responses for all 30 items were operationalised using a seven point scale (Likert-type) ranging from 1 to 7, 1 representing strongly disagree and 7 representing strongly agree.

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(e) **Data Collection Procedures**

Before undertaking a full scale study to collect the desired data, a pilot study was done in which a self administered online questionnaire was created using Google Docs and was administered on ten percent of the total sample. Subsequently the language of some of the questions was simplified. Then for the full scale study the survey link was sent to contacts that were available on the researchers' what's app and Gmail account. It started out with a qualifying question 'Do you visit any travel service website?' to make sure that only those who currently visit a travel service website, participate in the survey.

(f) **Data Analysis Tools**

Statistical Package for the Social Science (SPSS) 18.0 and AMOS 4 statistical software have been used to process the data of the present study.

RESULTS AND ANALYSIS

To analyze the items that measured each latent variable, Confirmatory Factor Analysis (CFA) was used. The relationships between the variables has been analysed by applying structural equation modeling (SEM). Model fit for both the CFA and SEM is evaluated numerous indices. The alpha reliability coefficients of Website design, Perceived Information Quality, Perceived Ease of use, Perceived Risk, Trust in the Service Provider and Purchase Intentions are shown in Table-1. The reliability coefficient ranges between 0.82 and 0.89, indicating high reliability of constructs considered in the proposed model.

Table1: Reliability Analysis Results of the Constructs and Variables

Construct	No. of Items	Overall Cronbach's
Website design	WD1+WD2+WD3+WD4+WD5	.82
Perceived Information Quality	PIQ1+PIQ2+PIQ3+PIQ4+PIQ5	.87
Perceived Ease of use	PEU1+ PEU 2+ PEU 3+ PEU 4+ PEU 5	.83
Perceived Risk	PR1+PR2+PR3+PR4+PR5+PR6+PR7	.89
Trust in the service provider	T1+T2+T3+T4+T5	.86
Purchase Intention	PI1+PI2+PI3	.89

Source: Questionnaire

Test of the Proposed Model

Model testing and validation has been done through Structural Equation Modeling (SEM). AMOS 4 was employed for the purpose. To predict the values of latent variables in SEM, the observed variables were obtained by processing the data in the instrument. Chi-square/degrees of freedom, NFI, GFI, AGFI, CFI, RMSR and RMSEA were used to test the model fit. The commonly used measures of model fit, based on results from an analysis of the structural model are summarized in Table-2. In practice Chi-square/degrees of freedom less than 3, NFI, GFI greater than 0.9, an AGFI greater than 0.8, CFI greater than 0.95, PGFI greater than 0.5 RMSR less than 0.1 and RMSEA less than 0.08 are considered indicators of good fit.

As seen in Table-2, all goodness- of-fit statistics are in acceptable ranges.

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Table 2: Summary Statistics of Model Fit

Fit Index	Recommended Values	Literary Contribution	Observed values
Chi- square/degrees of freedom	≤ 3.00	Schumacker & Lomax (2004)	2.21
Normed Fit Index(NFI)	≥ 0.90	Schumacker & Lomax(2004)	0.94
Goodness of Fit Index (GFI)	≥ 0.90	Schumacker & Lomax (2004)	0.93
Adjusted Goodness of Fit Index (AGFI)	≥ 0.80	Schumacker & Lomax2004	0.84
Parsimonious Goodness of Fit Index(PGFI)	> 0.50	Mulaik et al(1989)	0.56
ComparativeFit Index (CFI)	≥ 0.95	Bentler(1995)	0.97
Root Mean Square Error of Approximation (RMSEA)	≤ 0.08	Schumacker & Lomax (2004)	0.06
Root Mean Square Residual, (RMSR)	≤ 0.10	Schumacker & Lomax (2004)	0.08

Source: Output values are generated with the help of AMOS 4 software

Table 3: Summary of Hypothesis Testing Results

Hypothesis	Path Coefficients (Standardized Parameters)	t- value	p-value	Testing result
H1: Website Design is positively associated with online purchase intention of customers	0.79	77.94	0.001	Supported
H2: Perception of information quality is positively associated with online purchase intention of customers.	0.76	76.89	0.001	Supported
H3: Perception of Ease of use is positively associated with online purchase intention of customers	0.79	39.95	0.001	Supported
H4: Perception of risk on website is negatively associated with online purchase intention of customers	-0.87	-32.56	0.001	Supported
H5: Trust in the service provider is positively associated with online purchase intention of customers	0.88	96.46	0.001	Supported

Source: Output values are generated with the help of AMOS 4 software and SPSS 18, Note: $p > 0.05$

The presentation of results is shown in Table-3. The table-3 shows the standardized path coefficient which shows the significant relationships among the variables in the study. Five hypotheses, postulated in the present study are supported which indicates that the hypothesized model is fit the empirical data well. The proposed model, if has all its indices in the permissible limits, is supported (Hair et al, 1998).

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CONCLUSION AND MANAGERIAL IMPLICATIONS

The 30 item instrument was analysed using structural equation modeling. Though a large number of research studies have been conducted to study the impact of website quality on purchase intention but very less number have tried to link these constructs for travel services. Therefore the researchers of the present study have sought to address this gap with a study of two constructs of website quality and purchase intention for travel services. The findings of the study indicate that quality features (website design, perceived information quality, perceived ease of use, perceived risk and trust in the service provider) on travel services website are very important drivers that can influence customer's purchase intention. It has also been concluded from the research study that satisfaction of customers with the quality of travel services website would lead to positive purchase intention towards these travel services. If the customers find that the website has been designed efficiently in such a manner that it has very clear lay out, has attractive colour scheme, has appropriate contrast between background and text, has no compulsory pop-ups and provides matching pictures for context, they will have pleasant experience while interacting with it which in turn will develop positive purchase intention. If the customers find that the quality of information is up to the mark in the sense that they find it accurate, up-to-date, useful, helpful and relevant for them, they feel a kind of satisfaction with the travel services which will shape their purchase intentions in favour of the service provider. Similarly if the customers do not face any difficulty in retrieving the required information from the web page, their experience with the travel services will be satisfying and pleasurable and that will again make them satisfied with them developing positive perceptions towards them. Similarly if the customers perceive that there is no risk in interacting with the travel website that will increase their trust in the service provider. Therefore in the future, the probability of purchasing travel services from the same company will be definitely more.

The results of the study have important implications for the managers of the travel services who want to take advantage of the current growing trend of digital marketing to attract their customers as website quality of travel services may have important consequences for the companies. Since travel website quality help companies in improving customers' satisfaction which will ultimately influence their purchase intentions towards these services, the managers of online travel services must invest significant resources to improve the quality of their websites.

LIMITATIONS AND FUTURE RESEARCH

Although the present study took a positive approach in reviewing previous literature of website quality and purchase intentions and the analysis of the relationship among them using advanced statistical tools, there are some limitations worth acknowledging. First, the study established the relationship between website quality and purchase intentions only for travel services. Although the relationship of the tested model can be generalized to services other than the travel services, future research is required to verify this. As mentioned earlier in the literature review, website quality is a multi-faceted concept. However, this study only explored five factors namely website design, perceived information quality, perceived ease of use, perceived risk and trust in the service provider. Other factors of website quality may produce varied conclusions. Thus, future study should be undertaken to incorporate other factors that are not covered in the study.

