

Journal of Management Studies and Academic Research

ISSUE : 3

2017-18

ISSN NO. : 2455 4960



**SDM P. G. Centre for Management
Studies and Research, Mangaluru**
(MBA Program)



Vision

To develop competencies of people to meet the challenges of business, industry and service sector. Empower them with requisite skills to be globally acceptable Business Leaders. Provide world-class professional management education to the people at a reasonable cost, spread Indian ethos, spirituality to sustain, survive and succeed in business and industry.

Mission

To bring professionalism in all spheres of life. Enrich the quality of life by creating and sustaining the urge to continuous learning for life. Encourage competitive spirit for organizational excellence by leveraging intellectual human capital. Instill entrepreneurial quality of life of individual by encouraging to believe in personal integrity, hard work and honesty in public life. Develop leadership, entrepreneurship quality among the people with patriotism, modern outlook and positive attitude towards life. Develop self confidence to lead motivate people through case study, practical training and exposure to global business and industry.

SDM Post Graduate Centre for Management Studies and Research started its MBA program in the year 2007. It is recognized by AICTE (New Delhi) approved by Government of Karnataka and affiliated to Mangalore University. The PG centre is housed in a magnificent building situated at Kodialbail, Mangaluru and offers most modern facilities. Group Discussion, Softskills, Presentations, Role Plays Case Analysis, Corporate etiquette and Assignments are part of the curriculum in the centre. In addition to this Digitisation, Dual Specialization, MBA Plus Plus, IFRS Program are also offered.

SDM PG Centre (MBA Program) a Premier Management Institute has an academic fraternity of individual dedicated to the motto of excellence and service. The centre is known for its quality management education. 'Shresta' national level management fest at post graduate level is conducted by the centre every year in order to train students in communication and organizing skills. The flagship event of the institute is the national conference organized every year in the relevant topic of Management / Business Administration.

about
the
college



Editorial



Dear Readers

Contribution to society through the creation of knowledge is a lofty goal for an academic institution which strives for excellence. With over a decades experience of imparting quality management education, we are proud to bring out yet another issue of Journal of Management Studies and Academic Research with ISSN No:2455 4960. The main objective of this journal is to disseminate knowledge in the area of management research. The current edition consists of interesting scholarly research articles on Consumer Behavior, Digital Marketing, Brand Management, Entrepreneurship and Retailing.

As the world is volatile place where everything can be unpredictable, people practice and teach management to identify technologies that could affect day to day life and prepare accordingly to survive and succeed. If we don't aspire for change, we will not grow and move towards excellence. Learning to change, changing to learn and changing for better performance is accepted in the changing world and has become the reality. 21st century is emerging as the "Digital Century" and even though we may not be in a position to change ourselves overnight, but an attempt in anticipation of adaptability proves that we are willing to accept the change. It is not the fittest who will survive but the most adaptable; hence one need not think too much of his limitations.

Bearing this in mind we at SDM PG Centre for Management Studies and Research stepped into rolling this year's E-edition of our journal.

We hope that our efforts will take our institution to greater heights with the support and guidance of Padmavibhushan DR. D.Veerendra Heggade and blessings of Lord Manjunatha Swamy.

Dr. Devaraj K.

SDM PG Centre for Management Studies and Research

is managed by SDME Society , Ujire

Founder	:	Late Sri D. Rathnavarma Heggade
President	:	Padmavibhushan DR. D. Veerendra Heggade
Vice President	:	Sri D. Surendra Kumar
	:	Prof. S. Prabhakar
Secretary	:	Sri. D. Harshendra Kumar
	:	DR. B. Yashovarma

EDITORIAL BOARD

Chief Editor	:	DR. Devaraj K., M.Com, LLB, Ph.D., FIMA
Editors	:	DR. Prameela S. Shetty, MBA, M.Com, Ph.D.
	:	Prof. Jnaneshwar Pai, Maroor, MBA, M.Phill, (Ph.D.)

ADVISORY BOARD MEMBERS

DR. N. R. Parashuraman, LLB, FSC, FICWA, DBF, PhD, Director, SDMIMD, Mysore

DR. Iqbal T. H., M.Com, MBA, PhD, Professor, Kingdom University, Bahrain

DR. Ambalam Pushpanathan, PGDM, Ph.D. (Xiamen University, China)

Dean - Faculty of Business Studies University of Joffna, Vavuniya Campus, Srilanka

Prof. Aloysius Sequira, M.Tech, PhD, Professor, School of Management, NITK, Surathkal

Prof. Mustiary Begum, M.A(Eco), MBA, PhD, Professor, Mangalore University

DR. Ashalatha, MBA, PhD, Professor, Justice K.S. Hegde Institute of Management Nitte

DR. Rashmi Kodical, MBA, PhD, Professor, Sahyadri College of Engineering and Management, Mangaluru

DR. Naveen Kumar K. R., MBA, MCom, PhD, Professor, Poornaprajna Institute of Management, Udupi

DR. Seema Shenoy, MBA, PhD, Professor, SDMPG Centre for Management Studies and Research, Mangaluru

DR. Jomon Lonappan, MBA, PhD (Australia) Professor, SDM PG Centre for Management Studies and Research, Mangaluru



Contents

Title	Authors	Page No.
Higher Education in Karnataka - An empirical View	Dr. Ashalatha K. Vignesh Gaonkar	1
Impact of packing design on consumer behavior of FMCG products - A study in Mangalore	Sumathi Dr. Mustiary Begum	5
Global Branding of Workforce through talent Management	Ravish B. Sachin R Chandra Divya M. S.	11
Carving a pathway for unorganized food and grocery retailers in India	Dr. Seema S. Shenoy Dr. Devaraj K.	15
Making Brand India : A Review	Robin Shinde Mallika DKG	19
Digital Marketing using transaction security Application	Divya Uchil	22
Brand Management in the new digital era	Priyanka Arjun Prakash	27
Entrepreneurship for women empowerment -A few feasible avenues	Dr. B. Vaman Baliga Dr. Jnaneshwar Pai Maroor	31
Managing Performance - Opportunities for Improvements in Healthcare	Deepa Nayak P. Dr. Ananthapadmanabha Achar	35
Business Process Outsourcing : Reality Bites	Ramya Shetty Prof. Pakkeerappa	39



Higher Education in Karnataka: An empirical view (Potentials and facts to know)

* Dr. Ashalatha K
** Vignesh Gaonkar

Abstract

Human resource development (HRD) is a critical and one of the important stepping stone for the progress of an individual nation. In developing country like India HRD place a significant role in terms of economies growth. Importance of higher education need not be emphasized as it is the talk of the day. The awareness of the higher education has been drastically grown significantly in the recent decade. Infrastructure, Quality of education, International exposure, and work simulation effect has been adopted in the workforce. According to the survey conducted by Ministry of human resource development which is a body of government of India (MHRD) in the survey on "All India Higher Education" reported that Karnataka is one in the top 6 states in terms of highest number of colleges in India including Uttar Pradesh, Andhra Pradesh, Maharashtra, Rajasthan and Tamil Nadu and Bangalore district tops in terms of number of colleges with 924 colleges followed by Jaipur with 544 colleges. Thus, this proves that Karnataka has the potential to excel in terms of higher education.

This paper emphasizes on higher education vision at Karnataka by 2020. In the history of Indian education system there is not time that higher education system was highlighted as it is been highlighted as now. Before the agenda was taken up the spot light was upon school education and women empowerment, after the successful implementation of school education awareness program and women empowerment the next challenging aspect is to look and achieve higher education. It's not just important to highlight the number of university we have, number of college and its international existence, on the other hand it's very much important to link higher education and a strong future of our democracy.

Keywords : *Higher Education, Accreditation, Curricular relevance, Corporate relevance*

Inroduction

Higher Education in Karnataka

Karnataka is one of the pioneering state in our country which has already focused on higher education. The vision document of higher education 2020 has concentrated and stressed the state of Karnataka's higher education at 2020.

Higher education matrix

State sponsored universities	24
Deemed to be universities	16
Central university	01
Undergraduate colleges	3360
Private state universities	02
Total	3403**

**Data subjected to correction

Source: Karnataka state higher education council

* Professor, JKSHIM, Nitte,

** JKSHIM, Nitte

Karnataka state has almost all segments of institution including State and central university, Deemed and private state universities undergraduate colleges etc as shown in above table.

Let us look at the statistics of different segments of educational board aspects in a macro view.

Affiliating Universities (Established before 1987)

No	University name	Year of established	No of PG Center	No of affiliated Colleges
1	University of Mysore, Mysore	1916	3	207
2	University of Karnataka, Dharwad	1949	2	254
3	University of Bangalore, Bangalore	1964	1	661
3	University of Mangalore, Mangalore	1980	1	190
4	University of Gulbarga, Gulbarga	1980		277
5	University of Kuvempu, Shimoga	1987	1	82
	Total		8	1671

**Data subjected to correction

Source: Respective universities website



Newly established Affiliating Universities (Established after 2003)

No	University name	Year of established	No of PG Center	No of affiliated Colleges
1	Karnataka State Women's University, Bijapur	2003	80	
2	University of Tumkur, Tumkur	2004		86
3	University of Davanigere, Davanigere	2008	1	110
4	Rani chennamma University, Belgam	2010	2	335
5	Vijayanagarasrikrishnadevaraya University, Bellari	2010	1	84
Total			4	695

**Data subjected to correction

Source: Respective universities website

Affiliating Professional Universities

No	University name	Year of established	No of affiliated Colleges
1	Rajiv Gandhi University of Health Sciences, Bangalore	1994	688
2	Visvesvaraya Technological University, Belgaum	1998	186
3	Karnataka State Law University, Hubli	2009	87
Total			961

**Data subjected to correction

Source: Respective universities website

Non-Affiliating Professional Universities

No	University name	Year of established	No of Constituent Colleges
1	University of Agricultural Sciences, Bangalore	1964	7
2	University of Agricultural Sciences, Dharwad	1986	5
3	Karnataka Veterinary, Animal and Fisheries Sciences University, Bidar	2004	7
4	University of Horticultural Sciences, Bagalkot	2008	10
5	University of Agricultural Sciences, Raichur	1999	4
Total			33

**Data subjected to correction

Source: Respective universities website

University for Distance Education

No	University name	Year of established	No of PG Center
1	Karnataka State Open University, Mysore	****	N/A

Source: Respective universities website

Specialized Universities

Sl. No	University Name	Year of established
1	Kannada University, Hampi	1991
2	Karnataka State Dr. Gangubai Hangal Music and Performing Arts University, Mysore	2010
3	Karnataka Sanskrit University, Bangalore	2010
4	Karnataka Janapada Vishva Vidyalaya, Shigoan, Haveri	2011

Source: Respective universities website

In addition to the above mentioned universities there are number of institutions which are set up at Karnataka which are directly sponsored by central government of India. IIT which has

Institutions in Karnataka Sponsored by the Central Government:

- ✓ Indian Institute of Science, Bengaluru
- ✓ Jawaharlal Nehru Centre for Advanced Scientific Research, Bengaluru
- ✓ Raman Research Institute, Bengaluru
- ✓ Indian Institute of Management, Bengaluru
- ✓ Central Food Technological Research Institute (CFTRI), Mysore
- ✓ National Institute for Mental Health and Neuro Sciences (NIMHANS), Bengaluru
- ✓ Institute of Socio Economic Change, an ICSSR-supported research centre, Bengaluru
- ✓ National Law School of India University, Bengaluru
- ✓ Indian Institute of Horticulture Research, Hesaraghatta, Bengaluru
- ✓ Central Institute of Animal Nutrition, Bengaluru
- ✓ National Bureau of Agriculturally Important Insects, Yalahanka, Bengaluru
- ✓ National Bureau of Soil Science and Land Use Planning, Hebbal, Bengaluru
- ✓ National Institution of Technology, Surathkal (NITK)
- ✓ IIT-Dharwad which has been announced in recent central government press note

*** Data are subjected to additive.

Karnataka has the potential ability to provide international quality of education at economical standard. Karnataka's population as of 2017 is



almost 6.6 crores with the literacy rate around 75.5%. Further, Let us have a looks at statistic report of Karnataka and India's % of people opting for higher education

Particular	Data
Current percentage of student pursuing higher education at Karnataka- 2017	25
Expected percentage of student who shall pursue higher education at Karnataka-2020	35
Current percentage of student pursuing higher education at India-2017	21

Source: Press release of State government of Karnataka on Higher education statistics

The above table shows that at people of Karnataka opt for higher education above mean average than Indian scenario, where in mean average being 21% Karnataka already is around 25 %. This rate is expected to grow by 40% to contribute a rate of 35% by 2020.

The main drawback in Karnataka is to achieve its goal is north Karnataka, as of now February 2017 the higher education rate in north Karnataka is around 14%. Due to poor per capita income, poor infrastructure, Lack of awareness and lack of government initiative at this region contributes to the poor higher education growth rate at this area. State government of Karnataka under the leadership of R.V Deshpande is ready to face this issue by recruiting 2,200 assistant professors and by improving infrastructure facility at these region, further by allocation 20 Cr INR to upgrade the laboratories, by adopting advance teaching tools.

In couple of decades in Karnataka, the first grade colleges got NAAC (National accreditation assessment council) recognition, the number of colleges which got recognition by NAAC is almost 100+. Which showcases the facility and fundamental growth in the higher education sector at country (Karnataka). Almost all the government managed institutions were supported by smart class and tele- education system in all institutions in Karnataka. This smart class and tele-education system allows students to attend and listen to lecture even faculty member is on leave. (One of the solving tool when guest faculty went on for strikes)

Key issues with higher education system at Karnataka:

● Poor and inadequate policy frameworks for entry of new education institutions:

State government of Gujarat, Haryana, Uttar Pradesh has almost 10 private universities in there state and on the other hand Karnataka just has two. The reason for the gap is poor and inadequate policy frameworks for new educational institution. Of course with the partici pation of private, public and foreign collaboration do matters to initiate a new educational institution. There should be a clear cut policy which shall describe the expectation level from the government. Apart from regulatary gover nance from state and central government of India, policy which covers the scope of ser vices they would be willing to offer, facilities they need to create, policy of enrolment, etc. If this is taken care then the number which I referred in the first sentence shall definitely going to increase.

● Lack of uniformity in terms of focus of the education:

It's not just important to give education, all higher educational institutions irrespective of the differences in their location, demography, specialization, core competences, financial strength, localresources and opportunitiesit important to give quality of education. If I ask a question how well prepared our graduates to see a problem from research angle? Are they have stuff enough to look them as an entrepreneur? Higher the education higher the expectation from corporates, It's not just important to have a bucket of academic portfolio it's important to possess human value with reality skill. At corporate no one will ever ask you to define Indian economy or they shall never expect you to solve basic problem of economy!!! What to produce!! How to produce!! Whom to Produce!! All which is expected is how really you can relate the concept into real time situation. Are we nurturing the graduates about this? If yes, don't you think it's in single percentage level?.It's very much important to nurture our graduates with the quality of education and all institution shall be in a same page in providing quality of education.



- **Lack of dynamic learning goals & curricular relevance:**

The immediate answer of any degree or post-graduation student for the question "Why did he/she opt for higher education", shall be due to family pressure, friend's decision, get a job etc. If this is the learning goal student don't student feel pressure to clear the exam? This pressure shall not allow student to think beyond boundary. Incubation concept is exactly opposite to our education system. Why all IIM and IIT do not stress upon exam? Rather they stress on continuous assessment? This is a major gap in our education system. Another important drawback is relevance of education curriculum. I would like to quote my own experience. I found that PGDBM and MBA both give same concept of education but PGDBM is preferred at corporates rather than MBA. It is because at PGDBM system is structured in a way that syllabus or what is thought is revolved around the year according to corporate expectation. Which institution at MBA is teaching Behavioral finance or Corporate Finance? Answer shall be only tier I and II B schools! Is this is because of our education system? Or it is because of traditional way of education system?

