



Book of Abstracts

Business in the Digital Era: Opportunities & Challenges



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18.	Use of data science in distribution of consumer goods: a study on Ebuyer	Md. Asif Khan Sayed Izharul Hasnain	35
19.	Enhanced bank performance and digitalization of banking Services: a casual study of indian public sector banks	Dr. Sangram Keshari Panda (CMA)	36
20.	Access to digital financial services in urban odisha: a socio-demographic perspective	Nirmala Chandra Pattnayak Dr. Rashmita Sahoo Pradyumna Kumar Dash	37
21.	Embracing A Digital Era: What We Need Is A Vision, A Structured Approach And Experimentation	Ms. Puja Brahma	39
22.	Opportunity of digitalization in 2k23	Bibhu Prasad Mishra	41
23.	A study on Digital economy in rebuilding and maintaining social governance	Sarada Kar Bishnu Prasad Kar Dr. Madhusmita Tripathy	42
24.	The effect of green marketing and green psychological intention on purchase habit of consumer	Prangya Paramita Dr. Amrita Rout	44
25.	Impact of Technologies on Business transformation	Stitapragyan Lenka Jinasis Mohanty	45
26.	Adoption of Digital Payment- with reference to small Retail outlets in Nalgonda town	Dr Sabina R Harold Dr Swetha Suram Dr V. Aniradha	46
27.	Analysis Of Policy-Holders Behaviour Towards Life Insurance Products: A Case Study	Dhani Murmu Dr. Kishore Kumar Das	48
28.	Revisiting Gig Economy From The Perspectives Of Autonomy, Occupational Identity And Organizational Identification	Monu Lal Rajak	50
29.	Investor Behavior In The Digital Global Village: Unraveling The Impact Of Behavioral Finance On Investment Decisions	Anshita Bihari Dr. Manoranjan Dash	51
30.	Social Media Marketing: Advantages and Disadvantages	Rojalin Sahu	52



THE EFFECT OF GREEN MARKETING AND GREEN PSYCHOLOGICAL INTENTION ON PURCHASE HABIT OF CONSUMER

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ABSTRACT

This study attempts to examine the effect of green customer value and attitude towards green products on green psychological purchase intention. Again, it also aims to identify the effect of green marketing and its relationship between value, attitude and purchase intention. This study involved a survey which comprised 369 customers buying green products in Odisha. The findings empirically depicted a significant and positive influence on green customer values and attitude towards green products. Moreover, the study also revealed that consumers have an influence to create a positive impact on their buying behaviour towards green products. Again, the result shows that green marketing and green psychology has a moderate relationship with customer value, attitude towards the green product and purchase intention.

Keywords- Green marketing, green customer value, Green psychological, Purchase intention



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CONTENT

Sl. No.	ABSTRACTS	Author(s)	Page No.
1.	New Approaches to Cyber Security And Cloud Data Protection	N.M. Mishra	01
2.	Effect Of Csr On Brand Loyalty:the Mediating Role Of Customer Value Dimensions Of Corporate Branding	Suwendu Kumar Pratihari	02
3.	Digital Marketing: A Study Of It's Impact In Generating Sales	Sunil Mishra Rajesh Mohapatra	03
4.	Role Of Digitization In Indian Banking Industry : A Way Forward.	Nirmal Kumar Routray	04
5.	An Empirical Study On The Effect Of Digital Marketing On Online Shopping Among Younger Generations In Bhubaneswar, Odisha.	Prangya Paramita, Amrita Routh	05
6.	Digital Wallet Adoption Among Youth : An Empirical Evidence	Priyanka Jain Shuchi Singhal	06
7.	Impact Of Organizational Climate On Working Environment And Employee Performance	Raghunath Sahu	07
8.	Green Marketing As Weapon For Success	Debidatta Das Mohapatra	08
9.	Digital Marketing: Problems And Prospects	Nilima Das	08
10.	A Study On The Impact Of Digitalisation Towards Cashless Economy In India	Swetta Mohanty Chinmaya Kumar Sahoo	09
11.	India Is No More Price Sensitive Market After Arrival Of Digitalisation: A Descriptive Study On Online Food Delivery Industry.	Dehabrata Mohanta Abdul Muntakim Khan	10
12.	Cybercrime: Challenges And Security Measures	Minati Mishra Rajshree Rathi	11
13.	Digital Currency And Bitcoin: A Revolution In The New Age Economy	Purnima Sarkar	12
14.	Financing Mix And Firm Performance : An Approach To Study In Banking Sector	Prajnadipta Das	13
15.	Embedded Advance Digital Media Planning Strategy: A Case Of Promotion Cost Minimization On The Net.	Joysingha Mishra Dwipanita Mishra	14
16.	Effect Of Green Human Resources Practices On Job Satisfaction: Evidence From The It Sector In India	Rinki Mishra Gagan Parcek Tripti Chakrabarti	15
17.	Emotional Intelligence & Occupational Stress Among School Teachers	Anjana Mishra	16
18.	Metamorphosing Of Economy Into Cash Less Economy :is Indian Society Ready To Be Transformed	Ananta Sahu Sanket Parida	16
19.	Re-defining The Exchange Environment Of Handcraft Market Through Marketspace: An Empirical Study	Indrajit Ghosal Bikram Prasad Muktiprakash Behera	17
20.	The Technological Evolution In Implementing CRM: A Step Towards Customer Retention	Dibyajyoti Mohapatra Tushar Kanta Pany	18
21.	Digital Challenges And Opportunities For The Hr Profession	P. C. Panda	19
22.	Startups Preferences Towards Organic Search Ads And Paid Search Ads	Swapnil Kharde Vinod Mohite	19



AN EMPIRICAL STUDY ON THE EFFECT OF DIGITAL MARKETING ON ONLINE SHOPPING AMONG YOUNGER GENERATIONS IN BHUBANESWAR, ODISHA.

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ABSTRACT

Digital marketing is act as the new media of communication. Now marketing have undergone a sea change over last few decades. Due to revolutionary change on technologies has widened its opportunities. To grab such opportunities digital marketing has extended its hand to focuses not only targeted customers but also mass markets. Here, this article highlights of young generation and effect of an online marketing over their buying behavior. Beside that this article is also emphasized on changing behavior of youth on their buying. This paper is based on empirical work which identifies effect on digitalization on buying goods or services. A questionnaire was designed to collect the data from younger group between age group 18 years to 35 years which is based upon convenience sampling. The sample sizes of the respondents were 100. The primary data analyzed by using frequency and total weight age method. The finding of the research would help to wider scope for market their products with the help of digitalization.

KEY WORDS: Digital marketing, Buying Behaviour, Customer value

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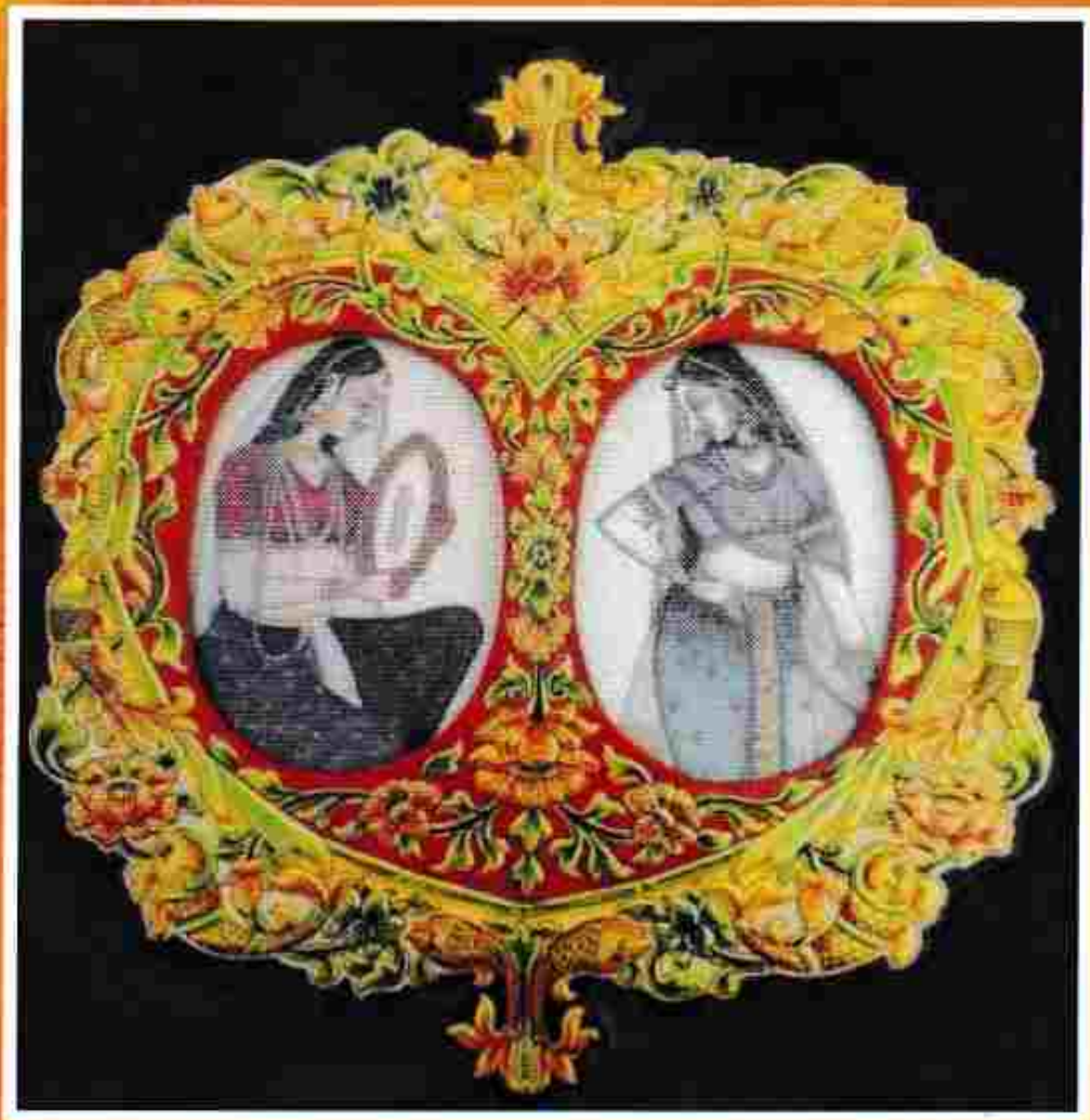
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INDEX

S.No.	TITLE	Page No.
1	A STUDY ON E- MARKETING	1
2	A STUDY ON STATUS OF INDIAN TOURISM SECTOR AND ITS ECONOMIC CONTRIBUTION TO INDIAN ECONOMY	6
3	A STUDY ON THE ROLE OF ARBITRATION AND ONLINE DISPUTE RESOLUTION –JUSTICE AND EFFECTIVENESS	14
4	नागार्जुन के उपन्यासों में राजनीतिक चेतना	19
5	महिला विकास कार्यक्रम एवं महिला आन्दोलन	23
6	A STUDY ON INTERNAL MAREKTING AND EMPLOYEE PERCEPTION TOWARDS COMPENSATION STRUCTURE IN SELECTED PRIVATE BANKING SECTOR IN ODISHA	28
7	AN ANALYTICAL REVIEW OF DESIGN OF EXPERIMENT USING CURD AS EXAMPLE	34
8	GLOBAL WARMING IN INDIA TODAY: A SCIENCE POINT OF VIEW	41
9	A COMPARATIVE ANALYSIS OF ORGANIZED CRIME BETWEEN INDIA AND USA: CHALLENGES AND AGENDA FOR REFORMS	47
10	AN ANALYSIS ON THE CONTRIBUTION OF SHGs IN FEMINIST MOVEMENT- SPECIAL REFERENCE TO NELAMANGALA TALUK OF BANGALORE RURAL DISTRICT IN KARNATAKA	56
11	केदारनाथ सिंह की कविताओं में शिल्प-विधान	63
12	PERFORMANCE EVALUATION OF FOUR STROKE CI ENGINE USING COCONUT BASED BIO-DIESEL	67
13	TO STUDY THE ATTITUDE OF TEACHERS OF SENIOR SECONDARY SCHOOLS TOWARDS ICT IN SELECTED DISTRICT OF HARYANA	72
14	LANDHOLDING STRUCTURE AMONG SOCIAL GROUPS IN KARNATAKA: AN ANALYSIS OF MARGINAL AND SMALL FARMERS	82
15	HUMAN CAPITAL FORMATION THROUGH HEALTH AND EDUCATION EXPENDITURE IN INDIA AND KARNATAKA	91
16	REMINISCENCE: THE PROGRESS OF THE MODERN PUBLIC HEALTH SYSTEM IN TAMIL NADU	97

**A STUDY ON INTERNAL MARKETING AND EMPLOYEE PERCEPTION TOWARD
COMPENSATION STRUCTURE IN SELECTED PRIVATE BANKING SECTOR IN ODISHA**

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Abstract

The article considers examining the effect of internal marketing on employees' perception towards the compensation structure in selected private sector banks in Odisha. Internal marketing is a strategy that cultivates employee performance toward customer orientation. To evaluate the employees' perception towards compensation, an in-depth structured questionnaire has been developed with the help of five dimensions: base pay (CS1), bonus provision (CS2), long-term incentive scheme (CS3), perquisites facilities (CS4), and different indirect compensation facilities (CS5). An empirical study was conducted with a sample size of 600 employees from five different private sector banks: State Bank, Axis Bank, HDFC Bank, Kotak Mahindra Bank, and IndusInd Bank. The collected data was analysed using descriptive statistics, percentage of responses, and the regression coefficient using SPSS version 21. According to the findings, private sector banks should priorities base pay, bonus, long-term incentive, perquisite facilities, and other indirect compensation.

Keywords- Internal marketing, compensation structure, employee satisfaction, private sector banks

1 Introduction

Internal marketing is an indispensable strategy that promotes the welfare of the employees and plays a transcendental role in achieving organizational goal. It aims to generate, motivate and deliver excellent services to external customers. Hence, the quality of services can be improved through employee job satisfaction. It is believed that a satisfied employee can satisfy their customer. In the services sector must satisfy their employees in order to succeed in today's competitive market. To create a strong relationship with an external customer, the organisation must understand the satisfaction level of the internal customer, or employee, of the organization. A compensation strategy can be used to satisfy the organization's employees. Compensation and benefits (Murthy, 2019) can play a crucial role in HR practices and employee effectiveness. Currently, HR focuses on various components: recruitment and selection, training and development, pay and benefits, performance appraisal, and labour relations. This paper has emphasised the compensation and benefits provided to the organization. Hence, the HR department does its best to cope with a dynamic economic environment. An organisation is concerned with the efficiency of actions, problems, diagnostic approach, and performance evaluation processes. (Touma, J. 2022). The compensation prolongs that includes a salary package through bonuses, allowances, and recognition through certificates, all of which can improve employee performance. Regular pay within the organisation did not motivate employees. However, pay, incentives, and bonuses had a positive effect on employee performance (Jean, K. N. 2019). Understanding that is very essential because employees are motivated by job performance. The operational cost of the company depends upon them (Hawsanpour, M. K., et al., 2022). It is essential for a manager to design an attractive salary plan by entailing a proper job evaluation process. Merit-based rewards could motivate and create more job satisfaction. Merit-based rewards have a significant influence on employee job satisfaction when it comes to improving employee performance (F., 2019).

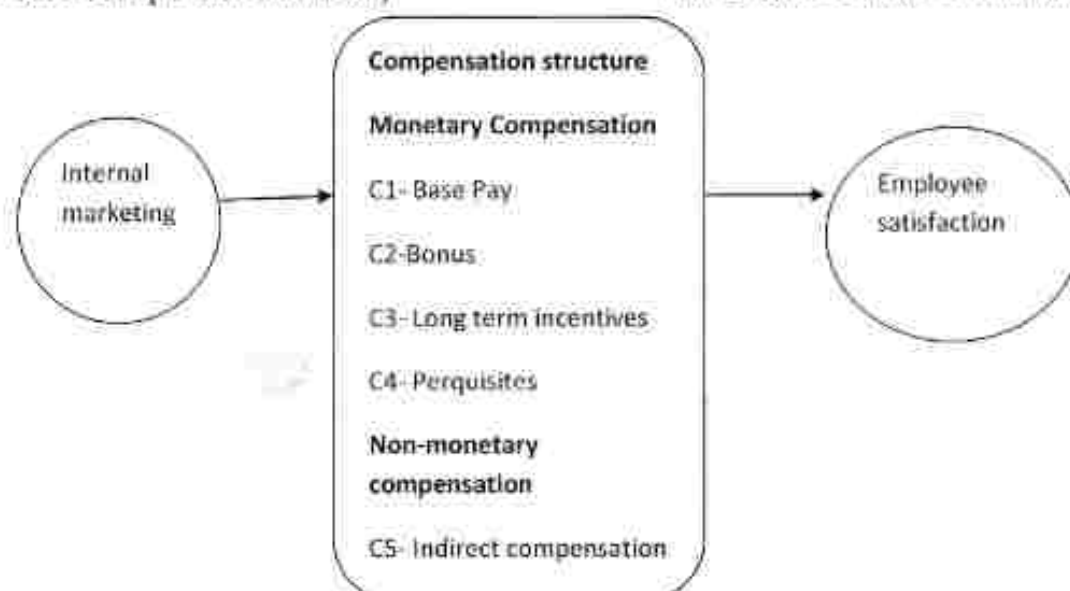


Fig.1 Model on the conceptual Framework

Figure 1 depicts the model in the context of employee perceptions of the compensation structure and benefit provisions. The first part deals with internal marketing, which has a direct link to the compensation plan and leads to employee satisfaction. To achieve the goal and attract employees, organisations are adopting different strategies to retain them. Here, the organisations are developing and designing compensation systems to meet the requirements of the employees. The compensation plan is one of the strategies to satisfy the requirements of employees, which includes monetary and non-monetary components. The monetary benefits can create a competitive advantage and motivate employees with multidimensional skills, whereas non-monetary benefits can motivate them to add new dimensions to promote the job's attractiveness and retain staff in the organization. Thus, compensation is the primary tool for employee satisfaction.

2 Objectives

The study's goal is to identify employee perceptions of compensation structures and benefits provided by five private sector banks: ICICI Bank, HDFC Bank, Axis Bank, Kotak Mahindra Bank, and IndusInd Bank.

3 Literature review and research gap

Internal marketing is a marketing strategy for creation high quality of service delivery process for satisfying the customer. It helps to promote service quality which leads to positive customer satisfaction experiences (*de Bruin, 2021*). To serve the external customer - internal customer satisfaction cannot be ignored for that reason the internal customer must have the following attitude i.e., loyalty to the firm, job satisfaction, trust in management and commitment which reflect on the behaviours directed at external customers. (*Bansal, H. S, 2001; Ambler, T., 1996*). Compensations and benefits have always been a diplomatic process. To increase employee performance organizations must focus on training evaluation, compensation structure, multi skilling and employee-friendly environment in the workplace, performance and labour relations. (*Kalse, A. et al. 2016; Touma, J. 2022*). Ultimately compensations and benefits have significant and direct effects on employee motivation and performance (*Prihantoko, C., & Ferijani, A. 2021*). Here compensation packages may describe in various ways. It has classified as on the direct compensation and indirect compensation. This study has only focused on the employees' perception towards the direct compensation structure which includes base pay, Bonus provision, Long term incentive scheme, perquisites facilities and different indirect compensation facilities. Furthermore, base pay was positive impact to social exchange relationship (*Kivvaas, B, 2020*). This base pay was based on responsibility, qualification and

performance of the employees. Hence, employee attitude towards pay determine on the implementation of pay policies (Dickinson, J., 2006). The amounts of base pay depends on various variables due to different relations with autonomous motivation (Kuvaas, B., 2016).

The perquisites are normally allowed like provident fund, gratuity, vacation, membership in club, well furnished houses etc. The study result indicated that employees are dissatisfied towards perquisites facilities provided by the organization. (Faruque, O. 2003). It is important to satisfy the employees for the growth and development of the organization (Bruce, 2003). Furthermore, the employee has prolonged that the frame choices, percent, evaluate temporal effects etc, are not efficient and effective on long term incentive plans (A.2013). To boost the morale of employees- the organization must give an attention to the compensations (Ahmed, M., 2014). Again, the direct compensation has a positive relationship with the employee loyalty (Mamurung, S. P., 2017). The employee job satisfaction as a mediate role on the direct and indirect compensation towards employee performance (Haryono, S., 2020). The indirect compensation has extended their hand to increase employee performance and satisfaction (Wijaya, S. S., et al., 2020).

4 Research gap

Internal marketing has been focused on compensation and benefits provided to employees in private sector banks based on the descriptive study. Many studies have been conducted on internal marketing, which shows a direct link with compensation plans, but very little research has been conducted on benefit plans.

5 Hypothesis development and Analysis

5.1 Demographic Profile

To study the sample distribution, these demographic profiles play a crucial role. For the study is restricted to a sample of 600 employees from five different private sector banks: Bank of India, Axis Bank, HDFC Bank, Kotak Mahindra Bank, and Industrial Bank. The questionnaires are designed to collect opinions on five dimensions of compensation. The respondents put their opinions on a five-point Likert scale. The five dimensions are measured by variables: base pay (CS1), bonus provision (CS2), long-term incentive scheme (CS3), perquisites (CS4) and different indirect compensation facilities (CS5). Again, focusing on CS1 - the validity of the compensation structure as well as the following hypotheses:

H0- Compensation structure is not significant relation with the employee job satisfaction.

H1- Compensation structure is significant relation with employee job satisfaction.

To analysis the effect of compensation structure in private sector bank, the percentages of respondents opinion towards different scales like strongly agree, agree, No opinion, disagree and strongly disagree are given below in table-1.

Table-1 Compensation structure: Percentage of responses

Variables	Strongly agree	Agree	No opinion	Disagree	Strongly Disagree	Total
CS1	45.6%	44.2%	7.5%	0.2%	2.5%	100
CS2	35.7%	52%	10.8%	1.3%	1.1%	100
CS3	32%	52.7%	12%	3%	0.3%	100
CS4	42.3%	40.5%	8.0%	5%	4.2%	100
CS5	35.2%	56.3%	6.3%	1.5%	0.7%	100

Compensation structure is an approach to facilitating direct and indirect satisfaction of employees in exchange for work performance. It will be increase employee retention, local employee turnover and reduce absenteeism.

Above table-1 indicated CS1 is the base pay facility for the employees' remuneration. The table also indicated job evaluation that is level of skill, effort and responsibility which requisite the different working conditions. It is inferred that 45.6% employees strongly agreed, 44.2% agree,

no opinion, 0.2% disagreed and 2.5% strongly disagreed. Hence, the result indicated that 45.6% respondents are strongly agreed on base pay packages provided by the private sector banks.

In CS2 illustrated about bonus provision given to employees on special occasional. It plays an essential role for employees and also shows an employer appreciation towards their employers. Here, the above table examined that 35.7% employees strongly agreed, 52% agree, 10.8% no opinion, 1.3% disagree and 1.1% strongly disagreed. Therefore, all the employees of private sector banks are agreed on bonus provision provided by private banks.

In CS3, long term incentives are the pay to a piece of the work which may give to an employee as in form of reward for their excellent performance. The CS3 result indicated that 32% employees strongly agreed, 52.7% agreed, 12% no opinion, 3% disagreed and 0.3% strongly disagreed respectively. Here, the result explained that most of employees satisfied on long term incentive plan but only few employees (0.3%) are not satisfy in private sector bank.

In CS4 perquisites facilities like provident fund, gratitude etc. came under that. It constitute good source of income for an employees. Hence, the result indicated that 42.3% employees strongly agreed, 40.5% agreed, 8% no opinion, 5% disagreed whereas 4.2% were strongly disagreed. The result indicated that all the employees were given positive opinion on long term incentives provision provided by selected private sector banks where as only 4.2% employees were strongly disagreed on the provision provided by the private sector bank.

In CS5, other indirect compensation provision, 35.2% employees strongly agreed, 56.3% agreed, 6.3% no opinion, 1.5% disagreed and 0.7% strongly disagreed. So, the result indicated that almost all the employees were given positive opinion on indirect compensation provision. But 0.7% employees were not satisfies on indirect compensation provision. The test result of compensation structure were create positive responses from employees of private sector bank and net table 2 shown model fit Indices for CFA- compensation structure.

Table 5.2 Model fit Indices for CFA – compensation structure

Variable	N ²	D F	P	Norma IX2	GF I	AGFINF I	NF I	TLI	CFI	RM R	RMSE A
Compensatio n structure	3.49 9	3	.3 3	1.16	.99	.98	.99	.99 8	1.0 0	.006	.017

Table- 5.3 Ranks of regression Coefficient compensation structure

Factors (Dependent variable)	Construct (Independent variable)	Regression coefficient	CR	P	Variance Explained (%)	Rank
Compensation Structure	CS1	0.54	14.657	<0.001	28.8	5
	CS2	0.65	18.902	<0.001	42.1	4
	CS3	0.77	24.930	<0.001	59.1	1
	CS4	0.69	20.718	<0.001	47.5	3
	CS5	0.72	22.126	<0.001	51.7	2

The above table-3 result shows rank of regression co-efficient on compensation structure in private sector banks. The hypothesis can be valid and assessing by using coefficients. The constructs CS1 to CS5 have significant impact on compensation. Again, the variables base pay, bonus provision, long term incentives facilities, perquisites facilities and indirect compensation that determine dimensions of compensation structure.