While this study focused on the perception of customers for website quality of travel services which was based on their previous experience with these online services. However time may change their perception for website quality as other factors such as internet experience and knowledge, incentive programmes, awareness and brand image may influence customer perception of website quality. Hence, future research is needed to study the influence of these factors on the perception of customers for website quality which will have a direct impact on their purchase intention for these services.

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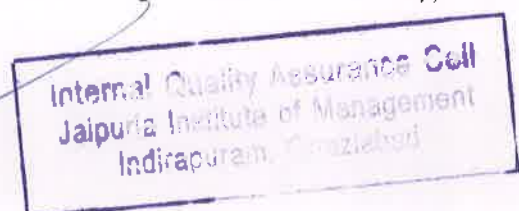
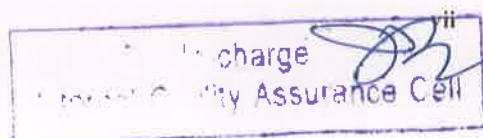
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Purchasing Behaviour for Green Products: A Structural Equation Modelling Approach

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Abstract

Green products and environmental sustainability has become a buzz word for marketing these days. The purpose of the paper is to identify several variables that affect the purchase behaviour of a consumer regarding environmentally sustainable products. The study has attempted to propose a framework for understanding purchase behaviour with respect to environmental sustainability. A cross-sectional study of 300 faculty members from various colleges of Delhi/NCR is done. Due to the presence of missing data, 288 usable responses were considered for testing the conceptual framework. Structural equation modelling is used to assess the fit of the framework. The findings indicate that the entire five hypotheses are supported. Subjective norm, environmental concern, attitude towards environmentally sustainable products and perceived behavioural control have significant positive impact on purchase intention. Also, purchase intention has a significant positive impact on purchase behaviour. The result of the study has practical significance for the companies that are making and promoting environmentally sustainable products. Purchase behaviour of an environmentally conscious consumer can be analysed separately. Therefore, the marketers can strategize the promotional campaigns and advertisements of such products in a different manner. The study is one of its kinds, since the respondents are academicians. Academic fraternity, their perception and purchase behaviour have a significant impact on the future consumers, i.e., students. Therefore, the study has several new dimensions to understand the purchase behaviour for green products.

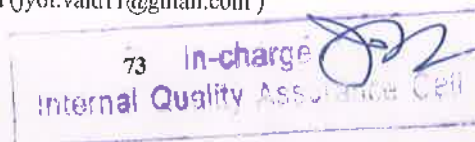
Keywords:

Environmental Sustainability, Environmental Concern, Green Product, Subjective Norm

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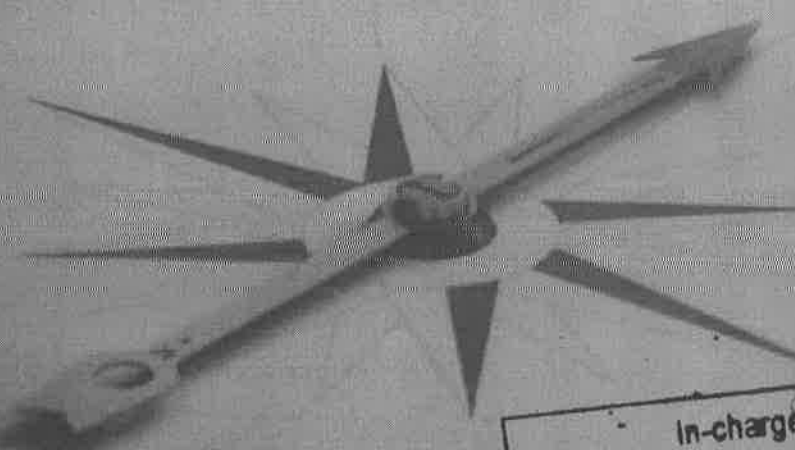
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Investigating Predictors of Visit Intention and Mediating Role of Willingness to Pay: A Multi-Analytical Approach

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Abstract

Past few years have shown remarkable surge in environmental concern all over the globe. Industries across all major sectors are concerned towards their actions keeping the ecology into view. This awareness has been observed seriously in service sectors like tourism too. Owing to the high amount of intangibility and changing preferences of tourists towards environment friendly accommodations, marketers of hotels are forced to take some serious eco-friendly calls. Moreover, the persistent concern of visitors towards high prices and the perception for Brand Equity of a hotel, have offered this research enough scope to integrate Structural Equation Modeling (SEM) and Neural Network (NN) to identify the mediating role of willingness to pay more and Brand Equity with respect to visitor's intention for Green Hotels. The study is cross sectional in nature and ITC Green hotels have been adopted as the stimulus. The responses were collected from employees of select BPOs, IT companies and academic institutions of Delhi NCR using convenience sampling. The results show that willingness to pay more mediates the relationship between intention to visit and attitude towards green hotel significantly. In addition to this, the effect of Attitude and Brand Equity on intention to visit is also significantly positive, hence supporting the presence of partial mediation. Attitude towards Green hotel has been identified as the most important variable affecting the intention to visit a green hotel, as the outcome of Sensitivity analysis of Neural Network. The results of this study will help the marketers of green hotels in developing better awareness Cell amongst tourists by analyzing their attitudinal dimensions, price sensitivity and role of Brand equity. This in turn will not only help in profit generation, but will also encourage the popularity of green hotels across the globe.

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Liquidity-Profitability Trade-off in Commercial Banks: Evidence from Tanzania

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Abstract

This paper examines the relationship between banks' profitability and liquidity by using three different models. It is a longitudinal study whereby five banks from Tanzania were taken into consideration for the time period from year 2006 to 2013. By using Hausman test and thereafter fixed effects approach, all the models revealed that there is no statistically significant relationship between banks' profitability and liquidity. Thus, it can be concluded that the banks can focus on increasing their profitability without affecting their liquidity, and vice versa. However, this is not guaranteed because the situation might change or one might come out with different kind of results if a different sample is used.

Keywords: Liquidity, Profitability, Commercial banks, Tanzania

1. Introduction

Efficient management of working capital is an important aspect of the overall corporate strategy towards creating shareholder value (Makori and Jagongo, 2013). The approach that a firm uses in managing working capital can have a significant impact on both its liquidity and profitability (Shin and Soenen, 1998). Although the main purpose of many firms is to maximize profit, maintaining liquidity of the firm also is an important objective. This suggests that it is important for a firm to strike a balance between liquidity and its profitability so as to create shareholders value. Therefore there is a need to understand the relationship between liquidity and profitability of a firm in a given industry so as to be able to make proper decisions as far as working capital management is concerned.