- **Research v/s higher education:**

Today research is a part of academic life, post graduates shall directly or indirectly involved in research. Research and Corporate are like two faces of a single coin. Do we ever thought our student to do research independently? It's strange that majority of our higher graduates do not know what is hypothesis testing, the reason for sample frame in research. It's very much important that we nurture these qualities in our students. Research is not just a subject it's a feel, its not born quality its enhanced quality. Especially at higher education shall irrespective of core competency each and every student shall possess the ability of knowing basics of research. Today for an example at corporates when there is no boundary for knowledge management expects an employee to do a primary research on competitive analysis, immediate result would be to search relevant data in Google and try to copy the same by

modifying and preparing a report and say that it's a research work!! The thing like this need to be changed, student shall possess research knowledge just not from examination point of view but also from learning point of view. Research is a fixed assets which yield over lifetime free return.

- **Corporate expectation v/s higher education:**

Hiring rate at corporate has been already in decreasing trend at national level. Corporate giants are re thinking to hire a fresher. This is due to economy of scale and high expectation. Example: If average pay on CTC is around 3 lakhs rupees, approximately around 4750 US dollar per resource and the same billable resource shall be outsourced at 4000 US dollar today. Unless a great profile who has some extra portfolio of academic profile it's very much difficult to enter a corporate family with 7 digits CTC. As India is opened up internationally things are easily accessible. Labor efficiency which is has moved from Japan to China and China to Germany and Germany to US and US to now India. To en-cash the same in Indian context one must be competitive internationally. For this higher education plays a important and critical role.

Conclusion:

The main aim of education is to serve ethical value to our society and mankind and higher education plays a critical role in emphasizing and facilitating to do so. Karnataka as an individual state has all the potentials available within it to compete internationally with the quality of education.

Bridging gap between school education and higher education by providing a spectaculars frame work for higher education.

It is important to think that higher education not simply in terms of skill building, or building academic portfolios and employability. Equally important is to transcend the framework of citizenship education, that is, higher education as a means for grooming good citizens. The former makes the goals of higher education too narrow and instrumental whereas the latter makes it too broad. Ultimately it's our democracy our society which is going to en-cash the benefit out of it.

Reference: 1. <http://kshec.ac.in>



Impact of Package Design on Consumer Behaviour of FMCG Products- A Study in Mangaluru

* Mrs. Sumathi
* Dr. Mustiary Begum

Abstract

The buying behaviour of a consumer is the decision processes as well as the actions the consumer takes in buying and using products. Since packaging directly correlates to the quality of the product and since it affects whether or not a product is noticed on the store shelf, it can impact the consumer buying behaviour. As such, it needs to be fully utilized for communicating the brand message through design and messaging. A good packaging helps to identify product to the consumers. Packaging is used for easy delivery and for safety. The producer use the packing for the consumer satisfaction that the product is original means that the product is new.

The current study is undertaken to understand consumers' attitude towards the packaging and the influence of packaging on customers to switch from one brand to other brand. The city of Mangalore is taken as the area for the purpose of study. The main objective of the present study is to understand the behaviour of consumers and the impact of various attributes like size, design etc of packaging on the buying behaviour.

Key words : *Packaging, Brand, Attitude, Delivery.*

Introduction

Consumer behaviour is the physical activity and the process of decision-making on acquiring, using and disposing of goods and services. Hence, it is not only the purchasing of goods and services that receives attention, but the process starts much before the goods have been bought. The Consumer Behaviour is defined as activities that people undertake while obtaining, consuming, and disposing of products and services (et al Blackwell, 2001). "Consumer behaviour is the behavior that consumers display in searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs" (Schiffman and Kanuk, 2007). The study of consumer behaviour includes the study of what they buy it, where they buy it, how often they buy it and how often they use it. In the entire process of buying , consumers get driven by influences such as feelings, motivation, income, lifestyle, opinions, culture, personality and so on. It is also important to know how consumers react

towards different product features, price, and advertisement, in order to ensure strong competitive advantage.

Consumers make number of decisions everyday and at times even when they are not aware of how and why they have made a choice. In reality, each and every market segment has its own purchase motivation. Price may be the important element when the product differences are viewed by that particular segment as being of little consequence. For others brand can be an important motive because they fear the risk involved in buying the untried item. For a great many products the point of distribution may be the most important deciding element. Quite often the final determinant is that of mere habit.

The first thing a person sees touches and feels while purchasing a product is its packaging. It is the consumer's first encounter with a product. These sensations may make a difference for an undecided customer in what he or she decides

* Research Scholar, Mangalore University

* Professor, Dept. of Business Administration, Mangalore University, Mangalagangothri.



to purchase. This means that packaging is an important aspect of product planning. From the point of view of the company, the packaging must be protecting the product, and should give necessary information like manufacturing details, price, ingredients, and so on. From the point of view of the retailer, it has to be easy to display, should not tear or get damaged easily. Besides these, consumers may look for some extra features like freezer-safe packaging for food products.

Packaging for products has become essential part of brand identity. It is the most important means of product differentiation. In the consumer's mind, the package quality is the indicator of product quality. Packaging innovations have helped to substantially increase sales volumes. The purpose of this research work is to provide a better understanding of the effect of packaging on affecting customer's perceptions.

The importance of packaging design is growing in competitive markets for packaged FMCG products as a vehicle for communication and branding. Packaging is the container for a product surrounding the physical appearance and including the design, colour, shape, labelling and materials use. It has a huge role to play in the positioning of products like the package design shapes consumer perceptions and can be the determining factor in point-of-purchase decisions which characterize the majority of shopping occasions. A product's packaging is something which all buyers experience and which has strong potential to engage the majority of the target market. This makes it an extremely powerful and unique tool in the modern marketing environment. Packaging performs several functions. The most basic function of packaging is protection. Whether a product is in transit from the manufacturer to a warehouse, or a warehouse to a retail store, the packaging must ensure that the product is in tip top condition by the time it reaches its final destination. Packaging also must fulfil the role of relaying important product information to consumers. If there is information that consumers should know up front, a well-designed package will display this information in a way that is easy to locate, clear, and visually appealing.

The Product packaging forms the end of 'promotion-chain' and is very close in time to the actual purchase and may therefore play an important role in predicting consumer reactions. Packages also deliver brand identification and label information like usage instructions, contents, and list of ingredients or raw materials, warnings for use and directives for care of product.

Fast-moving consumer goods (FMCG) are products that are sold quickly and at relatively low cost. Examples for this include non-durable goods such as soft drinks, toiletries and grocery items. Though the absolute profit made on FMCG products is relatively small, they are generally sold in large quantities. Hence, the cumulative profit on such products can be very considerable.

Research Methodology

The present study is undertaken to understand consumers' attitude towards the packaging and the influence of packaging on customers to switch from one brand to other brand. The city of Mangalore is taken as the area for the purpose of study. The methodology used for the collection of data is face-to-face interview, using a structured questionnaire.

Research Design

Research design is both descriptive and analytical.

Sampling

Purposive random sampling method is followed. A sample of 100 consumers residing in and around Mangalore city is taken for the purpose of study.

Source of data

Primary data is collected through structured questionnaires, with the intention of representing the population properly; the sample is distributed among consumers.

Secondary data is collected through internet, magazines, relevant books, journals, and newspapers.

Research study area

Mangalore city is selected for the purpose of study.



Research tools

Statistical tools like z test and percentile methods are used for the analysis purpose.

Objectives of the study

- To find out the effect of Convenience, Brand Name, Aesthetic component, Information on Consumer Behaviour.
- To know the impact of various attributes like size, design etc of packaging on the buying behaviour.
- To find out the Consumer Attitude towards the Packaging of Products.
- To know the influence of packaging on product switching.

Hypothesis

- H1: There does not exist significant impact of convenient packaging of product on consumer behaviour.
- H2: Brand name has no impact on the consumer buying behaviour.
- H3: There does not exist a significant relationship between the aesthetic components of packaging and the consumer buying behaviour.

Limitations of the Study

- This study focuses on the consumers only in Mangalore city area. Hence, the findings of this study do not reflect the overall status of consumers in Mangalore.

Literature Review

According to Rundh (2005) in his study "The multi-faceted dimension of packaging", packaging attracts consumer's attention to a particular brand, enhances its image, and influences consumer's perceptions about the product.

Alice Louw (2006) has in his study opines that the that right packaging can help a brand carve a unique position in the marketplace and in the minds on consumers

As identified by Silayoi and Speece (2007) in a study on "The effects of packaging on consumer satisfaction and loyalty", the package plays a key role in the purchase choice when the consumer is undecided as it acts as a communication vehicle to him at the point of decision making.

Bed Nath Sharma (2008) studied "New Consumer Products Branding, Packaging and Labeling" in Nepal. He found that majority of the consumer products are using product label as a simple tag attached to the product or an elaborately designed graphic that is part of the package.

Butkeviciene et al. (2008) in his study on "Impact of consumer package communication on consumer decision making process opine that many companies use packaging as a tool to attract the buyers towards the product and to increase their sales.

Gonzalez et al. (2007) in a study on "Packaging as a tool for product development: Communicating value to consumers" conclude that packaging is the only thing that communicate a message about the product to buyer in the store"

Imram, (1999) in his study on "The role of visual cues in consumer perception and acceptance of a food product" concludes that consumer perceptions of an acceptable colour are associated with perceptions of other quality attributes like flavour, nutrition and also with satisfaction levels. Positive effect can be achieved by manipulating one or more packaging variables including packaging colour.

Kupiec and Revell, (2001) conducted a study on "Measuring consumer quality judgements", in which they opine that the consumer intention to purchase depends on the degree to which consumers expect that the product can satisfy their expectations.

Nancarrow (1998) feels in his study on "Gaining competitive advantage from packaging and labeling in marketing communications" that the product brands use a range of packaging attributes consisting of designs, shapes, colours, symbols, and messages.

Rettie and Brewer, (2000) in their study on "The verbal and visual components of package design" conclude that the importance of packaging design and the use of packaging as a vehicle for communication and branding is gaining momentum as packaging takes on a role similar to other marketing communication elements. The simple reason for this being the fact that the consumers may not think very deeply about brands before they go into the stores to purchase.



Saeed, Lodhi, Rauf, Rana, Mahmood & Ahmed, (2013) conducted a study on "Impact of Labelling on Customer Buying Behaviour in Sahiwal, Pakistan", in which they found that the consumers purchase more quantity of the well-labelled products. Hence, labelling influences the consumer buying behaviour, but there are some other factors also, which influence the consumer buying behaviour.

Underwood et al., (2001) in his study on "Packaging communication: attentional effects of product imagery" reveals that price and brand are the most important extrinsic values that decide on what food products to buy. He has defined packaging as one of the five elements of the brand together with the name, logo, personality and slogans. He suggests that the consumers can spontaneously imagine the aspects of a product as how it looks tastes, feels, smells or sounds by viewing product pictures on the package.

Data Analysis and Interpretation:

Percentile Analysis:

Socio - economic profile of respondents:

Table no. 1.1

Age (years)	No. of Respondents	Percentage
Less than 30	9	9
30 - 40	38	38
40 - 50	42	42
Above 50	11	11
Total	100	100

Table no. 1.2

Occupation	No. of Respondents	Percentage
Business	14	14
Professional	41	41
Govt. Employee	22	22
Housewife	15	15
Others	8	8
Total	100	100

Table no. 1.3

Monthly Income (Rs.)	No. of Respondents	Percentage
Below 10,000	7	7
10,000 - 20,000	24	24
20,000 - 30,000	36	36
30,000 - 50,000	20	20
Above 50,000	13	13
Total	100	100

The demographic characteristics of the respondents reveal that majority (42%) belong to the age group of 40 to 50 years, 38 per cent are between the age of 30 to 40 years. 41 percent of the respondents are professionals. 22 per cent are serving as the government employees. Nearly 36 per cent of the respondents draw a monthly income between Rs. 20,000 and Rs. 30,000. The monthly income of nearly 24 percent respondents is between Rs. 10,000 and Rs. 20,000.

Table No. 1.4: showing the type of packaging preferred

Factors	Frequency	percent
Keep the products clean and untouched	67	67
Keep the products in good condition	11	11
Provide information regarding the ingredients	18	18
Preserve food for long	04	04
Total	100	100

It is found from the above that packaging that keeps the products clean and untouched is preferred most by the respondents. The packaging that preserves food for long time is found to be less preferred by the respondents.

Table No. 1.5: showing the influence of packaging in product switching

Variable	Frequency	Percent
Yes	17	17
No	83	83
Total	100	100



The above table shows that 83 percent respondents do not switch to the other products with a change in packaging and 17 percent of them switch to other products as the packaging changes for a product.

Table No. 1.6: showing the most preferred component on choosing a product

Component	Frequency	Percent
Colour	9	9
Shape & size	38	38
Materials used	24	24
Text & Graphics	29	29
Total	100	100

38 percent respondents prefer shape and size of the package to the other attributes on selecting the products, 29 percent consider the texture and graphics, 24 percent consider the material used for packing, where as only 9 percent of respondents look for colour of packing while purchasing the products.

Z - Test

Z - Test of hypothesis for the mean follows the following formula and notations:

$$z = \frac{\bar{x} - \mu}{\frac{\sigma}{\sqrt{n}}}, \text{ where, } \bar{x} = \text{the sample mean}$$

n = sample size

μ = the hypothesized population mean

σ = population standard deviation

Null Hypothesis: There does not exist significant impact of convenient packaging of product on consumer buying behaviour.

Table No. 1.7:

Population Mean	3
Level of Significance	0.05
Population Standard Deviation	1.212353
Sample Size	100
Sample Mean	3.49
Standard Error of the Mean	0.1212353
Calculated z value	4.04
Table value	1.96

It is noticed in the above table that the calculated z value is more than the table value and it lies in the rejection region. Therefore, null hypothesis is rejected and accordingly, the hypothesis "impact of convenient packaging of product on consumer behaviour" does not hold good. Hence, it is inferred that the convenient packing of the product influences the consumer buying behaviour.

Null Hypothesis: Brand name has no impact on the consumer buying behaviour.

Table No.1.8

Population Mean	4.5
Level of Significance	0.05
Population Standard Deviation	1.249640
Sample Size	100
Sample Mean	3.72
Standard Error of the Mean	0.124964
Calculated z value	-6.24
Table value	-1.96

Since the calculated z value lies in the rejection region, null hypothesis is rejected and accordingly, the hypothesis "impact of brand name of product on consumer behaviour" does not hold good. Hence, it is inferred that the brand name of the product is positively related to the consumer buying behaviour.

Null Hypothesis: There does not exist a significant relationship between the aesthetic components of packaging and the consumer buying behaviour.

Table No.1.9

Population Mean	2.5
Level of Significance	0.05
Population Standard Deviation	1.112475
Sample Size	100
Sample Mean	2.68
Standard Error of the Mean	0.1112475
Calculated z value	1.62
Table value	1.96



The calculated value of z is lesser than the table value and it falls in the acceptance region. Therefore, null hypothesis is accepted and accordingly, the hypothesis "aesthetic components of packaging and the consumer buying behaviour" holds good. This says that the aesthetic component of the packaging does not affect the consumer buying behaviour.

Conclusion :

Packaging must reflect everything that the brand represents, attract consumer attention immediately and inform how it adds value to his life. In the era of super markets, packaging must bear all information that a person may want to know, as staff may not be around. It may be immediately discarded for some products or remain in use till the product is completely used. For the latter group, packaging must be sufficiently sturdy to last this duration and help in product consumption as well. Thus, the package will continue to reflect brand attributes in that part of the home.