5.3 Multiple comparisons Test: Compensation structure and private Banks

Dependent variable	Type of the Bank	Mean Difference J	CI- Std. Error	Sig.
	Axis Bank	-0.04679	0.34482	0.892
	HDFC Bank	0.1206	0.35717	0.736

	ICICI Bank	Kotak Mahindra Bank	0.27583	0.36728	
		IndusInd Bank	1.94129 ^a	0.40173	
Compensation structure		ICICI bank	0.0467	0.3448	
	Axis Bank	HDFC Bank	0.1673	0.3925	
		Kotak Mahindra Bank	0.3226	0.4017	
		IndusInd Bank	1.988	0.4334	
		ICICI bank	-0.1206	0.3571	
		HDFC Bank	Axis Bank	-0.1673	0.3925
			Kotak Mahindra Bank	0.1552	0.4123
			IndusInd Bank	1.82	0.4433
			ICICI bank	-0.2758	0.3672
		Kotak Mahindra Bank			
			HDFC Bank	-0.3226	0.4017
			Axis Bank	-0.1552	0.4123
		IndusInd Bank	1.665	0.4515	
		ICICI bank	-1.941	0.4017	
	IndusInd Bank				
		HDFC Bank	-1.8206	0.4334	
		Axis Bank	-1.8206	0.4433	
		Kotak Mahindra Bank	-1.665	4515	

The table -4 depict that compensation structure is different in IndusInd bank as other private sector banks. The mean value is significantly different with IndusInd bank. The bank needs some changes on compensation structure provided by the bank. The IndusInd Bank focus on base pay provision, bonus provision, long term incentive scheme, perquisites and other indirect compensation. The employee of the bank will clearly inform about compensation structure and their different indirect compensation and their benefits. So, employee will join the bank and create a healthy work culture for them.

6 Findings

The study revealed the relationship between employee perception and the compensation structures of private banks. The result illustrated that among the five variables; long term incentive (0.77), indirect compensation facilities (0.71), and perquisite facilities (0.69) came in second place, respectively. The multiple comparison test results show that there is a significant difference in compensation structure between IndusInd Bank and other banks.

7 Conclusions

Internal marketing practises focus on the effective and efficient utilisation of the employees in order to maximise lucrative value for the organization. The current study looks at the perceptions of the compensation structure in relation to job satisfaction. The compensation structure is a monetary benefit that employees receive in exchange for their job performance. It serves various purposes, including improving job performance and job satisfaction at banks.

From the above study, it was explained that IndusInd bank has to develop these variables like base pay, bonus provision, long term incentive, perquisites facilities, and different types of compensations. So, IndusInd Bank has to minimise these gaps to improve their service quality.

banking sector. Because compensation structures in the banking industry are such an important aspect of employee job satisfaction, the growth of the banking sector depends on fair and transparent compensation structures. So, the banking sector's compensation structure should be designed in such a way that it supports the organization's objectives.

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The Management Page

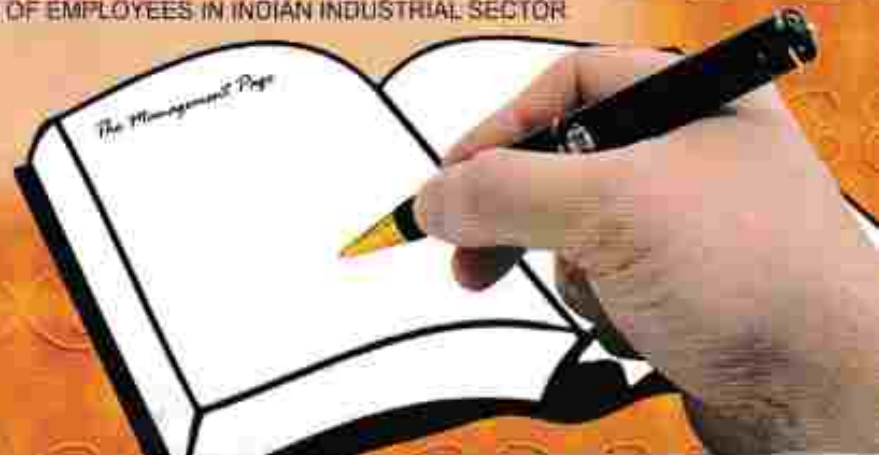
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- 01-08 HOPE Vs INTELLIGENCE: A COMPARATIVE STUDY ON VALUE & GROWTH INVESTMENT
Dr. Shradhanjali Panda
- 09-16 DIVIDEND POLICY: A LITERATURE REVIEW ON THEORETICAL FRAMEWORK AND EMPIRICAL PERSPECTIVES
Sudatta Mohapatra, Dr. N. C. Kar
- 17-24 QUALITY OF WORK LIFE FOR TEACHING PROFESSIONAL IN THE ACADEMIC INSTITUTION IN THE STATE OF ODISHA
Sulochana Dash & Dr. Niranjana Paril
- 25-34 A STUDY ON THE IMPACT OF APPLYING INDAS IN ACCOUNTING PRACTICES ON THE FINANCIAL PERFORMANCE OF THE COMPANIES
Dr. Ullas Chandra Das & Nirupama Mohanty
- 35-41 A STUDY ON IMPACT OF EMPLOYEE EMPOWERMENT ON CUSTOMER ORIENTED BEHAVIOUR IN BANKING SECTOR IN BHUBANESWAR (ODISHA)
Prangya Paramita
- 42-51 INVESTMENT AND DECISION MAKING- EXAMINING THE BUYING INTENTION TOWARDS HEALTH INSURANCE IN ODISHA
Sanjukta Mohanty
- 52-57 EXPLORING RATIONALITY IN FINANCIAL DECISIONS AMONG MANAGEMENT STUDENTS OF ODISHA
Sai Rashmi Patra
- 58-64 THE RIGHT TO PRIVACY IN THE DIGITAL AGE: A REVIEW OF INFORMATION PRIVACY RESEARCH IN INFORMATION SYSTEMS
Bibhu Prasad Mishra
- 65-74 A STUDY ON THE MEASUREMENT OF SERVICE QUALITY OF THE HOTEL-INDUSTRY IN ODISHA
Dr. Amrita Rout
- 75-83 CULTURAL PERCEPTIONS OF EMPLOYEES IN INDIAN INDUSTRIAL SECTOR
Bidhu Bhusan Mishra



Contents

- 1-8 HOPE VS INTELLIGENCE: A COMPARATIVE STUDY ON VALUE & GROWTH INVESTMENT
Dr. Shradhanjali Panda
- 9-16 DIVIDEND POLICY: A LITERATURE REVIEW ON THEORETICAL FRAMEWORK AND EMPIRICAL PERSPECTIVES
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- 35-41 A STUDY ON IMPACT OF EMPLOYEE EMPOWERMENT ON CUSTOMER ORIENTED BEHAVIOUR IN BANKING SECTOR IN BHUBANESWAR (ODISHA)
Prangya Paramita
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- 65-74 A STUDY ON THE MEASUREMENT OF SERVICE QUALITY OF THE HOTEL-INDUSTRY IN ODISHA
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Dr. Amrita Rout*

Abstract

This paper has highlighted that customer satisfaction is exceedingly personal estimation that is deeply influenced by the customer expectations regarding the services. The most dynamic verb in the lexis of customer satisfaction is 'to improve'. Hence the hotel industry like other industries is realizing the significance of customer centered philosophies with the overall goal in terms of customer satisfaction is to stay as close to their customers as possible. It started with the concept of customer expectation and experience in the hotel industry and the determinants of service quality which eventually leads to gap in services. 5 likert scales was worn to measure the responses. The study showed how to improve the superior service quality and service features which will augment the customer satisfaction and find the service gap of tourists.

Keywords: Service quality, Service quality, Hotel industry, service gap.

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The Management Page

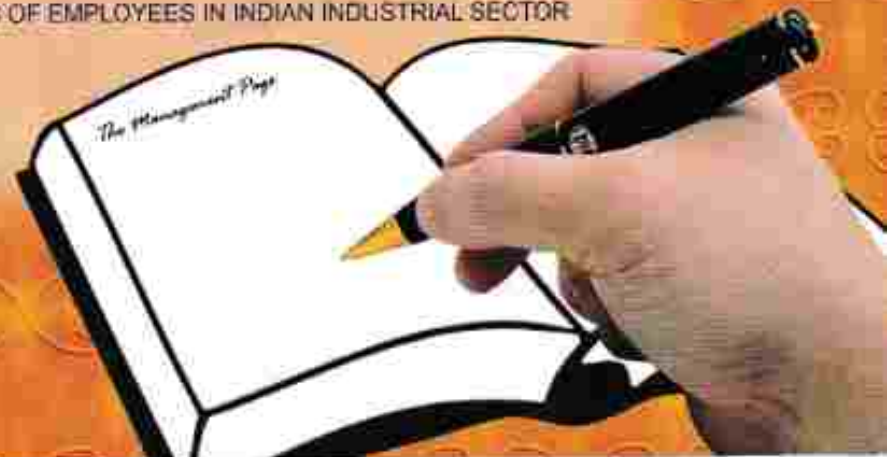
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Volume: 10

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Sulochana Dash & Dr. Niranjan Pari
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Bidhu Prasad Mishra
- 65-74 A STUDY ON THE MEASUREMENT OF SERVICE QUALITY OF THE HOTEL-INDUSTRY IN ODISHA
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Contents

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Keywords: Service quality, Service quality, Hotel industry, service gap

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Introduction

Hotels have long been an important element in the economics of many countries. The enormous increase in tourism of the 20th century has caused the hotel business to outgrow national boundaries and become global character. Hotels are directly linked to and are integral part of many other economic activities. In particular, the relationship between tourism and hotels is very crucial in understanding the role of hotels in the process of economic development of a state. The Hotel industry is indispensable for the success of tourism. It is said, "no hotels, no tourism". The relationship between hotels and tourism can be expressed in two ways. Firstly hotel industry provides the basic ingredients of the hotel supply of the tourism sector. Secondly the bulk of business demand of hotel industry comes from tourism. A good hotelier keeps various factors in mind before proceeding in cutting down of services by formulating a well-designed plan. If the plan is implemented successfully, then there is no threat to the customer satisfaction. Customer satisfaction soars high if the employee performance is excellent. Employee performance includes competence, kindness, hospitality, courteousness, swiftness and sensitivity. Guests feel welcome and indulged if the staff is gracious and welcoming. By offering enhanced commitment through a well trained staff, the hotels can secure lucrative income through satisfied customers. As Ziari (2000) believes that customer is the king and accommodating this time tested philosophy we must be acquainted with that how intricate is to make this king happy.

Review of Related Literature

K. Ryglova, I. Vajnerova, J. Sacha (2015) examine present possibilities and specifications of using the Servqual method in service quality management of hotel industry. The study demonstrated the practical application of Servqual in hotel business and conducted on five dimensions of a service quality: tangibles, reliability, responsiveness, assurance and empathy and made Gap analysis that crucially comes out of the discrepancy between a

customer's expectation and perception. Necessary data for the study have been collected from primary field-research with the help of a questionnaire. They concluded that the discrepancy between expectations and perceptions of the hotel guests is minimal. However, the calculation of this score would be of a higher importance if it wanted to compare more accommodation facilities mutually or possibly to follow the development of this index in time.

Chileshe and Musaba (2014) assess employee perceptions of service quality in the Namibian hotel industry using the SERVQUAL approach collecting data from 77 employees drawn from two large hotels for gap score analysis and factor analysis. They identified that on all the items, employee perceptions of quality service delivery in the hotels were lower than their expectations. The largest gap scores (-1.84 to -1.70) pointed to the presence of service gaps relating to: employers' fair treatment and care of employees; employees as a valued resource; employee empowerment to respond to customers without consulting managers; and employees trained and inducted for efficiency and effectiveness. Factor analysis extracted four factors which accounted for 73% of the total variance. The first factor being the most important accounted for 50% of the variance and it included items from the reliability and assurance dimensions namely: employees' comparable pay and benefits, flexible working hours, the use of employee feedback to improve service delivery, and training and inducting employees for efficiency and effectiveness in service delivery. Based on the results the authors suggested that management of hotels should address the employees' concerns raised in gap analysis and factor analysis in their formulation of strategies to enhance and sustain quality service delivery in their hotels.

Sharma. C (2014) in his research tries to identify the level of customer's satisfaction in third category hotels of India and particularly of Ujjain city. The SERVQUAL model is applied to measure customer satisfaction in the hotel industry to trace the gap between the customer expectations and perceptions. The gap analysis

made on service offerings, hotel facilities, hotels factors, etc. that affect the customer's choices. The researcher find gap in each of the study area and suggested the sample organisations for improvement of different services. To have the statistic data for the study, one survey with 36 questions of 13 SERVQUAL attributes was distributed to hotel customer and on the basis of arithmetic mean (avg.) results are obtained.

Motlagh, et.al, (2013) indicated that the level of satisfaction of customers in the hotel industry was significantly affected by the service quality factors, including Tangibles, Reliability, Responsiveness, as well as the perceived value. However, results did not support significant effect of Assurance and Empathy on the satisfaction. It was also obtained that loyalty of the customers was significantly affected by their satisfaction. This indicated that the more satisfied customers not only will use the services again, but also will suggest the services to other potential customers.

AbuKhalifeh & Som (2012) studied hotel service quality with the help of SERVQUAL and found when customers perceive a higher service quality, they will ultimately turn into a loyal guest of a specific service quality provided such as the F&B department, and secondly, guests may have higher satisfaction level. The application of this model by hotels can bring success for food and beverage departments to achieve high service quality which has a direct effect on satisfaction level of guests.

Li & Krit (2012) revealed four important conclusions in their empirical study. First: Service quality has a positive effect on customer satisfaction, second: Customer satisfaction has a positive effect on customer loyalty, third: Service quality has a positive effect on customer loyalty, fourth: Customer loyalty, service quality & customer satisfaction has a positive effect on brand image.

Humnekar and Phadtare (2011) make study on reliability of SERVQUAL in the hotel sector of Pune City. This study is an empirical investigation of primary data. The primary data for the study is collected from the guests staying

in either of the two budget hotels in Pune city. He concluded that both the overall scale as well as each of the five dimensions of SERVQUAL are not reliable. Since the scale has failed the reliability test, it is futile to test it for validity. In general the SERVQUAL scale failed the reliability test because it fails to take in to account the local context.

Karunaratne and Jayawardena (2010) in their study focused on customer satisfaction of a five - star hotel in Kandy district. Servqual model is employed in the assessment of customer satisfaction of the hotel to examine the level of customer satisfaction and major factors contributing to customer satisfaction in a five star hotel. The data are collected from primary sources using a well structured questionnaire containing 49 questions, based on 22 variables of the five dimensions of Tangibility, Reliability, Responsiveness, Assurance and Empathy. Sixty residential customers of the hotel were randomly selected. Data are analyzed using descriptive as well as inferential statistics. They concluded that majority of the customers are satisfied with the overall service they received from the hotel, especially regarding Tangibility, Responsiveness and Assurance. They also pointed out that the hotel had not fulfilled the customers' satisfaction

Research Methodology

In this study, an adapted version of SERVQUAL mainly developed from Akibaba (2005) was used to analyze the service quality expectations and experience of the guests. A self-administered questionnaire was applied to measure the expectation and experience of 22 services on which the quality characteristics based on a review of the literature on SERVQUAL and in-depth interviews with practitioners in the hotel industry. The questionnaire for this study included two main sections. The first section of the questionnaire was designed to measure the respondents' expectations and perceptions regarding the service quality offered by the hotel in puri regarding attributes such as the convenience of the location, sufficient equipment/ decoration, safety, hotel staff-guest interaction, etc. Some service quality characteristics were revised in order to make them more applicable to

the hotel setting in Odisha. The questionnaire was structured so scale ranging from (1) indicating "very low" to (5) indicating "very high." This review was undertaken to ensure that the respondents understood the contents and questions clearly. Statistical software was used to analyze the data with regard to the descriptive analysis and the expectation and experience analysis of the 22 characteristics.

Objective of the Study

To identify most important service on the basis of expectation of tourist

To identify most important service on the basis of experience of tourist

To measure the tourist satisfaction using SERVQUAL model.

Reliability of Questionnaire :

The reliability analysis was conducted to check reliability of the 22 dimensions in the questionnaire to capture expectation and experience of the visitors on the service quality of the hotels in Odisha. The reliability of the items was assessed by the coefficient of alpha (Cronbach's, 1951), which measures the internal consistency of the items of the scale. The Cronbach's Alpha value was used for this purpose. Cronbach's alpha is a measure of internal consistency that is, how closely related a set of items as group. Cronbach's alpha can be written as a function of the number of test items and the average inter-correlation among the items. For conceptual purposes, the formula for the standardized Cronbach's alpha is given below.

$$\alpha = \frac{N \cdot \bar{c}}{\bar{v} + (N - 1) \cdot \bar{c}}$$

Here N is equal to the number of items, c-bar is the average inter-item covariance (relation between each internal statement with other statement) among the items and v-bar equals the average variance. When alpha value exceeds 0.7 then we can say that there is sufficient internal consistency among variables and it is allowed for making research. The researcher has

administered the alpha scale method of reliability analysis for each and every dimension.

The results were reflected in the Table given below where it was revealed that the measure of the variables through the questionnaire was accepted. The Cronbach's Alpha value for overall level should beyond 0.7 was considered excellent but according to Nunnally, (1978) a new scale above 0.6 is also acceptable. However, Salvucci et. al. (1997) suggested that Alpha value for social science research between 0.5 and 0.8 was considered moderate. The Alpha for 22 dimension of expectation and experience were respectively .713 and .687 which is also above the threshold level.

Result of Cronbach's Alpha

Measures	Alpha Value	Compare with Standard	Remarks
Expectation	0.713	Nunnally and Salvucci and et al	Accepted
experience	0.687	Nunnally and Salvucci and et al	Accepted

Source: Computed Data

Tools and Technique of Data Analysis

Analysis of data is a process of inspecting, cleaning, transforming, and modeling data with the goal of highlighting useful information, suggesting conclusions, and supporting decision making. Data analysis has multiple facets and approaches, encompassing diverse techniques under a variety of names, in different business, science, and social science domains (Ader). Data gathered through secondary source were used in analyzing the position of hotel industry in Odisha and growth of tourism in state using descriptive Statistical tools like year over year (YoY) growth rate, mean, standard deviation, minimum value, maximum value, skewness, kurtosis and graphs. Data collected through primary sources were utilized in analyzing service quality of each dimension and service quality gap of the hotels in Odisha. In analyzing service quality the expectation and perception (experience) of visitor were collected. The expectation and experience of respondents were analyze by using mean, standard deviation, minimum value, maximum value, skewness, kurtosis. Further the expectation

and experience ranked on the basis of mean value. Data gathered through the questionnaire particularly using the five point Likert scale.

To identify the service quality gap the SERVQUAL model was applied. The SERVQUAL service quality model was developed by a group of American authors, Parasuraman, Valarie Zeithaml and Len Berry, in 1988. It highlights the main components of high quality service. The

authors originally identified 10 elements of service quality. The ten determinants that may influence the appearance of a gap are: competence, courtesy, credibility, security, access, communication, knowing the customer, tangibles, reliability and responsiveness. Further, by the early 1990s, the authors had refined the model to five factors. The redefined five factors are: reliability, assurance, tangibles, empathy and responsiveness. These five factors are commonly known as RATER.

Table 1
Demographic Details of Respondents

	Demographic Details	No. of Respondents	% of Respondent
Gender	Male	256	57.14
	Female	192	42.86
	Total	448	100.00
Age(in years)	Less than 30	156	34.82
	30-40	136	30.36
	40-50	100	22.32
	Above 50	56	12.50
	Total	448	100.00
Education	Under Graduate	52	11.61
	Graduate	132	29.46
	Post Graduate	184	41.07
	Above PG	80	17.86
	Total	448	100.00
Marital Status	Married	260	58.04
	Unmarried	172	38.39
	Single	16	3.57
	Total	448	100.00
Occupation	Professional	324	72.32
	Entrepreneurs	96	21.43
	Management Executives	28	6.25
	Total	448	100.00
Income (in thousands)	Up to 20	40	8.93
	20-30	88	19.64
	30-40	68	15.18
	40-50	148	33.04
	above 50	104	23.21
	Total	448	100.00
Place of Residency	Rural	28	6.25
	Semi urban	172	38.39
	Urban	248	55.36
	Total	448	100.00
State of Residency	Odisha	200	44.64
	Other	248	55.36
	Total	448	100.00

Gender: As regards, division of respondents by gender, shows the female respondents are about 43 of sample and the rest 57% were male.

Age: The distribution of respondents across four different age group of tourist come to Odisha, viz., less than 30 years, 30-40 years, 40-50 years, and more than 50 years, is represented in Table 4.1. Out of total respondents 35% is of age less than 30 years, 30% respondents is belongs to 30-40 age group, 22% belongs to 40-50 age group and rest 13% belongs to more than 50 years age group.

Education: As regards, division of respondents by their education, respondents having educational degree post graduation and above post graduation dominate others. Out of total respondents Under Graduate respondents are 11.61%, Graduate respondents are 29.46%, Post Graduate are 41.07% and Above PG respondents are 17.86%.

Marital Status: The respondents across three categories of marital status, viz., married, unmarried and single, comprised near about 58%, 38% and 4% of the sample respectively. As would be seen, a large chunk of respondents are married.

Occupation: As the study deals with service quality of hotel industry the respondents are the visitors who stay in the hotels. The visitors across three occupation group, viz., Professional, Entrepreneurs and Management Executives, comprised near about 72%, 22% and 6% of the sample respectively. As would be seen from the sample, 72% of the visitors are professionals.

Income: The distribution of respondents across five different income group, viz., up to 20000 income, 20000-30000 income, 30000-40000 income, 40000-50000 income and above 50000 income, is represented in Table. The data suggests that the majority of the respondents are belong to 40000-50000 income group followed by above 50000 income group.

Place of Residency: The place of residency is categories under three groups such as visitors from rural area, visitors from semi-urban area and visitors from urban area. 6.25%, 38.39% and

55.36% visitors are from rural, semi-urban and urban area respectively.

State of residency: In state of residency only two categories are made. The category 1 is visitors from Odisha and category 2 is visitors from outside. In this category, majority of the respondents are from other state.

Analysis of Expectation of Visitors from the Hotels in Odisha

Providing excellent service quality and achieving customer satisfaction is the most important and challenging issue facing the contemporary service industry like Hotel Industry. A vast amount of studies empirically investigated the relationship between these concepts, reporting significant influence that service quality exerts on customer satisfaction. However, only few of them examined the service quality dimensions that affect customer satisfaction in hotel industry. This study aims examine the quality of service provided by the hotels in Odisha and the expectation of tourist coming to Odisha. In the current section the expectation of tourist comes to Odisha and stay in the hotels for few days are captured. The expectation of the visitors is captured on 22 different variables focusing on factors like 'Reliability, Responsiveness, Assurance, Empathy and Tangibles'. The 22 variables cover in the study are in table.

Table contains the descriptive statistics of the expectation of 448 visitor selected randomly from different tourism places of Odisha as respondents. The table reflects 'N' refers as number of respondents, and Mean, Standard Deviation, Skewness and kurtosis result of each variable. Besides, the table has a Rank column in which the rank of each variable is given. The ranks are assigned on the basis of mean value. Further, the variables are arranged on the basis of the rank. It is summarized from the above table that the mean score of all the 22 variables are too high (nearing to seven) whereas the standard deviation is low (less than 1). At the same time skewness is negative and also high. All these score divulge that the expectation level of tourist is too high on the services.