A number of studies have analyzed the relationship between liquidity and firm's profitability in different industries and countries. As it can be seen in the literature review section, the results are quite mixed. For instance, Abuzar (2004) found a significant negative relationship between the firm's profitability and its liquidity level in joint stock companies in Saudi Arabia, Niresh (2012) found that there is no significant relationship between liquidity and profitability among the listed manufacturing firms in Sri Lanka, Shaheera (2012) found a negative impact of liquid asset holdings on bank profitability for a sample of Iranian banks, while Lartey, Antwi and Boadi (2013) found a very weak positive relationship between liquidity and profitability of the listed banks in Ghana. Since there are mixed results on the subject matter, this study intends to shed some more light on liquidity-profitability trade off, with specific reference from Tanzanian banks.

2. Literature Review and Conceptual Framework

This section gives a brief review of both theoretical and empirical literature, identifies the knowledge gap filled by this research, gives the conceptual framework and discusses the models used in the study.

2.1 Theoretical Literature Review

Profitability of the bank determines its ability to increase capital (through retained earnings), support the future growth of assets, absorb loan losses and provide return to investors. The largest source of income for banks is net interest revenue which is calculated by taking interest income from lending activity minus interest paid on deposits and debt. The second essential source of banks' income is from investing activities, foreign exchange, precious metal trading, commissions and transaction fees, and trust operations are also substantial sources of income. The key financial ratios that are used in assessing the profitability of a bank include: Net Interest Margin (NIM), Return on Assets (ROA), Return on Equity (ROE), Operating Profit Margin and Non-interest Income to Assets Ratio (Credit and Finance Risk Analysis, 2012).

On the other hand, for banks, liquidity refers to reserves of cash, securities, bank's ability to convert an asset into cash, and unused bank lines of credit. Liquidity must be adequate to meet all maturing unsecured debt obligations due within a one-year time horizon. Despite different approaches that can be used to analyze bank's liquidity, the following are the key ratios that can be used to examine bank's liquidity: (i) Loans as a Percentage of Deposits (LDR) – obtained by dividing loans (gross) by total deposits, and the maximum is suggested to be 80% to 90%; and (ii) Liquid Assets to Total Deposits (LADR) – calculated by dividing liquid assets by total deposits, and measures deposits matching to investments and whether they could be converted quickly to cover redemptions (Credit and Finance Risk Analysis, 2012).

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AN ANALYSIS OF VEGETABLE SUPPLY CHAIN IN ARUSHA REGION, TANZANIA

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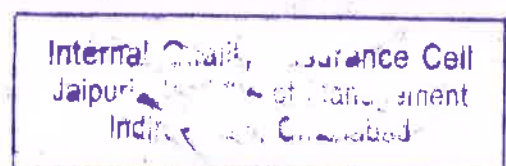
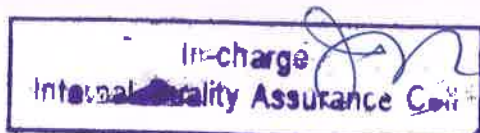
ABSTRACT

This paper presents the findings of a study on analysis of vegetable supply chain (VSC) in Arusha Region, using Meru and Arusha districts as a case. The study applied a systems theory since supply chains are open, complex and adaptive systems which change depending on a number of influencing factors. Vegetable sector is one of the important sectors that contribute to the wellbeing of societies through providing necessary nutrients to the human diet while offering employment and hence income to its participants. Despite this fact, the VSC in Tanzania is facing a number of challenges that impinges realisation of its full potential as a poverty reduction stronghold. The study therefore was geared to critically analyse the structure, behaviour and challenges that VSC faces and devise future research agenda. Mixed method approach was used as a research methodology for the purpose of achieving research objectives. Specifically, a self administered structured questionnaire and direct observation were employed as data collection. A simple random sampling technique was used to select respondents from each stratum. Data were analysed using descriptive and nonparametric statistical techniques as data were ordinal and categorical in nature. The study found that the current structure and behaviour of VSC is largely the outcome of policies in force, which also have a significant impact to the unfair reward/pay-off system amongst VSC participants. As a consequence of unbalanced reward/pay-off system, some VSC participants sustained opportunistic power relationships that tried to maintain the status quo of their position in existing VSC structure. Poor logistical support services were also found to exert tremendous impact to the current proportion of postharvest losses.

KEYWORDS: Power relationships, Postharvest loss, Reward system, Smallholder Farmers, Vegetable supply chain.

1. INTRODUCTION

Agriculture sector is very critical among the sectors in Tanzania. It contributes about 95% of food consumed in the country, employs about 78% of the population and contributes about 24.1% to the GDP and export earning to the tune of 24% (CAADP, 2013). Agriculture sector has recently been overtaken by gold and which as of now has been outshined by tourism (Masare, 2015) as the top foreign exchange earner. However, the sector has remained the leading provider of employment and food. It is this significance that motivates consistent studies on how agriculture sector can be improved. Out of the food grown in Tanzania,



Institutional Determinants of Sustainable Savings Mobilization in Community Banks

Mosses Mwizarubi*, Ramarcha Kumar**, Bernard Mnzava*** and
Sadananda Prusty****1

This paper examines the institutional factors that affect Community Banks' savings mobilization efficiency. It is different from most studies that focus on the impact of macroeconomic, demographic or individuals' social-economic factors on savings mobilization. This study uses panel data of 408 observations of Community Banks whose information was gathered by the Bank of Tanzania from 1996 to 2015 on quarterly basis. Using fixed effects approach; the findings indicate that interest rate on deposits, the age of an institution and usage of greater portion of capital for lending purposes lead to mobilization of more savings from the public, while usage of commercial debt for financing purposes reduces the efficiency in savings mobilization. Bank's profitability and financial sustainability measures were found to have a mix of both positive and negative outcomes in relation to savings mobilization. Unexpectedly, investment in fixed assets, raising the proportion of salary in the expenses and increase in size of the institutions seem to have a negative impact on savings mobilization. Our results are robust to alternative regression estimated. Recommendations on institutional set-up required for more efficient mobilization of deposits from the public are given based on the findings of this study.

JEL Classification: G21

Keywords: Sustainable savings mobilization, Community Banks, Financial inclusion, Microfinance Institutions

1. Introduction

Savings mobilization is one of the key roles to be played by the financial sector in order to promote sustainable aggregate economic growth as well as at individual level (World Finance 2015 and Thornton 2009). Studies conducted across countries, especially in developing countries, show that higher saving rates tend to go hand in hand with higher income growth. This fact has been taken as proof of the existence of both virtuous cycles of saving and

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Determination of vegetable postharvest loss in the last-mile supply chain in Tanzania: a lean perspective

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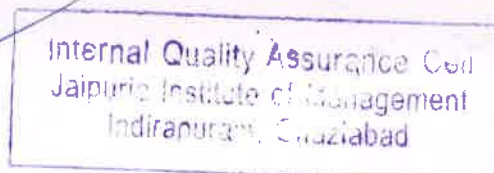
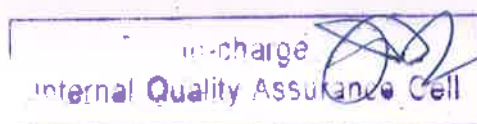
Sadananda Prusty