References

1. Butkeviciene, V., J. Gonzalez M. P., Thorhsbury S., & Twede D. (2007), "Packaging as a tool for product development: Communicating value to consumers, *Journal of Food Distribution Research*, 38, (1), p.p. 61 - 66.
2. Imram N., (1995), "The role of visual cues in consumer perception and acceptance of a food product", *Nutrition and Food Science*, p. p. 224 - 228.
3. Kupiec B., Revell B., (2001), "Measuring consumer quality judgements", *British Food Journal*, 103, 1, p. p. 7 - 22.
4. Nancarrow C., Wright T.L., Brace I., (1998), "Gaining competitive advantage from packaging and labelling in marketing communications", *British Food Journal*, 100, 2, p. p. 110 - 8.
5. Rettie R., Brewer C., (2000), "The verbal and visual components of package design", *Journal of Product & Brand Management*, 9, 1, p. p. 56 - 70.
6. Rundh B., (2005), "The multi-faceted dimension of packaging", *British Food Journal*, 107 (9), p. p. 670 - 684.
7. Saeed R., Lodhi R.N., Rauf A., Rana M.I., Mahmood Z., and Ahmed N., (2013), "Impact of Labelling on Customer Buying Behavior in Sahiwal, Pakistan", *World Applied Sciences Journal*, 24 (9), p. p. 1250 - 1254.
8. Silayoi P., Malai V., Rajatanavin, R., Speece M., (2003), "The effects of packaging on consumer satisfaction and loyalty", *Proceedings of the Eighth International Conference on Marketing and Development*, Bangkok, Thailand, January 2003, (abstract only; published on CD by International Society for Marketing and Development).
9. Stravinskiene and A. Rutelione (2008), "Impact of consumer package communication on consumer decision making process", *Inzinerine Ekonomika - Engineering Economics* (1), p.p. 57 - 65.
10. Underwood R.L., Klein N.M., Burke R.R., (2001), "Packaging communication: attentional effects of product imagery", *Journal of Product and Brand Management*, 10, 7, p.p. 403 - 422.



Global Branding of Workforce through Talent Management

* Ravisha B.

* Sachin R. Chandra

* Divya M. S.

Abstract

The worldwide economy is beginning to regain momentum. Innovation and market share growth are expected to fuel profitability and increased valuations. To capitalize on this momentum, companies are looking for new and more effective ways to retain and attract top talent. That includes tapping a broader open talent economy that extends beyond the traditional workforce to include freelancers, contractors, and other third-party suppliers of skilled talent. At the same time, many top organizations now realize talent expects to control more of how, where, and when they work. By including mobility opportunities in their talent value proposition, many companies are able to connect to and derive value from a talent base that is increasingly global. Companies with the "hottest" talent brands enjoy the ability to pick and choose from a large pool of qualified people for their open positions. They also reduce the need for expensive search firms, which can reduce costs related to both acquisition and turnover. When the talent brand reinforces the corporate brand and vice versa, organizations may enjoy a virtuous cycle that further sets them apart from the rest of the field.

Key words : *Effective, mobility, Skill, Competancies, Headhunters, Knowledge Management*

Introduction

In this dynamic and competitive business era organizations are facing challenges in talent management. Talent management of talented worker is becoming of great importance for the organizations which are working on global level. Growing importance of the open talent economy in attracting hard-to-find talent, including contractors, alumni, subject matter experts, customers, and even suppliers. When these nontraditional workers affiliate with your organization, they can supplement value creation and can enhance your overall brand.

Talent should consistently experience the value of the intended practices. With the growing impact of social media and rating sites, the talent experience in your organization is the talent brand. Almost any person who comes into contact with your organization can influence your brand perception from employees and contractors to unsuccessful applicants, unhappy customers, and more. You are responsible for ensuring that

the real-world experience of working with your organization matches the competitive brand proposition you intend to convey. Effective businesses have long been focused on delivering the very best possible customer value proposition aligning market research on customer needs with all the business processes necessary to satisfy those needs at a competitive price. It's time to bring those same disciplines to building the talent side of your company's brand.

The talent brand is an outcome. The talent value proposition the framing of the actual experiences of people who work for you is the means to that end. Getting it right requires asking some tough questions. What does your talent value proposition say about your organization? How does it address the needs of different talent segments? What behaviors drive these segments to stay or go? What role will organization leaders play in building your talent brand? Do your hiring managers and recruiting professionals understand your talent value proposition? Are they communicating it effectively to candidates?

* Faculty, MSNM Besant Institute of PG Studies, Bondel, Mangaluru

* Assistant Professor MSNM Besant Institute of PG Studies, Bondel, Mangaluru

* Research Scholar, Department of Business Administration



Objectives of the study

1. To study the awareness of talent management
2. To know the importance given by management to talent management.
3. To study the relevance of talent management

III. Methodology Applied

Primary Data

The research is developed through observation and collection of data through questionnaires.

Secondary Data : Theory is developed on the basis of referring secondary data like books, journals and magazines.

Sample Size : The sample size is determined as 60 respondent's opinion from who are working in MNC's.

Statistical tool: To analyze the data Chi square technique is used and drawn conclusion for this present study.

IV. Three sets of innovative practices are emerging as ways to drive substantial impact and produce positive results in global talent management

1. Innovate in talent sourcing

Employ specialized headhunters: Specialized headhunters are playing an increasingly active role within corporate human resource organizations in manufacturing firms. For instance, the automotive supplier and building efficiency product manufacturing company Johnson Controls (JCI) has a specialized global talent research team charged with proactively searching out candidates for essential jobs in advance of openings. This team continually scours all possible sources of talent, mines passive talent, and aggressively sells the employer brand to ensure that JCI has a ready supply of job candidates.

Partner with academia: University partnerships are becoming increasingly important in filling the talent pipeline. These partnerships extend well beyond on-campus recruiting days to developing custom curricula, integrating working experience with schooling, and identifying and developing promising candidates early in their academic careers.

Partner with outsourcing service providers: Although outsourcing has been traditionally used as a means of lowering labor costs, the rationale for outsourcing has increasingly become gaining access to talent and accelerating execution. Toward these ends, companies are integrating outsourcing service providers into their value chains and collaborating with them more extensively in functions that have traditionally been kept in-house, such as new product development, design, and innovation.

2. Invest in global talent competencies

Articulate a global career progression model:

A global approach to talent management depends on employees who can and will work anywhere in the world. This requires international career paths not just for a few high-potential managers, but for everyone in middle management and employees as well. International experience must be hardwired into career paths and pursued earlier in career life cycles. The goal is to create a pipeline of employees who are willing to go overseas for the experience without requiring heavy expatriate pay, as well as to target younger employees who do not have the same family considerations as older employees. Although such an investment in early-stage employees may seem counterintuitive, in practice it pays off by helping develop a strong skills base and increasing company loyalty among employees who appreciate the value of the investment made in them.

Recruit global boundary spanners: Not all employees may want or are suited for international assignments. That's where "boundary spanners" can provide the catalyst to accelerating a global talent management strategy. Boundary spanners are people who are adept at working in far-flung local operations, as well as in corporate headquarters. For example, one global automotive supplier seeks out Chinese and Indian talent with international experience and Europeans and Americans with deep local knowledge to run their operations in China and India. These boundary spanners execute well locally, and advance the broader cultural understanding necessary to support the company's global operations.



Implement global HR and talent processes:

HR processes and systems have historically been fragmented and often local, making it difficult to identify the next generation of talent. In response, forward-thinking manufacturers are developing global reviews of the talent pipeline, identifying prospects for global development early on, and ensuring a balance of talent across regions. At Royal Philips Electronics, for example, regional talent reviews have been rolled up into global reviews, with explicit discussions about the global rotations required for the company's developing management cadre. In addition, some leading organizations require employees and managers across the globe to record and update their skills and experience on internal networks, so the company can quickly identify and deploy its existing talent.

Create a global knowledge management system: Knowledge management and sharing tools are fundamental to how work gets done and how innovations are leveraged and sustained in a global business environment.

3. Cultivate a glocal (global plus local) culture (employer brand and employee value proposition)

Sell the career as well as the company: Strong employer brands are needed in an era when engineering and manufacturing companies and careers increasingly need to be sold to prospective

employees. Young people are less inclined to pursue careers in manufacturing, given the attractive career prospects for graduates with MBA degrees and the promising opportunities in service industries. According to HR services firm Ma Foi Randstad, of the more than 700,000 engineers graduating each year in India, over 50 percent end up pursuing degrees in other areas and careers outside engineering.

Create a global brand: Global manufacturers must go the extra mile to tailor their branding in a way that is locally relevant and compelling. Unilever, for example, not only maintains a strong global brand, but also tailors it to the local market in India, where it operates under the name Hindustan Lever. In this way, the company achieves positive recognition as a global giant with a strong local commitment.

Tailor the employee value proposition: A value proposition encompasses more than pay and benefits; it also includes the organization's behaviors, mind-sets, norms, commitments, and informal networks. In a global company, many of these cultural elements vary with the prevalent local culture. Accordingly, successful global manufacturers tailor their employee value proposition to the local context, accommodating the culture and norms of the local labor markets in which they operate.

Empirical Approach

Note: SA- Strongly Agree, A- Agree, N- Neutral, DA- Disagree, SD-Strongly Disagree. M = Male, F = Female.

No	Statements	Gender	SA	A	N	DA	SD	X2	Accept/ Reject
1	Talented employees plays significant role in development of organization.	M	12	13	3	1	1	.26	Accept
		F	14	12	3	0	1		
2	Talent retention must focus on global expansion of business.	M	12	15	2	1	0	.08	Accept
		F	9	19	2	0	0		
3	Develop attractive packages to employees to create global banding.	M	16	13	1	0	0	.14	Accept
		F	14	13	3	0	0		
4	It brings competitive advantage in global market.	M	9	18	2	1	0	.27	Accept
		F	10	18	2	0	0		
5	Talented employees are knowledge resources to organization.	M	10	13	5	2	0	.29	Accept
		F	14	13	0	3	0		

Source: Primary Data

Note: Degrees of Freedom: 4. Value = 9.488 at 5% of level of significance.



From the above result it clear that all the statements are falls under acceptance region. This will make us that skilled employees are knowledge source for the organization for expansion and growth. Organization has to make an effective plan to retain the talented workforce in the organization.

Conclusion

Talent management is the pool of activities which are concerning to attracting, selecting, developing and retaining the best employees in the strategic roles. Organization should have ability and capacity to recognize the people and the capability that may create value and deliver the competitive

advantage for the organization; in addition talent management also aims at developing and deploying the right people at the right job on the right time and providing them the right environment to show off their abilities in a best possible way for the organizations. The talent challenges facing global companies in both mature and emerging economies are acute. The winners in the race for talent will be those manufacturers that develop global pipelines characterized by innovative recruiting methods, global competencies, and global employer brands and employee value propositions. They will be the first to field the workforces needed to support the capabilities that give them the right to win in a global marketplace.

References

- Craig Gill, Grant Luckey and Sarah Gretczko (2013), Branding the Workplace: Innovating the talent brand.
- Ashok Divakaran, Matt Mani, and Laird Post (2012), Building a global talent pipeline, published by Booz & Company.
- Collings, D & Mellahi, K. (2009). Strategic talent management: A review and research agenda. *Human Resource Management Review* , 19 (4), 304-313.
- Pharmaceutical industry during the global downturn. *The International Journal of Human Resource Management* , 23 (12), 2428-24



Carving a pathway for Unorganized Food and Grocery Retailers in India

* Dr. Seema S. Shenoy

** Dr. Devaraj K.

Abstract:

Unorganized food and grocery retailers in India are on a rollercoaster ride with competition intensifying on each passing day. The growing intensity of retail competition due to the emergence of new competitors, formats, technologies as well as shifts in customer needs. In these testing times, the unorganized retailers are unable to carve a pathway for themselves and are looking for strategies that will enable them in attaining competitive advantage. This research makes an earnest attempt to study the strategies adopted by unorganized food and grocery retailers operating in India in order to identifying the most lucrative strategies for attracting and retaining customers. In doing so, extensive review of relevant literature has been made to arrive at the commonly used strategies. Their relevance has been gauged by comparing them with the service quality dimensions. After a through analysis this research has been successful in recommending the key success strategies that could facilitate unorganized food and grocery retailers in India attain competitive advantage.

Keywords : *Unorganized food and grocery retailers, strategies, service quality dimensions, Indian retail.*

Introduction:

Retailing in India has been in vogue since time immemorial. What was once started in mandi's and melas has today transformed in more sophisticated malls and virtual markets. With retail business adding whopping numbers to the GDP and employment ratios in India, this sector seems to promise an unprecedented growth. Retailing is one of the pillars of Indian economy and accounts for 14 to 15 percent of its GDP. The Indian retail market is estimated to be US\$ 450 billion and one of the top five retail markets in the world by economic value. India is one of the fastest growing retail markets in the world, with 1.2 billion people. One of the biggest opportunities and challenges that characterize the Indian retail market is its structure.

The retailing landscape in India is dominated by the unorganized retailers like mom and pop stores and Kirana shops which account for 81 per cent of the total retail share. While, the organized retailers are slowly daunting on the retail landscape with a mere 19 per cent share (KPMG,

2016). Organized retailing refers to trading activities undertaken by licensed retailers (e.g. supermarkets, corporate-backed hypermarkets and retail chains). Unorganised Retail Sector consists of hand cart, payment vendors, kirana or mom-and-pop shops, mobile vendors, local grocery shop, owner manned general stores, paan shops, beedi shops, convenience stores and hardware shops Jeerath et al.

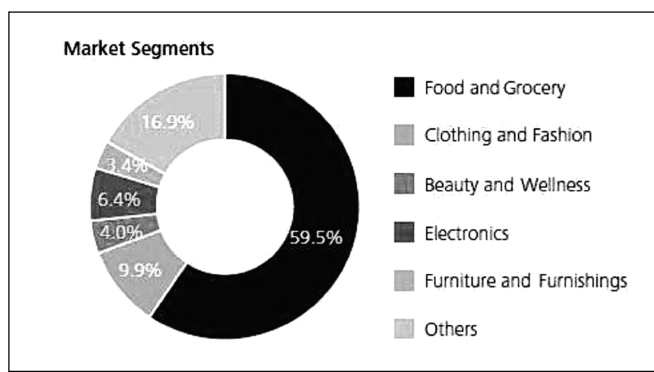
In India, next to agriculture, unorganized Retail Sector provides employment to 4 Crores of individuals directly. unorganized retail market is estimated to Rs. 4, 00, 000 Crores, whereas Organized Retail's share is only Rs.20, 000 Crores A. T. Kearney Report ,2016). However the unorganized retailers with their low capital investments, rudimentary infrastructure, small sized area of operation and poor technical and accounting standards fail to make good profits. Retailing in unorganized sector is thus not a profit oriented vocation but a mere source of livelihood (Raghavendra R.H., 2013). With competition

* Senior Faculty, SDM PG Centre, Mangaluru

** Director, SDM PG Centre, Mangaluru

intensifying among the unorganized retailers and the organized retail wave engulfing India the unorganized retailers are searching for means of survival. Identification of the key success factors has become the need of the hour for Indian unorganized retailers. Though the unorganized retail in India is oceanic, only the Kirana shops which deal with food and grocery have been considered for the purpose of this study. The reason being the dominance of food and grocery retailers (Figure1) within the sphere of retail business in India (Deloitte Report,2011).

Figure 1: *Food and Grocery Dominance in unorganized retail sector in India*



Source: Deloitte Report, "Indian Retail Market, Embracing a new trajectory", Sept. 2011

Statement of the Problem:

The advent of organized retail formats in India has not just shifted customer base from unorganized retailers but it has also created a paradigm shift in the preferences of the customers. In spite of this the unorganized retailers are battling tooth and nail to retain their market space and attract customers. It is in the midst of this chaos that this paper attempts to identify the key success factors that could facilitate unorganized retailers in the business of food and grocery retain its customers and survive in the increasingly competitive Indian retail industry.

Objectives of the Study:

1. To study the current state of unorganized food and grocery retailers in India
2. To identify the strategies that is commonly used by food and grocery retailers to attract customers in the unorganized retail sector.
3. To arrive at the key success factors that would enable food and grocery retailers in India attract and retain its customers.

Methodology:

As the topic for research focuses on discovery of new ideas to enable unorganized food and grocery retailers retain and attract customers, exploratory research has been used. Through exploratory research approach, the researcher has been successful in shortlist the strategies that are commonly being used by unorganized food and grocery retailers in India.

The exploratory study has also enabled the rewith flexibility more effectively than their competitors [Mridula Mishra,(2006); Umakanth Dash ,(2008)].