Table 2
Details of Expectation of Visitors from the Hotels in Odisha

Name of Variable	N	Mean	Std Dev	Skewness	Kurtosis	Rank
Clean physical environment	448	6.8929	.30964	-2.549	4.517	1
Sophistication of hotel rooms	448	6.8393	.36768	-1.854	1.443	2
Knowledge to answer queries	448	6.8393	.56050	-6.157	4.976	3
Dressed Employee	448	6.8214	.40609	-2.079	3.415	4
Politeness of employees	448	6.8036	.41964	-1.892	2.553	5
Appealing of facilities	448	6.7946	.40441	-1.464	.143	6
Keeping promise	448	6.7946	.40441	-1.464	.143	7
Tourists' best interest at heart	448	6.7946	.40441	-1.464	.143	8
Prompt service	448	6.7768	.41687	-1.334	-.222	9
Ensure privacy of tourist	448	6.7589	.48688	-1.890	2.786	10
Sincere interest in solving problem	448	6.7589	.48688	-1.890	2.786	11
Providing services at promise time	448	6.7589	.44862	-1.510	1.045	12
understanding specific need	448	6.7411	.47761	-1.589	1.564	13
Willingness to help	448	6.7054	.45639	-.904	-1.188	14
Commutation of information	448	6.6875	.51867	-1.379	.936	15
Respond to requests	448	6.6875	.48293	-1.049	-.315	16
Behavior of the employees	448	6.6696	.50745	-1.131	.139	17
Performing service right the first time	448	6.6607	.49251	-.905	-.637	18
Individual attention	448	6.6250	.55361	-1.142	.315	19
Accurate record Keeping	448	6.6071	.52426	-.812	-.566	20
Convenient operating hours	448	6.5893	.57624	-1.058	.127	21
Personal services	448	6.5625	.60986	-1.073	.113	22

Analysis of Experience of Visitors From The Hotels of Odisha

Table 3
Details of Experience on different services rendered by hotels of Odisha

Details	N	Mean	Std.Dev.	Ske	Kurt	Rank
Sophistication of hotel rooms	448	5.5536	1.02618	-0.419	-0.658	1
Dressed Employee	448	5.5146	0.97291	-0.331	-0.441	2
Clean physical environment	448	5.4375	0.99016	-0.298	-0.667	3
Appealing of facilities	448	5.4286	0.92409	-0.541	-0.427	4
Ensure privacy of tourist	448	5.3482	1.27414	-0.257	-0.956	5
Politeness of employees	448	5.3393	1.17051	-0.618	0.306	6
Behaviour of the employees	448	5.2679	1.32423	-0.571	-0.256	7
Keeping promise	448	5.2679	1.08669	-0.085	-0.603	8
Convenient operating hours	448	5.2232	1.18688	-0.213	-0.739	9
Performing service right the first time	448	5.2143	1.06545	-0.525	0.114	10
Sincere interest in solving problem	448	5.2143	1.0226	-0.036	-0.456	11
Accurate record Keeping	448	5.1964	1.14957	-0.035	-0.89	12
Providing services at promise time	448	5.1875	1.07467	-0.292	-0.464	13
Knowledge to answer queries	448	5.1875	1.348	-0.653	0.104	14
Individual attention	448	5.1518	1.12096	-0.225	-0.257	15
Willingness to help	448	5.125	1.29099	-0.334	-0.609	16
Prompt service	448	5.1161	1.13315	-0.081	-0.537	17
Tourists' best interest at heart	448	5.0625	1.30385	-0.261	-0.816	18
Commutation of information	448	5.0536	1.20283	-0.196	-0.371	19
Personal services	448	5.0268	1.18499	-0.376	0.051	20
understanding specific need	448	5.0089	1.30046	-0.409	-0.736	21
Respond to requests	448	4.9464	1.17269	-0.197	-0.547	22

Table 3 contains the descriptive statistics of the experience of 448 visitor selected randomly from different tourism places of Odisha as respondents. The ranks are assigned on the basis of mean value. Further, the variables are arranged on the basis of the rank. From the above table it is clear that the average value of the all variables varies in the range of 4.9464 to 5.5536 otherwise it can state as the highest value of mean is 5.5536 and the minimum value of mean is 4.9464. The visitors have highest experience best on sophistication of hotel rooms in the hotels of Odisha this is followed by dress of employee whereas the 3rd and 4th best experienced service are clean physical environment and appealing facilities of the hotels. The top four experienced services belong to the tangibility dimension of the hotels.

Analysis of Service Gap of the Hotels in Odisha

The main objective of this research work to identify the service quality gap of the hotels in different tourist spot of Odisha. To identify the find the service quality gap the expectation and experience of the visitors are captured and analyzed in the previous section. This section of study focuses on identification of service quality gap of hotels as whole and as per different categories of hotel on the basis of luxury and room rent. For this purpose the researcher has applied SERVQUAL model. The SERVQUAL scale is the gap model proposed by Parasuraman, Zeithaml and Berry (1985, 1988). With roots in disconfirmation paradigm the gap model

maintains that satisfaction is related to the size and direction of disconfirmation of a person's experience *vis-à-vis* his/her initial expectations (Churchill and Surprenant, 1982; Parasuraman, Zeithaml and Berry, 1985; Smith and Houston, 1982). Based on the empirical work of Parasuraman, Zeithaml and Berry, they identified a set of 22 variables/items tapping five different dimensions of service quality construct. Since they operationalized service quality as being a gap between customer's expectations and perceptions of performance on these variables, their service quality measurement scale is comprised of a total of 44 items (22 for expectations and 22 for perceptions/experience). Customers' responses to their expectations and perceptions are obtained on a 5-point Likert scale and are compared to arrive at (P-E) gap scores. The higher (more positive) the perception minus expectation score, the higher is perceived to be the level of service quality.

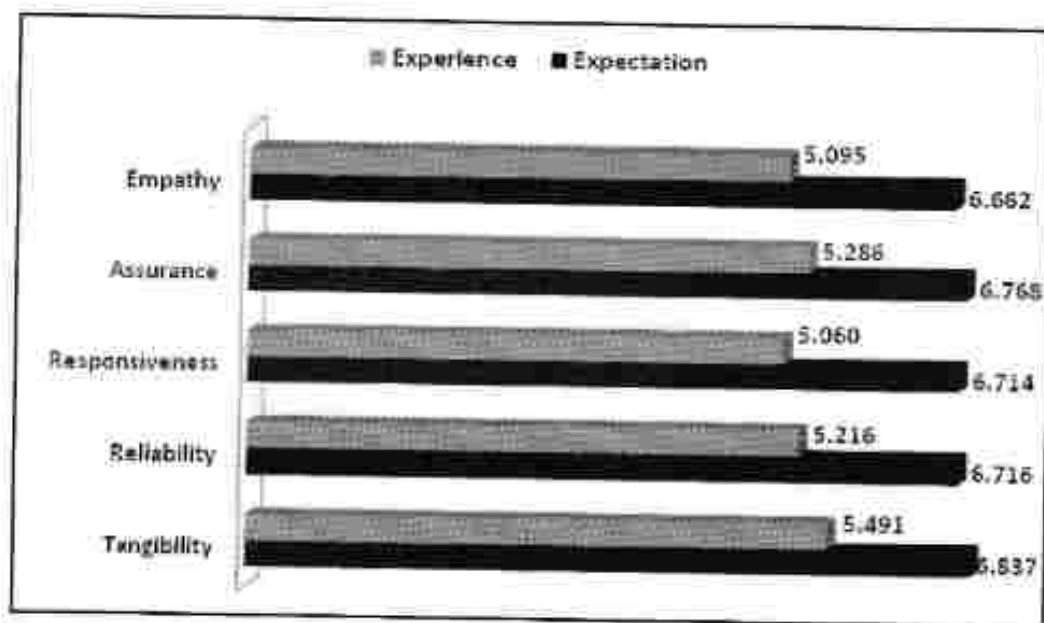
In the present study, the main focus of analysis is on visitors expectations and perceptions in relation to the pure components of service quality viz; tangibles, reliability, responsiveness, assurance, & empathy. Expectations and Experience (perceptions) were measured on a seven point scale. The mean of difference between visitors' expectations and visitors' perceptions were calculated separately. To measure the service quality of the hotels, the mean of SERVQUAL scores on all dimensions was computed for all the hotels and is presented in Table 4.

Table - 4

Details of SERVQUAL Gap of Hotels in Odisha

Factors	Expectation	Experience	Service Quality Gap
Tangibility	6.837	5.491	-1.346
Reliability	6.716	5.216	-1.500
Responsiveness	6.714	5.060	-1.654
Assurance	6.768	5.286	-1.482
Empathy	6.663	5.095	-1.568

SERVQUAL Gap of Hotels in Odisha



descriptive statistical analysis was used for calculating average grades based on determinants, which are connected to expectations and experience of hotel service quality. It is clear from the Table and figure that the difference between experienced and expected quality of service is negative in all determinants of quality. Guests had the highest expectations about determinant tangibility (6.837) then determinant Assurance and reliability whereas lowest expectations about determinant Empathy. The mean score of all determinants vary in the range of 6.837 to 6.663. If it takes into consideration small absolute difference between arithmetic mean, it can be concluded that the above-mentioned determinants are of equal importance for the interviewed guests.

Average grades for experience of quality are the highest for the determinant Tangibility (5.491) followed by Reliability whereas lowest experience about determinant Responsiveness (5.060). Absolute difference between the values of arithmetic mean is small in these determinants as well. The highest score is connected to tangibility both for expectation and experience which is realistic and in accordance with the material elements of hotel services (interior and exterior design of the facilities, equipment, range of additional services etc.). The result of SERVQUAL gap of determinant

Tangibility, Reliability, Responsiveness, Assurance and Empathy is -1.346, -1.5, -1.654, -1.482 and -1.568. The result is the highest negative SERVQUAL gap in determinant responsiveness, which represents willingness of the hotel staffs to help its customers in providing them with good quality and fast elements of a service. The result is the lowest negative SERVQUAL gap in determinant tangibility which appearance of the physical surroundings and facilities, equipment, personnel and the way of communication of service. Total SERVQUAL gap is negative -1.51. Values of SERVQUAL gap for determinant Responsive elements of a service (-1.654) and empathy (-1.568) were above average. Value of gap of other determinants is below average.

Conclusion

The present study is both exploratory as well as conclusive in nature, where an attempt has made to trace service quality of hotels in Odisha. The expectation as well as the experience of visitors on services offered by hotels in Odisha was collected. Further, on the basis of above the service quality and the gap in service quality was identified under this study. The study highlights that the expectation of visitors is high on clean physical environment, Sophistication of hotel rooms and Knowledge to answer queries whereas

they experienced best on Sophistication of hotel rooms, Dressed Employee and Clean physical environment respectively. On service quality gap, the services quality gap of all five dimensions was negative. It was found for responsiveness the gap was highest and lowest for tangibility. Keeping in view the findings of the study, managers in hotel industry may particularly focus on the following:

- Hotels should understand the needs of the customer and provide courteous services efficiently to tourists.
- Employees at front desk are the key personnel who form the impression of the hotels. Therefore, their appearance needs to be neat. They should strive to provide each customers personalized touch. So that their commitment with their respective service should maintain.
- Customers normally prefer hotels which have broad product lines, quality offerings at reasonable prices and convenient location. Therefore managers should have keen focus at these above factors.

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Book of Abstracts

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18.	Use of data science in distribution of consumer goods: a study on Ebuyer	Md. Asif Khan Sayed Izharul Hasnain	35
19.	Enhanced bank performance and digitalization of banking Services: a casual study of indian public sector banks	Dr. Sangram Keshari Panda (CMA)	36
20.	Access to digital financial services in urban odisha: a socio-demographic perspective	Nirmala Chandra Pattnayak Dr. Rashmita Sahoo Pradyumna Kumar Dash	37
21.	Embracing A Digital Era: What We Need Is A Vision, A Structured Approach And Experimentation	Ms. Puja Brahma	39
22.	Opportunity of digitalization in 2k23	Bibhu Prasad Mishra	41
23.	A study on Digital economy in rebuilding and maintaining social governance	Sarada Kar Bishnu Prasad Kar Dr. Madhusmita Tripathy	42
24.	The effect of green marketing and green psychological intention on purchase habit of consumer	Prangya Paramita Dr. Amrita Rout	44
25.	Impact of Technologies on Business transformation	Stitapragyan Lenka Jinasis Mohanty	45
26.	Adoption of Digital Payment- with reference to small Retail outlets in Nalgonda town	Dr Sabina R Harold Dr Swetha Suram Dr V. Aniradha	46
27.	Analysis Of Policy-Holders Behaviour Towards Life Insurance Products: A Case Study	Dhani Murmu Dr. Kishore Kumar Das	48
28.	Revisiting Gig Economy From The Perspectives Of Autonomy, Occupational Identity And Organizational Identification	Monu Lal Rajak	50
29.	Investor Behavior In The Digital Global Village: Unraveling The Impact Of Behavioral Finance On Investment Decisions	Anshita Bihari Dr. Manoranjan Dash	51
30.	Social Media Marketing: Advantages and Disadvantages	Rojalin Sahu	52



THE EFFECT OF GREEN MARKETING AND GREEN PSYCHOLOGICAL INTENTION ON PURCHASE HABIT OF CONSUMER

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ABSTRACT

This study attempts to examine the effect of green customer value and attitude towards green products on green psychological purchase intention. Again, it also aims to identify the effect of green marketing and its relationship between value, attitude and purchase intention. This study involved a survey which comprised 369 customers buying green products in Odisha. The findings empirically depicted a significant and positive influence on green customer values and attitude towards green products. Moreover, the study also revealed that consumers have an influence to create a positive impact on their buying behaviour towards green products. Again, the result shows that green marketing and green psychology has a moderate relationship with customer value, attitude towards the green product and purchase intention.

Keywords- Green marketing, green customer value, Green psychological, Purchase intention



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CONTENT

Sl. No.	ABSTRACTS	Author(s)	Page No.
1.	New Approaches to Cyber Security And Cloud Data Protection	N.M. Mishra	01
2.	Effect Of Csr On Brand Loyalty:the Mediating Role Of Customer Value Dimensions Of Corporate Branding	Suwendu Kumar Pratihari	02
3.	Digital Marketing: A Study Of It's Impact In Generating Sales	Sunil Mishra Rajesh Mohapatra	03
4.	Role Of Digitization In Indian Banking Industry : A Way Forward.	Nirmal Kumar Routray	04
5.	An Empirical Study On The Effect Of Digital Marketing On Online Shopping Among Younger Generations In Bhubaneswar, Odisha.	Prangya Paramita, Amrita Routh	05
6.	Digital Wallet Adoption Among Youth : An Empirical Evidence	Priyanka Jain Shuchi Singhal	06
7.	Impact Of Organizational Climate On Working Environment And Employee Performance	Raghunath Sahu	07
8.	Green Marketing As Weapon For Success	Debidatta Das Mohapatra	08
9.	Digital Marketing: Problems And Prospects	Nilima Das	08
10.	A Study On The Impact Of Digitalisation Towards Cashless Economy In India	Swetta Mohanty Chinmaya Kumar Sahoo	09
11.	India Is No More Price Sensitive Market After Arrival Of Digitalisation: A Descriptive Study On Online Food Delivery Industry.	Dehabrata Mohanta Abdul Muntakim Khan	10
12.	Cybercrime: Challenges And Security Measures	Minati Mishra Rajshree Rathi	11
13.	Digital Currency And Bitcoin: A Revolution In The New Age Economy	Purnima Sarkar	12
14.	Financing Mix And Firm Performance : An Approach To Study In Banking Sector	Prajnadipta Das	13
15.	Embedded Advance Digital Media Planning Strategy: A Case Of Promotion Cost Minimization On The Net.	Joysingha Mishra Dwipanita Mishra	14
16.	Effect Of Green Human Resources Practices On Job Satisfaction: Evidence From The It Sector In India	Rinki Mishra Gagan Parcek Tripti Chakrabarti	15
17.	Emotional Intelligence & Occupational Stress Among School Teachers	Anjana Mishra	16
18.	Metamorphosing Of Economy Into Cash Less Economy :is Indian Society Ready To Be Transformed	Ananta Sahu Sanket Parida	16
19.	Re-defining The Exchange Environment Of Handcraft Market Through Marketspace: An Empirical Study	Indrajit Ghosal Bikram Prasad Muktiprakash Behera	17
20.	The Technological Evolution In Implementing CRM: A Step Towards Customer Retention	Dibyajyoti Mohapatra Tushar Kanta Pany	18
21.	Digital Challenges And Opportunities For The Hr Profession	P. C. Panda	19
22.	Startups Preferences Towards Organic Search Ads And Paid Search Ads	Swapnil Kharde Vinod Mohite	19



AN EMPIRICAL STUDY ON THE EFFECT OF DIGITAL MARKETING ON ONLINE SHOPPING AMONG YOUNGER GENERATIONS IN BHUBANESWAR, ODISHA.

*PRANGYA PARAMITA

**DR. AMRITA ROUTH

ABSTRACT

Digital marketing is act as the new media of communication. Now marketing have undergone a sea change over last few decades. Due to revolutionary change on technologies has widened its opportunities. To grab such opportunities digital marketing has extended its hand to focuses not only targeted customers but also mass markets. Here, this article highlights of young generation and effect of an online marketing over their buying behavior. Beside that this article is also emphasized on changing behavior of youth on their buying. This paper is based on empirical work which identifies effect on digitalization on buying goods or services. A questionnaire was designed to collect the data from younger group between age group 18 years to 35 years which is based upon convenience sampling. The sample sizes of the respondents were 100. The primary data analyzed by using frequency and total weight age method. The finding of the research would help to wider scope for market their products with the help of digitalization.

KEY WORDS: Digital marketing, Buying Behaviour, Customer value

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Vol 13

ISSUE 11

NOV 2022

Factors Influencing Investors Decisions in Real and Financial Assets..... 5

Shailendra Choudhary..... 5

Dr. Maneesh K. Arya..... 5

A STUDY ON THE NUTRITIONAL INFORMATION IN PERIMENOPAUSAL WOMEN 12

Supervisor- Dr. SARITA KUMAWAT 12

Research scholar SARIKA JEENGAR 12

WOMEN ENTREPRENEURSHIP-A PATH TOWARDS SUCCESS 25

DR. Shabana Ali (HOD MANAGEMENT STUDIES) 25

India China competition:Perspective from neighbourhood 36

Dr. Pritimayee Mishra..... 36

The Cultural Shocks and Shadiness in Shuka Saptati's Female Characterizations 44

Dr Shanthichitra 44

डॉ. पूष्पा अग्निहोत्री के उपन्यासों में दलित नारी जीवन..... 50

नरसिंही शर्मा..... 50

Effect of Internal Marketing on Employee Job Satisfaction in Private Sector Banks: A micro study of Odisha 54

*Prangya Paramita 54

** Dr. Maheswar Sahu..... 54

Effect of Internal Marketing on Employee Job Satisfaction in Private Sector Banks: A micro study of Odisha

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Abstract

This study aims to examine the effect of internal marketing on HR practices by the private sector banks in Odisha. The increase in the number of private sector banks economy required to ensure a value in the human capital. To attract and retain the external customer the banks should focused on internal customers for create a competitive advantage through job satisfaction. This paper highlight the verifies of benefits for employees stemming from IM activates such as job satisfaction, generating more customers and increasing profit. An empirical analysis was conducted with 152 employees of three private sector banks namely HDFC bank, ICICI bank and Axis bank, using a structured questionnaire. The questionnaire comprised 22 questions covering five internal marketing variables, i.e., recruitment, selection criteria, training and development provision, current working conditions, and benefit and compensation provision. The collected data was analyzed using descriptive statistics, Cronbach Alpha and Chi-square by using SPSS. The result of the study indicated that the employees of the bank possessed a favourable opinion towards their current working conditions rather than the other variables. The chi-square result indicates that banks need to focus on these variables that regulate job satisfaction and improve service quality in private sector banks.

Key words- Internal marketing, employee job satisfaction, private sector bank

1 Introduction

In the competitive world, the service sector significantly contributes to countries' economic and social development (OECD, 2005; Noland et al., 2012; Lee & Mekibabin, 2014; Adetokunbo & Efoyo, 2020). Internal customers, or

employees of the organization, are an antecedent to success and survival in today's competitive environment. Job satisfaction through satisfying internal customers is the most central factor in creating sustainable competitive development (Ibrahim & Okolie, 2019; Li & Ko, 2021). In both the traditional and virtual business world, creating value through internal marketing is the driving force for success, survival, and sustainability in the banking sector. To build a strong relationship with the external customer, the organization should understand the satisfaction level of internal customers (Denzon, 2019; Rehner et al., 2019). Customer satisfaction is a key to customer loyalty, which largely depends on the service delivery process (Lee et al., 2016; Fida et al., 2020).

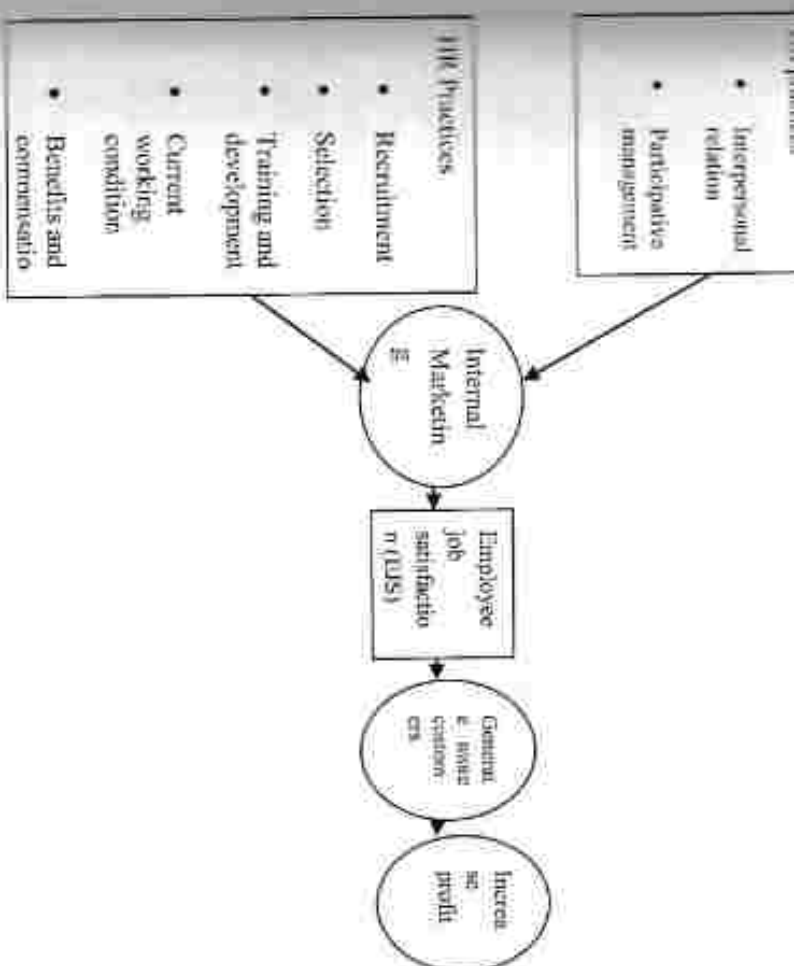
Internal marketing is a strategic component that contributes to the success of the services industry. It helps to promote the welfare of the employees in a non-accidental role in achieving the goal. A service organisation needs to strike a balance between two parties (the organisation and employees) with the help of internal marketing. Internal marketing is pivotal for the organization because it tries to satisfy the customer and provoke the employees towards market orientation (Narver & Slater, 1990; Awwad Agli, 2011). In internal marketing, employees are considered as a unique asset and are difficult to imitate by competitors. With the help of the employee- an organization can create network and connect with external customers (Berry, 1981). Thus, internal marketing provides a platform from which to identify potential customers and try to acquire them. In the banking sector, most products are homogenous. As a result, acquiring new customers is difficult for the bankers. Therefore, internal marketing has emphasised the end customer's perspective (Ahmed et al., 2003) as well as a market orientation that helps the bankers lead in the market.

Christian Gronroos' is as an eminent scholar who introduced the term internal marketing and explained the importance of internal customers within an organization. Gronroos' model (Kang et al.; 2004) is a felicitous presentation of service delivery process. Here, this model has emphasised on employee satisfaction which leads to organisational profit, customer-oriented employees and participative management style. Employees who are well-informed and have supportive management are more likely to be motivated and customer-focused. This model helps managers to realize the delivery process and branding. And also building relationship through the interaction among buyer-seller, senior - junior etc. must be continuously going on (Sanghera et al., 2002). Internal marketing is assured that internal customer can be motivated easily for customer consciousness, market orientation and sales mindedness (Boshoff et al., 1996; Shiu et al., 2010). Employee of the organization can be motivated by

proper management of internal marketing strategy. The integrated management of the marketing describes in connections between promise making and keeping the same. Moreover, the challenges for the organization are to implement such strategies. (Gronroos, 2017; Bohnenberger et al., 2019) this model revealed the connection of internal marketing with the human resources strategy management through marketing perspective. (Bohnenberger, 2019). Furthermore, this model has keen interest on internal market orientation internal marketing programmes and external market orientation and programmes. Again this model strives on a continual upgrade on marketing knowledge development process among employees. This process leads to business success and competitive advantage. (Ferdous et al., 2013).

The proposed study illustrated that services provide new experience and challenge. The current model Figure 1 explained about employee job satisfaction, lead to generate more customer and increase profit through proper utilization of internal marketing. Furthermore, internal marketing has two dimensions, i.e., organizational behaviour practices and human resource practices. The OB practices illustrated how an employee can interact with other employees which directly impact over employee job satisfaction. Internal support and connectedness of psychology act as mediates and negotiated exchange relationship quality of internal customers. (Grace et al., 2017). The OB practices primarily create interpersonal relation and participative management which help to operate business more effectively. External and interpersonal relationships are positively related to consumer susceptibility to interpersonal influences. (Kropp et al., 2005). Interpersonal relationship can be defined as connection between superiors and colleagues. It builds through communication and work climate, relationship with superior and relationship with colleagues. Interpersonal relationships establish social relations and connect between individual at work place. These interpersonal relationship lead to employee job satisfaction. (Poljasević, 2021)

Participative management confirms both direct and indirect influences employees' perception and trust towards employee job satisfaction. (Günol, et al., 2021). For creating employees' job satisfaction- participative strategies have been adopted to ponder the planning process and supervisory communications (Akhter, et al., 2019). Participative leadership anticipate better understanding of leadership management styles and employees engages in the workplace which can increase employees' job satisfaction. (Chan, 2019)



Internal marketing has also focused on employee job satisfaction and the opportunity to affect the quality of service delivery by employees (Farins, 2010). In addition, employees' recruitment process, selection criteria, training and development provisions, current working conditions, and benefit and compensation provisions also play an essential role in employee job satisfaction. Therefore, the study of internal marketing is one of the primordial factors in managing human talent. Internal marketing requires additional dimensions, such as understanding internal customers' requirements to fulfil external customers' needs. This model proposes that right recruitment practices, transparent selection procedures, prerequisite training and development, healthy working conditions, and benefits and compensation lead to employee job satisfaction. These processes help to generate more customers and increase profit for the organization.