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Abstract: Global population growth constrains the food supply chains. Consequently, this calls for serious efforts in minimising food wastes. Fresh vegetables are perishable in nature hence more vulnerable to postharvest losses (PHLs). This paper aims at determining PHLs experienced and establish the most prone channel for high PHLs. This study employed a case study strategy. Five popular vegetable markets were studied in Arusha City. Analytical methods were used to determine PHL both in terms of quantity and value as well as the profitability achieved by last-mile traders using tomatoes, carrots and cabbage as selected vegetables. Findings show that more PHLs occur at the retail stage and is more than twice compared to the amount at the wholesale stage. Cabbage exhibited the lowest turnover rate followed by carrots and tomatoes. Similarly, cabbage registered the highest PHL rate followed by tomato and carrots. On average, wholesalers cum retailers registered a PHL rate of about three times those of wholesalers per se. Retailers constituted 70% of respondents who acknowledged to have faced PHL. It was also found that, the longer is the chain the more PHL was sustained. The vegetable PHLs in Tanzania have remained understudied, and this study tried to cover this gap in the academia.

Keywords: postharvest loss; PHL; vegetable supply chain; VSC; perishable produce; lean approach; last mile supply chain; tomato; carrots; cabbages; Tanzania.

Reference to this paper should be made as follows: Dome, M.M. and Prusty, S. (2017) 'Determination of vegetable postharvest loss in the last-mile supply chain in Tanzania: a lean perspective', *Int. J. Logistics Systems and Management*, Vol. 27, No. 2, pp.133–150.



Examination of Employees Training in Relation to Service Quality Provision with Reference to Three Star Hotels in Arusha and Kilimanjaro Regions

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Abstract—Recent studies indicate that the relationship between the service provider i.e. employees and a type of training they receive is of vital important to the service quality provision. Hotel sector is confronted with some challenges, due to a changing nature of competition, customer requirements, experiences and exposure. Hotel employees are a very crucial chain of value addition and hotel performance at satisfying customers. Education, trainings and experiences of employees could be among the leading factors to hotel performances. The changing and challenging requirements of customers necessitate hotel employees to update their skills to fit in with the market trends and competition. The study found out that most of the hotel employees were less interested to pursue further studies or short courses which could transform gaps into opportunities and an added advantage to their operations. It is widely recognised that service quality in hotels is in line with service orientation of employees which plays as a requisite factor. The aim of the study was to examine staff training in relation to service quality provision in hotels and indicated that it is an area which requires attention in order to exceed in service provision.

Keywords: service quality, employee/staff training, hotel sector/industry, Arusha, Kilimanjaro.

1. INTRODUCTION

Customers who walk into hotels are attracted by advertisements they watch, brochures they read, websites they surf, recommendations they receive from friends and family members etc. Other facilities could be availability of space, security, location, friendly and welcoming employees. It is therefore a matter of urgency that employers recruit and adequately train employees, in order to conduct business in a highly competent, diligent and professional manner in what soever transaction they communicate and make. This is supported by studies conducted by Yasin and Zimmerer (1995) and Ramphal and Nicolaidis (2014) on quality of service. According to Yasin and Zimmerer (1995) employees professionalism at all times is very fundamental to a performance of service sector. Employees are expected to be hyper-polite and accurate (Ramphal and Nicolaidis, 2014). Customers are different and this difference poses a challenge

to employees at delivering service quality. A family might walk into a hotel, but their likes and dislikes might vary greatly. Having well trained, competent and skilled employees in hotels is an ever ending challenge and three star hotels in Arusha and Kilimanjaro cannot distance their operations from this reality.

Service delivery is a triangle process, whereby if a hotel management commits itself to its employees satisfaction, the same will be to the customer satisfaction as presented in the service marketing triangle.

The Service Marketing Triangle



Sources: Adapted from M. J. Bitner, "Building Service Relationships. It's All about Promises," *Journal of the Academy of Marketing Science* 23(Fall 1995), pp. 246-251; C.Grönroos, *Service Management and Marketing: A Customer Relationship Management Approach*, 2nd ed. (West Sussex, England: John Wiley and Sons, Ltd., 2000), pp. 55; and P. Kotler and K. L. Keller, *Marketing Management*, 14th ed. (Upper Saddle River, NJ: Pearson Prentice Hall, 2012), pp. 365.

If hotels are to align with the three sides of the triangle (Company, Employees and Customers), then they will be widely expected to continuously seek to provide consistently high levels of service excellence through out their operations (Grönroos, 2012;Kotler and Keller, 2012). In addition to that, this is not a onetime process but rather an ongoing one as

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• Operation of selected processes in SMEs.

by Monika Bězinová

Abstract: Processes and process management are an important part of corporate management. The paper presents a comparison of the developments at the level of functioning of selected processes in SMEs in the South Bohemian region for the period of three years. It describes the process both in general and in the division of the selected sectors: trade, services, construction, and manufacturing. If we evaluate the entire sample examined in the period, we can say that business is focused on increasing the level of functioning of the production process, which increased from 70 to 90%. Minimal or no change was observed in the processes of finance (80% in both years) and marketing (73%). The process of HR decreased the level of functioning from 80 to 76%.

Keywords: management; SME; process; production; marketing; finance; human resources management

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• **Total quality management and organisational performance: the mediating role of market orientation**

by Abdullah Kaid Al-Swidi, Gaboul Faiz, Hamid Gelaidan

Abstract: The main objective of this study was to investigate the mediating link of Market Orientation (MO) on the relationship between Total Quality Management (TQM) and Organisational Performance (OP). To achieve the objective of this study, a survey questionnaire was distributed to 350 people of managerial positions in Libyan bank branches. Of these, 230 questionnaires were returned. The data were then analysed using Structural Equation Modelling Partial Least Squares (SEM-PLS) approach to confirm the validity and reliability of the measures, before undertaking hypotheses testing analysis. The results of this study revealed that TQM has a positive and significant effect on market orientation and organisational performance. More importantly, the results have also confirmed the mediating effect of MO between TQM and organisational performance. This might explain better the competitive power of companies adopting TQM strategy to outperform their rivals in the market.

Keywords: total quality management; market orientation; organisational performance; banks; Libya.

• **Process innovation in information systems research: a missing exploration**

by Jürgen Moormann, Yevgen Bogodistov

Abstract: In times of digitalisation, competitive pressure on a global scale, and customers increasing power, companies efforts to improve their business processes became mandatory. However, simple improvements of the processes might not be sufficient often a development of completely new processes is necessary. Therefore, the focus has to be shifted towards process innovation to be able to cope with new technologies, start-ups and even with some fast-changing traditional enterprises. This paper examines the state-of-the-art of research in the field of process innovation and presents a multidisciplinary literature review of top academic journals covering a period of more than 10 years (2005-2015). The review focuses on research methods applied in papers dedicated to the process innovation concept. The method of analysis and the conclusions derived concerning the maturity of the concept of process innovation prepare a basis for future process innovation theory.

Keywords: process innovation; process innovation theory; process management; information systems.