It is also postulated by several researchers that the business of unorganized retail calls for adoption of several strategies. Chaudhary Shalbha, (2011) in his study identifies that credit facility is the major USP of unorganized retailers in India. S. P. Thenmozhi and D. Dhanapal, (2011) identified that retail service quality is one of the main strategies that enable Customer satisfaction and loyalty in unorganized food and Grocery retail outlets . Another researcher, Kanagaluru Sai Kumar, (2012) identified that apart from convenience of location, customer service, credit facilities and flexible trading hours are the major game changers for food and grocery retailers in India. Among all proximity to customers was identified as the most powerful strategy to attract customers by several researchers [Vishal Kale, (2012); Prakash Nedungadi,(2012)].Priya Vij,(2013) observed that the most important factors that attract the customers' towards unorganized food and grocery retailers are proximity, goodwill, credit sales, bargaining, loose products, convenient timing and home delivery. Tazyn Rahman, (2012) writes that the successful Kirana stores have great neighborhood locations and unbeatable access. Narayan et al, (2015) believe that a salient feature of unorganized retailers is that they typically offer personalized service to their customers. For instance, since the owner of a small unorganized retail store often knows his clientele personally and interacts with them while shopping, he could provide information to a consumer about how to use a product to better match her personal needs and tastes, thus increasing the utility from the product for the consumer. Rupa Shah, (2014) has observed that in Indian context Customer-relationship management has become the most



dominant strategy among unorganized retailers along with this it was also identified that offering personalized services, Credit sales, provision of product on demand, home delivery service were all adding to the strengths of traditional retailers. Interestingly, reviewing the existing literature clearly shows that unorganized food and grocery retailers have several strategies in common that have been carefully crafted to attract and retain customers. Given the increasing competition from organized players it has become imperative for the unorganized food and grocery retailers to carefully select the most attractive and effective strategies so that the same could be used to draw and retain customers . Hence this research has been initiated.

TABLE 1
Analysis of strategies adopted by unorganized retailers in India.

Strategies adopted by unorganized retailers						
	Personalized service	Credit facility	Location	Flexible trading hours	Home delivery	others
Mridula Mishra and Umakanth Dash,(2008).	✓			✓		✓
Chaudhary Shalbha, (2011)		✓				
S. P. Thenmozhi and D. Dhanapal, (2011)	✓	✓	✓	✓	✓	
Kanagaluru Sai Kumar (2012)	✓			✓		
Vishal Kale (2012)	✓	✓				
Prakash Nedungadi,(2012)		✓				
Tazyn Rahman (2012)		✓				
Priya Vij,(2013)	✓		✓	✓	✓	
Rupa Shah, (2014)	✓	✓	✓	✓	✓	✓
Narayan et al (2015)	✓					
Child et al. 2015	✓					
Total Citations	7	6	3	5	3	2
Rank Based on Highest Citation	I	II	IV	III	IV	V

Based on the citations, it can be assessed that personalized services has been the most popularly cited strategy and hence it can be ranked as number one strategy; indicating that it is the most preferred retail strategy by unorganized food and grocery retailers in India. The second most cited strategy appears to be credit facility which ranks second. Other strategy like flexible trading hours ranks third in terms of the number of citations. Home Delivery and location have both been cited equal number of times and stand as the Fourth most popularly used strategy. Others includes

strategies like offering products on demand and selling loose products which have been scarcely been recommended and hence they are ranked fifth and are considered to be insignificant. (Table 1). From the review of literature on various strategic alternatives used by food and grocery unorganized retailers in India an attempt has also been made to deduce their effectiveness by relating it to the essential service quality dimensions.

Service Quality in Retailing:

Service Quality of retailers is identifiable, but sometimes intangible activities undertaken by a retailer in conjunction with the basic goods and services he sells Berry L.L., (1986). Service quality of retailers has got an apparent relationship with competitive advantage of firms Riecheld and Sasser, (1990). Dotson and Patton, (1992), were the among the first few who tested the relationship between service quality and competitive advantage and realized that service quality has invariably been a critical aspect for achieving differential advantage. Service quality is increasingly being offered as a strategy by marketers to position themselves more effectively in the marketplace Cronin and Taylor, (1992). Service quality was critical in enabling firms attain competitive advantage Stafford, (1996). In order to be successful, the businesses in the service industry must maintain competitive advantage, and must try to increase the importance of quality improvement rather than the price Akdag and Dogan, (2001).

In Indian retail markets delivery of high-service quality to customers also offers firms an opportunity to differentiate themselves in competitive markets Karatepe et al., (2005). With greater choices and consumer awareness the consumers are becoming more demanding of service quality and retailers cannot afford to neglect service quality in the course of devising retailing strategy The Economic Times, (2010).Hence, it was confirmed that service quality provides the essential benchmark for identifying vital strategies that could be used by unorganized food and grocery retailers in India attain competitive advantage.

Past research has resulted in placing service quality at the heart of retail strategy to be devised for enabling retailers both organized and unorganized, in India attain competitive



advantage. To facilitate the same, a topology of dimensions evolved by researchers and academicians in the area of service quality in retailing around the world has been assessed. The SERVQUAL scale developed by Parasuraman et al, (1988) identifies Tangibles, reliability, responsiveness, assurance & empathy as essential elements of strategies devised by service sector players. The same has been found to be effective in the business of food and grocery retailing (Bitner, 1990). In Indian context it was researched that strategies like Physical aspect, reliability, personal interaction, problem solving and policy related to the dimension of SERVQUAL model (Dabolkar, 1996). Subsequently, the RSQS model evolved new constructs for measure of service quality in retailing by Sirohi et al, (1998) evolved. These dimensions were tested and found to be significant for Indian retailers by Mehat et al (2001). Subsequent research by [Promita et al (2007); Singh and Singh (2011)] in the Indian retail sector established close association between the RSQS model and retail strategies like Location, helpfulness and trustworthiness, credit facility, home delivery, flexible trading time and quality.

Findings: An analysis of the literature on strategies adopted by unorganized food and grocery retailers in India has results in identifying personalized services, credit facility, flexible trading hours, home Delivery and location as

the most promising strategies in terms of attracting and retaining customers. These strategies have further been tested for their relevance and applicability in the Indian unorganized food and grocery retail through comparison with service quality models. The scrutiny of the service quality dimensions have further assured relevance of these strategies in enabling Indian unorganized food and grocery retailers in attaining competitive advantage

Conclusion: The growing intensity of retail competition due to the emergence of new competitors, formats, technologies as well as shifts in customer needs is forcing unorganized food and grocery retailers in India to devote more and more attention to attainment of competitive advantage. This research makes an earnest attempt to study the unorganized food and grocery retailers operating in India in order to enable them in identifying the most lucrative strategies for attracting and retaining customers. In doing so, extensive review of relevant literature has been made. The scrutiny of literature shows complete resonance of the strategies currently being employed by Indian food and grocery unorganized retailers with the dimensions of service quality models. The findings of this research are going to be great relevance to Indian unorganized food and grocery retailers in beating competition and attaining competitive advantage.

REFERENCES:

- Akdag and Dogan. (2001). "A study on fast food industry." *A review of Social, Economic and Business Studies*, 1(1) Fall, 1-16.
- A.T. KEARNEY Report. (2016). "Retail in India: getting organized to drive growth." RAI publication, Mumbai, 6-8.
- Berry L. L. (1986). "Retail businesses are service businesses." *Journal of Retailing*, 62, 3-6.
- Bitner, M. J. (1990). "Evaluation service encounters: the effects of physical surroundings and complaint reports." *Journal of Marketing*, 54(4), 69-82.
- Chaudhary Shalbha (2011). "Empirical study of Indian unorganised retail sector and the reality of FDI in organised retail", *International Journal of Business Economics and Management Research*, Year: 2011, Volume : 2, Issue 1.
- Cronin, J.J. & Taylor, S.A. (1992). "Measuring service quality: A Re-examination and Extension". *Journal of Marketing*, 56, 55-68.
- Dabholkar, P. A., Thorpe, D. I. and Rentz, J. O. (1996). "A Measure of Service Quality for Retail Stores: Scale Development and Validation." *Journal of the Academy of Marketing Science*, 24(1), pp. 3-16.
- Dotson, M. & Patton, W.E. (1992). "Consumer perceptions of dept. store service: a lesson for retailers". *Journal of Services Marketing*, 6, Spring, 15-26.
- Kanagaluru Sai Kumar (2012). "A study on the strategies of unorganized retailers with reference to consumer durables", *International Journal of Business and Management Tomorrow*, Vol. 1(1) January 2012. Issue.
- Mridula Mishra & Umakant Dash (2008), "Importance of Retail Service Attributes: A Study on Indian Consumers", *The ICFAIAN Journal of Management Research*, Vol. VII, No.2, February, 2008, pp 7-20.
- Parasuraman, A., Zeithaml, V.A., and Berry, L.L. (1988). "SERVQUAL: A Multiple-Item Scale for Measuring Customer Perceptions of Service Quality." *Journal of Retailing*, 64 (1), 12-40.
- Prakash Nedungadi (2012). "How Kirana Store Can Survive?", *Economic Times*, 21, September, 2012.
- PriyaVij (2013). "The Study and the Analysis: An Impact of Organised Retail on Unorganized Retail in India", *EXCEL International Journal of Multidisciplinary Management Studies, EIJMMS*, Vol:3 (7), July, 2013.
- S. P. Thenmozhi D. Dhanapal (2011). "Unorganised Retailing in India - A Study on Retail Service Quality", *European Journal of Social Sciences*, Volume 23.
- Stafford, M.R. (1996). "Demographic discriminators of service quality in the banking industry." *The Journal of Services Marketing*, 10(4), 6-22.
- Vishal Kale (2012), "ICRIER Report on Organized Retail", Business Retail Socio-Economic Ramphings, Working_Paper222.pdf, Indian council for research on international economic relations, March 16th, 2012.



Making of Brand India : A Review

* **Robin M Shinde**

* **Mallika D K G**

Abstract:

Brand building helps not only the company which forms the brand but also the nation's economy. Schemes like Make in India are promoting branding of Indian Products and promoting the brand of India across the globe. India has not only acquired major brands abroad but also set shop abroad opening up business and becoming a brand itself. This paper talks about making India a brand and its effects.

*Keywords : **Brand, Brand India, Make in India, Premium Price, 5T's***

Introduction:

A brand is a product, service, or concept that is publicly distinguished from other products, services, or concepts so that it can be easily communicated and usually marketed. A brand name is the name of the distinctive product, service, or concept. Branding is the process of creating and disseminating the brand name. Branding can be applied to the entire corporate identity as well as to individual product and service names.

Brands are usually protected from use by others by securing a trademark or service mark from an authorized agency, usually a government agency. They are often expressed in the form of logos, graphic representations of the brand.

Brand Building is generating awareness, establishing and promoting company using strategies and tactics. In other words brand building is enhancing brand equity using advertising campaigns and promotional strategies. Goal of brand building is creating a unique image about the company.

Brand building can be initiated with a well thought brand identity which can help create a strong brand image which goes a long way in consolidating the brand. It comprises of creating value to consumers that how consumers feel, think and know about your brand.

With the Indian Prime Minister's recent call to "Make in India", brand building is receiving more

attention and momentum in the country. The initiative is designed to encourage multi-national and national companies to manufacture their products in India, thereby transforming the country into a global design and manufacturing hub. Make in India has become "a rallying cry for India's innumerable stakeholders and partners" and is a key aspect of the country's future brand. Thus, it is quite pertinent to understand India's image in the minds of the citizen of India and other nationals in the context of the present economic system.

Brand India:

Brand India is a phrase used to describe the campaign India is using to attract business. Basically the campaign is to project the attractiveness of India as an emerging destination for business in the fields of service sector, manufacturing IT, infrastructure, information technology enabled services, etc. The campaign uses both India as huge market for products and services as well as a lucrative destination for investment. The federal government is spearheading the campaign with considerable cooperation from the stakeholders.

Amongst the leading organizations working on building Brand India is India Brand Equity Foundation (IBEF), an initiative of the Ministry of Commerce and Industry, Government of India. It aims to effectively present the India business perspective and leverage business partnerships in

* Assistant Professor, MNSM Besant Institute of Management, Bondel, Mangaluru

* Assistant Professor, A J Institute of Management, Mangaluru



a globalising market-place. It is a resource centre for global investors, international policy-makers and world media seeking updated, accurate and comprehensive information on the Indian economy, states and sectors. IBEF regularly tracks government announcements in policy, foreign investment, macroeconomic indicators and business trends.

Brand India focuses on the 5 T's. Talent, Trade, Tradition, Tourism and Technology. The primary intention is to do brand building by focusing on the above 5 T's.

Make In India:

Make in India is an initiative launched by the Government of India to encourage multi-national, as well as national companies to manufacture their products in India. It was launched by Prime Minister Narendra Modi on 25 September 2014. India emerged, after initiation of the programme in 2015, as the top destination globally for foreign direct investment (FDI), surpassing the United States of America as well as the People's Republic of China. In 2015, India received US\$ 63 billion in FDI. The major objective behind the initiative is to focus on job creation and skill enhancement in 25 sectors of the economy. The initiative also aims at high quality standards and minimising the impact on the environment. The initiative hopes to attract capital and technological investment in India.

Make in India focuses on the following twenty-five sectors of the economy:

Automobiles, Automobile Components, Aviation, Biotechnology, Chemicals, Construction, Defence manufacturing, Electrical Machinery, Electronic systems, Food Processing, Information Technology and Business Process Management, Leather, Media and Entertainment, Mining, Oil and Gas, Pharmaceuticals, Ports and Shipping, Railways, Renewable Energy, Roads and Highways, Space and astronomy, Textiles and Garments, Thermal Power, Tourism and Hospitality, Wellness.

The ministry has engaged with the World Bank group to identify areas of improvement in line with World Bank's 'doing business' methodology. A 2 day workshop and several follow up meetings were held to formulate framework which could boost India's ranking which is currently 130 in terms of Ease of doing business.

An Investor Facilitation Cell (IFC) dedicated for the Make in India campaign was formed in September 2014 with an objective to assist investors in seeking regulatory approvals, hand-holding services through the pre-investment phase, execution and after-care support.

The Indian embassies and consulates have also been communicated to disseminate information on the potential for investment in the identified sectors. DIPP has set up a special management team to facilitate and fast track investment proposals from Japan, the team known as 'Japan Plus' has been operationalized w.e.f October 2014. Similarly 'Korea Plus', launched in June 2016, facilitates fast track investment proposals from South Korea and offers holistic support to Korean companies wishing to enter the Indian market.

Indian Brands Globally:

One of the leading Indian manufacturers, Merck KGaA took over US based Sigma-Aldrich Company for \$17 billion in cash, hoping the deal will help boost its lab supplies business. Sigma is the leading supplier of organic chemicals and bio chemicals to research laboratories and supplies groups like Pfizer and Novartis with lab substances.

India's largest private power producer, Tata Power, purchased 30% stake in Indonesian coal manufacturing firm for Rs 47.4 billion. Earlier this year, they sold off 5% of its stake in PT Arutmin Indonesia (Arutmin) and PT Kaltim Prima Coal (KPC) for Rs. 250 billion due to falling coal prices globally.

In the year 2000, Tata Tea took over Tetley Tea and introduced the Tata Brand globally. Tata Motors acquired the Jaguar Land Rover business from the Ford Motor Company in March 2008.

Reliance Capital Asset Management, in October 2015, announced takeover of global giant Goldman Sachs' mutual fund business in India for Rs. 243 crore in an all-cash deal.

ONGC Videsh Ltd (OVL), the overseas investment arm of state-run explorer Oil and Natural Gas Corporation (ONGC) invested in Africa and has plans to invest in Angola, Algeria and Equatorial Guinea. The company holds interests in oil and gas assets in Mozambique, Libya, Sudan and South Sudan.

Cafe Coffee Day (CCD) is an Indian cafe chain owned by Chikmagalur-based Amalgamated Bean



Coffee Trading Company. Cafe Coffee Day has also recently expanded outside India with its outlets in Karachi, Vienna, Dubai and Prague. Today, the company is known for owning the plantations, growing the coffee, making the coffee machines and even making the furniture for its outlets.