At present, research that connected with Gronroos' model but selected variables has been taken for the study. The present research aims to find out link

between internal marketing and employee job satisfaction, so any practices generally variable has taken for the study and other variables like OB practices generate more customer and increase profit are use for future research.

2 Literature review and research gap

2.1 Internal marketing

Employee job satisfaction refers to an employee's attitude toward their job. It means the emotions and feelings associated with the job, whether satisfied or dissatisfied. Miao et al. (2020) explained that employee job satisfaction mediates between management and employee creativity. The study indicated that supervisor humility positively impacts employees, whereas abusive supervision creates negativity in employees and hampers their creativity. Kukreja (2020) revealed that private-sector bank employees were more satisfied than public-sector bank employees because they rigorously practised with internal marketing programmes. Jomun (2019) found that private-sector banks internal marketing philosophy achieves employee job satisfaction and success. Sarker et al. (2018) found that internal marketing leads to high employee performance and job satisfaction.

To compete with the market, bankers must satisfy both employees and customers. Furthermore, employees must get a good working environment hygienic factors, promotion, and an in-time salary. Aliftra (2022) defined excellent working conditions as contributing significantly to employee job satisfaction. These encourage people to contribute more to jobs. Alrazehi et al. (2021) revealed that training and development have not significantly affected employee job satisfaction but indirectly impact satisfaction. Again, the result shows that reward is a crucial variable linked to bank employee job satisfaction and retention.

2.2 Job satisfaction

Employee job satisfaction means employees perception towards their job. That means the emotion and feelings associated with the job whether they are satisfied or dissatisfied. Miao et al. (2020) explained that the employee job satisfaction is act as mediating role between management and employee creativity. The study indicated that the supervisor humility creates positive impact an employee whereas abusive supervision creates negativity among employee and hamper their creativity. Kukreja (2020) revealed that in private sector bank employees were more satisfied than public sector bank employees because rigorously practices with internal marketing programmes. Jomun (2019) found that internal marketing philosophy in private sector banks for achieving employee job satisfaction and success of bank. Sarker et al. (2018) indicated that internal marketing act its precursor to high performance and

good working environment, hygienic factors, promotion, in time salary etc. To compete with the market bankers must satisfy both employees and customers. Aliftra (2022) defined that good working condition creates great contribution for employee job satisfaction. Those encourage people to contribute more for the job. Alrazehi et al. (2021) revealed that training and development has not significantly affect on employee job satisfaction but indirectly impact on satisfaction. Again the result shows that reward is an important variable that related with employee job satisfaction and retention in banks.

2.3 Research Gap

Internal marketing is a strategy that tries to bridge the gap between management and employees of an organization. Internal marketing has focused on employee job satisfaction and attracting and retaining internal customers. Many studies on internal marketing in various service sectors have already been conducted, but very little research has been done on private-sector banks.

1 Theoretical Framework and Hypothesis Development

The early development of the concept of internal marketing focused on the issue of employee job satisfaction. The root cause of the development of internal marketing is to improve service quality performance. Leonard Berry (1981) illustrated that employees are internal customers who address the organisation's objectives. The firm must satisfy its internal customers before it can satisfy its external customers. To retain and satisfy their customers, they need to focus on the structural activities of the organisation, like recruitment, selection, training and development, benefits and compensation, and working conditions, which impact employee job satisfaction in an organisation. Jumadi (2017) explained the connection and the impact of internal marketing on service quality and employee job satisfaction. Dessler (2000) argued that the recruitment and selection processes provide an essential means to bridge the gap between employee performance and organisational outcomes. A proper recruitment and selection procedure helps an organisation retain good employees and attract capable candidates. Odiorne (1984) explains that selecting suitable candidates at the right place and time leads to decreased labour turnover and increased employee morale. Kukreja, J. (2020). Internal marketing is more rapidly needed in private-sector banks than in public-sector banks. Rao (2021) explored that internal marketing significantly affects internal communication and employee reward in an organisation and has no significant positive impact on employee training, commitment, or feedback. Alghamdi et al.'s study show that effective incentives and rewards, training and development, and promotion

transparent policies and clarify administrative decisions to build employee trust. This model proposes that right recruitment practices, transparent selection procedures, prerequisite training and development, healthy working conditions and benefits and compensation lead to employee job satisfaction. These processes help to generate more customers and increase profit for the organization.

Internal marketing mediate the relationship between financial reward psychological rewards and work engagement towards job satisfaction (Mainardes et al., 2019; Chasanah et al., 2021). *Employee job performance in service organization is directly influenced by employee job satisfaction* (Taslan et al., 2020). Internal marketing practices has directly influenced to internal marketing practices, internal communication and customer orientation towards job satisfaction. (Al Samman et al., 2020). Job involvement and job satisfaction plays an important to create relationship between internal marketing and organizational commitment. (Ting, 2011). Internal marketing has a positive significant relationship with perceive organizational performance but not significant relationship with employee job satisfaction was identified. (Kanyashri et al., 2016). The study would serve to integrate among internal marketing, external market orientation, employee job satisfaction and organizational performance. Furthermore employees are generating the most cost but they could not contribute to profitability and growth. Hence, through better reward can help to motivate them and put more efforts for lucrative value for the organization. (Kanyashri et al., 2016). To improve service quality internal communication, employee recognition and employee promotion has significant effect on employee job satisfaction. For sustain in the competitive position in the market - internal marketing has provided all the penance. (Egboji et al., 2019)

Internal marketing acts as an antecedent to service excellence (Mukherjee et al., 2006) indicated that feedback, participation and team support is key to excellent service and external customer orientation. Furthermore literatures have revealed that internal marketing has direct influence on employee's role and customer orientation. Hence a satisfied employees can satisfy their customer. There is inverse relationship between each other. Moreover, internal marketing has given emphasis on employee motivation and encourage performing super service to customers which leads to customer satisfaction of the company services (Kukreja 2020). Internal marketing practices tried for the continuous improvement of employee commitment supervision, training and feedback in the organization. (Muramalla 2021)

The review of literature advances to formulate the following hypotheses:

- H₀ Recruitment as a factor of internal marketing does not impact on employee job satisfaction.
- H₁ Recruitment as a factor of internal marketing does not impact on employee job satisfaction.
- H₂ Selection as a factor of internal marketing does not impact on employee job satisfaction.
- H₃ Training and development of internal marketing does not impact on employee job satisfaction.
- H₄ Present working condition on internal marketing does not impact on employee job satisfaction.
- H₅ Benefit and compensation of internal marketing does not impact on employee job satisfaction.

Figure 2 depicts the conceptual model of this study on the effects of internal marketing on employee job satisfaction in a private-sector bank. This model depicts internal marketing as independent variables and its sub-variables recruitment, selection, training and development, present working conditions, benefits, and compensation as dependent variables for employee job satisfaction.



Figure 2: Effect of Internal Marketing on Employee Job Satisfaction

1 Methods

The study on the impact of internal marketing on employee job satisfaction in private sector banks in Odisha was empirical. It relied on secondary as well as primary sources of data. Secondary sources were a review of the literature and the websites of various banks. The primary data was collected from different branches of HDFC, ICICI Bank, and Axis Bank in Odisha from January-May

2022. A convenient sampling procedure was followed, recruiting 1000 employees from Mahamoudi-Hamitahbad (2012) and Faherdoost (2016). In Odisha, approximately 20 branches of HDFC, 25 branches of ICICI bank, and 25 branches of Axis were running as on January 2022. Data collection was through a semi-structured questionnaire, which contained 22 . We circulated the 277 questionnaires to all categories of bank employees through friends, contacts, and mail. We received 152 valid responses from employees that fulfilled our requirement for analysis. With a Cronbach's alpha of 0.886, we justify the validity of the sample size. The SPSS package used descriptive statistics and a chi-square test to look at the collected data, and tables and figures were used to show the results.

5 Findings

5.1 Demographic Profile

Demographic profile was placed an important role to understand sample size of the population. It consists of age, gender, occupation, marital status etc. but this study is concentrate on age and gender as sample of employees. To study sample distribution percentage has taken and to find the relationship between internal marketing and other variables the chi-square analysis has used.

Table 1: Demographic Profile of Respondents (%)

Age	Below 35 year	30.26
	36- 50 years	44.09
	Above 50 years	25.65
Gender	Male	52
	Female	48
Marital status	Married	86.84
	Unmarried	11.15
	Widowed	2.01
Education	Graduate	35.5
	Post-graduate	71.3
	Others	45.2
Position	Managerial	29.3
	Frontline	70.7

Less than 1 year	10.9
1-3 years	25.6
3-5 years	31.3
5-7 years	19.7
Above 5 years	12.5

Table1: represented about the sample respondent on the basis of age in private sector bank. The above table shows that 44.09 % of respondents in the research sample were 36 to 50 years, 30.26% of respondents were age groups below 35 years and 25.65% of respondents were belongs to above 51 years. The table result indicated that the category of 36 to 50 years of age constitutes more respondent in private sector bank.

The above table indicated that 52% of respondents in the research sample were belongs to male category and 48% of respondents were female category. The above result indicated that in private sector banks more male respondents were working.

From the sample distribution table revealed that 86.84% were married and 13.16% respondents were unmarried.

5.1 Relationship between internal marketing and employee job satisfaction

The perception of internal marketing is to find out the relationship between organizational motive and employee job satisfaction. It is a marketing strategy to satisfy the employee as well as to provide a high quality of service to the customer. Internal marketing variables have been taken like recruitment, selection process, training and development, present working conditions, benefits and compensation with employee job satisfaction. Henceforth, the Chi-square test has been adopted for testing the hypothesis.

Table 2 explains that the Chi-square test of recruitment as a factor of internal marketing does not impact on employee job satisfaction in private sector banks. The calculated value χ^2 value (2.561) is shown to be significant at a 5% level ($P > 0.05$) for Df of 8. Hence, the observed table indicated that internal marketing has no significant relationship with recruitment criteria in private sector banks. Here, the accepted the null hypothesis "recruitment as a factor of internal marketing does not impact on employee job satisfaction" and rejected the alternative hypothesis "recruitment as a factor of internal marketing does impact on employee job satisfaction". The majority of the employees have given the opinion that there is no significant impact of internal marketing on recruitment criteria in private sector banks. So, private sector banks must

understand the role of internal marketing in recruitment of employees and its impact on employee job satisfaction.

Table 2: Chi-square Test Results (N=152)

The discussed above table explained about Chi-square test of selection

Internal marketing variables	Chi-square value	df	p-value	Result
Recruitment	2.561	8	0.958 P<0.05	Not significant H ₀ accepted
Selection	4.760	8	0.782 P<0.05	Not significant H ₀ accepted
Training and development	15.471	8	0.050 p<0.05	Not significant H ₀ accepted
Present working condition	15.568	8	0.048 P<0.05	Significant H ₀ rejected
Benefit and compensation	2.980	8	0.935 P<0.05	Not significant H ₀ accepted

as a factor of internal marketing does not impact on employee job satisfaction in private sector bank. The calculated value χ^2 value (4.760) is shown significant at 5% level (P>0.05) for DF of 8. Hence, the observed table indicated that internal marketing has no significant relation with training and development in private sector bank. Here, the accepted of null hypothesis "training and development of internal marketing does not impact on employee job satisfaction" and rejected the alternative hypothesis "Training and development of internal marketing does impact on employee job satisfaction". The majority of the employees have given opinion that there is no significant impact of internal marketing on training and development provision in private sector bank. So, private sector banks must learn about role of internal marketing on selection of employee and their impact on employee job satisfaction.

The Chi-square test of training and development of internal marketing does not impact on employee job satisfaction in private sector bank. The calculated value χ^2 value (15.471) is shown significant at 5% level (P>0.05) for DF of 8. Hence, the observed table indicated that internal marketing has no significant relation with training and development in private sector bank. Here, the accepted the null hypothesis "training and development of internal marketing does not impact on employee job satisfaction" and rejected the alternative hypothesis "Training and development of internal marketing does impact on

employee job satisfaction". The majority of the employees have given opinion that there is no significant impact of internal marketing on training and development provision in private sector bank. So, private sector banks must learn about role of internal marketing on selection of employee and their impact on employee job satisfaction.

The aforesaid table depicts chi-square test on present working condition as a factor of internal marketing does not impact on employee job satisfaction. The calculated χ^2 value (15.568) is a significant at 5% level (P>0.05) for DF of 8. Hence, the accept of null hypothesis "Present working condition on internal marketing does not impact on employee job satisfaction". Therefore, most of the respondents opinioned that they are a significant impact on internal marketing in present working condition in private sector banks. So, private banks have given emphasis on implementation of internal on present working condition.

The above table explained about Chi-square test on benefit and compensation as a factor of internal marketing does not impact on employee job satisfaction. The calculated value χ^2 value (2.98) is shown not significant at 5% level (P>0.05) for DF of 8. Hence, the observed table indicated that internal marketing is no significant with benefit and compensation provision provided by the private sector bank. Here, accepted of null hypothesis "Benefit and compensation provision on internal marketing does not impact on employee job satisfaction" and reject the alternative hypothesis "Benefit and compensation provision on internal marketing does impact on employee job satisfaction". So, the majority of the employees have given opinion that there is no significant impact of internal marketing on benefit and compensation provision in private sector bank. Therefore, private sector bank must given emphasis on internal marketing and tries to implement on benefit and compensation provision.

Discussion

The study examined the effect of internal marketing on employee job satisfaction. Employees of private sector banks were sampled for the study. The information gathered was analysed using percentages and the chi-square method. It was found that internal marketing has a direct effect on recruitment, selection, training and development, incentive and motivation, and retention policy. This finding is consistent with that which Ahmad and Al-Borjes (2012) have found. The study believed that from the sample of respondents, dissatisfaction and negative opinion towards these variables were placed. The researchers observed through employees' opinions that different private-sector banks in Bhubaneswar do not implement these variables in practises to achieve internal marketing goals.

relationship between financial rewards and job satisfaction. The study suggested that employees of private sector banks are not satisfied with benefits and compensation provisions. Employees were dissatisfied with the provision because banks had designed attractive financial benefit schemes and compensation packages.

It was also found that private sector banks have a positive effect on the present working conditions. The employees of the banks are engaged with their colleagues and want to stay with them. Again, employees are emotionally attracted to the organisation and their colleagues. Apart from lots of dissatisfaction, employees still expressed their satisfaction with the present working conditions.

7 Conclusion, limitations and direction for future research

This paper discussed internal marketing practises in relation to the level of employee job satisfaction in private sector banks. Therefore, the study tried to reveal that the employees expressed their satisfaction towards present working conditions and dissatisfaction towards recruitment, selection, training and development, and benefits and compensation. So, private sector banks must emphasise the following variables to achieve internal marketing goals.

This study was based on selected private sector banks' self-reported characteristics. It is not clear to what extent the extracted results can be generalised to other service sectors. Further, future research should apply to a large sample size of other private and commercial banks and also other service sectors. While contributing to the study is the fact that the respondents belong to selected private sector banks, it may limit its generalisation while implemented in the services sector. Furthermore, the convenience sampling technique adopted by the researchers may have negatively affected the generalised results of the empirical study. Further study should attempt to strengthen the sample size, and a greater number of banks must participate. Then, the model of the proposed study is considered a novel model which can be implemented in the service sector.

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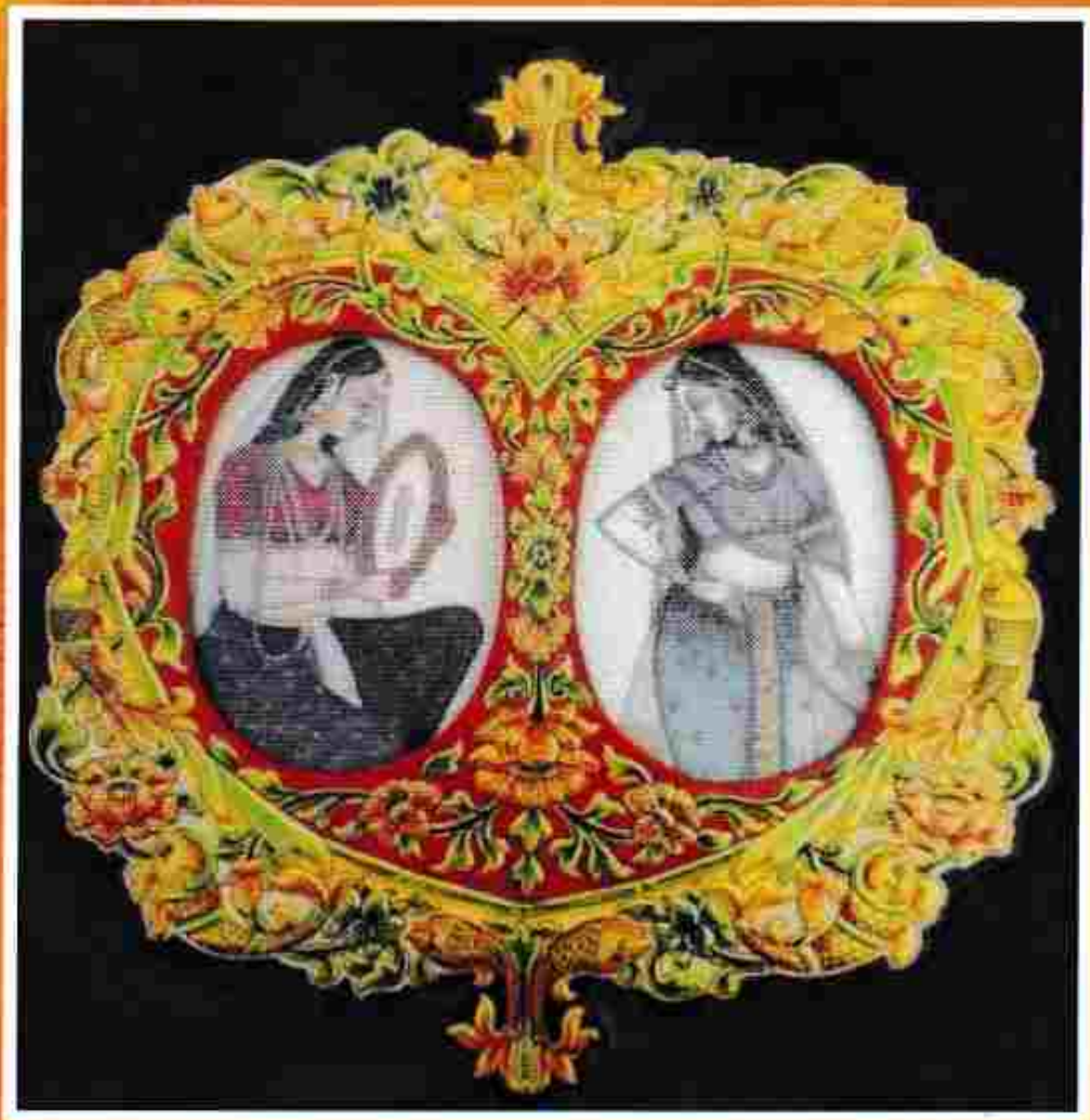
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A Peer-Reviewed and Listed in UGC Care List



INDEX

S.No.	TITLE	Page No.
1	A STUDY ON E- MARKETING	1
2	A STUDY ON STATUS OF INDIAN TOURISM SECTOR AND ITS ECONOMIC CONTRIBUTION TO INDIAN ECONOMY	6
3	A STUDY ON THE ROLE OF ARBITRATION AND ONLINE DISPUTE RESOLUTION –JUSTICE AND EFFECTIVENESS	14
4	नागार्जुन के उपन्यासों में राजनीतिक चेतना	19
5	महिला विकास कार्यक्रम एवं महिला आन्दोलन	23
6	A STUDY ON INTERNAL MAREKTING AND EMPLOYEE PERCEPTION TOWARDS COMPENSATION STRUCTURE IN SELECTED PRIVATE BANKING SECTOR IN ODISHA	28
7	AN ANALYTICAL REVIEW OF DESIGN OF EXPERIMENT USING CURD AS EXAMPLE	34
8	GLOBAL WARMING IN INDIA TODAY: A SCIENCE POINT OF VIEW	41
9	A COMPARATIVE ANALYSIS OF ORGANIZED CRIME BETWEEN INDIA AND USA: CHALLENGES AND AGENDA FOR REFORMS	47
10	AN ANALYSIS ON THE CONTRIBUTION OF SHGs IN FEMINIST MOVEMENT- SPECIAL REFERENCE TO NELAMANGALA TALUK OF BANGALORE RURAL DISTRICT IN KARNATAKA	56
11	केदारनाथ सिंह की कविताओं में शिल्प-विधान	63
12	PERFORMANCE EVALUATION OF FOUR STROKE CI ENGINE USING COCONUT BASED BIO-DIESEL	67
13	TO STUDY THE ATTITUDE OF TEACHERS OF SENIOR SECONDARY SCHOOLS TOWARDS ICT IN SELECTED DISTRICT OF HARYANA	72
14	LANDHOLDING STRUCTURE AMONG SOCIAL GROUPS IN KARNATAKA: AN ANALYSIS OF MARGINAL AND SMALL FARMERS	82
15	HUMAN CAPITAL FORMATION THROUGH HEALTH AND EDUCATION EXPENDITURE IN INDIA AND KARNATAKA	91
16	REMINISCENCE: THE PROGRESS OF THE MODERN PUBLIC HEALTH SYSTEM IN TAMIL NADU	97

**A STUDY ON INTERNAL MARKETING AND EMPLOYEE PERCEPTION TOWARD
COMPENSATION STRUCTURE IN SELECTED PRIVATE BANKING SECTOR IN ODISHA**

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Abstract

The article considers examining the effect of internal marketing on employees' perception towards the compensation structure in selected private sector banks in Odisha. Internal marketing is a strategy that cultivates employee performance toward customer orientation. To evaluate the employees' perception towards compensation, an in-depth structured questionnaire has been developed with the help of five dimensions: base pay (CS1), bonus provision (CS2), long-term incentive scheme (CS3), perquisites facilities (CS4), and different indirect compensation facilities (CS5). An empirical study was conducted with a sample size of 600 employees from five different private sector banks: State Bank, Axis Bank, HDFC Bank, Kotak Mahindra Bank, and IndusInd Bank. The collected data was analysed using descriptive statistics, percentage of responses, and the regression coefficient using SPSS version 21. According to the findings, private sector banks should priorities base pay, bonus, long-term incentive, perquisite facilities, and other indirect compensation.

Keywords- Internal marketing, compensation structure, employee satisfaction, private sector banks

1 Introduction

Internal marketing is an indispensable strategy that promotes the welfare of the employees and plays a transcendental role in achieving organizational goal. It aims to generate, motivate and deliver excellent services to external customers. Hence, the quality of services can be improved through employee job satisfaction. It is believed that a satisfied employee can satisfy their customer. In the services sector must satisfy their employees in order to succeed in today's competitive market. To create a strong relationship with an external customer, the organisation must understand the satisfaction level of the internal customer, or employee, of the organization. A compensation structure can be used to satisfy the organization's employees. Compensation and benefits (Murthy, 2019) can play a crucial role in HR practices and employee effectiveness. Currently, HR focuses on various components: recruitment and selection, training and development, pay and benefits, performance appraisal, and labour relations. This paper has emphasised the compensation and benefits provided to the organization. Hence, the HR department does its best to cope with a dynamic economic environment. An organisation is concerned with the efficiency of actions, problems, diagnostic approach, and performance evaluation processes. (Touma, J. 2022). The compensation prolongs that includes a salary package through bonuses, allowances, and recognition through certificates, all of which can improve employee performance. Regular pay within the organisation did not motivate employees. However, pay, incentives, and bonuses had a positive effect on employee performance (Jean, K. N. 2019). Understanding that is very essential because employees are motivated by job performance. The operational cost of the company depends upon them (Hawsanpour, M. K., et al., 2022). It is essential for a manager to design an attractive salary plan by entailing a proper job evaluation process. Merit-based rewards could motivate and create more job satisfaction. Merit-based rewards have a significant influence on employee job satisfaction when it comes to improving employee performance (F., 2019).