• **Critical analysis of factors impacting trust and opportunism in agri-food supply chains: the case of tomatoes in the Northern Tanzania**

by Martin Dome, Sadananda Prusty

Abstract: The purpose of this paper is to critically analyse factors impacting trust (and opportunism) in the tomato supply chain in the Arusha region of Tanzania. The study had two objectives, which lead to the proposition that willingness or existence of collaborative relationships in the supply chain, coupled with willingness/existence of sharing physical or information resources among the partners, influence trust and subsequently determine the extent of opportunism. The study adopted a multiple case research design involving several actors in the chain. The data were collected using a questionnaire. The study found that collaboration with inputs retailers, collaboration with tomato farmers, risk sharing with other partners and sharing of physical resources with other partners have the highest impacts on trust. Thus, opportunism would increase if good business practices to foster trust as recommended are not adopted as stipulated in the listed factors and vice versa. Other factors, such as culture and regional specific variables, may have impacts on trust and opportunism, thus constituting an area for further research.

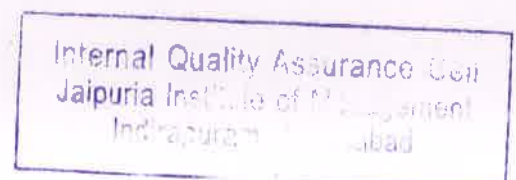
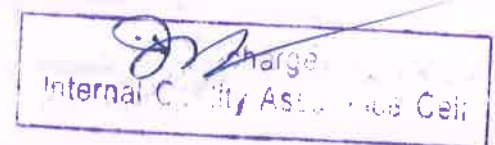
Keywords: tomato supply chain; trust; opportunism; agri-food supply chain; collaboration; supply chain relationship; trust in supply chain relationships; opportunistic behaviour in supply chain relationships.

DOI: 10.1504/IJBPIIM.2019.10024617

• **Towards a framework for the successful implementation of a government cloud in Saudi Arabia**

by Amal Alkhlawi, Robert Walters, Gary Willis

Abstract: Despite the effort and copious resources Saudi Arabia is investing in its transition towards e-government, it is hindered by the weakness of the information and communication technology infrastructure in its government agencies. The development of a private government cloud is a solution for improving and standardising the ICT infrastructure, but cloud computing is still in the early stages in the country. To effectively implement a private government cloud in Saudi Arabia it is necessary to identify the factors that will affect its



success. Therefore, this research identifies the critical success factors for the implementation of a government cloud, and based on these factors, a framework for the successful implementation of a government cloud (FSIGC) in Saudi Arabia was developed and confirmed by a methodological triangulation.

Keywords: cloud computing; government cloud; e-Government; critical success factors.

• **Development of a performance measurement framework for home furniture delivery and assembly logistics providers in Thailand**

by Suratin Tunyaplin, Wirachchaya Chanpuypetch

Abstract: Currently, the world's largest furniture retailer, IKEA, is expanding its stores around the world, including in Thailand. This brand has an extraordinary characteristic that distinguishes it from other furniture retailers: customers can tailor their products for assembly through the concept of Do It Yourself. Accordingly, a last-mile delivery service provider must be capable of providing both home delivery and complex assembly services to the end customers. Besides, the last mile is often less efficient, comprising up to 28% of the total cost to move goods. It has become known as the 'last mile problem'. Therefore, this article proposes a performance measurement model (PMM) for last-mile home furniture delivery and assembly services (HoFurDAS). The model is developed empirically based on the case study of a service provider that has been outsourced by IKEA's branch in Bangkok, Thailand. Initially, the current process workflow is standardised by mapping using the well-known operations process reference model, the Supply Chain Operations Reference (SCOR) model that derived the important performance indicators. By enhancing the proposed PMM, all the identified metrics are also prioritised by performing pair-wise comparisons through the Analytic Hierarchy Process (AHP) and application with the operational data of the case. This PMM benefits a home delivery and assembly service provider for monitoring and controlling the quality of service to gain customer satisfaction and to maintain a good reputation with business partners.

Keywords: performance measurement system; last-mile delivery; supply chain operations reference; home furniture delivery and assembly services; furniture supply chain; analytic hierarchy process.

• **The influence of ICT adoption on the development of managerial modes of consulting firms in France**

by Nizar Raïssi, Henda Matoussi

Abstract: This study seeks to understand the nature of relationships between components of information and communications technology (ICT) adoption and managerial modes. The paper focuses on the experience of consulting firms, and how they perceived the role of ICT tools on the fashion. Participants in this study consisted of 30 consultants of a major consulting firm in France. The analysis was conducted with qualitative method, which is the correspondence factor analysis (CFA) using SPSS software. From the study, firstly, we found that reengineering was influenced by the internet, software and website access more than other ICT tools. Secondly, the innovation has a high correlation with communications technology. Thirdly, the coaching connects more with EDI, cloud computing, transactions and data. Finally, partnership as managerial fashion determinants has very strong relationships with hardware and procedures.

Keywords: ICT; managerial modes; EDI; cloud computing; coaching; reengineering.

• **Comparison of job satisfaction between staff and labour in steel industry of Northern India: an empirical investigation**

by Jagdeep Singh, Harwinder Singh

Abstract: The concept of job satisfaction attracts much more attraction in recent years. Job satisfaction is a general attitude towards one's job, the difference between the amount of reward workers receive and the amount they believe they should receive. Employees are the backbone of every organisation. So employees' satisfaction is very important. The main aim of this study is to analyse the satisfaction level of staff and labour in the steel industry of Northern India. A questionnaire was designed that includes all individual and technical variables. The survey was performed from 146 employees (44 staff and 102 labour) in the steel industry. Z-test and chi-square test are used to check the significant level and association level, respectively. ANOVA test is used to check the level of job satisfaction of staff and labour on technical variables. The study shows that individual factors have less effect on staff. Moreover, labour has great impact by individual factors. Technical variables show some effect on both staff and labour. 69% of staff are satisfied with their jobs and only 60% labour are satisfied.

Keywords: job satisfaction; staff; labour; steel industry in India.

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• **Analysing supply chain risk management capabilities through collaborative and integrative approach**

by Waqar Ahmed, Arsalan Najmi, Asif Khan

Abstract: In this era of market turbulence and external uncertainty, supply chain risk management is getting top attention in almost every dynamic business. This study is carried out to empirically investigate relational factors influencing demand side and supply side risk management. The sample of 149 valid responses was gathered through a structured questionnaire from marketing, planning, supply chain and logistics professionals from the textile sector and was analysed using Partial Least Squares Smart (PLS) Structural Equation Modelling (SEM) using SmartPLS 3.2.4. This research will significantly contribute to the literature of supply chain risk management as well as helping risk management professionals to understand the integrative and collaborative approach to improve supply chain resilience and robustness.

Keywords: supply chain risk management; supply chain integration; supply chain collaboration; organisational performance.