Bharti Airtel Limited is an Indian multinational telecommunications services company headquartered in New Delhi, India. It operates in 20 countries across South Asia, Africa and the Channel Islands. Headed by Sunil Bharti Mittal, it is the largest cellular service provider in India, with 192.22 million subscribers as of August 2013.

A Review of Brand India:

Make in India emphasizes on manufacture here, sell anywhere. India is a country with vast potential and unutilized talent. To make sure India makes a mark in the global markets and emerges as the next manufacturing giant, supporting infrastructural requirements should be taken to next level and policy measures should be initiated. Whether Make in India is successful may only be assessed over the next few years, but present momentum plays a role in ascertaining its immediate credibility. The program has indeed highlighted the manufacturing potential for a diverse array of industries in the Indian economy. It has also provided a plan for large-scale infrastructure projects. At the same time, the campaign has piggy-backed on the continued successes of certain highly performing sectors. As a consequence, it will take several years before analysts can effectively measure the success of Make in India. This campaign has definitely contributed to building brand India.

As Indian companies seek to be major players in global markets, one of the key challenges they face is building global brands. Building brand India is important - as wages rise with economic development, competing on cost alone may not be sustainable. While brands may not necessarily translate into premium prices, they help companies gain higher market share in a crowded market place as they convey an assurance of quality and reliability. A strong global brand has a premium value in the minds of foreign consumer. It creates favorable associations in their minds, which enables the marketer to fix a premium price and enjoy optimum profitability. So if Brand India is achieved, it would help create an appropriate market expansion and collaboration, which would help in innovation and long term growth. It would lead to a huge improvement in the economy of the country thereby leading to a prosperous India.

Conclusion:

The Make in India campaign is definitely a great start and is strong attempt at defining India's intent to promote brand India which for long was neglected. There are few critical bottlenecks and hurdles to taking this to next step and would need robust supporting environment for the companies ready to invest in India. Establishing this environment would definitely go a long way in operationalization the slogan of "Make in India" in its true sense. To build Brand India, We need to focus largely on improving our brands globally on a larger scale. Importance should be given on Entrepreneurship and enhancing Skill India.

References

- Memani, R. Banerjee C (2017), "Enabling Make in India through effective tax reforms", EY India Global Capital Confidence Barometer. (14th ed). (2016). London: Ernst and Young.
- India Attractiveness Survey 2015: Ready, Set, Grow. (2015). New Delhi: Ernst and Young India.
- Focus on Make In India. (2014). New Delhi: Business Standard
- 7 facts not known about PM Modi's Make In India. (2015). Newsroom Post
- Modi for 'zero defect' Make in India products. (2014, December 29). The Hindu Business Line. (2017, February 24). Retrieved from www.makeinindia.com
- (2017, February 24). Retrieved from <http://trak.in/tags/business/2014/10/21/top-10-indian-mergers-acquisitions-2014/>
- (2017, February 24). Retrieved from <http://www.tata.com/article/inside/mCgnlgckTZw=/TLYVr3YpKMU=>
- (2017, February 24). Retrieved from http://www.business-standard.com/article/companies/ongc-videsh-to-double-africa-investments-to-16-bn-in-3-years-115102801596_1.html
- (2017, February 24). Retrieved from <http://www.thehindu.com/business/Industry/Reliance-MF-begins-merger-with-Goldman-MF-schemes/article14599927.ece>



Digital Marketing using Transaction Security Application

* Mrs. Divya Uchil

Abstract :

A dedicated team makes sure that the Information technology team brand grows from strength to strength. Digital marketing has developed and has changed the way brands and businesses utilize technology and digital marketing for their marketing. It is becoming more prevalent as well as efficient, as digital platforms are increasingly incorporated into marketing plans and everyday life, and people use digital devices for shopping purposes. Security of online electronic transaction is major issue in today's life which needs to be taken care of. Various methods are proposed for the security of online transaction but it may fail in one or the other way. Secure Electronic Transaction (SET) protocol is one among them. The operation of SET depends on software that implements a series of protocols installed in the workstations or servers of four kinds of people and organizations. These are Cardholders (Buyer) Merchants (Seller), Payment gateways/acquirers, Issuer. The objective of the paper is to design a secured application for digital transaction.

Keywords : *Data Security, Multiple encryption, Algorithm, TranBill ID*

Introduction

The digital marketing in the digital era allows for brands to market their products and services 24/7. Customer's online feel supported and valued. It is so pervasive that consumers have access to information any time and any place they want it. It is an ever-growing source of entertainment, news, shopping and social interaction, that consumers are now exposed not just to what your company says about your brand, but what the media, friends, relatives, peers, etc., are saying as well. People want brands they can trust, companies that know them, communications that are personalized and relevant. Here security of data plays an important role.

Data security has taken on heightened importance since a series of high-profile "cracker" attacks have humbled popular Web sites, resulted in the impersonation of Microsoft employees for the purposes of digital certification, and the misuse of credit card numbers of customers at business-to-consumer e-commerce destinations. Security is on the mind of every e-commerce entrepreneur who solicits, stores, or communicates any information that may be sensitive if lost. An arms race is underway:

technologists are building new security measures while others are working to crack the security systems. One of the most effective means of ensuring data security and integrity is encryption

Literature Survey

The Internet is dramatically changing the way that goods (tangible and intangible) and services are produced, delivered, sold, and purchased. Due to this development, trade on the Web comes an essential requirement for enterprises. From e-commerce to m-commerce, which has become a major service nowadays, every enterprise works hard to find out a way to sell and buy that can satisfy its requirements.

1.1 E-commerce security requirements

Recently, the use of e-commerce systems has grown at a phenomenal rate. A large spectrum of products (tangibles and intangibles) is sold on the Internet, with payments made essentially by debit or credit cards. In addition, there is an increasing concern related to the security of the payment systems used to process online transactions. Confidentiality of payment card information due to disclosure of this information

* Lecturer, S.D.M. College of Business Management, Mangaluru



to malicious adversaries could enable them to perform fraudulent transactions at the customer's expense

1.2 General form of the e-commerce process

Payment transaction model has the interactions of four roles:

Payer - The payer is an authorizer of a payment means supported by an issuer. Ordering a payment may be done using a card, a token, or a certificate. The payer is the customer or buyer in an electronic commerce scenario.

Payee - The payee is a merchant providing goods, services, and/or information and receiving electronically the payment for something purchased by the payer. Usually, the payee is simply referred to as the vendor, merchant, or seller in an electronic commerce scenario.

Issuer - The financial instrument that supports issuing payment cards (or means) by using cryptographic technologies which guarantees the association with real money. Its role is to provide the payer and the payee with instances of monetary value which are used in payment protocols to transfer real money from the payer to the payee.

Acquirer - This is a financial institution (a bank, for example) which transforms the cryptographic objects involved in the payment into real money on behalf of the payee

1.3 Security Requirements

The security requirements vary from one role to another. However, it appears that acquirer and issuer have very close requirements. In the following we examine individually the requirements of each role. Client Transaction confidentiality, especially the information occurring in the payment card, is a major security need for a client. The nature of the transaction may require confidentiality. Various security protocols have been developed for e-commerce. The major protocols include:

1. The Secure Socket Layer (SSL) protocol: It is used to provide secure communication between Web browsers and Web servers. SSL provides server authentication, data integrity, and client authentication.
2. The Transport Layer Security (TLS) protocol:

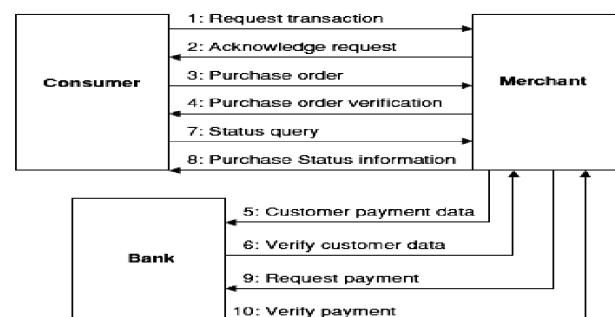
This was introduced by the Internet Engineering Task Force

3. The Secure Electronic Transaction (SET) protocol: It facilitates secure electronic commerce transactions and provides confidentiality of payment card information, data integrity, authentication of both merchant and cardholder, and authorization of transactions.
4. The 3-D Secure Protocol. This has been developed by Visa .It provides cardholder authentication for merchants using access control servers and the Visa Directory Server.

1.4 Transaction security with SET

Once registration is done, cardholder and merchant can start performing their transactions, which involve five basic steps in this protocol:

1. The customer browses the website and selects the goods to purchase. Then the customer sends the order and payment information, which includes two parts in one message: the purchase order (say part a) and the card information (say part b). While the former information part is for the merchant, the latter is for the merchant's bank only.
2. The merchant forwards part b to its bank to check with the issuer for payment authorization.
3. On receipt of the authorization from the issuer, the merchant's bank sends it to the merchant.
4. The merchant completes the order, sends confirmation to the customer and captures the transaction from his/her bank.
5. The issuer finally prints a credit card bill (or an invoice) to the customer. SET relies on cryptography and digital certificate to ensure message confidentiality and security. Message data is encrypted using a randomly generated key that is further encrypted using the recipient's public key.





1. The customer opens an account .The customer obtains a credit card account, such as MasterCard or Visa, with a bank that supports electronic payment and SET.
2. The customer receives a certificate. After a suitable verification of identity, the customer receives an X.509v3 digital certificate, which is signed by the bank. The certificate verifies the customer's RSA public key and its expiration date. It also establishes a relationship, guaranteed by the bank, between the customer's key pair and his/her credit card. A merchant who accepts a certain variety of cards must be in possession of two certificates for two public keys: one for signing messages and one for key exchange. The merchant also needs a copy of the payment gateway's public-key certificate.
3. The customer places an order .This is a process that may involve the customer first browsing through the merchant's Web site to select items and determine their prices. The customer then sends the list of the items to be purchased from the merchant, who returns an order form containing the list of items, their individual prices, a total price, and an order number.
4. The merchant is verified. In addition to the order form, the merchant sends a copy of his certificate, so that the customer can verify that he/she is dealing with a valid store.
5. The order and payment are sent The customer sends both an order and payment information to the merchant, along with the customer's certificate. The order confirms the purchase of the items in the order form. The payment contains credit card details. The payment information is encrypted in such a way that it cannot be read by the merchant. The customer's certificate enables the merchant to verify the customer.
6. The merchant requests payment authorization The merchant sends the payment information to the payment gateway, requesting authorization that the customer's available credit is sufficient for this purchase.
7. The merchant confirms the order. The merchant sends confirmation of the order to the customer.
8. The merchant provides the goods or service. The merchant ships the goods or provides the service to the customer.
9. The merchant requests payment .This request is sent to the payment gateway, which handles all of the payment processing.

1.5 Securing Electronic Payment

The objective of an electronic payment system is to transfer a monetary value from the payer to the payee by using a payment protocol and a financial institution or network which links the exchanged data to some economic real world value. The financial network may be built of individual financial institutions (i.e., banks or authorized service providers). Five key phases can be identified in a commercial transaction

1. Getting means of payment -This phase entails using the appropriate means of paying for objects and obtaining digital cash in a given currency.
2. Service discovery -During this step, the client discovers the available services and selects one or some of them based on a set of factors including price.
3. Payment negotiation -When an e-service has been selected by a customer, the client can negotiate payment based on specific parameters such as payment means and authentication mechanism.
4. Service utilization -During this phase, the customer utilizes the selected service, while making on-going payments.
5. Termination -This phase includes the action performed after the utilization of service has ended. Actions involve reclaiming any unspent money or obtaining a proof of payment and service use.

Proposed System

In the proposed system only certified merchant and customer participate, the certification being issued by the certifying authority. This ensures that only legitimate users are taking part in the transaction. The username and password entered is the credit card number of the customer. To ensure security of this data multiple encryption is done for the security of this information. The data is secured from being hacked in this application.

Certification of Entities Participating in the Transaction:

Everyone pays for goods purchased over by the internet by giving the merchant the card details. To prevent these sensitive data by being hacked the data passes by the SSL protocol.

So the cardholder and the merchant should trust one another .The registration of both the cardholder and merchant is done by the Certifying authority.

Card Holder Registration

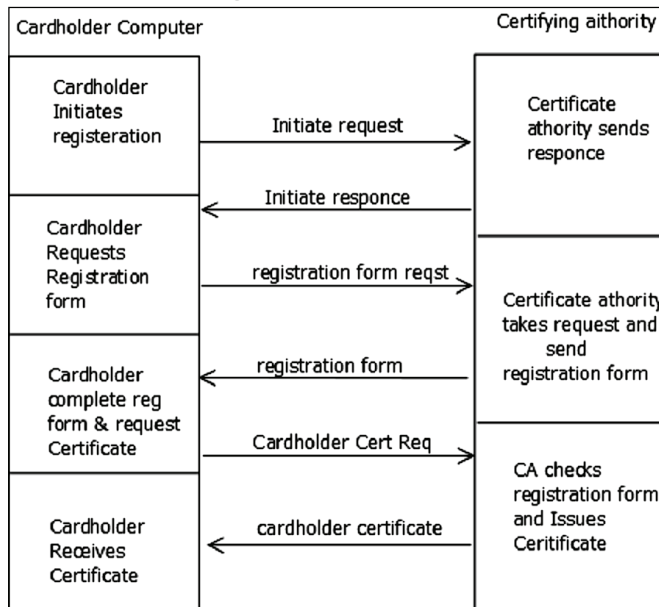


Figure 1: Card holder registration

Merchant Registration

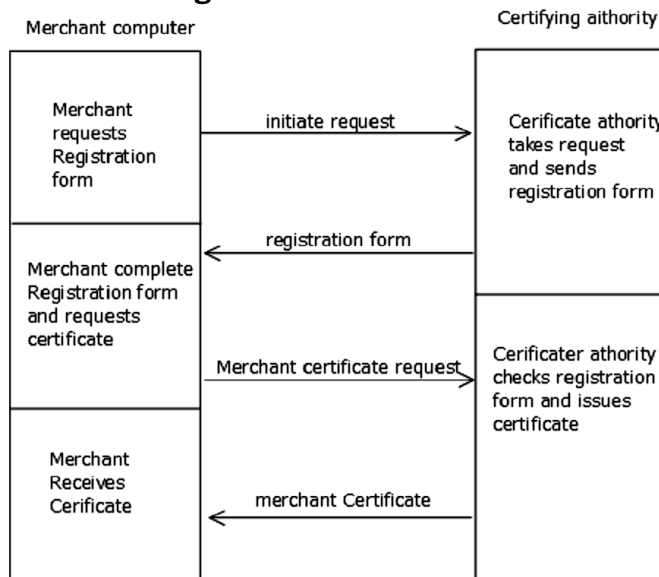


Figure 2: Merchant Registration

Encryption of Sensitive Information Using Multiple Encryption .

This model has the following has the following benefits. Firstly the system is complex because the encryption is done at the byte level which is difficult for any hacker to understand. Secondly the encryption is done using RSA algorithm and the security key sent online is a real time data which is picked from the database randomly.