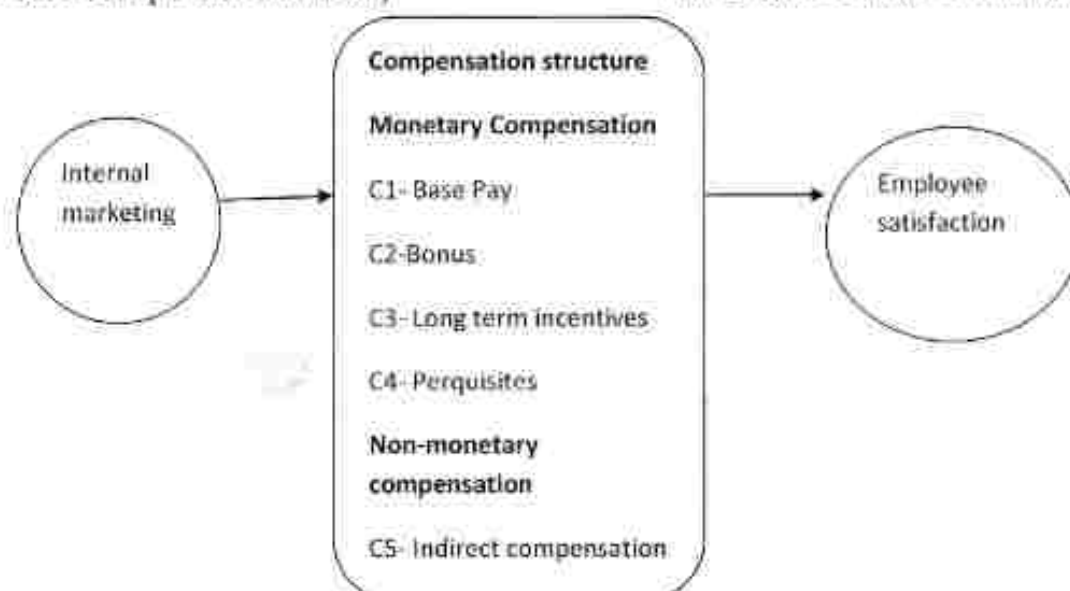


Fig.1 Model on the conceptual Framework

Figure 1 depicts the model in the context of employee perceptions of the compensation structure and benefit provisions. The first part deals with internal marketing, which has a direct link to the compensation plan and leads to employee satisfaction. To achieve the goal and attract employees, organisations are adopting different strategies to retain them. Here, the organisations are developing and designing compensation systems to meet the requirements of the employees. The compensation plan is one of the strategies to satisfy the requirements of employees, which includes monetary and non-monetary components. The monetary benefits can create a competitive advantage and motivate employees with multidimensional skills, whereas non-monetary benefits can motivate them to add new dimensions to promote the job's attractiveness and retain staff in the organization. Thus, compensation is the primary tool for employee satisfaction.

2 Objectives

The study's goal is to identify employee perceptions of compensation structures and benefits provided by five private sector banks: ICICI Bank, HDFC Bank, Axis Bank, Kotak Mahindra Bank, and IndusInd Bank.

3 Literature review and research gap

Internal marketing is a marketing strategy for creation high quality of service delivery process for satisfying the customer. It helps to promote service quality which leads to positive customer satisfaction experiences (*de Bruin, 2021*). To serve the external customer - internal customer satisfaction cannot be ignored for that reason the internal customer must have the following attitude i.e., loyalty to the firm, job satisfaction, trust in management and commitment which reflect on the behaviours directed at external customers. (*Bansal, H. S, 2001; Ambler, T., 1996*). Compensations and benefits have always been a diplomatic process. To increase employee performance organizations must focus on training evaluation, compensation structure, multi skilling and employee-friendly environment in the workplace, performance and labour relations. (*Kalse, A. et al. 2016; Touma, J. 2022*). Ultimately compensations and benefits have significant and direct effects on employee motivation and performance (*Prihantoko, C., & Ferijani, A. 2021*). Here compensation packages may describe in various ways. It has classified as on the direct compensation and indirect compensation. This study has only focused on the employees' perception towards the direct compensation structure which includes base pay, Bonus provision, Long term incentive scheme, perquisites facilities and different indirect compensation facilities. Furthermore, base pay was positive impact to social exchange relationship (*Kivvaas, B, 2020*). This base pay was based on responsibility, qualification and

performance of the employees. Hence, employee attitude towards pay determine on the implementation of pay policies (Dickinson, J., 2006). The amounts of base pay depends on various variables due to different relations with autonomous motivation (Kuvaas, B., 2016).

The perquisites are normally allowed like provident fund, gratuity, vacation, membership in club, well furnished houses etc. The study result indicated that employees are dissatisfied towards perquisites facilities provided by the organization. (Faruque, O. 2003). It is important to satisfy the employees for the growth and development of the organization (Bruce, 2003). Furthermore, the employee has prolonged that the frame choices, percent, evaluate temporal effects etc, are not efficient and effective on long term incentive plans (A.2013). To boost the morale of employees- the organization must give an attention to the compensations (Ahmed, M., 2014). Again, the direct compensation has a positive relationship with the employee loyalty (Mamurung, S. P., 2017). The employee job satisfaction as a mediate role on the direct and indirect compensation towards employee performance (Haryono, S., 2020). The indirect compensation has extended their hand to increase employee performance and satisfaction (Wijaya, S. S., et al., 2020).

4 Research gap

Internal marketing has been focused on compensation and benefits provided to employees in private sector banks based on the descriptive study. Many studies have been conducted on internal marketing, which shows a direct link with compensation plans, but very little research has been conducted on benefit plans.

5 Hypothesis development and Analysis

5.1 Demographic Profile

To study the sample distribution, these demographic profiles play a crucial role. For the study is restricted to a sample of 600 employees from five different private sector banks: Bank of India, Axis Bank, HDFC Bank, Kotak Mahindra Bank, and Industrial Bank. The questionnaires are designed to collect opinions on five dimensions of compensation. The respondents put their opinions on a five-point Likert scale. The five dimensions are measured by variables: base pay (CS1), bonus provision (CS2), long-term incentive scheme (CS3), perquisites (CS4) and different indirect compensation facilities (CS5). Again, focusing on CS1 - the validity of the compensation structure as well as the following hypotheses:

H0- Compensation structure is not significant relation with the employee job satisfaction.

H1- Compensation structure is significant relation with employee job satisfaction.

To analysis the effect of compensation structure in private sector bank, the percentages of respondents opinion towards different scales like strongly agree, agree, No opinion, disagree and strongly disagree are given below in table-1.

Table-1 Compensation structure: Percentage of responses

Variables	Strongly agree	Agree	No opinion	Disagree	Strongly Disagree	Total
CS1	45.6%	44.2%	7.5%	0.2%	2.5%	100
CS2	35.7%	52%	10.8%	1.3%	1.1%	100
CS3	32%	52.7%	12%	3%	0.3%	100
CS4	42.3%	40.5%	8.0%	5%	4.2%	100
CS5	35.2%	56.3%	6.3%	1.5%	0.7%	100

Compensation structure is an approach to facilitating direct and indirect satisfaction of employees in exchange for work performance. It will be increase employee retention, local employee turnover and reduce absenteeism.

Above table-1 indicated CS1 is the base pay facility for the employees' remuneration. The table also indicated job evaluation that is level of skill, effort and responsibility which requisite the different working conditions. It is inferred that 45.6% employees strongly agreed, 44.2% agree,

no opinion, 0.2% disagreed and 2.5% strongly disagreed. Hence, the result indicated that 45.6% respondents are strongly agreed on base pay packages provided by the private sector banks.

In CS2 illustrated about bonus provision given to employees on special occasional. It plays an essential role for employees and also shows an employer appreciation towards their employers. Here, the above table examined that 35.7% employees strongly agreed, 52% agree, 10.8% no opinion, 1.3% disagree and 1.1% strongly disagreed. Therefore, all the employees of private sector banks are agreed on bonus provision provided by private banks.

In CS3, long term incentives are the pay to a piece of the work which may give to an employee as in form of reward for their excellent performance. The CS3 result indicated that 32% employees strongly agreed, 52.7% agreed, 12% no opinion, 3% disagreed and 0.3% strongly disagreed respectively. Here, the result explained that most of employees satisfied on long term incentive plan but only few employees (0.3%) are not satisfy in private sector bank.

In CS4 perquisites facilities like provident fund, gratitude etc. came under that. It constitute good source of income for an employees. Hence, the result indicated that 42.3% employees strongly agreed, 40.5% agreed, 8% no opinion, 5% disagreed whereas 4.2% were strongly disagreed. The result indicated that all the employees were given positive opinion on long term incentives provision provided by selected private sector banks where as only 4.2% employees were strongly disagreed on the provision provided by the private sector bank.

In CS5, other indirect compensation provision, 35.2% employees strongly agreed, 56.3% agreed, 6.3% no opinion, 1.5% disagreed and 0.7% strongly disagreed. So, the result indicated that almost all the employees were given positive opinion on indirect compensation provision. But 0.7% employees were not satisfies on indirect compensation provision. The test result of compensation structure were create positive responses from employees of private sector bank and net table 2 shown model fit Indices for CFA- compensation structure.

Table 5.2 Model fit Indices for CFA – compensation structure

Variable	N ²	D F	P	Norma IX2	GF I	AGFINF I	NF I	TLI	CFI	RM R	RMSE A
Compensatio n structure	3.49 9	3	.3 3	1.16	.99	.98	.99	.99 8	1.0 0	.006	.017

Table- 5.3 Ranks of regression Coefficient compensation structure

Factors (Dependent variable)	Construct (Independent variable)	Regression coefficient	CR	P	Variance Explained (%)	Rank
Compensation Structure	CS1	0.54	14.657	<0.001	28.8	5
	CS2	0.65	18.902	<0.001	42.1	4
	CS3	0.77	24.930	<0.001	59.1	1
	CS4	0.69	20.718	<0.001	47.5	3
	CS5	0.72	22.126	<0.001	51.7	2

The above table-3 result shows rank of regression co-efficient on compensation structure in private sector banks. The hypothesis can be valid and assessing by using coefficients. The constructs CS1 to CS5 have significant impact on compensation. Again, the variables base pay, bonus provision, long term incentives facilities, perquisites facilities and indirect compensation that determine dimensions of compensation structure.

5.3 Multiple comparisons Test: Compensation structure and private Banks

Dependent variable	Type of the Bank	Mean Difference J	CI- Std. Error	Sig.
	Axis Bank	-0.04679	0.34482	0.892
	HDFC Bank	0.1206	0.35717	0.736

	ICICI Bank	Kotak Mahindra Bank	0.27583	0.36728	
		IndusInd Bank	1.94129 ^a	0.40173	
Compensation structure		ICICI bank	0.0467	0.3448	
	Axis Bank	HDFC Bank	0.1673	0.3925	
		Kotak Mahindra Bank	0.3226	0.4017	
		IndusInd Bank	1.988	0.4334	
		ICICI bank	-0.1206	0.3571	
		HDFC Bank	Axis Bank	-0.1673	0.3925
			Kotak Mahindra Bank	0.1552	0.4123
			IndusInd Bank	1.82	0.4433
			ICICI bank	-0.2758	0.3672
		Kotak Mahindra Bank			
			HDFC Bank	-0.3226	0.4017
			Axis Bank	-0.1552	0.4123
		IndusInd Bank	1.665	0.4515	
		ICICI bank	-1.941	0.4017	
	IndusInd Bank				
		HDFC Bank	-1.8206	0.4334	
		Axis Bank	-1.8206	0.4433	
		Kotak Mahindra Bank	-1.665	4515	

The table -4 depict that compensation structure is different in IndusInd bank as other private sector banks. The mean value is significantly different with IndusInd bank. The bank needs some changes on compensation structure provided by the bank. The IndusInd Bank focus on base pay provision, bonus provision, long term incentive scheme, perquisites and other indirect compensation. The employee of the bank will clearly inform about compensation structure and their different indirect compensation and their benefits. So, employee will join the bank and create a healthy work culture for them.

6 Findings

The study revealed the relationship between employee perception and the compensation structures of private banks. The result illustrated that among the five variables; long term incentive (0.77), indirect compensation facilities (0.71), and perquisite facilities (0.69) came in second place, respectively. The multiple comparison test results show that there is a significant difference in compensation structure between IndusInd Bank and other banks.

7 Conclusions

Internal marketing practises focus on the effective and efficient utilisation of the employees in order to maximise lucrative value for the organization. The current study looks at the perceptions of the compensation structure in relation to job satisfaction. The compensation structure is a monetary benefit that employees receive in exchange for their job performance. It serves various purposes, including improving job performance and job satisfaction at banks.

From the above study, it was explained that IndusInd bank has to develop these variables like base pay, bonus provision, long term incentive, perquisites facilities, and different types of compensations. So, IndusInd Bank has to minimise these gaps to improve their service quality.

banking sector. Because compensation structures in the banking industry are such an important aspect of employee job satisfaction, the growth of the banking sector depends on fair and transparent compensation structures. So, the banking sector's compensation structure should be designed in such a way that it supports the organization's objectives.

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The Management Page

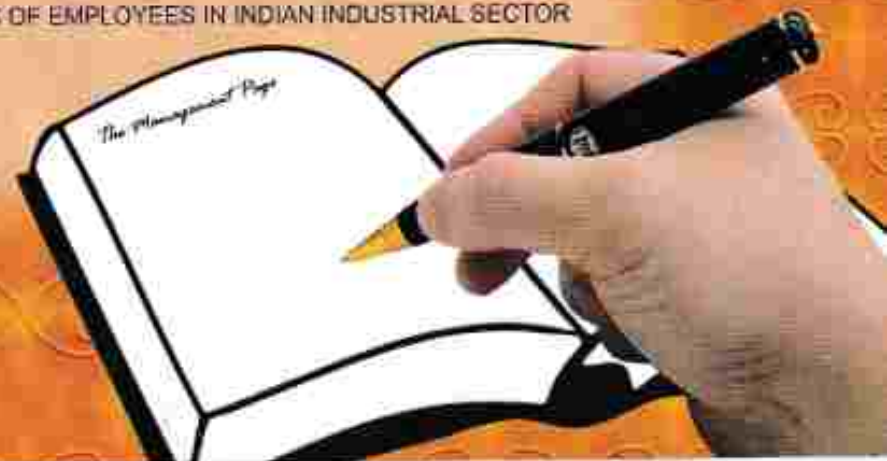
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- 01-08 HOPE VS INTELLIGENCE: A COMPARATIVE STUDY ON VALUE & GROWTH INVESTMENT
Dr. Shradhanjali Panda
- 09-16 DIVIDEND POLICY: A LITERATURE REVIEW ON THEORETICAL FRAMEWORK AND EMPIRICAL PERSPECTIVES
Sudatta Mohapatra, Dr. N. C. Kar
- 17-24 QUALITY OF WORK LIFE FOR TEACHING PROFESSIONAL IN THE ACADEMIC INSTITUTION IN THE STATE OF ODISHA
Sulochana Dash & Dr. Niranjan Pani
- 25-34 A STUDY ON THE IMPACT OF APPLYING INDAS IN ACCOUNTING PRACTICES ON THE FINANCIAL PERFORMANCE OF THE COMPANIES
Dr. Ullas Chandra Das & Nirupama Mohanty
- 35-41 A STUDY ON IMPACT OF EMPLOYEE EMPOWERMENT ON CUSTOMER ORIENTED BEHAVIOUR IN BANKING SECTOR IN BHUBANESWAR (ODISHA)
Prangya Paramita
- 42-51 INVESTMENT AND DECISION MAKING- EXAMINING THE BUYING INTENTION TOWARDS HEALTH INSURANCE IN ODISHA
Sanjukta Mohanty
- 52-57 EXPLORING RATIONALITY IN FINANCIAL DECISIONS AMONG MANAGEMENT STUDENTS OF ODISHA
Sai Rashmi Patra
- 58-64 THE RIGHT TO PRIVACY IN THE DIGITAL AGE: A REVIEW OF INFORMATION PRIVACY RESEARCH IN INFORMATION SYSTEMS
Bibhu Prasad Mishra
- 65-74 A STUDY ON THE MEASUREMENT OF SERVICE QUALITY OF THE HOTEL-INDUSTRY IN ODISHA
Dr. Amrita Rout
- 75-83 CULTURAL PERCEPTIONS OF EMPLOYEES IN INDIAN INDUSTRIAL SECTOR
Bidhu Bhushan Mishra



Contents

- 1-8 HOPE VS INTELLIGENCE: A COMPARATIVE STUDY ON VALUE & GROWTH INVESTMENT
Dr. Shradhanjali Panda
- 9-16 DIVIDEND POLICY: A LITERATURE REVIEW ON THEORETICAL FRAMEWORK AND EMPIRICAL PERSPECTIVES
Sudatta Mohapatra, Dr. N. C. Kar
- 17-24 QUALITY OF WORK LIFE FOR TEACHING PROFESSIONAL IN THE ACADEMIC INSTITUTION IN THE STATE OF ODISHA
Sulochana Dash & Dr. Niranjan Pani
- 25-34 A STUDY ON THE IMPACT OF APPLYING INDAS IN ACCOUNTING PRACTICES ON THE FINANCIAL PERFORMANCE OF THE COMPANIES
Dr. Ullas Chandra Das & Nirupama Mohanty
- 35-41 A STUDY ON IMPACT OF EMPLOYEE EMPOWERMENT ON CUSTOMER ORIENTED BEHAVIOUR IN BANKING SECTOR IN BHUBANESWAR (ODISHA)
Prangya Paramita
- 42-51 INVESTMENT AND DECISION MAKING- EXAMINING THE BUYING INTENTION TOWARDS HEALTH INSURANCE IN ODISHA
Sanjukta Mohanty
- 52-57 EXPLORING RATIONALITY IN FINANCIAL DECISIONS AMONG MANAGEMENT STUDENTS OF ODISHA
Sai Rashmi Patra
- 58-64 THE RIGHT TO PRIVACY IN THE DIGITAL AGE: A REVIEW OF INFORMATION PRIVACY RESEARCH IN INFORMATION SYSTEMS
Bibhu Prasad Mishra
- 65-74 A STUDY ON THE MEASUREMENT OF SERVICE QUALITY OF THE HOTEL-INDUSTRY IN ODISHA
Dr. Amrita Rout
- 75-83 CULTURAL PERCEPTIONS OF EMPLOYEES IN INDIAN INDUSTRIAL SECTOR
Bidhu Bhusan Mishra

A STUDY ON IMPACT OF EMPLOYEE EMPOWERMENT ON CUSTOMER ORIENTED BEHAVIOUR IN BANKING SECTOR IN BHUBANESWAR (ODISHA)

Prangya Paramita*

Abstract

In this rapid and volatile business cycle, corporate leaders know that the role of employees can increase innovation, productivity and the overall organization performance. The overall performance of any company is assessed by its long term growth, profitability and sustainability. All these outcomes can only be achieved by the organization, if it can develop and retain its employees. To maintain that loyalty, organization should empower its employees in decision making process. The object of the research presented in this article is to examine the process of employee empowerment in the banks in Bhubaneswar. To study empowerment of employees this article focuses on structural and psychological empowerment towards customer orientation in banking sector. The frontline employees act as an excellent role in mediating relationship between customer and service provider. The study was conducted by administering structured questionnaires to 200 employees working in different branches of SBI (State Bank of Indian) and the responses were analyzed by using appropriate statistical tools. Results indicate that empowerment plays a significant role in shaping an employee's level of customer orientation.

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Keywords – structural empowerment, psychological empowerment and customer orientation.

Introduction

Employee empowerment is provides employee a certain level of autonomy and responsibility for taking decision. It means committing towards employees as well as customers. In other words, it is trying to remove certain obstacles and barriers that prevent employees from using their creativity for organizational development. Especially frontline employees are facing lots of obstacles while handling different types of customers. Ultimately they directly interact with the customers and their decisions are spontaneous. These frontline employees are invested with authority and resources necessary to carry out their jobs. Employees are released from the highly standardized and mechanized processes and are given leeway in evolving their own roles and direction by different situations.

Empowering implies emphasis on employee's freedom, defined roles and work definitions. Top management provides clear directions and acquaints goals for their employees. The service organizations like banking sectors should extend its hand to enhance their customers' satisfaction and loyalty. In this regards, the most powerful tools to achieve this are giving the correct set of employees' training and empowering them. Empowerment seems to be a powerful ingredient of services and can be directly linked to customer oriented behavior.

Literature Review and Theoretical Background

Employee empowerment

The term empowerment has differently expressed by different authors. According to Del Val and Lloyd (2003) empowerment is the role of employees on decision making process. Jha (2010) defined empowerment as a process of enhancing feelings of self-efficacy among organizational members through identification of conditions that foster removal of powerlessness by both formal organizational practices and informal techniques of providing efficacies information. Ahmad and Oranye (2010) also used a very traditional view of empowerment, considering it as "energizing followers through leadership, enhancing self-efficacy by reducing powerlessness and increasing intrinsic task motivation.

Structural/Relational Empowerment

The concept of structure empowerment is defined as management practices and policies that aimed to transfer power from management to employees. Melhem (2004) also offers a more explicit definition of structural empowerment by defining it as freeing someone from rigorous control by instructions, policies and orders and giving that person freedom to take responsibility for ideas that he/she provide for management, decisions and actions that he/she made in the workplace context.

Psychological/Motivational Empowerment

The concept of psychological empowerment can be defined as a state of mind in which an employee experiences the feelings of control over how the job can be done, have enough aware to the work tasks that are being performed, a great level of responsibility to both personal work outcome and overall organizational advancement and the perceived justice in the rewards based on individual and collective performance. Spreitzer (1995) also offers a more traditional definition of this concept, defining it as "a motivational state that reflects an employee orientation toward work characteristics that rely on four determinants, which are competence, impact, meaning and self-determination. Borghei et al. (2010) view the psychological perspective as subjective feelings and phenomena, meaning that this perspective is considered an internal motivational construct.

Objectives:

The objectives of the study are:

1. To examine the relationship between structural empowerment and customer oriented behavior by bank employees.
2. To study the relationship between psychological empowerment and customer orientated behavior.

Hypothesis:

1. H1-Structural empowerment has significant relationship with customer oriented behavior in the banks.

2. H2- Psychological empowerment has a significant relationship with customer oriented behavior in the banks.

Methodology

The sample size of the current study consisted entirely of frontline employees working in State Bank of India branches operating in Bhubaneswar. The study examined the role of the frontline employees within the organization. As in this position employees trying to establish linkage between clients and organizations that lead to improvement of service delivery process.

There are several positions as frontline jobs in the banking industry including branch manager, assistant manager, credit officer, tell callers,

account representative, sales manager and other employees who perform functions of customer's requirement. Researcher sent 200 structured questionnaires and distributed among the employees. Among them 177 respondents sent their responses. The researcher employed judgment purposive sampling which is called as a type of non-probability sampling. Such type of sampling attempts to select respondents who are agreeable with the customer contact criteria as identified by researchers.

Analysis

The profile of respondents with regard to the parameters like gender, age, education level is presented in Table-1.

Table -1
Profile of Respondents

Characteristics	Category	Number	Percentage
Gender	Male	121	68.4
	Female	56	31.6
	Total	177	100
Age	24>	25	14.3
	25-29	67	37.8
	30-35	43	24.2
	36-40	18	10.2
	41-45	16	9
	46<	8	4.5
	Total	177	100
Education level	Diploma	24	13.5
	Bachelor	143	80.7
	High diploma	3	5.3
	Post Graduate	7	12.3
	Total	177	100

It is observed that 68.4% of respondents were male and 31.6% female among sample employees. The category of 25-29 years of age constitutes about 37.8% of represents. The

profile study indicates that mostly young graduates occupy the frontline jobs. The above table also shows that 80.7% of respondents have a Bachelor's degree.

Table -2
Reliability of Mesures

Variable	Cronbach's Alha	Number of items
structural empowerment	0.87	19
Psychological Empowerment	0.78	12
overall Empowerment	0.89	31

Table-2 indicates Cronbach's Alpha for the overall empowerment scale was 0.98. in terms of two other form of empowerment, Cronbach's alpha

for structural empowerment was 0.87 and cronbach's alpha for psychological empowerment was 0.78.

Table-3
Descriptive Analysis

Variable	Dimension	Mean
Structural empowerment	Communications	3.7
	Rewards	3.33
	Training	3.65
	Information Sharing	3.69
	Knowledge and Skills	3.88
	Authority Delegation	3.74
	structural empowerment	3.66
Psychological Empowerment	Meaning	3.88
	competences	4.00
	self-determination	3.76
	Impact	3.76
	Psychological Empowerment	3.86
Customer oriented Behaviour	Role Performance	3.97
	Extra role Performance	3.84
	customer oriented behaviour	3.9

Table- 3 shown that the highest score among structural empowerment dimensions was knowledge and skills that are mean score 3.88. The highest score among psychological empowerment competences mean score 4.00. The highest customer orientated behavior was occupies by role performance that is mean score 3.97. On the other hand the lowest mean score for dimensions among structural empowerment was "rewards and incentives" (mean score 3.33). Accordingly, frontline employees in the banks under investigation are not happy and satisfied about their rewards and systems. The lowest mean score for psychological empowerment dimension was "self determination and impact" its mean score was 3.76. After analysis it indicates that frontline employees are not happy with the

practices of self determination and their influence on the employees' business processes.

This table also indicated a medium level of structural empowerment mean score was 3.66 and high level of psychological empowerment mean score was 3.86. Last but not the list the findings shows that a high level of customer oriented behavior among frontline employees mean score is 3.9. So, frontline employees in the banks under investigation believe that they offer positive behavior and attitude toward customers.

Hypothesis Testing

A simple regression was used in this study to know about the impact of structural empowerment as well as that of psychological empowerment on customer oriented behavior.