• **Simulation modelling and analysis of fresh agri-food supply chain configuration: the case of Arusha City in Tanzania**

by Martin Dome, Sadananda Prusty

Abstract: The purpose of this study was to achieve threefold objectives viz. analyse the existing supply chain configuration of fresh agri-food supply chain (AFSC) in Tanzania, apply the simulation technique to the supply chain configuration and evaluate it using a specialised software. The method adopted in this study involved collection of primary data on arrival of consignment from farmers, brokers, wholesalers and retailers seeking to be served timely and accurately from the Kilombero Central Market (KCM) in Arusha City of Northern Tanzania. For the departure to other designated distribution points, the data were collected concurrently and both were triangulated with secondary data held by the Market Master. The part of the methodology involved building a simulation model based on SIMUL8 Professional and the input data were run as part of studying the largest central market for fresh produce in the northern zone of Tanzania. The findings indicate that, the supply chain configuration of fresh agri-food sub-sector under the case has a defined configuration resulted from doing the business as usual and in an informal arrangement. However, the configuration is marked by inefficiencies of the key facility (KCM) such as time wastage and under-utilisation of personnel and tools/workstations posing a bottleneck in the whole supply chain of the fresh produce in meeting the time-sensitive performance criterion. The managerial implication on the findings suggests for dedicated interventions in restructuring the AFSC and formalising operations and business practices accordingly. Moreover, large-scale simulation studies in AFSC are suggested as part of strategies to improve performance of the sub-sector in Tanzania.

Keywords: simulation modelling; agri-food supply chains; SIMUL8 Professional; supply chain configuration.

• **Effectiveness of enterprise resource planning systems: case study of Shirin Asal Company**

by Nader Rezaei, Alireza Mirzaeinezhad

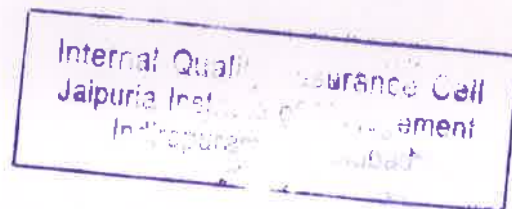
Abstract: Enterprise Resource Planning (ERP) software systems consist of a broad variety of software modules which support the business operations of organisation and decision making process. This research is aimed at investigating the implementation of ERP systems and its effectiveness in Shirin Asal Company of Tabriz. The considered effectiveness criteria in this study are some system features comprise customer-orientation, sharing information, notification way and cooperation of unities. The research population consists of the employees of Shirin Asal Co. including 134 people. The present research is an applied one of field descriptive-survey studies type. The method of testing the hypothesis is correlation and regression test. The results of analyzing the research data suggest that employing enterprise resource planning systems in Shirin Asal power information sharing. Also, using ERP systems will influence the cooperation between the units, enhance customer-orientation, and develop the way of notification.

Keywords: enterprise resource planning; customer-orientation; sharing information; notification way; cooperation of unities.

• **Configurable artifact-centric business process modelling with proclerts**

by Guosheng Kang

Abstract: To promote reuse and rapid modelling of business process models, configurable business process modelling is proposed for traditional activity-centric business process models. However, to the best of our knowledge, few



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TOURISM IN SAARC COUNTRIES: AN EXPLORATORY STUDY

Saurabh Gupta

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ABSTRACT

Tourism across the globe has attained the centre stage in all development discussions. It is increasingly viewed as the growth engine for the world economy. In keeping with the trend Indian government too has recognized the importance of tourism in accelerating the development of the economy. Despite having a great tourism potential, the SAARC countries have not been able to fully exploit it. The potential is still waiting to be unlocked. It requires a well pronged strategy to harness this potential. The main objective aimed through the present research is to assess the relative competitiveness of India as a tourism destination vis-a-vis tourism destinations in other SAARC countries. Though India is far ahead on the overall TTCI it is lagging behind the other members of SAARC on many important indicators. The business environment and infrastructure appears as one of the key areas where India and other regional destinations still have to make improvements. India has attractive natural and cultural resources but still it needs to be improved.

Key Words: Tourism destination competitiveness, SAARC countries, TTCI, Regulatory framework

1. Introduction

Tourism is recognized as one of the key sectors of development in all countries and a major source of income, jobs and wealth creation. It also plays a wider role in promoting the image and international perception of a country externally as well as influencing complementary domestic policies. The global travel and tourism sector, which already accounts for almost one-tenth of global GDP, grew at an average of 3.4% per year over the past four. This compares favourably with the global economy, which grew at only 2.3% per year, indicating the sector's resilience to economic shocks. In the coming five years, growth in the sector could accelerate to 5.2% per year, according to the World Travel & Tourism Council (WTTC, 2015).

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Development Programs in Tourism

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ABSTRACT

Globally, an ever increasing number of destinations have opened up and invested in tourism development, turning modern tourism into a key driver of socio-economic progress through the creation of jobs and enterprises, infrastructure development and the export revenues earned. As a highly labour intensive activity, tourism and tourism support activities create a high proportion of employment and career opportunities for unskilled, semi-skilled and high skilled workers, particularly for poor, female and other marginalized sections. Skill and capacity building can be viewed as an instrument to improve the effectiveness and contribution of labor to the overall production. This study critically examines and summarizes the achievements of institutional measures for skill and capacity building in tourism sector. There are varieties of policy initiatives underway designed to develop skills for the tourism and hospitality sector. Despite an array of schemes for skill building in tourism sector there is an acute shortage of skilled manpower. A long term vision coupled with comprehensive strategy is urgently needed for developing human resources in this sector.

Keywords: Tourism Sector, Skill Building, Institutional Support System, Strategic Planning, Capacity Building

INTRODUCTION

Tourism is widely recognised as one of the largest and rapidly growing industries in the global economy. The diverse nature of the tourism industry, which incorporates many different sectors and types of jobs, means accurate statistics on employment are very difficult to ascertain. Estimates suggest, however, that tourism employs at least 255 million people throughout the world and contributes more than 9 per cent of global GDP (WTTC, 2012). The importance of tourism and hospitality employment in both developed and developing countries is attested to by the World Travel and Tourism Council (WTTC). However, whilst the quantity of jobs is unquestionable, the quality of many of these jobs is of great concern to academicians and policy-makers alike. Despite the rhetoric of policy-makers and business leaders that people are the industry's most important asset, many remain unconvinced that such a view is borne out by empirical evidence. The International Labour Organization (ILO, 2001) in its wide-ranging report on the global tourism and hospitality industry provides evidence that suggests that the industry globally is largely reliant on what Wood (1997) has described as so-called 'marginal workers' such as women.

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Handbook of Research on Promotional Strategies and Consumer Influence in the Service Sector

Upendra Singh Panwar
Shri Govindram Seksaria Institute of Technology and Science, India

Raj Kumar
Banaras Hindu University, India

Nilanjan Ray
Netaji Mahavidyalaya, India

A volume in the Advances in Marketing, Customer
Relationship Management, and E-Services
(AMCRMES) Book Series

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Indrapuram, Jaipur
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Chapter 12

Green Practices in Restaurants: The Case of Eastern India

Saurabh Gupta
Banaras Hindu University, India

ABSTRACT

The prime purpose of this study is to identify and delve into the factors driving the adoption of environment friendly practices by the restaurants in eastern region of the country. It provides an introductory knowledge to the planner and policy makers regarding the status of ecofriendly practices by the restaurant in eastern India. Six factors were extracted using the principle component analysis. These factors are Legal compliance, Normative Pressure, Cost optimization, Growing awareness, Philanthropic Motive, Good image. Though slowly, but steadily the consciousness regarding the adoption of environment practices is increasing in the restaurant industry. This study can aid and abet the concerned authorities to devise a mechanism to turn the hospitality industry into a true musketeer of the environment, however, since the study area is confined to only a few selected cities of eastern India, the result may not hold true in general.