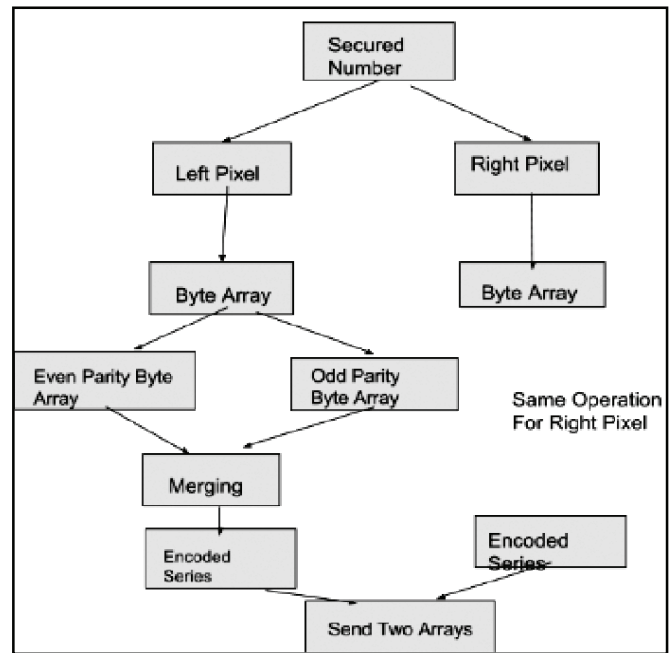
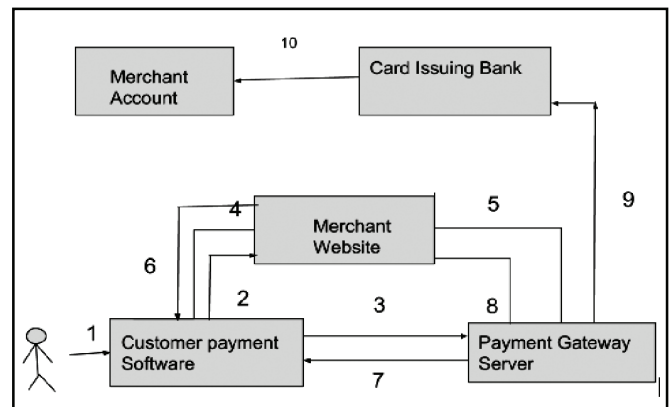


Figure 3: Diagram of the proposed System



Algorithm

1. Customer clicks on Ol_pay on his terminal. He then has to enter his username and password to further proceed on his application
2. After successful entry, customer opens th Ol_pay browser and visits the merchants website and places an order.



3. The OLTP system in the authentication module synchronizes with the payment gateway server.
4. A request Detail, RequestDet is created automatically by the application and encrypted using the public key of the payment gateway.
5. Merchant then sends the received RequestDet to payment gateway server. The payment gateway server then after verification of the customer notifies the merchant about authenticity of the customer.
6. Merchant then creates a transaction bill, which contains the
TranBillID = EnCrypt [(Merchant ID, Merchant's Account Number, Payment details)]
7. Customer verifies the order information .The Authentication module of the software sends TranBillID obtained of the merchant to payment gateway server for merchants authentication
8. The payment gateway server sends TranBillID to the respective merchant and merchant in turn sends the TranBillID to payment gateway server. Payment gateway server decrypts the TranBillID using merchant's public key and authorizes the merchant and notifies the customer of merchant's authenticity.
9. Payment gateway server then sends payment details and customer's details to the issuing bank.
10. Issuing bank after verifying the payment due with the credit card limit of the customer transfers the requested funds to the merchant's account and both, the customer and the merchant are notified of the transaction status.

CONCLUSION

The proposed System ensures the privacy and the security of data, which in turn affects costumers trust in electronic transaction. It encrypts the data at the byte level seeing towards that all transactions are secured making the digital marketing reliable.

References:

- 1 Model Checking for E-Business Control and Assurance Bonnie Brinton Anderson, James V. Hansen, Paul Benjamin Lowry, and Scott L. Summer
- 2 Provably Secure Integrated On/Off-Line Electronic Cash for Flexible and Efficient Payment Chun-I Fan and Vincent Shi-Ming Huang
- 3 Verifying the SET Registration Protocols Giampaolo Bella, Fabio Massacci, Member, IEEE, and Lawrence C. Paulson
- 4 E. Clarke, O. Grumberg, and D. Peled, Model Checking. Cambridge,MA: MIT Press, 1999.
- 5 Comments on the Security of Fast Encryption Algorithm for Multimedia (FEA-M) A. M. Youssef, and S. E. Tavares, Member, IEEE.
- 6 Baldinger, A. & Rubinson, J. (1996) "Brand Loyalty: The Link Between Attitude and Behavior," Journal of Advertising Research, 36 (6): 22-35.
- 7 Dick A. & Basu, K. (1994) "Customer Loyalty: Towards an Integrated Conceptual Framework," Journal of the Academic Marketing Science, 22(2): 99-114.



Brand Management in the New Digital Era

* Priyanka
* Arjun Prakash

Abstract:

A Brand is a name, term, sign, symbol or design or a combination of them, which is intended to identify the goals or services of one seller or another seller and differentiate them from other manufacturers. Brand management begins with having a thorough knowledge of the term "brand". It includes developing a promise, making that promise and maintaining it. It means defining the brand, positioning the brand, and delivering the brand. Brand management is nothing but an art of creating and sustaining the brand. Branding makes customers committed to the business. A strong brand differentiates ones products from the competitors. It gives a quality image to the business.

Keywords : *Branding, Rebranding, Retail outlets, Durability*

Introduction:

Brand management includes managing the tangible and intangible characteristics of brand. In case of product brands, the tangibles include the product itself, price, packaging, etc. While in case of service brands, the tangibles include the customers' experience. The intangibles include emotional connections with the product/service. Branding is assembling of various marketing mix medium into a whole so as to give the identity to the product. It is nothing but capturing the customers mind with the brand name. It gives an image of an experienced, huge and reliable business. It is all about capturing the niche market for the product / service and about creating a confidence in the current and prospective customers' minds are the unique solution to their problem.

The aim of branding is to convey brand message vividly, create customer loyalty, persuade the buyer for the product, and establish an emotional connectivity with the customers. Branding forms customer perceptions about the product. It should raise customer expectations about the product. The primary aim of branding is to create differentiation. Strong brands reduce customers' perceived monetary, social and safety risks in buying goods/services. The customers can better imagine the intangible goods with the help of brand name. Strong brand organizations have

a high market share. The brand should be given good support so that it can sustain itself in long run. It is essential to manage all brands and build brand equity over a period of time. Brand management helps in building a corporate image. A brand manager has to oversee overall brand performance. A successful brand can only be created if the brand management system is competent.

Objectives:

1. To know the customer choice process in today's computerized world.
2. To concentrate the Brand people group in Textile industry.
3. To know about the increasing significance of emotions in marketing.
4. To examine the impact of emotions on loyalty and consumer-brand relationships.
5. To suggest about further improvement in brand management in digital era.

Methodology of collection of data:

The data would be collected using two Sources:

1. Primary Source:

A survey is to be conducted to study the Digital marketing in Brand Management, in Mangalore city. Well-structured questionnaires are to be

* Lecturer, Dept. of Commerce, St. Aloysius College, (Autonomous), Mangaluru



administered among the target customers and survey is to be analyzed. This will be the primary source through which relative data can be collected. This source would be beneficial for the project and even for the efficient running of Textile firms Stores.

2. Secondary Source:

The secondary data has also helped in providing the data required for the study. The secondary data has been obtained from various books and journals published by various authors and institutions.

The data obtained from the above two sources is scrutinized, tabulated, pictured in the form of charts and diagrams and finally presented in the form of relevant to the study.

DATA ANALYSIS AND INTERPRETATIONS

Table 1: Gender of the respondents

Options	No of respondents	Percentage
Male	28	56
Female	22	44
Total	50	100

Out of 50 respondents, 56% are male rest of them are female, the study is dominated by male than female.

Table 2: Age factor of the respondents

Options	No of respondents	Percentage
Less than 20	11	22
20-30	18	36
30-40	14	28
40 and above	7	14
Total	50	100

Out of 50 respondents 36% are in the age group of 20 to 30 years and 14% are In the age group of 40 years and above.

Table 3: Basis of selecting the goods

Options	No of respondents	Percentage
Quality of the product	16	32
Brand Image	20	40
Wide Choice	14	28
Total	50	100

The study shows that maximum of the respondents i.e. is 32% opt branded products, on the basis of quality of the products and 28% of the respondents select branded products as their collection.

Table 4: Frequency of visiting Retail outlets

Options	No of respondents	Percentage
Often	04	8
Very often	07	14
Occasionally	26	52
Never	13	26
Total	50	100

This study depicts that 52% of the respondents purchase branded Products occasionally and 26% of the respondents never Visit the outlets.

Table 5: Number of years of using the particular brand

Options	No of respondents	Percentage
Less than 5	28	56
5 - 10	13	26
10-15	6	12
More than 15	3	6
Total	50	100

The above table shows that 56% of the respondents are using the particular brand for less than 5 years and 6% of the respondents use the branded products for more than 15 years.

Table 6: Status of branded products

Options	No of respondents	Percentage
Comfort	15	30
Luxury	22	44
Collection	13	26
Total	50	100

From the above statistics 44 % of the respondents buy branded products as a luxury status in the society and 26% of the respondents purchase branded products for the different varieties of collection.



Table 7: Troubles faced by the customers

Options	No of respondents	Percentage
Less outlets	19	38
Less Promotion	14	28
Unfamiliar	12	24
Other	5	10
Total	50	100

38 % of the respondents find difficult to buy branded products due to less outlets and 24 % of the respondents are not completely familiar about all the branded products.

Table 8: Branded products competition to Non Branded

Options	No of respondents	Percentage
Strongly agree	29	58
Agree	8	16
Neutral	5	10
Disagree	5	10
Strongly Disagree	3	6
Total	50	100

From the above table it is clear that 58% of the respondents strongly agree that branded products are the tough competitors to non branded product companies.

Table 9 : Choices : Branded V/s Non Branded

Options	No of respondents	Percentage
Limited choices	36	72
Wider choice	14	28
Total	50	100

More number of respondents says that there is limited choice in branded products and remaining 28% respondents feel that there are wider choice in the branded products comparatively with non branded products.

Table 10: Features in Branded Products

Options	No of respondents	Percentage
Stylish	13	26
Variety	9	18
Trendy	18	36
Comfort	10	20
Total	50	100

The study shows that 36% of the respondents go for branded products due to the trendy collections and 18 % of the respondents buy branded products for variety.

Table 11: Defectiveness in Branded products

Options	No of respondents	Percentage
No Defect	35	70
Less than 5%	8	16
5-10%	4	8
More than 10%	3	6
Total	50	100

Majority of the respondents did not find any defects in the branded products i.e 70% and 30% of the respondents found few defects in the branded products.

Table 12 : Durability of branded Products

Options	No of respondents	Percentage
Short period	12	24
Long Period	38	76
Total	50	100

76% of the respondents say that the durability of the branded product is for the longer period of time and remaining 24 % find durability of the branded products is for shorter duration.

Table 13 : Responsive towards the price of the branded Products

Options	No of respondents	Percentage
Cheap	11	22
Moderate	12	24
Expensive	27	54
Total	50	100

The above table depicts that 54% of the respondents find branded products are expensive and 22% of the Respondents find certain branded products as cheap.

Table 14 : Recommendations towards Branded products

Options	No of respondents	Percentage
Yes	31	62
No	19	38
Total	50	100



Majority of the respondents i.e 62% will recommend branded products to others and remaining 38% of the respondents would not recommend for the usage of the branded products

Table 15 : Branding is confined to international Goods

Options	No of respondents	Percentage
Strongly Agree	3	6
Agree	4	8
Neutral	5	10
Disagree	14	28
Strongly Disagree	24	48
Total	50	100

48% of the respondents strongly disagree for the statement that branding is confined to international goods only.

Conclusion

Branding is an important element in any organization's overall marketing plan, but it's not just a logo. A brand should reflect the personality

and culture of the company and it should be consistent with the mission and vision of the organization. A company's brand is reflected in every level of the business, from how it physically looks on the outside, how its processes and policies are set up to do business, to how the employees, managers and executives approach their jobs on a daily basis. Customers connect with companies on an emotional level and the brand is where the relationship starts. Widely recognized brand that has quickly developed a strong presence in the international textile industry. Rebranding the organization has made it possible to open up new opportunities while building on the strengths of the past. Because developing a strong brand depends so heavily on creating appropriate perceptions, the internal and external communication exercises have been vital in quickly building up the confidence of stakeholders. Creating a consistent and well-recognized character to the company throughout the globe based on quality, performance, trends and varieties of the branded products will have beneficial results as per the study

References

- Athul Nayak "Fundamental Of Marketing", Excel Books, 13.
- Danaher, P.J., & Rossiter, J.R. (2011). Comparing perceptions of marketing communication channels. *European Journal of Marketing*, 45(1/2), 6-42.
- Ozaki, S., & Barwise, P. (2011). Has the time finally come for the medium of the future? *Journal of Advertising Research*, March, 59-71
- Debraj Datla And Mahua Datla "Marketing Management", Vrinda Publications (P) Ltd.,: 145
- Huseyin Gungor " Emotional Satisfaction Of Customer Contacts", Universiteit Van Amsterdam, 13.
- Palmer, A. & Koenig-Lewis, N. (2010). Primary and secondary effects of emotions on behavioral intentions of theatre clients. *Journal of Marketing Management*, 26(13-14), 1201-1217
- Rajan Nair "Marketing, Sulthan Chaud And Sons, 244-245
- S A Sherlakarb "Marketing Management" Himalaya Publications, 72



Entrepreneurship for Women Empowerment- a Few Feasible Avenues

* **Dr. B Vamana Baliga**
** **Dr. Jnaneshwar Pai Maroor**

Abstract :

Traditionally women were expected to take up only household work and this was considered essential for the very endurance of the institution of the family. Even women accepted it as their fate and adjusted accordingly. The new Indian woman wants to retain her instinctive love for the home, the children and the family, and to combine this with her determination to play a vital role in the socio-economic structure of modern India. During the later half of the 20th century, the role of women in society changed drastically. Today, women have been actively participating in almost all economic activities and successfully proving that they can be more than a match to men in every walk of life.

Of late, the entry of women folk into business outside the domestic front is gaining increased significance in our country. Such an avenue bestows both economic and social status on these women. In fact, we find growing number of women entrepreneurs in modern highly technological, manufacturing and service business units. Increased opportunities in the business field have considerably drawn out women from the shell of family and household, which hitherto constituted their world. The income thus earned has provided them with a certain measure of economic independence and boosted their self-esteem, besides augmenting significantly household earnings. The present paper tries to discuss the various issues that lead enterprising women to take up entrepreneurship as a vehicle for their empowerment and throws light on the opportunities which can be grabbed by them to be the successful businesswomen.

Keywords: *Women entrepreneurs, Self-reliance, Social status, Day care, Dress designing, Beauty therapy.*

Introduction

The family is the most enduring institution man has even invented. It is the foundation of love, affection, and security, which plays a vital role in the emotional, physical and intellectual development of its members. The functions of a family particularly love and security cannot be provided by any other body. Earlier, the joint families in India have provided economic, social and emotional support to its members. The joint family has started fragmenting due to westernization, industrialization, and urbanization. Consequently, the family as a unit is undergoing a swift change and the degree of change varies from society to society (Paul Chowdhury, 1994). This depends upon how the social values are and the impact of these changes on the family system.

Traditionally women were expected to take up only household work and this was considered essential for the very endurance of the institution of the family. Even women accepted it as their fate and adjusted accordingly. This, however, did not confer upon them any status except some verbal references of respect and gratitude (Uma Joshi, 1994). For centuries, Indian women's role has been domestic, while their husbands assumed the responsibility of the breadwinner and protector of the family.

Entrepreneurship for Women Empowerment - Causes and Opportunities.

The status of woman in India is somewhat different from that of the developed countries of the west. In all ages, woman did not have an independent existence of her own. She existed for man and always played a second fiddle role to

* Associate Professor and Head, Department of Commerce, Sri Mahaveera College, Moodbidri

* Assistant Professor JKSHIM, Nitte



him. Women in traditional societies are still confined to the four walls of their home, their children, household chores and family rituals. Though, woman is an equal partner of man's life in society, she is not an equal partner in economic sphere. Participation of women in economic activities was very much limited in the country. However, during the later half of the 20th century, the role of women in society changed drastically. Today, women have been actively participating in almost all economic activities and successfully proving that they can be more than a match to men in every walk of life. In fact, they have been contributing significantly in modern business and commercial world in their own way. Women have at last been recognised as a target group for the promotion of economic self-reliance (Shakila Azim, 2013). Women are rational in their approach, careful in handling situations and want to do things as good as possible. For assuring equality, dignity, justice, prosperity and stability, the contribution of women has, therefore, be viewed in a wider perspective.