Table - 4
Hypothesis Testing

Results of Hypotheses Testing (Simple Regression)						
Hypotheses	Independent variable	Dependent Variable	R2	Beta	Sig.	Result
H1	structural empowerment	customer oriented Behaviour	0.235	0.48	0	Accepted
H2	Psychological Empowerment	customer oriented Behaviour	0.426	0.65	0	Accepted

According to table -4 simple regression shows that there is a significant impact is not as high as value R2 is 0.24, which means that structural empowerment explains 26% of customer orientated behavior. This table is explains that there is a significant impact of psychological

empowerment in customer oriented behavior, i.e., Sig(0.00) at level ($\alpha < 0.05$). So, it's worth indicate that this impact is relatively high, since that R2 value is 0.43 which means that psychological empowerment explains 43% of customer oriented behavior.

Table 5
Multiple Regression-I

Independent variable	Dimensions Communications	Dependent variables	R2	Beta 0.26	Sig 0	result Significant
	rewards			-0.03	0.607	Impact Insignificant Impact
	training	Customer oriented Behaviour	0.248	0.14	0.026	Significant Impact
Structural empowerment	information sharing			0.08	0.141	Insignificant Impact
	knowledge and skills			0.25	0	Significant Impact
	Authority and delegation			-0.03	0.621	Insignificant Impact

The findings of the multiple regression displayed on table 5 that communications, training and knowledge and skills has significant impact on customer orientated behaviour ($\alpha < 0.05$) whereas

rewards, information sharing and authority and delegation has no significant impact on customer oriented behavior ($\alpha < 0.05$)

Table- 6:
Multiple Regression-II

Independent Variables	Dimensions	Dependent variable	R2	Beta	Sig	Result
	Meaning			0.21	0	Significant impact
Psychological empowerment	Capabilities			0.52	0	Significant impact
	self determination	Customer oriented Behaviour	0.564	-0.01	0.77	Insignificant Impact
	impact			0.19	0	Significant impact

According to table 6 which shows that there are significant impact of meaning, capabilities and impact on customer oriented behavior ($\alpha < 0.05$) where as self-determination have not any significant impact on customer oriented behavior ($\alpha < 0.05$)

Observation

This study represented that overall satisfaction among employees depends upon structural

empowerment and psychological empowerment. Here the structural empowerment as an independent variable and customer oriented behavior as a dependent variable. The research found that there is a positive and significant impact of structural empowerment on customer oriented behavior.

The structural empowerment dimensional level consists of communications, rewards, training,

knowledge and skills and delegation of authority. But among them communication, training and knowledge and skills have a positive and significant impact on customer oriented behavior among front line employees in the State Bank of India. Training programs can be designed for frontline employees to help in solving work related problems and enhancing skills. Opening communication channels between employees and management. Employees with necessary level of skills and knowledge show a high level of customer oriented behavior. As high level of skills and knowledge make frontline employees more willing to implement better practice and approaches when dealing with customers. As a result of which less waiting, wasting time, quick answers, reliable promises and effective solution can be guaranteed by frontline employees.

This study revealed that an insignificant impact was found of rewards, delegation of authority and information sharing on customer oriented behavior. Due to several reasons such types of inconsistent results can occur for several reasons, including standardized systems of compensations and incentives, rigid requirements for annual delegation and lastly weaknesses in available information sharing tools and methods. As a result a negative and insignificant impact of such dimensions was witnessed in the State Bank of India.

The study has also measured the impact of psychological empowerment over customer oriented behavior. A positive and significant impact over meaning, competences and impact on customer oriented behavior. The inconsistent findings for the self determination dimension might be attributed to cultural reasons and differences. It was also found that those employees who are psychologically empowered are more likely to attain a positive relationship with customers. The high feeling of psychological empowerment makes employees more motivated and reflect favorable customer oriented behavior. Having high feeling of meaningful jobs, competences and giving subordinated more impact on their jobs and organizations will motivated subordinates to service customers better. On the other hand having higher levels of

structural empowerment might lead to more formality and rigidity within the organization.

Limitation of the study

This study is limited to the State Bank of Indian in Bhubaneswar, odisha. So, future researchers are advice to conduct and reapply this study in other service sectors. Secondly, this study measured customer oriented behavior by using the employee's perspective.

Conclusion

This study tries to identify the effect of employee empowerment on customer oriented behavior in State Bank of India. There are two types of empowerment that is structural and psychological empowerment. Therefore, this study tries to investigate the relationship between structural and psychological empowerment on customer oriented behavior. The result shows that there were positive and significant relationship between structural and psychological empowerment influence customer oriented behavior in the State Bank of India. Therefore, State Bank of India should implement both types of empowerment to maximize customer oriented behavior. The bankers should give more attention to improving and designing better and effective structural empowerment program. Banks thus improve their managerial practices like job rotation, sweet able job design, and proper communication and improve technology and proper job regulations.

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Book of Abstracts

Business in the Digital Era: Opportunities & Challenges



Editor

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18.	Use of data science in distribution of consumer goods: a study on Ebutor	Md. Asif Khan Sayed Izharul Hasnain	35
19.	Enhanced bank performance and digitalization of banking Services: a casual study of indian public sector banks	Dr. Sangram Keshari Panda (CMA)	36
20.	Access to digital financial services in urban odisha: a socio-demographic perspective	Nirmala Chandra Pattnayak Dr. Rashmita Sahoo Pradyumna Kumar Dash	37
21.	Embracing A Digital Era: What We Need Is A Vision, A Structured Approach And Experimentation	Ms. Puja Brahma	39
22.	Opportunity of digitalization in 2k23	Bibhu Prasad Mishra	41
23.	A study on Digital economy in rebuilding and maintaining social governance	Sarada Kar Bishnu Prasad Kar Dr. Madhusmita Tripathy	42
24.	The effect of green marketing and green psychological intention on purchase habit of consumer	Prangya Paramita Dr. Amrita Rout	44
25.	Impact of Technologies on Business transformation	Sitapragyan Lenka Jinasis Mohanty	45
26.	Adoption of Digital Payment- with reference to small Retail outlets in Nalgonda town	Dr Sabina R Harold Dr Swetha Suram Dr V. Anuradha	46
27.	Analysis Of Policy-Holders Behaviour Towards Life Insurance Products: A Case Study	Dhari Murmu Dr. Kishore Kumar Das	48
28.	Revisiting Gig Economy From The Perspectives Of Autonomy, Occupational Identity And Organizational Identification	Monu Lal Rajak	50
29.	Investor Behavior In The Digital Global Village: Unraveling The Impact Of Behavioral Finance On Investment Decisions	Anshita Bibari Dr. Manoranjan Dash	51
30.	Social Media Marketing: Advantages and Disadvantages	Rojalin Sahu	52



OPPORTUNITY OF DIGITALIZATION IN 2K23

Bibhu Prasad Mishra

Assistant Professor, Rajdhani College of Engineering and Management, Bhubaneswar

ABSTRACT

Digitalization is the use of digital technology to transform a business model in order to improve revenue and value-added prospects. It incorporates the process of adapting old business models to new technologies and embraces digital technology's potential to collect data, identify patterns, and make smarter business decisions. Hence it can be said that the purpose of digitalization is to describe the process of enabling, improving, and transforming business operations through the use of digitized data and technologies in order to transform business operations with enhanced productivity. Organizations all throughout the world are adjusting their operations to be digitally compatible. Many businesses have realized the importance of digitalization and already converted or invested in new business models. In this article, the multi-various advantages of digitalization have been highlighted by verifying aspects like streamlining business processes, higher productivity, reduced operational costs, enhanced transparency and agility, good governance, better decision making, less human errors, personalization etc.

Keywords: Digitalization, business processes, decision making, good governance etc.



Articles on

Be Vocal for Local

The Way Ahead

e-Book



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Editorially Speaking ...

"The root of wealth is economic activity and lack of it brings material distress. In the absence of fruitful economic activity, both current prosperity and future growth are in danger of destruction. A king can achieve the desired objectives and abundance of riches by undertaking productive economic activity" – *Kautilya's Arthashastra*

"The root of wealth is economic activity", therefore it is pertinent to look for wealth creation at the grass-root level. The idea of being Vocal for Local emanates from this very philosophy that is embedded in our age-old tradition and teachings. It is immaterial to explain what Mahatma Gandhi meant when he said, "All should make it a point of honour to use only village articles, whenever available. Given the demand, there is no doubt that most of our wants can be supplied by the villages. The village economy would satisfy two important objectives. First, it would provide maximum employment and income to inhabitants, and second, it would generate equality, freedom and justice. We have to concentrate on the villages being self-contained, manufacturing mainly for use...My idea of village *Swaraj* is that it is a complete republic, independent..." If we simply replace this word "village" with "our locality", we can realize how important it is to make ourselves self-reliant and self-sustained.

But, why are we suddenly talking about self-reliance, self-efficacy, self-dependence and sustenance? Well, the unprecedented global pandemic, the US-China trade war, the Indo-Sino stand-off, the strategic changes in international alliances and so on are bearing on us heavily and we have to find an alternate path. Of course, the high octane 'Make in India' campaign is a precursor to the current 'Vocal for Local'. Yet, there are sufficient reasons to deliberate on the existing Industrial Eco-system that needs to be nourished by all the stakeholders. Moreover, there are skeptical views that there may be an economic backlash in view of over-reliance on domestic market. Some economic pundits cite the following statistics; "According to World Bank data, India's Gross Domestic Product (GDP) in 1960 was a mere \$37 billion, which increased to a modest \$270 billion by 1991 – a pretty flat rate of increase. However, after integrating with the global economy in 1991, India's GDP galloped from \$270 billion to \$2.719 trillion by 2018 – a quantum jump and a very steep rate of increase that helped India pull millions of people out of poverty. This is not to suggest that GDP is the only indicator to measure prosperity or that problem such as rising income inequalities in India don't matter. But, an increase in a country's national income is critical as it provides the much-needed resources to pursue social and economic development." (Source: *The Wire*)

Such a diverse opinion is being calibrated in the form of an E-book with research, papers, concepts and abstracts presented during the Online National Seminar on the theme **BE VOCAL FOR LOCAL- THE WAY AHEAD.**

Prof. (Dr.) Sharmila Subramanian

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for facilitating this knowledge corpus that will serve as a guiding factor to all those who are interested to explore, create or nurture a sustainable development of rural India.

We are grateful !

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Contents

Sl. No	Title	Author(s)	Page No
1.	India's Covid-19 Stimulus Package: Self-Reliant India, A Critical Analysis	Oshin Ansari Dr. H.K. Agrawal	1-9
2.	Opportunities in Rural Entrepreneurship	Ajit Kumar Das Lipikabala Mandal	10-20
3.	Investing in Mutual Funds When Returns are Predictable: An Investor's Perspective	Pooja Yadav Praveen Sahu	21-26
4.	Make In India and the role of Export business: A case study of Odisha's Sea food export	BiswaPrakash Jena Swagatika Mohapatra	27-42
5.	ICT and its Income Generation in Rural India: A logical study of Agricultural Sector	Guru Prasad Dash Nihar Ranjan Hota	43-51
6.	Be Vocal For Local – The Way Ahead	Ipsita Jena	52-57
7.	Atmanirbhar Bharat: Women Entrepreneurs Role in Indian Economy	Dr. Kishor Kumar Jena	58-65
8.	A Study on Supply Chain Resilience: A Strategic Framework for Formative Elements	Manoj Kumar Rout,	66-93
9.	Adoption of Digital Marketing Practices in Micro Small Medium Enterprises for Inclusive Growth	Bibhu Prasad Mishra	94-107
10.	“Vocal For Local” – A Desi Mantra	Smita Samanta	108-113
11.	New Normal India: Purpose-Driven, Resilient & Adaptive With Supply Chain 4.0	Swapnil Kumar Nayak	114-122
12.	Learning and Development – A paradigm to become Vocal for Local	Lopamudra Pattanaik	123-131
13.	Human Capital Management: It's Strategic Importance in an Organization	Dr. Santosh Kumar Sahu	132-142
14.	Vocal for Local the need for a resurgent economy	Satyajeet Nayak	143-154
15.	The Self-Reliant India: A Challenge for the RBI - The way ahead	Manoj Kumar Sahoo Dr. Muralidhar Majhi	155-161
16.	Vocal for Local: A conceptual framework on the financial repercussions of toy industries in India.	P.Likhita Nandita Mohapatra	162-169
17.	Sectorial Status of FDI & The secret of its retention during Global crisis	Sagarika Mohanty Ashis Kumar Mohapatra Asif Khan	170-177
18.	Make in India : Best Practices	Amitav Pani Susanta Kumar Satapathy	178-182
19.	MSME – India's Fight to the Global Crisis	Sanat Rout Dr. SadanandaSahoo	183-189

20.	IIC Expression of Being Local – A Review	Zeba Taj Sabyasachi Pradhan	190-197
21.	Make in India Campaign -Best Practices in Manufacturing Sector	Dr. Swetapadma Dash Barsha Panda	198-214
22.	Opportunities In Rural Entrepreneurship	MeghanadaPradhan	215-227
23.	Skill Enhancement & Facilitation for Self-Reliant India: A Look At Silver Filigree Of Cuttack	Fauzia Khan Subhalaxmi Chhatoi Md. Asif Khan	228-234
ABSTRACT			
24.	The Role Of Human Resource As Change Agents- A Key To Self Reliant India	Dr. Leena P. Singh	235
25.	Green HRM Practices as a Game Changer during the “New Normal” Era.	Sarthak Mishra,	236
26.	Skill Development for Self-Reliance	Subhasini Sahoo	237
27.	Local to Global: A Case Study on MDH Spices	Pradeep Kumar Mishra	238
28.	‘Made in India’ – An initiative to make products which are ‘Made for the World’	Ruchika Maharana	239
29.	Digital Innovation & Transformation- A Case Study of Reliance JIO	Biswojit Swain Sudhanshu Sekhar Dhir	240
30.	Viewing Employee Engagement as a tool for Atmanirbhar Bharat	Mr. Satyajeet Malla	241



Adoption of Digital Marketing Practices in Micro, Small & Medium Enterprises for Inclusive Growth

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ABSTRACT

India's Micro, Small, and Medium Enterprises (MSMEs) base are the biggest on the planet after China. According to the official appraisals, there are about 63.05 million miniaturized scale businesses, 0.33 million little, and around 5,000 medium undertakings in the nation. The Micro, Small, and Medium Enterprises (MSME) part is a profoundly lively and dynamic segment of the Indian economy. It contributes to the financial and social advancement of the nation. MSMEs are encouraging enterprises and creating the biggest work openings at relatively lower capital expense, next just to farming. Presently, MSMEs are worked in practically all significant segments in the Indian business, for example, Food Processing, Textiles and articles of clothing, Agricultural data sources, Leather and cowhide merchandise, Sports merchandise, Plastic items, Electro-restorative gear, Computer Software, and so on. SMEs assume a crucial job in the Indian Economy with their commitment to modern yield, fares, business, and creation for Indian and worldwide markets. This paper centres on existing advertising media for SMEs in the administration division and searches for the extent of internet promoting. With the range of time, online media has gain significance in showcasing and it very well may be a perfect mechanism for SME's accomplishment in promoting. Online media permits securing, sustaining, and gathering prompts draw in with them dependent on referrals and proposals. Specialists have likewise indicated that web-based showcasing is savvy and aides in widen and oversee client database for SMEs. As Digital Marketing gives colossal advantages to the business, MSMEs are likewise the territory that can get or benefit this stage for offering pace to their advancement. The following are the two motives for doing research in this area. The first one is Digital Marketing is a fruitful idea for huge brands in India, what is the impact on the neighbourhood and little brands in little urban communities?



And the second one is what devices and parts ought to be utilized by these nearby and little brands to completely abuse the Digital Marketing?

Keywords: MSMEs, Digital Marketing Practices, Business, Online Media, SME Marketing.

Introduction

This paper explores web-based promotional possibilities of SMEs of administration area in India. Investigates uncover that there are not many examinations on web-based showcasing of SMEs searching for the point of view to make a passage in the worldwide commercial center. Advertising of business and endeavor has made some amazing progress from the time of generation to the period of relationship promoting. Along these lines, web-based advertising of SMEs is significant for examining as they are significant wellspring of work, development, and economy. The financial advancement of a country really relies on industrialization with the assistance of satisfactory assets, advances, and responsive government strategies. For a creating economy like India, in the late twentieth century with the disclosure of the web, ventures saw an extreme change in business tasks and promoting by going past value-based advertising and towards relationship showcasing. Micro, Small and Medium Enterprises (MSMEs) are one of the most lively, dynamic and delicate parts in the Indian economy. The MSMEs are viewed as a motor of development everywhere throughout the world. The essentialness of the part is ascribed to its ability of work age, low capital and innovation necessity, utilization of conventional or acquired aptitude, preparation of nearby assets, and exportability of items. This division was experiencing an exceptionally ensured territory during the pre-progression period. The primary goal of that security was to protect the Small Scale Industries (SSIs) from showcase rivalry by forcing a few limitations. Be that as it may, with the rise of globalization in the Indian economy since 1991, the circumstance changed drastically. The Indian market was opened up for outside speculators by decreasing different exchange limitations to advance unhindered commerce all through the world. The MSMEs are one of the significant constituents of our economy and contribute altogether to nearly 7% of the assembling GDP and 31% of the administration's GDP. They produce around 120 million livelihoods and add to around 46% of the general fares from India. MSMEs have an extraordinary job being developed in the country India.



By producing a number of business MSMEs assists with limiting rustic neediness. In the rustic region, MSME assists with lessening provincial country lopsided characteristics and over-reliance on agribusiness. MSMEs have demonstrated extraordinary instruments being developed in reverse class individuals and ladies' strengthening. MSMEs in India assume a basic job in the financial improvement of the country through a commitment to the assembling yield, expanding remote trade income, the arrangement of business openings, sends out, and advancing adjusted monetary advancement. India has around 36 million MSMEs giving around 80 million work openings, adding to about 8% of the (GDP) and about 33% of all-out assembling yield (Ministry of Micro, Small and Medium Enterprises, 2018). Indian MSMEs are seeing an amazingly powerful and multi-faceted business situation. The inexorably unpredictable cost structures and a stubborn journey of conveying high consumer loyalty are requiring the selection of ICT (Information Communication Technology) devices including the reception of web promoting and web-based business to support in the present situation where rivalry is progressively getting worldwide, particularly because of the flood of imports from neighboring China. The focal point of this examination is on the ID of the key determinants which influence the selection of web showcasing channels for the MSMEs. The examination additionally recognizes the unmistakable advertising channels conveyed by these organizations in the Indian situation. The significant issues with the progress to the web advertising channels were from that point explored to create a comprehension about the computerized provokes relevant to the Indian MSMEs. The following table explains the major industries share in MSME.

Table-1: Share of major industries in MSME

Sl. No.	Industry	Percentage of share
1	Retail trade & repair of personal and household	39.85%
2	Wearing Apparel and dressing	8.75%
3	Food products & beverages	6.94%
4	Hotels & restaurants	3.64%



5	Furniture manufacturing	3.21%
6	Sale, Maintenance & retail of Automotive	3.57%
7	Other service	6.20%
8	Other business activities	3.77%
9	Manufacture of Textiles	2.33%
10	Manufacture of fabricated metal products	2.33%
11	Others	19.40%

**Source: Annual Report MSME-2018*

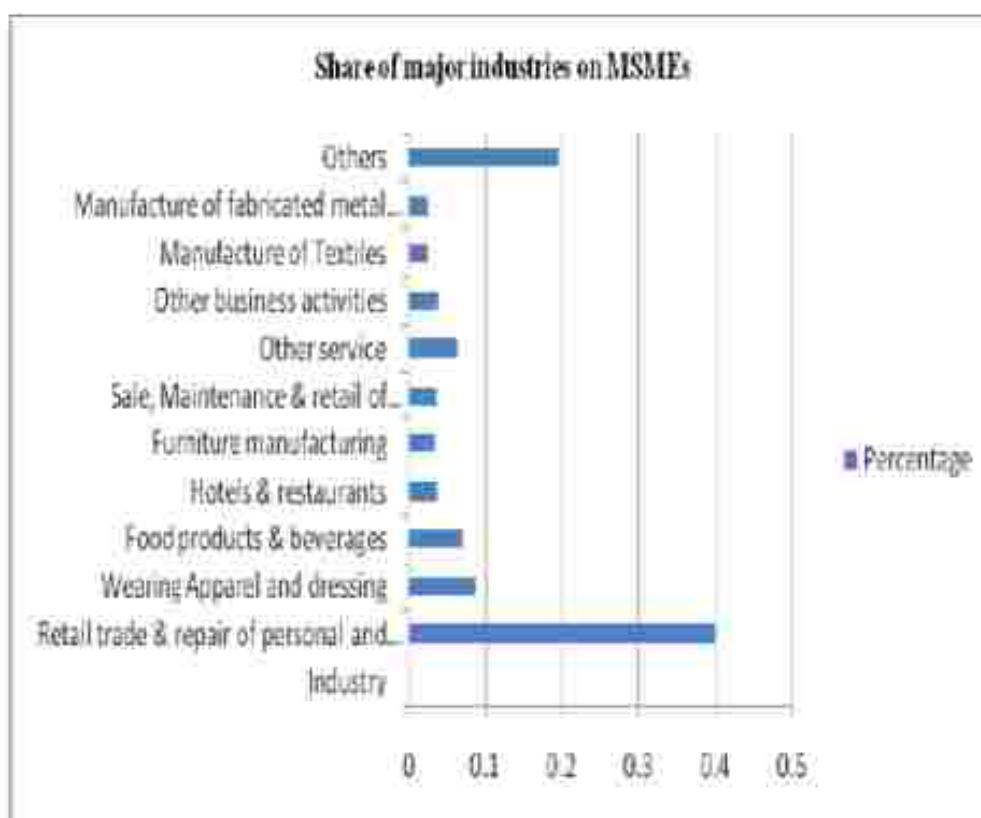


Figure-1: Graphical Presentation of Share of major industries in MSME



Literature Review

ICT helps ineffective usage of an arranged and focused on advancement which can help the development of the venture and holds clients for the future result. Nikolopoulos and Dana(2017): The selection of ICT channels, particularly web advertising, by MSMEs is regularly damaged by a few components identified with the absence of essential assets; absence of mindfulness or information, or money related limitations.

Mbuyisa and Leonard (2017): Much of the time, it supplements with other customary correspondence modes to build up a satisfactory multi-channel showcasing procedure. The key for the organization of a showcasing blend for a venture is to create mindfulness among target clients, improving client information about the item or administration, fabricating the brand value, and friends pictures to pick up client steadfastness.

Subrahmanya Bala (2011): has examined the effect of globalization on the fares possibilities of the little scale undertakings. The examination uncovers that the portion of SSI send out in absolute fare has expanded in the security period yet stays pretty much stagnated during the progression time frame. Be that as it may, the connection co-effective in the progression period is higher than that of the assurance period recommending that the connection between the absolute fare and SSI trade has gotten more grounded in the advancement period.

Bhavani T.A. (2010): features the issue of business age example of Small scale ventures. The investigation uncovers that work age by the SSIs might be high in quantitative terms yet extremely low in quality. A mechanical up degree may lessen that issue and can produce quality business and aptitude.

Rathod, C. B. (2007): broke down the significance of little scale industry and its commitment to the world economy. The examination additionally finds that the SSI division in India has been displaying a striking fare execution and fare had grown up to twofold digit from the most recent ten years.

Wymer and Regan (2005): The drivers for ICT utilization and appropriation among the MSMEs can be comprehensively be delegated: business-related elements coming about



because of outer challenge, authoritative capacities and expertise and budgetary adequacy of the firm; and innovation-related variables which incorporates the IT foundation.

Reid (2003): The reception of promoting blend assumes an essential job to create and keep up cozy associations with clients and partners. It assists with recognizing the requirements of clients, in this manner helping ventures to grow better client esteemed items and administrations. It additionally stretches out to the development of the interior assets of the association, in this manner improving its presentation as far as authoritative foundation improvement, key arranging, and recognizable proof of target markets and intuitiveness with the clients.

Scupola (2003): The arrangement of the ICT devices and applications in the business procedures would help improve the intensity of MSMEs in national and global markets. This requires recognizable proof of the objective client groups, advancement of aptitudes in the ICT devices, building up the e-preparation foundation, and the customization of ICT applications and arrangements according to the necessities of individual MSMEs.

Shin (2001): Web promotion is developing as a promising device for client-centred advertising endeavours to gain, keep up, and develop associations with clients and different partners.

Low (2000): Having an effective promoting blend, including embracing of web showcasing and web-based business accompanies a few related advantages to MSMEs, not many of which are: presentation of items or administrations in the worldwide market, distinguishing proof and comprehension of worldwide gauges, the web-based business stage for items and administrations, cost and item customization to target potential clients and gaining the centre abilities and aptitudes required in worldwide market situating.

Manickavel, S (1997): He has contemplated the nearness of any sexual orientation biases with respect to the assessment of credit demands, the assent of advance to new business by the business banks. The investigation uncovers that both male and female business visionaries face trouble in getting credit from banks. The issue is, be that as it may, increasingly unmistakable for the female business people.



Sandesara (1993): contemplated the exhibition of Small scale enterprises (SSI) creating saved things. The examination look at the presentation of SSI firms creating held class things with that of delivering non-saved things.

Methodology

The methodology utilized in the investigation is graphic and explanatory in nature and depends on optional data sources gathered from different research papers, notoriety diaries and magazines, library, yearly reports of the Ministry of MSMEs, different registration report led by the Ministry of MSMEs, and other related sites to this issue. The crucial questions in our examination were spun around:

- (1) What are the different kinds of promoting apparatuses utilized by MSMEs in India?
- (2) What variables are answerable for the assistance of web advertising and online business among Indian MSMEs?
- (3) What are the significant hindrances or difficulties looked by Indian MSMEs in the reception of web showcasing and web-based business channels.