INTRODUCTION

Environmental issues have been the focus of discussion since the last few decades. People are becoming more concerned about the environmental issues and some have translated their environmental concern into pro-environmental behaviour such as recycling, energy saving, water conservation, and green purchase behaviour (Kim, 2002, Kim & Choi, 2003, 2005). It has implications for many industries one of which is hospitality. The hospitality and tourism industry is one of the largest and fastest-growing industries in the world (Sulaiman & Haron, 2011). The hospitality industry includes hotels, food services, hospitals, and airlines among its components (Line & Runyan, 2011). The restaurant industry is one of those industries which is one of the most important consumers of resources that is needed on daily basis as for instance, food materials, water, power and so on. As a continuously growing sector, the hospitality industry has a social responsibility to contribute to environmental issues and climate change, as natural resources and the physical environment are the most precious assets in that industry (Kasim, 2009).

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Tourism Marketing A Strategic Approach

Editors: Nilanjan Ray, PhD
Dilip Kumar Das, PhD
Raj Kumar, PhD

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Tourism Marketing: A Strategic Approach presents a variety of practical application tools, skills, practices, models, approaches, and strategies that are proving themselves effective in tourism marketing. The volume considers overall infrastructure, socioeconomic conditions, and modern tourism business infrastructure in discussing the efficiency of good strategies and practices and their impact on business and economic growth.

Tourism is now one of the fastest growing industries, and in the next few decades, tourism will play a role in many fields, such as human resources, national economic growth, and more. As more people are interested in spending their holidays in nature, ecotourism and rural tourism have become important segments of the tourism industry. This creates opportunities in places characterized by natural attractions, wildlife and wilderness habitats, agriculture, farm stays, local crafts, bird watching, local cuisines, etc., and local communities can benefit in economic terms by the creation of employment opportunities and commitment to conservation and sustainable development.

The research in this important volume keeps this in mind by focusing on the major aspects, such as what should be the infrastructure of tourism, what are the most effective promotional strategies of tourism, and how to provide sound service for maximum satisfaction, as well as how to implement innovative modern techniques of business strategies for development of sustainable development of any country.

Topics include:

- destination loyalty
- ecotourism promotion
- rural tourism
- practical growth strategies
- the role of service marketing
- tourism supply chain management
- tourist satisfaction
- social media marketing in tourism industry
- product diversification in the restaurant industry

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The authors also share some policy recommendations for government and private agencies, including NGOs intending to promote organizational infrastructure for consistent economic development and positive social change worldwide. While mainly covering marketing aspects of tourism, the authors also cover the different tourism-related services, such as hospitality, destination infrastructure, service gaps, etc.

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CHAPTER 4

INTENTION TO REVISIT A TOURISM DESTINATION: AN EMPIRICAL STUDY OF BUNDELKHAND, INDIA

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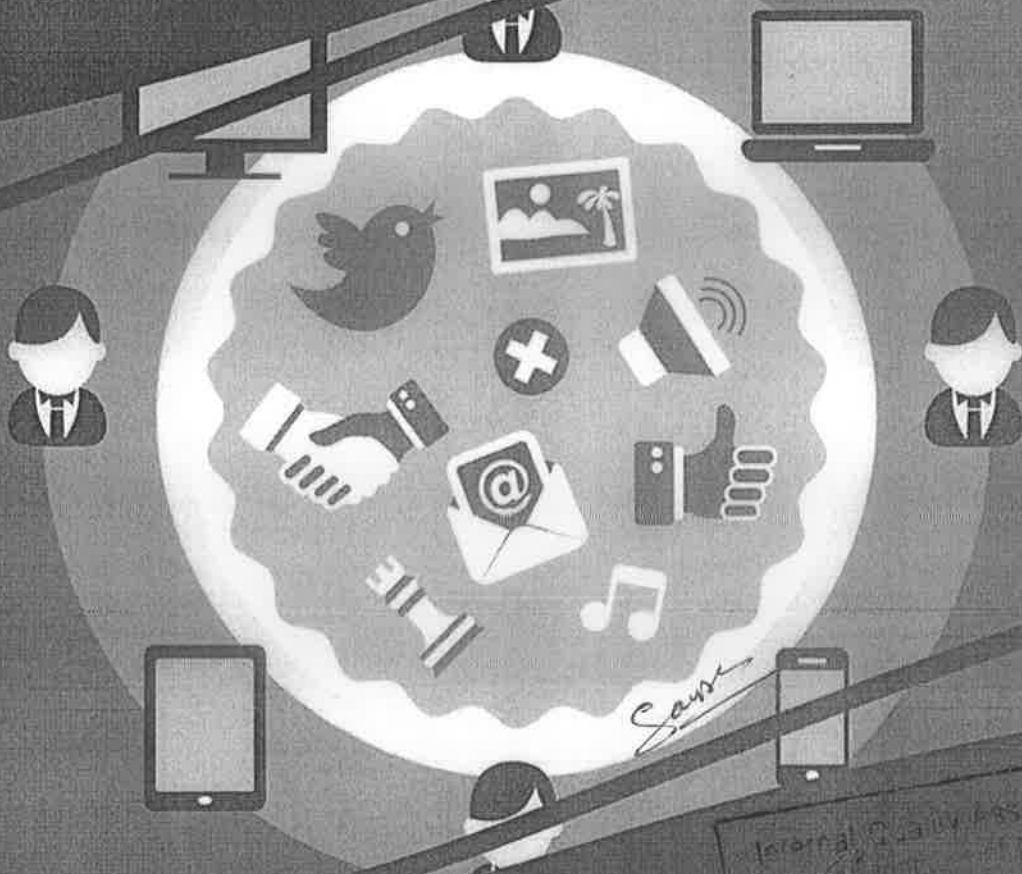
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Managing Public Relations and Brand Image through Social Media



Anurag Singh and Punita Duhani

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Managing Public Relations and Brand Image through Social Media

Each consumer now has the power to be a journalist, reviewer, and whistle blower. The prevalence of social media has made it possible to alter a brand's reputation with a single viral post, or spark a political movement with a hashtag. This new landscape requires a strategic plasticity and careful consideration of how the public will react to an organization's actions. Participation in social media is mandatory for a brand's success in this highly competitive online era.

Managing Public Relations and Brand Image through Social Media provides the latest research and theoretical framework necessary to find ease in the shifting public relations and reputation management worlds. It provides an overview of the tools and skills necessary to deftly sidestep public affronts and to effectively use online outlets to enhance an organization's visibility and reputation. This publication targets policy makers, website developers, students and educators of public relations, PR and advertising professionals, and organizations who wish to better understand the effects of social media.