Of late, the entry of women folk into business outside the domestic front is gaining increased significance in our country. Such an avenue bestows both economic and social status on these women (Deepa Mathur, 1992). The changes are taking place in the fast moving society in rapid strides. Women are no longer restricted to traditional economic activities where, formerly their household skills were the basis. In fact, we find growing number of women entrepreneurs in modern highly technological, manufacturing and service business units. Businesswomen today have become an integral part of modern and modernized industrial society. Increased opportunities in the business field have considerably drawn out women from the shell of family and household, which hitherto constituted their world (Kushbhoo and Benita Verma, 2013). The income thus earned has provided them with a certain measure of independence and boosted their self-esteem, besides augmenting significantly household earnings. When women are equipped with economic independence, they will be able to take firm decision against their oppression in family and society. Further, they seek to derive emotional and psychological contentment, and a sense of creative fulfillment. Thus, their

education, skills and time are optimally used (Jyothi Induprathap Yadav and Suhas Shankar Rao Jadhav, 2012).

Various opportunities for pursuing entrepreneurship

A woman entrepreneur is one who owns and controls an enterprise in which she has a financial interest of 51 per cent of the capital and who gives at least 51 per cent of generated in the enterprise to women. For women who do not want to take up a full-time or part-time career working for an employer, there are many options for working part-time or full-time as self-employed. A woman can choose one of the many ideas to work on her own or even in co-operation with one or more friends. In most cases, it has been seen that one achieves success when the project permits one to work part-time and the investment must also be low. Here are a few ideas, which could be employed by the women entrepreneurs to suit the personal circumstances, and build up a useful and successful career around them.

Starting a Day Care Centre

The anguish of working parents - for their inability to provide the requisite emotional support to the growing young children in the absence of elders at home in most of the nuclear families - drives them to hunt for sweet and loving day care centres for their tiny tots. A day care centre/child care centre providing day care service is often maintained by women entrepreneurs designed to take care of the young children of urban working mothers of limited income families. It offers a variety of activities designed to promote the physical, emotional, mental and social growth of children. Such centres prepare young children to go to pre-primary schools by promoting their cognitive development and socialization (Brahmanandam, 2013). It is agreed that the children of working women/ mothers belonging to independent families have to be taken care of especially in their formative years and the only way to provide them day care with pre-school education is to put them in day care centres. Even though the paid day care cannot become a perfect substitute for maternal care, it is the only tangible alternative for the working mothers in the urban nuclear families.



Running a day care centre does not require much capital, one can easily venture into it and earn a decent income. Of late, it is emerging as the most lucrative business in cities as more and more women living in independent families pursue employment. Even a housewife who is willing and prepared to make best use of her free time can start a day care centre. She can run a successful business right in her home without disrupting her family life. This way, she can have the best of both worlds: a happy home and fulfilled professional life. All she has to do is to stock up a lot of toys, pushcarts, rocking horses, charts, pictures, story books, blocks, tricycles and other play materials and place them in the living room, and she is in business.

Day care centres enable dual earner parents belonging to nuclear families to continue on their jobs and to supplement their family income. This would provide them more disposable income and enhance their standard of living. The most common problem faced by a working mother in a nuclear family in entering the work force is household responsibility. Apart from managing the house and professional front, what worries most working mothers is bringing up their children. The day care centres take the load off the shoulders of working mothers by taking care of their young children when they are at work place. Such centres give a breather to overburdened non-working mothers too. Sending young children to a day care centre helps non-working mothers relax and have time to take care of their special interest, since they need a diversion from the routing household chores.

Day care is a significant generator of employment for women in cities. Day care centres provide an opportunity for unemployed urban women to be employed and earn income in supporting their families. They can work as teachers and ayahs at the centres. Such centres also enable the mothers in dual earner families to continue on their jobs and to support their family income. This would provide more disposable income for such dual earner parents and enhance their standard of living.

Establishing a Dress Designing Centre

Although most of the women in the urban areas are trained in the field of sewing clothes, till date,

dress designing field is dominated by the men folk only. However, a small number of ladies do this business activity at their residence only. Some of them get contracts from readymade garment shop for the supply of skirts, blouses, nities, shorts and shirts, etc. As India is a populous country, there is a huge demand for the readymade garments within the country itself. Moreover, the Indian readymade garments have international markets. Another point to be noted that women normally feel shy while giving measurement to the men dress makers for getting their cloths stitched. They always prefer to go to lady dress designers only due to social stigma. Hence, there is a vast scope for the women in urban areas to start this lucrative business in a big way and to earn handsome income on a regular basis.

Owning a Beauty therapy Parlor

A beauty therapy parlor is a small friendly, home-based salon situated in the urban areas to serve the aesthetic needs of the women folk. Most of such parlors have fully-qualified and experienced beauticians specialized in beauty therapy. An overwhelming majority of the beauty therapy parlors meant for ladies are owned and managed by the women entrepreneurs. They provide an extensive range of treatments using medically advanced products. These contain natural essential oils and other herbal products to give the best results to those who undergo such treatment. Beauticians being experienced, acquiring vast knowledge in beauty therapy, successfully treat their clients giving delightedness for their clientele.

Most of the services rendered by beauty therapy parlors include advanced haircuts, permanent scar removing, hair dyeing, facials, face bleach, face threading, mehendi, shaping eyebrows and many other beauty treatments. Some beauty therapy parlors have also become professional producers of talented beauticians. They teach young girls/ women and provide them with Govt. Certificates, so as to make them successful beauticians and earn handsomely as employees or to open their own beauty therapy parlors and make a living. In metros, beauty therapists render their valuable services even to royal families, film actresses, and top cadre women entrepreneurs.



Conclusion

Businesswomen have been making a significant impact in all segments of the economy in the western countries. It is worth noting that women entrepreneurship is yet to gain momentum in Indian context. Their participation in business is, however, on the increase. Today we find women in different types of businesses, traditional as well as non-traditional. The challenge and adventure to do something innovative, liking for business and an urge in them to attain economic independence are the main reasons why women pursue business as their career. Today there is greater awakening among women, both rural and urban to be self-sufficient and self-reliant. Given an opportunity, they will deliver brilliant results. Educating women is absolutely essential in straightening their personality. The need of the hour is to bring the young educated and skilled women into the entrepreneurial stream through proper guidance, motivation and training. Towards this end, an integrated approach is necessary for making the movement of women entrepreneurship a great success. For this purpose, both government and non-government agencies have to play a role of paramount importance.

References:

1. Brahmanandam, "Employment of Women: An Analysis", *Southern Economist*, Vol. 51, No. 22, March 15, 2013, pp. 11-12.
2. Deepa Mathur, *Women, Family and Work*, (New Delhi: Rawath Publications, 1992).
3. Jyothi Induprathap Yadav and Suhas Shankar Rao Jadhav, "Entrepreneurship Development Among Women in Sangli", *Southern Economist*, Vol. 50, No.23, April 1, 2012, pp. 31-34.
4. Kushbhoo and Benita Verma, "Empowerment of Women in India", *Southern Economist*, Vol. 52, No.15, December 1, 2013, pp. 18-22.
5. Paul Chowdhury, "No Substitute for Mother's Love", *Social Welfare*, Vol. 40, No. 10, January, 1994, pp. 12-14.
6. Shakila Azim, "Women Empowerment through Self-Help Groups", *Southern Economist*, Vol. 52, No.6, July 15, 2013, pp. 28.
7. Uma Joshi, "Working Women and Household Decisions", *Social Welfare*, Vol. 40, No. 10, January, 1994, pp. 12-14.



Managing Performance - Opportunities for Improvements in Healthcare

* Mrs. Deepa Nayak P.

** Dr. Ananthapadmanabha Achar

Abstract

All healthcare organizations with the desire to perform well in the eyes of its stakeholders are feeling the need to establish and implement a sound performance management system. Myriad factors are cited as having a pivotal role in the performance management of hospitals. Primary among these are employee commitment, appraiser maturity and career development. Other aspects such as monetary rewards and incentives play a potent role in raising employee performance. Post globalization, healthcare in India, is becoming a high-pressure industry facing increasing government regulations, cost controls, and demands for higher quality patient care. With hospitals increasingly being pushed into competitive market structures, hospital management has been vigorously searching for managerial solutions to streamline their operations in order to reduce cost and yet to maintain a high quality of care. In this study an attempt is made to make a meaningful analysis of related literature in identifying the major factors responsible for effective management of staff performance in healthcare organizations. Findings of this paper are based on an analysis of related literature as well as a semi structured interviews that were conducted with the administrative staff of various hospitals in order to ascertain the operational difficulties and lacuna in implementing the present PMS.

Key Words : *Healthcare organization, Performance Management, Challenges.*

1.0 Introduction: -

An effective employee is a combination of good skills and productive work environment. To get the maximum performance from employees, we need to provide them with the tools they need to succeed. Performance management is one such tool to deliver sustained success to organisations by improving the performance of the employees who render their services for attainment of organizational goals. This however, is possible only if the management is effective enough in getting the work done. Improving morale, creating loyalty and increasing overall productivity among employees through performance management is the key to an organization outperforming its competition. This is true, more so, in the case of healthcare organizations.

Health, undoubtedly, is a key indicator of human development. A recent WHO report has placed India in 112th position among 191 countries of

the world, in the matter of health concern and availability of medical facilities. Despite the fact that there is a continuing rise in communicable diseases and a major jump in non-communicable or "lifestyle" diseases, Indian healthcare industry is growing at a fast pace. Adding to this disease burden is a growing and ageing population; economic development and increasing health awareness in a healthcare industry that is fast growing is only adding to the complications already prevailing in the industry.

Measuring employee's performance in both the public and private health sectors has been discussed for decades. However, despite some advances made in the recent past, India's healthcare sector is trying hard to deal with the existing plethora of challenges. India's existing infrastructure is just not enough to cater to the growing demand. With healthcare industry

* Research Scholar, Jain University, Bengaluru, Lecturer, SDM PG Centre for Management Studies & Research,

** Dean, Corporate Programme, JKSHIM, Nitte



entering into a new era of growth in India, healthcare organisations need to discover and experiment with new ideas and design innovative methods of dealing with the issues and also find solutions to its problems.

2.0 Research Methodology:-

2.1 Objectives:

- i. To describe the present Performance Management System in health care organisations.
- ii. To identify and analyze the factors that influence employee's performance within an healthcare organisation.

2.2 Data Collection:

Primary data included semi structured interviews with administrative staff and HR professionals in healthcare organizations. The researcher held semi-structured interviews with administrative staff and HR professionals in order to ascertain the enabling factors of the present Performance Management System. Secondary data was collected through books, periodicals and journals.

2.3 Need For The Study:

Employees are "paid remuneration to perform their duties"; therefore they are expected to do a specific amount of work, according to a particular standard in order to be paid at the end of each month, the determined amount in the form of remuneration, for the work done by them. The irony in this case is that, i.e. in the present scenario of healthcare professionals, without a correct performance management system in place, it is extremely hard to measure whether the expected performance matches their actual performance. Understanding of the enabling factors will go a long way in the implementation of the performance management system in healthcare organizations.

3.0 Literature review:-

Employees are the most important resources in an organization and therefore they need to be trained and developed properly in order to achieve an organizations goals and expectations (Brewster, 2007). Performance management is a major multidimensional concept aimed to achieve results and has a strong link to strategic targets

of an organization. Performance is directly connected with quantity of output, quality and timeliness of output, attendance on the job, and of-course, the efficiency and effectiveness of the work completed. According to WHO health report (2006), performance is a combination of staff being, available, competent, productive and responsive; Aguinis (2009) described that "the definition of performance does not include the results of an employee's behavior, but only the behaviors themselves. Performance is about behavior or what employees do, not about what employees produce or the outcomes of their work".

With the increase in complexity, competition and corporatization, even in the healthcare sector, the urge for quality performance and excellence has also crept into Indian hospitals. In the present scenario running a health care organization is a tough balancing act. On one hand, there is need to ensure the delivery of high quality patient care, at a reasonable price and on the other hand, to ensure that healthcare organization operates effectively as a profitable business. (Achar A.P. & Deepa Nayak P.2014). Performance management is the new phenomenon in the world of HR. It is a term that is borrowed from the field of Human resource and has recently been incorporated by the healthcare organisations. The concept of performance management is an outcome of performance appraisal. Though there is no clear idea about the exact time of its origination, researchers opine that it had first been introduced around the first world war period in order to monitor and measure the performance of military officers (Armstrong, M., 2006).

Performance management is a system by which an organization evaluates and develops its employee's skills, behaviour and individual employee performance in order to improve organizational performance in this competitive world. A study conducted by Al-Ahmedi in 2009 found that job performance was positively correlated with organizational commitment, job satisfaction, and other personal and professional variables. Mc Connell (2003) further elaborated that an element of importance is to determine the number of people that are needed with specific skills, making them available, and



assigning them the work that needs to be completed and the specific time period within which they have to complete it.

Traditionally, performance measurement in healthcare organizations has been administrative functions. These functions were focused exclusively on the financial performance only (Stewart, Louis J. et. al., (2001). The current shortage of healthcare professionals and high turnover of paramedical staff is of great concern in many countries because of its impact upon the efficiency and effectiveness of any health-care delivery system. It is extremely imperative to understand the relative importance of the many identified factors to performance management.

4.0 Research Framework:-

According to various researchers and practitioners, there are certain factors that individually and collectively effect on the performance of employees in a positive or negative way; this includes the following factors:

- i. **Leadership:** Leadership is a process whereby an individual influences a group of individuals to achieve common goals. The leadership style within an organization has a bearing on encouraging or inhibiting employee's performance.
- ii. **Managerial Standards:** This can be a factor in motivating employees. They should be in line with the job duties essayed in the job description of the employees. Expectations of the employer should align with the duties assigned to the employee. Having unrealistic expectations can diminish employee performance.
- iii. **Defining Goals:** The first step in performance management is setting the stage correctly i.e. defining individual goals and aligning them with the corporate strategy. The process of setting goals should be a collaborative process between a manager and his or her employees. Once the company-wide strategy is established, individual goals should be created that support the organizational goals. These should be specific, measurable, achievable timely and relevant.
- iv. **Coaching:** It has become an important method to improve performance. Coaching

provides scope for a two way communication, where coaches identify the areas that require improvement and various techniques by which it can be improved.

- v. **Monitoring Progress on Goals:** the progress of employees on a given task should be reviewed on a timely basis. Successes can be acknowledged with appropriate rewards. In addition the employees can also track their own progress on goals. Having this information handy is helpful during the all-important appraisal process to inform management of the steps involved in reaching a goal or to highlight successes from earlier in the year. Monitoring progress on goals provides an opportunity to adjust timelines, request additional resources if necessary, or even broaden the goal.
- vi. **Appraisal Process:** performance management goes beyond the traditional appraisal process. It makes constructive analysis of the employee's performance. It also provides feedback about what the employee has successfully completed and creates a plan to provide various opportunities for the employee to develop necessary skills. This can be an important factor not only in the employee's growth, but also in the health of the entire organization since employees have a greater sense of loyalty to companies that develop talent from within and thus become more engaged in their work.
- vii. **Pay-for-Performance Compensation:** A successful pay-for-performance compensation strategy can be the key to retaining top talent and driving organizational performance that exceeds all expectations. Essentially pay-for-performance serves to align employees with the goals and objectives of the company and motivate and reward top performers, while continuing to develop the under performers to become greater assets to the organization.
- viii. **Motivation:** It is the key to getting things done. Effective motivation can create a productive work force and provide the necessary inputs for better productivity.
- ix. **Commitment:** Commitment shown by the organisation is returned in the form of



employee commitment. This is achievable by offering assistance to employees in all forms so as to enable them to conduct their work efficiently. Regular training sessions, better and competitive benefits and pay packages, upgrading equipments and providing state of the art infrastructure, are only some ways of achieving employee commitment to work.