We embraced an expressive research strategy to address the above research inquiries through a cross-sectional investigation of MSMEs as for ICT. It is focused on the distinguishing proof and portrayal of the current situation with the Indian MSMEs in the web and web-based business area. To waitlist firms for our examination, we experienced the databases gave by the Indian Chamber of Commerce just as MSME Development Institutes of different Tier I and Tier II urban communities in India. In the principal phase of the examination, we attempted a progression of extensive, face-to-face, semi-organized meetings with MSME administrators proprietors to more readily conceptualize the issue. The meetings depended on the premises of catching the different components that impact the appropriation of web showcasing and internet business by MSMEs. Accommodation testing was done at this stage dependent on the essential member qualities and dependent on the member's ability to participate in the meetings were recorded and later translated to recognize designs among the reactions of the members.



In light of the reactions from interviews, an overview poll was structured and managed among the proprietors of over a hundred MSMEs working in India. These inquiries were principally identified with the sorts of the promoting blend utilized by the entrepreneurs, the aptitudes required for embracing web showcasing and web-based business and the various provokes identified with the appropriation of those channels. The following are the significant discoveries from the study managed among a hundred and five MSME proprietors.

RESULTS

A. Promotional tools used by MSMEs

Table-2: Promotional tools used by MSMEs

Promotional Tools	Respondents (105)	Percentage (%)
Advertising	31	29.52%
Discount Sale	28	26.67%
Pamphlet	23	21.90%
Retailing	23	21.90%

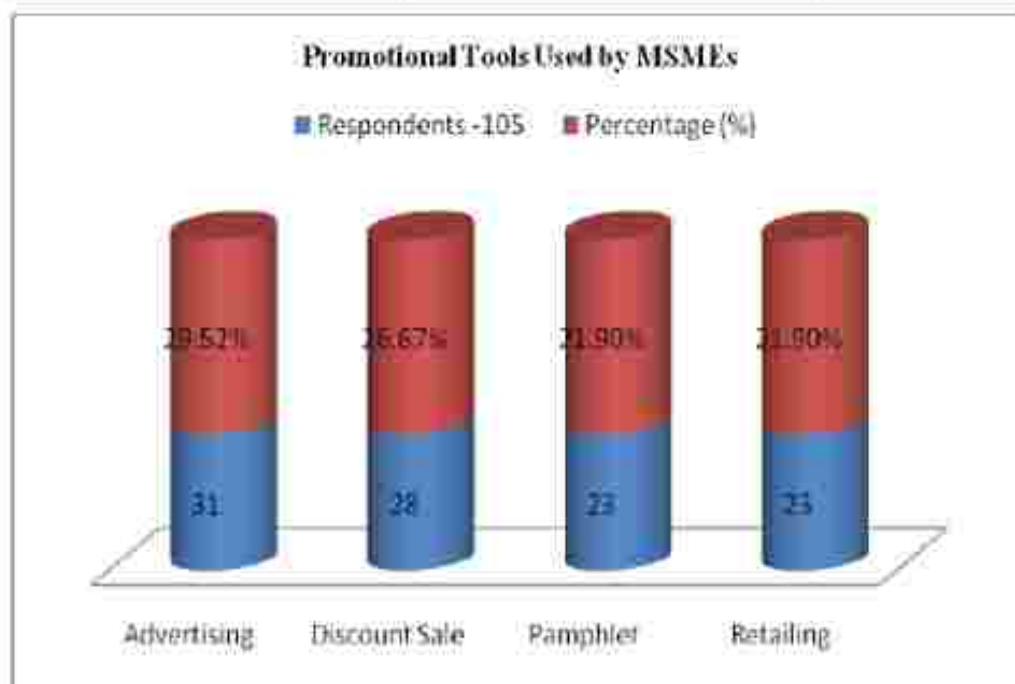


Figure-2: Promotional tools used by MSMEs



Interpretation: Table-2 introduces the predominant showcasing devices utilized by MSMEs to upgrade their fame and development. The discoveries in Table 1 demonstrate that promoting is favoured by 31 respondents (29.52 percent), while rebate deals are supported by 28 (26.67 percent). Handout and individual retail establish the rest of the segments with 21.9 percent each. The Indian MSMEs are likewise seen as depending on more than one method of advancement at a solitary purpose of time. Endeavours have been made right now to catch the most pertinent instrument regarding every one of the reviewed firm. There are additionally varieties in the propriety of the favoured methods for advancement over the various purposes of time in a year.

B. Deficiencies related to skills and knowledge in the usage of digital marketing and electronic commerce

Table-3: Deficiencies related to skills and knowledge in the usage of digital marketing and electronic commerce

Knowledge	Respondents (105)	Percentage (%)
Lack of awareness	41	39.05%
Not required	34	32.38%
Lack of skills and experience	30	28.57%

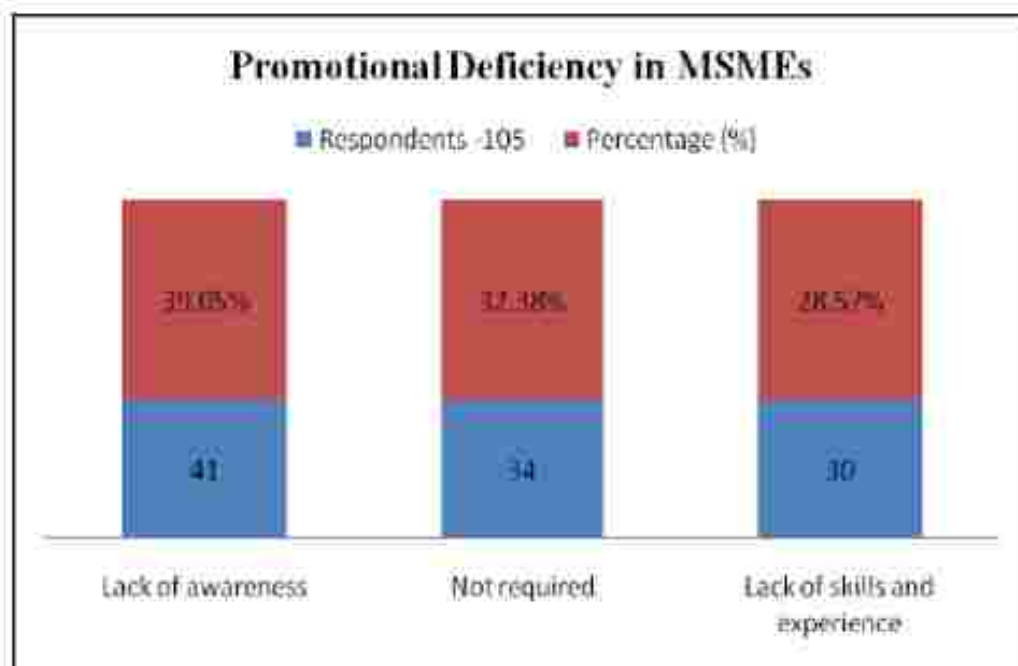


Figure-3: Deficiencies related to skills and knowledge in the usage of digital marketing and electronic commerce



Interpretation: Table 3 displays the insufficiencies looked by MSMEs on the aptitudes and information required to receive web promoting and online business. The absence of mindfulness was shown by 41 (39.05 percent) respondents as the most noteworthy issue. This is trailed by the conviction that these channels are not required (32.38 percent) and afterward absence of abilities and experience (28.57 percent). There are additionally some minor variables, for example, semantic imperatives, inclinations towards innovation, and so forth. One significant perspective that rises up out of these discoveries is the requirement for commitment programs for the MSMEs. This commitment could be filled in as an engaged gathering to measure the significance of the web showcasing and web-based business for the independent ventures in the light of the developing worldwide challenge. C. Practical hurdles in implementing Internet Marketing and E-Commerce practices

Table-4: Practical hurdles in implementing Internet Marketing and E-Commerce practices

Factors	Respondents (105)	Percentage of Respondents
Market Competition	37	35.24%
Financial/Capital	26	24.76%
Macroeconomic Factors	34	32.38%
Infrastructure	8	7.62%

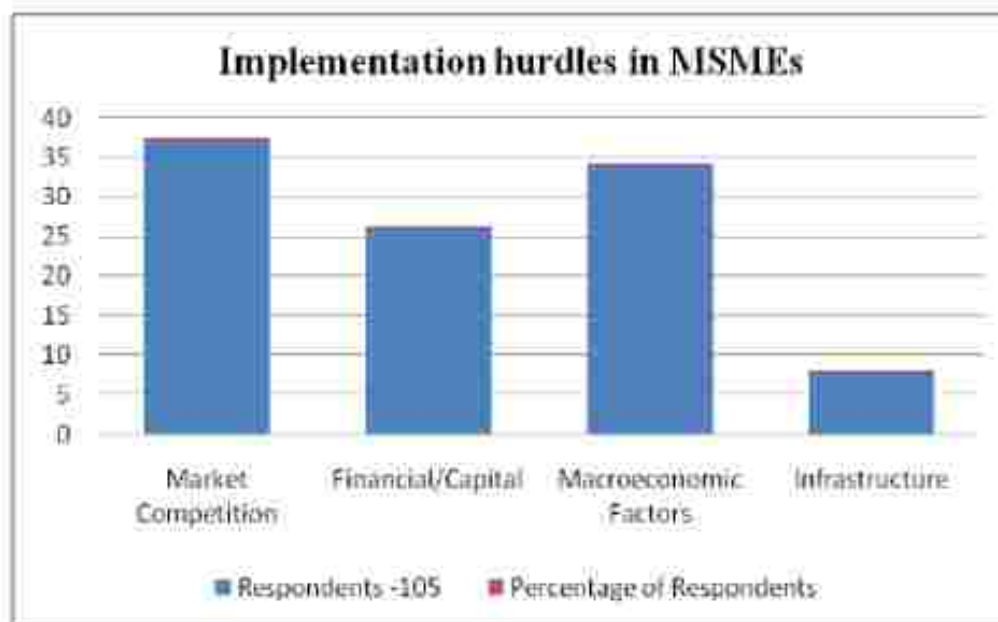


Figure-4: Practical hurdles in implementing Internet Marketing and E-Commerce practices



Interpretation: Table-4 mirrors the significant difficulties looked by MSMEs on the utilization of web advertising and web-based business. 37 respondents (35.24 percent) felt the risk of market rivalry as the major testing factor that influences the utilization of web advertising and online business by MSMEs. The following most significant factor was macroeconomic issues demonstrated by 34 respondents (32.38 percent), trailed by budgetary (24.76 percent) and framework (7.62 percent) issues. The MSMEs are frequently occupied with fruition with their nearby partners. This goes about as an obstruction for them to concentrate on extending their client base through web and internet business channels. The market rivalry is likewise connected with fake items as a subordinate factor. The accessibility of less expensive results of standard or crummy quality may dishearten clients from purchasing certified items. The MSMEs in India are frequently confronted with the issue of the accessibility of accounts. These money related holes emerge because of the absence of insurances for the getting bank advances, together with significant expenses related to different methods for deliberate credit. The significant subsidizing for undertaking a development or advancement exercise is frequently gotten through chaotic wellsprings of capital, which can seriously influence the long haul productivity of the Indian MSMEs.

Discussions

A few qualities of Indian MSMEs warrant consideration if we somehow happened to value the difficulties they looked in the selection of web promoting and web-based business channels. Initially, the auxiliary qualities of the MSMEs assume a significant job in the presence of a correspondence technique. MSMEs are little by their inclination, with most of them being possessed by people or families. They are dependent upon inward just as outer limitations with respect to their improvement and development. Inner issues incorporate the absence of a skillful workforce, constrained accessibility of capital, absence of innovative intensity to embrace ICTs, and so forth. Outside elements incorporate market powers, for example, request changes, macroeconomic and political elements, send out issues, and so forth. Our examination uncovered that the lion's share of the Indian MSME proprietors is not persuaded about the requirement for web advertising and internet business for their organizations.



Comparable outcomes have been seen in other developing economies too. This could be extensively credited to an absence of mindfulness about the potential advantages, absence of assets, the nearness of outside elements, or a blend of these variables. There is likewise no all-encompassing correspondence program for firms in the majority of the cases and little exertion is placed into actualizing the equivalent. This features the constrained achievement of the MSMEs in valuing the essentialness of the ICTs to positively affect their clients. The utilization of ICTs in this manner depends on destinations and enthusiasm of explicit associations, especially that of the administration proprietors. The second trademark among the respondents rises as far as essential drivers identified with the appropriation of web advertising as a way to mark relationships with the executives.

These drivers are basically identified with the achievement of high client connection-level through inputs, accomplishing vital consistency over the different user levels, and improvement of cross-utilitarian capabilities. MSMEs frequently like to gather their interests in correspondence to just a solitary sort of correspondence, as they send explicit correspondence modes in the quest for accomplishing higher deceivability in the engaged commercial centre to improve relational connections. Correspondences in such cases are regularly specialized and are connected to the conduct of its rivals. The third trademark is about its interior structure and correspondence forms. MSMEs conveying different correspondence modes regularly have issues identified with the formalization of choices. This is identified with an absence of between utilitarian contribution, mindfulness, monetary and budgetary imperatives, and so on. In this way, the organizations regularly characterize their spending limit as for the chose correspondence action to be received. MSMEs with huge productivity and incomes frequently lean toward various methods of correspondence. At the end of the day, the appropriation of serious correspondence procedures could be credited to higher incomes and inward elements.

Conclusion

Utilization of web advertising/digital marketing and internet business could fill in as a key empowering agent to increase an upper hand as far as separation through an improved item and administration conveyance, or a brought down expense.



It can assume a basic job to help reshape the plans of action of MSMEs by improving their serious elements. By and by, the low interest from Indian MSMEs for web advertising and online business has restricted the contributions of items and administrations custom fitted to suit the requirements of individual MSMEs in the market. This is owing to an absence of dynamism between the organizations offering web promoting administrations and MSMEs in the Indian situation. There is a hole sought after and supply which restricts the MSMEs to embrace web advertising and internet business channels. Subsequently, we propose that the administration and the business should cooperate to encourage the spread of ICT mindfulness and related ability improvement in the MSME area. This examination subsequently bears suggestions for policymakers. By sensibly utilizing components and impetuses accessible available to them, policymakers should cooperate with MSMEs to reduce a portion of the significant difficulties looked by MSMEs in the selection of web showcasing and online business. This would not simply help in the household organizations of MSMEs, yet in addition to their worldwide effort, both contributing toward bigger financial possibilities of the economy. This examination additionally gives a way to professionals and MSME proprietors to look at their authoritative practices with other little and medium sized firms. The difficulties in the selection of web promoting and internet business should be appropriately evaluated in the light of particular authoritative culture and structure. Among others, the nonattendance of satisfactory aptitudes and expertise was distinguished as one of the key difficulties for MSMEs in their reception of web showcasing and online business for their organizations. Thus, we propose that supervisors/prorietors of MSMEs ought to put satisfactorily in ability improvement/securing to effectively accomplish commercialization and showcasing of their ventures over web and computerized channels. Being among the novel examinations on the difficulties looked by Indian MSMEs in embracing web showcasing and the web based business, this investigation sets an establishment for future analysts to dig into more profound inquiries. We additionally propose comparable examinations to be reproduced in various settings to differentiate and relate what all difficulties looked by Indian MSMEs are widespread as well as novel to the bigger institutional setting. One of the confinements of the investigation is the moderately little example size of respondents in the examination that can restrain sum-up of the discoveries.



Be that as it may, as we've followed a two-advance procedure, for example, an underlying round of subjective meetings was trailed by a review study, we accomplished a type of triangulation inside the investigation itself. We prescribe future researchers to explore comparative inquiries with a bigger dataset.

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The Management Page

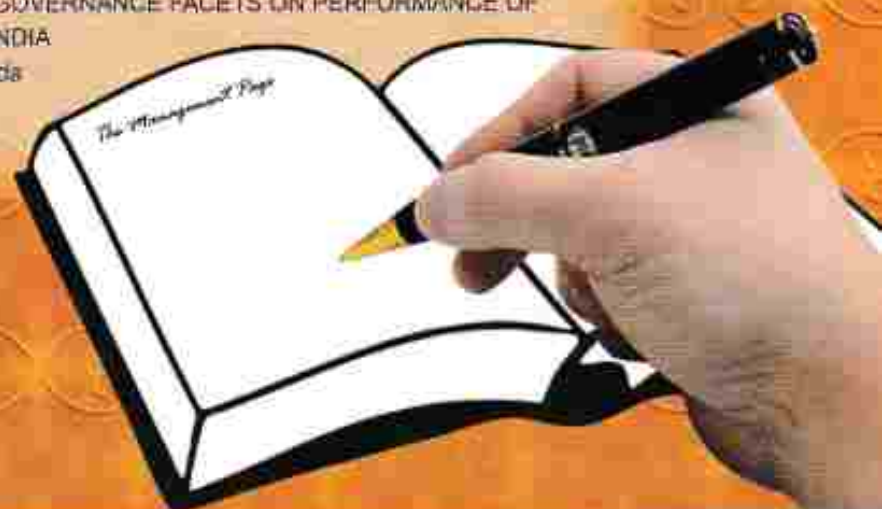
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- 01-11 RETENTION OF EMPLOYEES IN INDIAN IT SECTOR
Anuradha Mishra & Dr. F. K. Mohanty
- 12-18 COMPARING PERCEIVED SERVICE QUALITY AMONG GOVERNMENT HOSPITALS IN ODISHA
Dr. Swarnnaray Swain & Dr. N. C. Kar
- 19-29 A COMPARATIVE STUDY OF ACCURACY OF STOCK VALUATION MODELS: WITH SPECIAL REFERENCE TO MARKET
Dr. Shradhanjali Panda
- 30-35 DO TRAINEE REACTIONS EVALUATE TRAINING EFFECTIVENESS? AN EVIDENCE OF REALITY!
Dr. Bijaya Kumar Sundaray
- 36-43 SUSTAINABILITY REPORTING PRACTICES IN INDIA: A STUDY OF GRI BASED COMPANIES
Dr. Giridhan Sahoo
- 44-47 PACKAGED PROCESSED FOOD INDUSTRY IN INDIA: CHALLENGES AND OPPORTUNITIES
Shantanu Raj & Dr. Bidhu Bhushan Mishra
- 48-54 INFORMATION TECHNOLOGY RESEARCH IN DEVELOPING NATIONS: MAJOR RESEARCH METHODS AND PUBLICATION OUTLETS
Bibhu Prasad Mishra
- 55-61 IMPACT OF TECHNOLOGY ON QUALITY OF SERVICES IN BANKS IN BHUBANESWAR: A COMPARATIVE ANALYSIS
Ipsita Padhi
- 62-68 AGRICULTURE AND SUSTAINABLE ECONOMIC GROWTH OF INDIA
Anil Kumar Bhuyan & Supriya Jena
- 69-76 ENTREPRENEURSHIP: A CATALYST FOR EMPLOYMENT GENERATION AND INCLUSIVE GROWTH
Vivok & Dr. Mohd. Kamalun Nabi
- 77-88 CORPORATE SOCIAL PERFORMANCE OF INDIAN FMCG COMPANIES: A STUDY ON SOCIAL AND ENVIRONMENTAL CONCERNS
Brijal Mallik, Dr. Dasarathi Sahu & Dr. Sisir Ranjan Dash
- 89-95 MANAGEMENT OF SHORT TERM FUND IN THE CORPORATE SECTOR OF EASTERN INDIA: AN EMPIRICAL STUDY
Dr. Arjuna Kumar Sahu, Dr. Abhaya Kumar Panda & Dr. Sanjeeb Kumar Dey
- 96-106 IMPACT OF CORPORATE GOVERNANCE FACETS ON PERFORMANCE OF COMMERCIAL BANKS IN INDIA
Dr. Ch. Sudipta Kishore Nanda



Contents

- 01-11 RETENTION OF EMPLOYEES IN INDIAN IT SECTOR
Anuradha Mishra & Dr. P. K. Mohanty
- 12-18 COMPARING PERCEIVED SERVICE QUALITY AMONG GOVERNMENT HOSPITALS IN ODISHA
Dr. Swapnarag Swain & Dr. N. C. Kar
- 19-29 A COMPARATIVE STUDY OF ACCURACY OF STOCK VALUATION MODELS: WITH SPECIAL REFERENCE TO MARKET
Dr. Shradhanjali Panda
- 30-35 DO TRAINEE REACTIONS EVALUATE TRAINING EFFECTIVENESS? AN EVIDENCE OF REALITY!
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- 36-43 SUSTAINABILITY REPORTING PRACTICES IN INDIA: A STUDY OF GRI BASED COMPANIES
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- 69-76 ENTREPRENEURSHIP: A CATALYST FOR EMPLOYMENT GENERATION AND INCLUSIVE GROWTH
Vivek & Dr. Mohd. Kamalun Nabi
- 77- 86 CORPORATE SOCIAL PERFORMANCE OF INDIAN FMCG COMPANIES: A STUDY ON SOCIAL AND ENVIRONMENTAL CONCERNS
Brijlal Mallik, Dr. Dasarathi Sahu & Dr. Sisir Ranjan Dash
- 87-95 MANAGEMENT OF SHORT TERM FUND IN THE CORPORATE SECTOR OF EASTERN INDIA: AN EMPIRICAL STUDY
Dr. Arjuna Kumar Sahu, Dr. Abhaya Kumar Panda & Dr. Sanjeeb Kumar Dey
- 96-106 IMPACT OF CORPORATE GOVERNANCE FACETS ON PERFORMANCE OF COMMERCIAL BANKS IN INDIA
Dr. Ch Sudipta Kishore Nanda

INFORMATION TECHNOLOGY RESEARCH IN DEVELOPING NATIONS: MAJOR RESEARCH METHODS AND PUBLICATION OUTLETS

Bibhu Prasad Mishra*

ABSTRACT

The multi-disciplinary nature of Information Technology has brought many methods of research with it. This has left many Information Technology specialists whose background is from the rigid scientific disciplines in a dilemma. The paper distinguishes Information Technology research from computer science research. It highlights where emphasis of research in Information Technology needs to be placed. There has been a general shift in Information Technology from focus being strictly technological to social, managerial and organizational in nature that have put demand on Information Technology researcher to acquire new skills. The paper differentiates the emphasis between Information Technology research and computer science researcher. Both quantitative and qualitative approaches have become handy in this field of study. The most common research methods action research, case study, Ethnography, experimentation, Grounded theory, secondary method, and survey are discussed in this paper clearly giving the applicability. Important consideration and weakness of each method from the information technology perspective are discussed in this paper. The findings outlets for the field are also mentioned.

Keywords: Computer science research, Information Technology research, IT research methods, Publication outlets

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Introduction

A research method can be considered as a set of organizing principles around which data is collected and analyzed. It is a strategy of inquiry to research design and collection of data. It is the means by which data about given Information Technology (IT) problem may be solved. A variety of methods can be used to solve problems in Information Technology. However the method to use for a particular study in Information Technology is depended on the nature of the problem being studied. The different IT problems call for different skills to be applied. The different research methods demand for different skills, assumptions and practice from the researcher. The multi-disciplinary nature of IT is calling on IT specialist of whom most have their background in computer science to acquire new skills out of the strictly science research approach of experimental method to having to learn the social science nature of research as well. Many Information Technology specialist often find it hard to select the best method to use because of either not having had a good background exposure to the many research methods available to them or not even knowing what is available to them or not understanding the methods strength and weakness. The matter is complicated further by the nature of Information Technology fields being multi-disciplinary in nature thus drawing its methods from a number of fields. This does lead to lack of consistence in terminology to describe them and even lack of consensus on how to distinguish them methods.

The purpose of this paper is to provide an overview of the difference between Information Technology research and computer science research. It will also discuss the most commonly applied methods in Information Technology research highlighting the important considerations of the methods and where each is most applicable and not the other. The paper hopes to use terms familiar to Information Technology specialists and offer definitions and distinction that capture the spirit of the methods. The paper also gives suggestions of places where the Information Technology researchers can disseminate the findings.

The Difference Between IT Research and Computer Science Research

IT is one of the newly emerging fields of study in developing nations that is growing very fast. Unfortunately not many understand what IT is. An examination of Information Technology undergraduate and postgraduate programs being offered by many universities in the developing nations would easily reveal that they are indeed computer science programs. Computer science has been there for some time. Many of the people moving into IT are carrying with them the rigid approaches that define research in the former fields (computer science, electrical engineering) into IT without realizing the unique nature of IT. Many a time you will find one asking "What is the IT in the research?", when in really sense he or she is looking for the Engineering or computer science in the research. In order to get an understanding on the difference, there is need to understand the difference between especially computer science where most IT specialists are converting from and Information Technology. Basically, IT is the study, design, development, implementation, support or management of computer-based information systems, particularly software applications and computer hardware. IT deals with the use of electronic computers and computer software to convert, store, protect process, transmit, and securely retrieve information. According to Association of Computing Machines (ACM) IT, as an academic discipline, is concerned with issues related to advocating for users and meeting their needs within an organizational and societal context through the selection, creation, application, integration and administration of computing technologies. Accordingly, IT research majorly has to revolve around issues related to advocating for users and meeting their needs within an organizational and societal context through the selection, creation, application, integration and administration of computing technologies.