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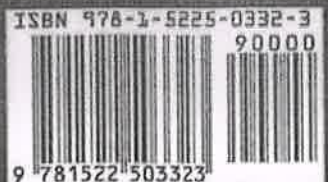
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- Customer Engagement
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Chapter 13

Social Media and Business: In Search of Missing Links

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Anurag Singh

Banaras Hindu University, India

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Meera Bai Institute of Technology, India

ABSTRACT

The influence of social media on the various facets of society has attracted a lot of attention of the researchers in the last few years who are probing its multifaceted impact. One important aspect of social media is its role in promoting instant gratification. It has far reaching consequences for evolution of self, which in turn has important implications for society and businesses. Drawing from the conceptual foundations of the theories of identity and social comparison, the researchers tried to develop a model as to how the dual role of social media acts to alter the identity and hence behavior. In this context, the significance of the study lies in exposing the intricate interplay between the attributes of social media and the dynamic self. The study goes a long way in providing a deeper understanding of self-concept in connection to social media, which has immense importance for consumer behavior and can help businesses to fine-tune their strategies with the changing consumer psychology.

INTRODUCTION

There have been three fundamental inventions and discoveries in the history of mankind- fire, wheel and money, and it shall not be an exaggeration if this list is extended to include internet. It has really revolutionized the world of ours. It has led to massive churning in the cultural, social, political and economic spheres, the ripples of which are being felt across the countries, across the societies, across the cultures and above all, across the individuals. One of the direct offspring of internet is social media, which has emerged as the strongest force shaping our thoughts & actions. Social media can be defined

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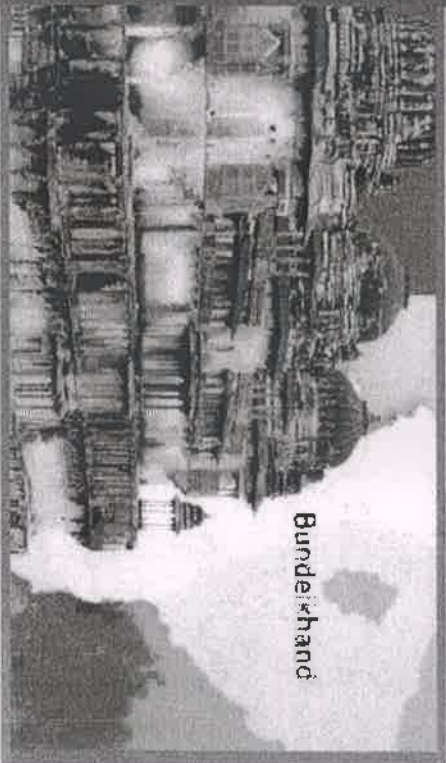


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Tourism in Bundelkhand: A Strategic Outlook

**TOURISM IN
BUNDELKHAND
A Strategic Outlook**



Bundelkhand

Saurabh Gupta
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Elementary Education in Bundelkhand: Understanding and Reducing Spatial Variations

Saurabh Gupta and Onkar Nath Mishra¹

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INTRODUCTION

Today, development is not merely viewed as an increase in the per capita income, but is conceptualised as freedom from poverty, unemployment and inequities of all kind. It implies enhancing the capabilities of people and expansion of choices they have. Consequently, the role of human capital in development process has become quite significant. Of several types of investments the state undertakes in developing its human resources, education is the most important. It is so because education in general, and elementary education in particular, augments the capability of people and enlarges their choice set. The elementary education not only equips an individual with the basic skills of reading, writing and making simple calculations, but has far reaching consequences for human capital building. First of all, being literate is a valued outcome in itself as it bolsters the self-respect and self-confidence of the individual which in turn, has several spill-over effects. Furthermore, it prepares the individual for learning more sophisticated skills. The theoretical literature provides ample evidence that the nations and states having a good elementary education system as manifest in higher literacy rate have better human capital, than those who do not. Needless to say, better human capital brings economic growth and development.

The Human Development Report, 2011, reads 'States that perform better on health and education outcomes are also the states with higher HDI and thus higher per capita income'. In Table 1, we present HDI and EDI rankings of few states of India. Since HDI constitutes of 3 key indicators of good human capital (since high development very strongly correlates

Table 1: HDI and EDI Rankings of Select States

States	Jharkhand	Kerala	Himachal Pradesh	Punjab	Tamil Nadu	Uttar Pradesh	Bihar	Orissa
HDI*	23	1	4	5	8	18	19	22
EDI	20	2	4	7	3	13	21	15

* HDI rank is for year 2007-08;

Education Development Index for elementary education, 2006-07

with human capital), it is clear that states with high HDI ranking have better elementary education system.

In spite of, utmost importance attached to education by contemporary developed as well as developing countries, the issues related to availability and accessibility continue to garner attention. The reasons to inequitable access to education are myriad social, economic and territorial. However, it is the social factors (gender, race, class, caste, religion, etc.) that have been stressed upon and extensively investigated (Halsey, Lauder, Brown, & Wells, 1997; Warrington, 2005). The spatial inequities have been less investigated by the researchers. While, the fact is that geographical distribution of educational facilities, primarily determine its accessibility, particularly for the disadvantaged sections of the society, and in backward regions.

Bundelkhand (see Figure 1) located in central India, is one of the most backward regions in the country. Since the region has both, poor physical as well as human capital, it is plagued with the problems of poverty and unemployment. Its backwardness has led to the demand for the creation of new state. To have a smooth transition from a backward region to developed region, it needs investment in education, healthcare, roads, communication, etc. In this context, one can encounter interesting questions regarding the availability and accessibility of elementary education facilities in the region. For lakhs of children of Bundelkhand, the access to primary education continues to be a distant dream. And for those who are enrolled in the primary schools, the situation is no far better. The elementary education system in the region is in moribund state, as it is plagued with problems ranging from acute shortage of teachers to lack of basic amenities in the schools.

The prime purpose of this research article is to assess and discuss the spatial variations, and inequities in the status of elementary education facilities in the Bundelkhand region, and bring out its implications for human capital formulation and consequently economic growth and development of the region. The background of this study lies in the fact that with just one and half year in hand, it is going to be a herculean task for the Bundelkhand to achieve the Millennium Development Goal of Universal Elementary Education (UEE). This study focuses, in particular on the difference in the concentration of elementary education facilities in the two administrative blocks which are in two different states. However, to understand and suggest remedial measures, it is necessary to comprehend overall scenario of elementary education in Bundelkhand.

The paper is structured as follow. Having discussed the background of the study in the first section, we move to the next section which presents an overview of the literature related to the study. Third section, delineates the materials and methodology of the study. Section 4, has been devoted to a short introduction of the study area. An account of findings and discussion follows immediately in the fourth section. The section concludes by reporting major findings of the study. Last section of the paper contains the conclusions and recommendations of the study. Last section of the paper contains the conclusions and recommendations of the study.

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