- x. **Employee participation management:** It is a process wherein the employees are involved in the decision making process. In this way they feel that they have the opportunity to discuss problems and can influence organizational decisions.
- xi. **Standardized Employee Evaluations:** Comprehensive employee evaluations are essential for continuous improvement in performance of employees. Standardized evaluation forms not only lead to consistency, but also allow the results of the evaluations to be reviewed and compared. It helps in identifying the areas of strength and weaknesses and provides opportunities for improvement.
- xii. **Communication:** Communicating the performance appraisal process helps in achieving employee commitment. All

appraised areas can be discussed by the employees and the managers, thus reviewing different ways of improvement, wherever necessary.

5.0 Conclusion:-

Indian healthcare industry has travelled a long distance post independence. But it still has a long way to go. This journey can be traversed successfully only if we foresee the challenges and treat them as opportunities. It is high time we realize the enabling factors of performance management and use them effectively in order to attain superior performance from employees. Millions of Indians have been suffering due to inadequate healthcare facilities and the number is only growing with time. The challenges are many - rising population, inadequate healthcare infrastructure, high out-of-pocket expenses, low per capita healthcare expenditure, and so on. The list seems to be unending. But they are definitely combatable and solvable. The only solution presently available with HR professionals is performance management system. If it is properly implemented, it can solve a lot of issues and help in not just managing the organisation better but also in providing timely and adequate medical help.

REFERENCES:

1. A. B. Deolalikar et al., (2008), "Financing Health Improvements in India", Health Affairs, No. 4, pp.978-990.
2. Achar A.P. and Deepa Nayak P., (2014), "An Evaluation of Performance Management System in Health Care Organization- A Case Study", International Journal of Human Resource Management and Research, ISSN (Online): 2249-7986, ISSN (Print):2249-6874, edition: June 2014.
3. Al-Ahmadi, (2009), "Factors affecting performance of hospital nurses in Riyadh Region, Saudi Arabia", International Journal of Health Care Quality Assurance, Vol. 22, pp.40-54.
4. Brewster, C. (2007), "Comparative HRM: European views and perspectives", The International Journal of Human Resource Management, 769 - 787.
5. Nayak Smitha and K.V.M. Varambally, (2013), " Healthcare Challenges in the Changing Scenario: An Innovative Approach", The Business and Management Review, Vol.3, No. 2, pp. 162-170.
6. Roberts et al., (2006), "Performance Management: a Framework for Management Control Systems Research", Management Accounting Research, Vol. 10 (4): 363-382.
7. Stewart, Louis J. et. al., (2001), "Improving competitiveness through performance measurement systems", Healthcare Financial Management, Pp.46.
8. Wiskow C. (2006), The effects of reforms on the health workforce. Background paper to the World Health Report; funded by DFID2006.
9. WHO (2006). World health report 2006. Working together for health. Geneva, World Health Organization.
10. Zhu, Y., Warner, M., & Rowley, C. (2007). "Human resource management with 'Asian' characteristics: A hybrid people-management system in East Asia", The International Journal of Human Resource Management, 745 - 768.

BOOKS:

1. Aguinis, H. (2009). Performance Management, 2nd Edition, Pearson Education Inc.
2. Armstrong, M., (2006), A handbook of human resource management practice. 10th ed. London: Kogan Page.
3. Dessler Gary, (2008), Human Resource Management, 11th Edition, Prentice Hall of India, New Delhi.
4. Pareek U. and Rao T. V. (2003), Designing and Managing Human Resource Systems, Oxford & IBH Publishing, New Delhi.
5. Rao T. V. (2007), Performance Management and Appraisal Systems, 11th Edition, Response Books, New Delhi.

OTHERS:

1. www.managementstudyguide.com/performance-management-evolution.htm
2. www.managementstudyguide.com/benefits-of-performance-management-system.htm
3. <https://www.gyananalytics.com/buy-reports/indian-healthcare-industry-2012/>
4. <http://www.who.int/whr/2006/en/>



Business Process Outsourcing : Reality Bites

* Ramya Shetty

** Prof. Pakkeerappa

Abstract:

BPO is typically categorized into back office outsourcing, which includes internal business functions such as human resources or finance and accounting, and front office outsourcing, which includes customer-related services such as contact centre services.

The Indian BPO industry has to realize that once the industry matures, profit margins and return on investment stagnate and reach a plateau. It is for this reason that the time is ripe for the Indian BPO sector to innovate and move up the curve.

Hence a conceptual study is carried out to understand the concept and chart out the future prospects of this segment.

Keywords : *BPO, Technology, future prospects*

Introduction:

Business process outsourcing (BPO) is a subset of outsourcing that involves the contracting of the operations and responsibilities of a specific business process to a third-party service provider. Originally, this was associated with manufacturing firms, such as Coca-Cola that outsourced large segments of its supply chain.¹

BPO is typically categorized into back office outsourcing, which includes internal business functions such as human resources or finance and accounting, and front office outsourcing, which includes customer-related services such as contact centre services.²

BPO that is contracted outside a company's country is called offshore outsourcing. BPO that is contracted to a company's neighboring (or nearby) country is called near shore outsourcing. Often the business processes are information technology-based, and are referred to as ITES-BPO, where ITES stands for Information Technology Enabled Service³.

Knowledge process outsourcing (KPO) and legal process outsourcing (LPO) are some of the sub-segments of business process outsourcing industry.

According to the study conducted by NASSCOM and Everest India, Indian outsourcing industry is still the global leader in outsourcing market. Mr. Som Mittal, the then President NASSCOM, said in 2010, "By 2020, the industry expects to have around 5 million women employees on its rolls. Currently, the industry has around 37% women employees and around 26% of the female employees are chief wage earners" and women being the major work force in BPO industry, also contribute to higher attrition rate.

India, China and the Philippines are major powerhouses in the BPO industry. In 2017, in India the BPO industry generated US\$30 billion in revenue according to the national industry association.⁴

In recent years, the term Business Process Outsourcing or BPO has gained prominence and the trend of outsourcing back office operations to centers in India and Philippines along with other countries in Asia has taken center stage. Often, we come across projections that show a greater growth in BPO with more western firms outsourcing to the Asian and other countries.

This module is intended to cover the BPO phenomenon in depth and provide the readers with a clear understanding of the dynamics

* Research Scholar, Mangalore University,

** Professor, Department of Business Administration, Mangalore University



involved as far as this phenomenon is concerned. The various articles in this module would help the readers form a perspective of how the BPO sector works and the business drivers and imperatives behind the outsourcing phenomenon.

Why Outsourcing?

First, why should any company in the west outsource its back office operations? There are several reasons for this and the primary driver is the cost factor. Since wages in India and other Asian countries are cheap in Dollar terms which mean that for the same amount of money that the firms are paying their employees in the west, they can get a highly leveraged amount of work when they outsource to India and other Asian countries.

Next, because of the fact that the time zones of the West and Asia complement each other to ensure that work gets done in a 24/7 cycle. What we mean is that since the US and Asia are separated by almost a half day time zone differential, whenever it is nighttime in the US, it is daytime in Asia and vice versa meaning that the work can be done round the clock.

Third, the BPO employees in the India and Asian countries like Philippines are proficient in English and with some training can be taught to talk in an American accent or a British Accent. This means that the end users or the consumers in the US and Europe can feel comfortable secure in the knowledge that they can make themselves understood as well as understand what the person at the end of the line is saying. Finally, because of the way in which the BPO phenomenon has developed over the years, many companies in India and other parts of Asia are now better at the back office work than their American or European counterparts which means that not only is the cost an important criterion, quality of service offered is also excellent.⁵

Advantages of the BPO Industry:

The reason for companies to outsource their business processes is pretty simple. Business Process Outsourcing enables business owners to reduce the burden of work and concentrate on other core aspects of their operation. Outsourcing to a third-party company, which is already well-established and has the relevant experience in

providing services, is a much more convenient option. Outsourcing your business processes comes with a series of advantages. Some of those include:

Cost Reduction: Outsourcing helps organizations cut costs and save money, and is one of the most important reasons for people opting to outsource their business process. BPO has given rise to a talented pool of employees available at low wages results in huge cost reductions, which in turn results in better revenues for the company

Availability of Experienced Professionals: Recruiting new employees and training them involves a lot of hassle and is a huge cost to the company. When the tasks are outsourced to an already established company with all the resources, the troubles of hiring and training is conveniently avoided

Ability to Focus on Core Business: Since a considerable chunk of the business is outsourced to a service provider, the top management of the company can focus their attention on core operational areas. This also leads to better employee productivity and helps them make better and more informed business decisions

Excellent Source of Customer Feedback: Most BPO employees are in direct contact with the customers, as a result of which they are able to receive a first-hand feedback about products and services. This valuable feedback, in turn, helps the company to improve upon the services provided

Access to the Latest Updated Technologies: Buying a licensed version of the latest software and other technologies is very expensive. This proposition is also risky, especially for small to medium-sized businesses who cannot afford to dedicate a steady budget to buying the latest technologies. Therefore, it becomes difficult for a company to stay updated with the latest developments. Outsourcing to companies that already have access to the technology and have the relevant expertise therefore proves to be more advantageous for global organizations

Excellent Employment Opportunity: The BPO industry is one of the highest job providers in most countries. In fact, it is the ranked second in terms of the number of jobs created in some of



the Asian countries. The remuneration provided to the employees is also one of the best in the industry, which is one of the major reasons for youngsters to work in BPO. The BPO industry has provided employment to a lot of talented youngsters and has single-handedly changed the GDP of various small countries

Future of BPO in India

India has emerged as a hot destination for BPO work in recent years. The success is mainly due to the fact that there is a ready availability of large numbers of resources fluent in English and the diligent and hardworking efforts put in by the companies in India that do BPO work. Further, the fact that Indians are well educated (by Asian standards) and that there is a humungous body of resources who have graduated in commerce and technology has meant that the BPO story took off in right earnest in India. Added to this is the fact that the demographics favor India since a majority of its population is young and under 30. This is the so-called demographic dividend wherein a country that is youthful reaps the fruits of having a labor force which can be tapped into. All these reasons have conspired to bring about a revolution in the way the Indian BPO sector has performed.

However, things are not all that hunky dory since many other countries in Asia seem to be playing catch-up with Philippines emerging as a viable alternative to India. One of the reasons for the completion is that the wage differential that India had over the West is eroding since the industry is maturing and hence wages of the workforce are going up.

This means that other low cost rivals like the Philippines can tap into the advantage that India hitherto had. Further, there is a certain level of saturation that has set in India with the law of diminishing returns coming into play. These factors mean that India has to watch out for competition from other countries. Of course, there are certain steps that can be taken to arrest the decline and ward off the competition.

For instance, Indian BPO companies can branch out into Tier II and Tier III cities so that their wages are competitive and that a skilled workforce that exists beyond the cities can be tapped into.

Moreover, the costs can be kept down because of the fact that these cities have a lower cost of living and doing business than the Tier I cities. The most important step is that Indian BPO companies can move up the "value chain" which means that they can migrate to higher end knowledge work or KPO which is more cerebral and pays well. The point here is that it is time for the Indian BPO industry to take the phenomenon to another level and this is precisely the reason for many Indian BPO's to take up KPO work as well as opening centers in smaller cities.

Finally, the Indian BPO industry has to realize that once the industry matures, profit margins and return on investment stagnate and reach a plateau. It is for this reason that the time is ripe for the Indian BPO sector to innovate and move up the curve. With other nations snapping at its heels, the Indian BPO sector cannot afford to take it easy nor be complacent.

Conclusion

Organizational competitiveness is determined by its ability to meet changing customer needs better than others. In a rapid changing society under the influence of a number of socio-techno-economic factors, it is almost impossible for any organization to build competitiveness on all the value links. However, new paradigm created by the Internet and several physical infrastructural components have opened up new possibilities for redefining value networks. There is every indication that distances are shrinking across the globe, both in virtual and physical terms, if we look at it from the angle of time, which is the scarcest resource. What happened in the manufacturing sector over the years will be true in service industries also thanks to the technological revolution. This is particularly so in services where face-to-face service delivery is either not required or desired by customers for reasons of convenience and cost advantages.

The rapidly emerging scenario has multiple implications for the Indian BPOs in general. Since political compulsions often overtake techno-economic logic, and economies of developed nations are still in a recessionary phase, preserving jobs at any cost is an attractive slogan for them, particularly in an election year. In any case, the Indian BPO firms have to consistently



prove their capabilities to deliver and create nearindispensable situation for the parent to survive without them. This will not only involve growing technical and domain expertise but also refinement in systems and practices while keeping costs under control. In essence, BPO firms have to manage their consolidation and growth challenges simultaneously.⁶

References

- Tas, J. & Sunder, S. 2004, Financial Services: Business Process Outsourcing, Communications of the ACM, Vol 47, No. 5 "Getting A Piece Of Business Process Outsourcing". Forbes.
- J. G. Nellis; David Parker (2006). Principles of Business Economics; Financial Times Prentice Hall. p.213. ISBN 978-0-273-69306-2. <https://cio.economictimes.indiatimes.com/news/enterprise-services-and-applications/india-holds-its-global-edge-in-bpm-sector-with-28billion-revenue/54474665>
- <https://www.managementstudyguide.com/business-process-outsourcing.htm>
6. <http://eprints.exchange.isb.edu/384/1/Business%20Process%20Outsourcing%20%28BPO%29%20Emerging%20Scenario%20and%20Strategic%20Options%20for%20IT-enabled%20Services.pdf>
- Business Process Outsourcing (BPO): Emerging Scenario and Strategic Options for IT-enabled Services; K Ramachandran and Sudhir Voleti ; VIKALPA o VOLUME 29 o NO 1 o JANUARY - MARCH 2004
- 8 <https://www.managementstudyguide.com/future-of-business-process-outsourcing-india.htm>

CALL FOR PAPERS

The institute publishes Journal of Management Studies and Academic Research which is an annual journal. It publishes research articles in the area of management.

The journal invites articles, conceptual and empirical research papers, case studies and book reviews.

THE AUTHORS CONTRIBUTING SHOULD ABIDE BY THE FOLLOWING GUIDELINES

- The article should not be published elsewhere before.
- The manuscript should not exceed 4000 words.
- First page should contain Title of the paper, Name of the authors, Designation and Name of the institute.
- Second page should contain Abstract with single line spacing within 150 words.
- Text should be in Times New Roman, font size 12, title in 14 size, 1.5" line spacing, left side 1.5" margin, other sides 1" margin, justified alignment fitting A4 size.
- Figures and charts should be numbered and source should be mentioned at the bottom wherever necessary.
- Reference at the end of the article should be in APA format (www.apastyle.org).
- The prospective articles will be reviewed by experts before publishing.
- Soft copy of the articles should be sent to journal@sdmcbm.ac.in

The subscription fee is as follows

Duration	Indian (Rs)	Foreign (US\$)
1 year	200	12
2 years	375	20
3 years	500	25

Payment to be made by crossed DD drawn in favour of Director, SDM PG Centre for Management Studies and Research, (MBA Programme) payable at Mangaluru

FOR ENQUIRIES:

The Chief Editor

Journal of Management Studies and Academic Research

SDM PG Centre for Management Studies and Research (MBA Programme), Mangaluru

Email : journal@sdmcbm.ac.in

Phone : 0824 2496809

Website : www.sdmcbm.ac.in/journal

COLLEGES UNDER **SDME** SOCIETY (R.)



SDM College of Ayurveda and Hospital, Hassan



SDM & MMK Mahila Maha Vidyalaya, Mysore



SDM College of Dental Science Dharwad

SDM Institute of Management Development, Mysore



SDM College of Physiotherapy, Dharwad

SDM College of Engineering & Technology Dharwad



SDM College of Medical Sciences & Hospital, Dharwad



SDM Arts, Commerce & Science College, Ujire



SDM College of Naturopathy & Yogic Science, Ujire



SDM Institute of Technology, Ujire



Rural Development & Self Employment Training Institute, Ujire



SDM College of Ayurveda and Hospital, Udupi



SDM Law College, Mangalore



SDMCBM PG Centre for Management Studies & Research, Mangalore