Computer Science is the science of computers whilst Information Technology may or may not make use computers or any form of computer science. This implies that IT research may or may not involve the use of computers. Of course there

is a big overlap between IT and computer science but in general computer science deals with the technical working of computers whilst IT is concerned more with information manipulation and the business requirements. From this perspective therefore, research dealing with technical working of computers is the work of computer scientists while that dealing with manipulation of information and the business requirements falls squarely under the IT research. Computer science is a field more closely associated with mathematics, logic, electrical engineering. IT on the other hand is more inclined towards the usage of applications or applying the technology. IT research is thus majorly concerned with technology applications or and technology usage and hence does not so much restrict itself to mathematical and engineering approaches.

At the professional level, the computer scientist tends to be motivated by the computer itself, and thus works under the hood, tends to build and extend the underlying technology. The computer science research therefore focuses towards building and extending the underlying technology while the information technologist is motivated by using the computer as a tool to solve problems for people. IT research concerns itself with how to apply available technology to solve real-world problems for people. IT research is more concerned with identifying need for technology unlike computer science research that is concerned with creating the technology for the IT researcher to use. In other words the information technologist identifies a need for technology, which the computer scientist then creates, and the information technologist finally helps people to use effectively.

At the curricular level, IT differs from computer science in many respects. First, there is a stronger emphasis on programming in computer science than in information technology. The typical computer science application involves writing large programs from scratch using traditional programming languages and focusing on software architecture, data structures and algorithm development issues. This makes computer science research and projects to be more focused on writing large programs from scratch using

traditional programming languages. Computer science also requires significantly more mathematics and science than information technology, mainly because extending the underlying technology requires a more thorough mathematical foundation than applying the technology. Due to this computer science research is more inclined towards mathematics and science research methods with minimal borrowing from other fields as a result of computer science curriculum being heavily structured with courses developing into each other at higher levels hence hardly allowing people from outside science, engineering and mathematics being able to join in.

Information technologists certainly build software applications, and programming is certainly a critical skill in IT, but the style of programming in IT differs from that in Computer Science. The typical IT research or project therefore involves gluing together available components in high-level environments and providing an accessible interface to the functionality those components provide. Since IT graduate needs to be broad enough to recognize any computing need and know something about possible solutions the IT curriculum structure has a flatter pre-requisite structure which in turn allows many other field's specialist to join into it hence the diversity of research methods availed to it for studying IT.

Part of the role of IT is to apply research from the other computing disciplines. According to Lunt *et al* (2008), part of the research contribution of IT will be to feed new questions and results back into the research streams on which IT is built. IT research is expected to address questions related to the content of practice, and the process of practice and hence calling for methods that can effectively achieve this. The uniqueness of IT research overlapping research in other computing disciplines compels it to use methods from the other disciplines as well.

Research Methods

The research methods available to an IT researcher fall into two broad categories being quantitative or qualitative. The qualitative methods involve designs, techniques and measurements that do not

produce discrete type of data. The most commonly utilized methods in this category are observation, interview and participation. These methods permit the research to go beyond statistical results. Methods that fall in this category are inclusive of ethnography, case study, and action research. They are the methods that rely on fieldwork.

Quantitative methods on the other hand involve designs, techniques and measurements that do produce discrete values or quantifiable data. The methods in this category require a good amount of time in planning. Methods that fall in this category are inclusive of experiments and surveys. While qualitative methods are based on the naturalistic / interpretive paradigm, the quantitative methods are based on the positivist paradigm. However in most cases the approaches taken by an IT researcher will normally include a combination of methods from the two categories of Information Technology. It is useful in avoiding scale-up problems associated with innovations of Information Technology in evaluating the tools.

Action research

For a long time, this has been a darling for computer specialists. It is conducted with the primary intention of solving a specific, immediate and concrete problem in the local setting. It is hardly concerned with whether the results are generalized to any other setting since its major goal is to seek a solution to a given problem. At times this becomes the interest of an information technology researcher also. This research approach aims to intervene in the studied circumstances by improving the situation. The interest here is in developing an innovation to solve a problem in society with little interest in generalization. One such good example in Kenya is the M-Pesa innovation. Action research does develop solutions that are of practical value to the people or organizations with whom the researcher is working with as it is an interactive process, while at the same time having minimal contribution to knowledge. Though it has limited contribution to theory, it is useful because of its ability to provide answers to problems that cannot wait for theoretical solutions. Remember, the Information

Technologist work deals with interacting with organization or users at large. The major strength of the method is in its in-depth and first hand understanding the research gets. This research approach is also distinguished by there being no control group or variables. This puts off balance a number of researchers in the third world who believe so dearly in dependent and independent variables in research. Its main weakness lies in its potential lack of objectivity on the researcher. The lack of an agreed criterion for evaluating action research is also considered as a weakness. Most software application related ideas are developed by collaborative work between the researchers and the beneficiaries.

Ethnography

This approach puts emphasis on sociology of meaning through the use of observation, interviews and examining of documents. Its goal is to study a community of people to understand how the members make sense of the social interactions. Within Information Technology, it's used to understand how technical communities build culture of practices and communication strategies that enable them to collaboratively use technologies innovations. It allows for Information Technology researchers to have insight into human, social and organizational aspects of Information Technology innovations and applications. It is a powerful assessment of technology user's needs and allows for perceiving Information Technology innovations and applications in the eyes of the users. It allows the IT researcher to improve the understanding of human thought and action through interpretation of human actions in context. The merit of this approach to Information Technologists is its ability to avoid imposing any pre-existing theories as it focuses on how members of a community themselves make sense of their social and cultural settings within the technology environment. It involves participation, talking and doing things with participants in their real life situation for a long period of time. The main tool of the approach is observation and this is done over a period of time giving it a longitudinal perspective. This approach gives an in-depth

knowledge of only a particular context and situation thus making it difficult to make generalizations. It also produces highly qualitative data which is fairly difficult to present in a manner that is usable to designers and can be too costly if the number of participants were to be increased.

Case study

This is an in-depth investigation of an individual, group, institution or phenomenon within its real life context especially where phenomena and context have a slim difference. It offers an in-depth understanding of how and why certain phenomena as it reveals the mechanism by which cause effect relationship occur. The main purpose of the case study is to determine factors and relationships among the factors that resulted in the behavior under study. It do use purposive sampling in selecting the cases to involve in the study. The methods major weakness is that data collection and analysis is more open to interpretation and researcher bias. It has been criticized of giving allowance for different interpretations by different people over the same situation. Again out of the small cases, there is no sufficient ground for establishing reliability or generalizing its findings.

This is a method used in Information Technology to develop theory that is grounded in data systematically gathered and analyzed. It is a discovery method that allows the researcher to develop theoretical accounts based on concepts, categories and prepositions. It characterizes the organizations' experiences of Information Technology innovations and applications in terms of processes of incremental or radical organizational changes out of the rapid technology changes. It is and has been used to develop theoretical framework for conceptualizing the organizational issues around the adoption and use of Information Technology innovations and applications. With this approach there are no worries about the formality of the usage and hence resulting theories are explicit emergent and it does not test a hypothesis. The approach's weakness lies in its sensitivity to the thoroughness and skills of researchers in interpreting data. As such it does not favor novice researcher.

Survey

According to Mugenda and Mugenda , survey method is an attempt to collect data from members of population in order to determine the current status of that population with respect of one or more variables. This is a study that investigates relationships and outcomes. The method is very useful in studying a large number of variables using a large sample size and rigorous statistical analysis. The method is therefore used to describe, explain or explore existing status of a phenomenon at a given time. It is the best method for measuring characteristics in a large population. It is closely associated with the use of questionnaires in data collection though structured interviews and data logging techniques get used too. It is a good method to use in answering questions about what, how much, how many as well as why. It has to do with questions that seek to find out about the nature of the target population. It is best utilized in situations when control of dependent and independent variables is not easily achievable or desirable. It is handy when the point of interest in the study has to be studied in its natural setting and occur in current time or the recent past. Most of the studies in Information Technology due to its rapid changing involve recent or current occurrences. Being a method used from time in history as an intervention strategy for organizational change makes it handy for Information Technology researchers.

Grounded theory

The major challenge of this approach is in controlling against sample bias. The bias can greatly compromise the generalization of the findings of the study. The other limitations of this approach include its being dependent on the cooperation of respondents hence they determine the degree of the reliability of the results. In most case information unknown to respondents can hardly be tapped and information that is fairly secret and personal may easily be inaccurate. Surveys are not useful in obtaining data that can be used for forecasting things to come.

Experimentation

This has for a long time been the commonly used approach for computer scientist. Experiments are undertaken where the researcher needs to have control over the situation with direct and precise and systematic manipulation of the behavior of the phenomenon under study. An experiment method is one where the investigation of one or more dependent variables is manipulated to measure the effect on one or more variables. The key characteristic of the method is the control aspect. The method is most important in circumstances where testing of theories or hypothesis is at the centre of the study.

Secondary

Secondary research makes use of data obtained from previous published studies to undertake a research synthesis to combine findings of different studies on a research problem. It is also referred to as content analysis. Its main purpose is to study existing documents such as documentations of Information Technology systems, books, other research findings amongst others to determine factors that explain a given phenomenon of interest. It's the best approach to identifying crucial areas and questions that have not been adequately addressed.

The main strength of the approach lies in its ability to economies on time and money as well as the easiness with which one can be able to detect and correct errors hence minimizing the chances of drawing incorrect and misleading conclusions as a result of biases in the primary study or from the review itself. The method has no effect on what is being studied. The major undoing of the approach is its limitation to recorded communication where ascertaining the validity of the data is not easy.

Major Publication Outlets In Information Technology

Research work as well as knowledge in the field of information Technology can be shared out with the community at large through journal publications and conference all over the world. Some of the major journals in this area include computer and Information Science journal, IEEE Computer society, Decision Science, Elsevier

Science Publishers, MIS Quarterly, Information Systems Research, International Journal of Information and Communication Technology Research, Journal for strategic Information Systems, Journal of Information and software technology, Journal of Information Technology, Journal of Information Technology Education, Journal of Management Information Systems, Journal of Systems and Software and Eastern African journal of Engineering science and Technology amongst others. Most of this journal organize conference through which dissemination of research findings of information Technology can be done alongside those organized by universities. Many of the journals also do not charge for publishing with them.

Conclusion

IT is a new and rapidly growing field that started as a grassroots response to the practical, everyday needs of business and other organizations and as such IT research is closely associated to IT's rapid changes and responses to the practical every day needs of businesses. IT research may or may not involve the use of computers. It is mainly concerned with the manipulation of information and business requirements. It does focus on the application usage and technology application. It focuses towards application of technology to solve the everyday problems. IT research is concerned with the identifying need for technology and how to effectively and efficiently glue together available technology components in high level programming environments and providing accessible interface to the functionality of the components provided by the technology. IT research is not overly inclined towards science, engineering and mathematics only but in-cooperates all fields due to its multi-disciplinary nature.

Out of its multi-disciplinary nature, it is not possible to say only one approach or method from one discipline is applicable to IT research. It draws its methods of research from all disciplines. None of these methods therefore, can be said to be the best but instead the best method to use will be determine on the basis of the nature of the problem to be studied, the time and funds available. The problems vary from being highly technological,

behavioral and social in nature. In most cases a combination of these methods will be handy to a researcher as all of them have strength and weakness. Use of a combination of methods is handy to overcome the weakness and emphasize the strength. The findings of Information Technology researches have many openings to be shared out amongst many sources ranging from those that are highly technical to those that are highly social depending on the nature of the study.

In developing nations, a number of computer science researcher have end up doing IT research and vice versa, however, there is need to have the difference clearly defined out. The discussion give in this paper goes a long way in doing just this.

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The Management Page

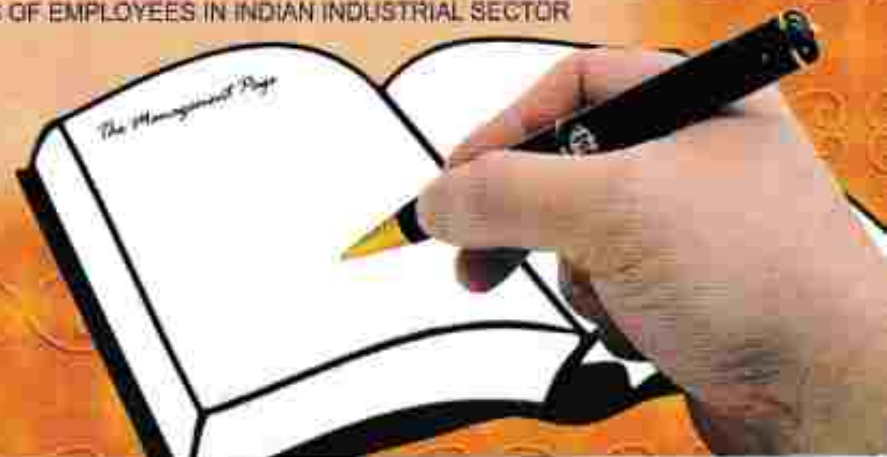
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- 01-08 HOPE Vs INTELLIGENCE: A COMPARATIVE STUDY ON VALUE & GROWTH INVESTMENT
Dr. Shradhanjali Panda
- 09-16 DIVIDEND POLICY: A LITERATURE REVIEW ON THEORETICAL FRAMEWORK AND EMPIRICAL PERSPECTIVES
Sudatta Mohapatra, Dr. N. C. Kar
- 17-24 QUALITY OF WORK LIFE FOR TEACHING PROFESSIONAL IN THE ACADEMIC INSTITUTION IN THE STATE OF ODISHA
Sulochana Dash & Dr. Niranjan Pani
- 26-34 A STUDY ON THE IMPACT OF APPLYING INBAS IN ACCOUNTING PRACTICES ON THE FINANCIAL PERFORMANCE OF THE COMPANIES
Dr. Ullas Chandra Das & Nirupama Mohanty
- 35-41 A STUDY ON IMPACT OF EMPLOYEE EMPOWERMENT ON CUSTOMER ORIENTED BEHAVIOUR IN BANKING SECTOR IN BHUBANESWAR (ODISHA)
Prangya Paramita
- 42-51 INVESTMENT AND DECISION MAKING- EXAMINING THE BUYING INTENTION TOWARDS HEALTH INSURANCE IN ODISHA
Sanjukta Mohanty
- 52-57 EXPLORING RATIONALITY IN FINANCIAL DECISIONS AMONG MANAGEMENT STUDENTS OF ODISHA
Sai Rashmi Patra
- 58-64 THE RIGHT TO PRIVACY IN THE DIGITAL AGE: A REVIEW OF INFORMATION PRIVACY RESEARCH IN INFORMATION SYSTEMS
Bibhu Prasad Mishra
- 65-74 A STUDY ON THE MEASUREMENT OF SERVICE QUALITY OF THE HOTEL-INDUSTRY IN ODISHA
Dr. Amrita Rout
- 75-83 CULTURAL PERCEPTIONS OF EMPLOYEES IN INDIAN INDUSTRIAL SECTOR
Bidhu Bhusan Mishra



Contents

- 1-8 HOPE VS INTELLIGENCE: A COMPARATIVE STUDY ON VALUE & GROWTH INVESTMENT
Dr. Shradhanjali Panda
- 9-16 DIVIDEND POLICY: A LITERATURE REVIEW ON THEORETICAL FRAMEWORK AND EMPIRICAL PERSPECTIVES
Sudatta Mohapatra, Dr. N. C. Kar
- 17-24 QUALITY OF WORK LIFE FOR TEACHING PROFESSIONAL IN THE ACADEMIC INSTITUTION IN THE STATE OF ODISHA
Sulochana Dash & Dr. Niranjan Pani
- 25-34 A STUDY ON THE IMPACT OF APPLYING INDAS IN ACCOUNTING PRACTICES ON THE FINANCIAL PERFORMANCE OF THE COMPANIES
Dr. Ullas Chandra Das & Nirupama Mohanty
- 35-41 A STUDY ON IMPACT OF EMPLOYEE EMPOWERMENT ON CUSTOMER ORIENTED BEHAVIOUR IN BANKING SECTOR IN BHUBANESWAR (ODISHA)
Prangya Paramita
- 42-51 INVESTMENT AND DECISION MAKING- EXAMINING THE BUYING INTENTION TOWARDS HEALTH INSURANCE IN ODISHA
Sanjukta Mohanty
- 52-57 EXPLORING RATIONALITY IN FINANCIAL DECISIONS AMONG MANAGEMENT STUDENTS OF ODISHA
Sai Rashmi Patra
- 58-64 THE RIGHT TO PRIVACY IN THE DIGITAL AGE: A REVIEW OF INFORMATION PRIVACY RESEARCH IN INFORMATION SYSTEMS
Bibhu Prasad Mishra
- 65-74 A STUDY ON THE MEASUREMENT OF SERVICE QUALITY OF THE HOTEL-INDUSTRY IN ODISHA
Dr. Amrita Rout
- 75-83 CULTURAL PERCEPTIONS OF EMPLOYEES IN INDIAN INDUSTRIAL SECTOR
Bidhu Bhusan Mishra

THE RIGHT TO PRIVACY IN THE DIGITAL AGE: A REVIEW OF INFORMATION PRIVACY RESEARCH IN INFORMATION SYSTEMS

Bibhu Prasad Mishra*

Abstract

Information privacy refers to the desire of individuals to control or have some influence over data about themselves. Advances in information technology have raised concerns about information privacy and its impacts, and have motivated Information Systems researchers to explore information privacy issues, including technical solutions to address these concerns. In this paper, we inform researchers about the current state of information privacy research in IS through a critical analysis of the IS literature that considers information privacy as a key construct. Information privacy research focuses on explaining and predicting theoretical contributions, with few studies in journal articles focusing on design and action contributions. We observe that future research should consider different levels of analysis as well as multilevel effects of information privacy.

Key Words: Information Privacy, Censorship, Cybersecurity

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Definition of Privacy and its importance

Privacy is the “right to be free from unwarranted intrusion and to keep certain matters from public view” (Law 2015). As such, “privacy is an important element in the autonomy of the individual. Much of what makes us human comes from our interactions with others within a private sphere where we assume no one is observing. Privacy thus relates to what we say, what we do, and perhaps even what we feel” (MacMenemy 2016). A private space enhances autonomy. If we feel we may not be completely autonomous in our thoughts and actions, we may hold back crucial elements of ourselves. Privacy, therefore, “protects our subjectivity from the pervasive efforts of commercial and government actors to render individual and communities fixed, transparent and predictable. Privacy is an indispensable feature of a democracy where an individual maintains his identity while contributing to their civic duty” (Cohen 2016). As set out in IFLA’s own Statement on Privacy in the Library Environment, ‘excessive data collection and use threatens individual users’ privacy and has other social and legal consequences. When Internet users are aware of large-scale data collection and surveillance, they may self-censor their behaviour due to the fear of unexpected consequences. Excessive data collection can then have a chilling effect on society, narrowing an individual’s right to freedom of speech and freedom of expression because of this perceived threat. Limiting freedom of speech and expression has the potential to compromise democracy and greatly limit civil engagement by making us “predictable” in our actions and thoughts (Cohen, 2016).

Surveillance and communications interception

The right to privacy in the digital age is threatened aggressively by data automation. In 1985 Spiros Simitis, Germany’s leading privacy scholar recognized the risks data automation would cause to privacy, individuals and the democratic process. ‘Privacy is not an end in itself, Simitis suggested, but an important tool to achieve a self-critical democracy where citizens are not unwitting suppliers of

information to an all-seeing, and all-optimizing technocrats” (Morozov 2013). If privacy is at risk or threatened, we might miss the chance for personal assessment of the political process, one based on critical evaluation and self-reflection of our choices and preferences. Data collection, through hacking or simple data harvesting, allows governments and commercial entities to amass huge banks of information about common citizens and their online behaviour. Privacy incursions occur frequently, affecting our search and digital behaviour patterns. These incursions are not only about a person or in this case a user – they can also affect a group, a family, a community. Automated data gathering is carried out by government and private actors. Government surveillance includes communications interception, bulk data collection and processing, targeted intrusions in ICT systems and issues relating to cross-border surveillance and access to personal data. As one of the many examples of governmental privacy infringement, the Pegasus software allowed the Mexican Government to spy on human rights defenders, journalists and anti-corruption activists. In this specific case of government sponsored cyberattacks, the WhatsApp feed of the son of a prominent lawyer and civil right journalist was the target of intrusion and privacy infringement (New York Times 2017). Businesses can also contribute to surveillance activities based on data automation and collection and so encroach on our privacy. The latest scandal involves Facebook users and Cambridge Analytica researchers mishandling the data of over 40 million users. The dubious data gathering tactic included the use of Facebook Graphs API (application program interface) “that makes possible all the interconnectivity and the data delivery Facebook boasts when claiming that the platform was building a web where the default option is sharing” (Albright 2018). What is worrisome is that FB claims that its interface is based on the pretence that users are in control of what it is shared. In actuality, Facebook users have next to no control what is covertly shared about them – meaning the information and

metadata others can extract. Whether the threat comes from governments or private entities, these occurrences pose a significant question as to the right to live without arbitrary attacks on privacy (Article 12 of the Universal Declaration on Human Rights) and how our right to safeguard privacy can be defended.

Laws Are Not Enough

While data protection legislation has the potential to cut back on speculative data collection by companies, data privacy laws are not well placed to protect individuals' rights vis-a-vis automated technologies and privacy can all too often be undermined by laws elsewhere. Currently, as a response to terrorist attacks in Europe, increased surveillance powers have been implemented at the national level, with much data shared across borders. Security has too often been cited as a reason for limiting use of encryption technologies, or for creating 'backdoors', which are likely both to facilitate incursions on privacy by both government and other actors. There are already voices against blanket surveillance. The Council of Europe has called on Member States to refrain from indiscriminate mass digital surveillance. In 2016 the European Court of Human Rights (ECtHR) "delivered a judgement on secret surveillance in the case Szabo and Vissy vs. Hungary. The court found that Hungary's 2011 legislation on secret surveillance violated article 8 of the ECHR because it failed to safeguard against abuse" (Fundamental Right Report 2017). Referring to the "Court of Justice of the European Union's (CJEU) judgment in Digital Rights Ireland v. Minister of Communications & Others, the ECtHR stated that, where national rules enable large-scale or strategic interception and where this interference may result in particularly invasive interferences with private life", the "guarantees

Best practices for the promotion and protection of the Right to Privacy: the role of libraries

The benefits of digital technology in our daily lives are many. However, while enjoying these benefits, the amount of data we disseminate in

living our lives online has serious implications for our privacy. While we may deem technology in and of itself as neutral, its impacts are not, and we need to address these. But how? Libraries can play a powerful role in the promotion and protection of privacy given their long experience in working with information and helping users. Librarians agree that data privacy is a vital part of broader digital literacy - the ability to get the best out of the opportunities that digital technologies offer. Libraries can make the difference in the field of empowering individuals: teaching the meaning of digital privacy undoubtedly enhances security practices. The International Federation of Library Association and Institutions (IFLA) statement on Privacy in the Library Environment (2015), emphasized the role of library crypto parties. They have taken place in the UK, France, the Netherlands, Australia, Sweden, the US, Canada, and Germany, to name just a few. These explore everything from specific tools, such as ToR browsers or anti-tracking software, to simpler behavioural changes which can reduce or manage risks. While much of the discourse around crypto parties focuses on government surveillance, good data hygiene is just as applicable in dealing with unwanted attention from businesses, hackers, or even members of personal networks. Libraries also promote best practices by determining what user data they collect to limit information held about their users. Libraries can push partners (commercial or otherwise) to limit personal data collection and develop procedures to protect user privacy. In addition, to minimize the amount of data libraries' computers collect, many libraries instituted a set of practices where "Web browsers have temporary Internet files set to 2-MB, history retention set to 0 days, form-filling memory turned off, password memory turned off, and downloads turned off. In some libraries, all computers have special products installed to restore them to a standard template when rebooted. Computers will be set up to reboot after a set time of inactivity. This will clear any individual who forgot to log off and delete his activities from the computer" (Coombs 2005).

Violations of Privacy

Search and Seizure of Digital Property

Governments and militant organizations utilize internet censorship to shape the public's beliefs and curb dissent. From the most developed countries to the least, examples are prevalent of bloggers, activists, and political opponents being harassed and silenced. In the name of internet security, users are analyzed for characteristics that predict problematic behaviors. Data is saved, which can be used to profile individuals or groups who appear rebellious. During major protest movements around the world, such as the Arab Spring, Occupy protests, and the Umbrella Movement, governments were able to extract data from mobile phone users. Social media and other online correspondence were routinely blocked or tracked to dissuade protesters. While laws exist in most nations to protect search and seizure of physical property, such laws often do not abide for digital property. As a result, without a search warrant, it becomes permissible to insist that individuals forfeit access to social media accounts to gain services such as a visa to visit another country. Repressive regimes scrutinize specific individuals as a method of discrimination.

Profiling of Marginalized Groups

Police in the modern age can target specific ethnic, gender, and age groups. The Chicago police department implemented a "Strategic Subject List", which predicts potential perpetrators and victims of gun violence. Individuals can be intimidated or arrested based on characteristics about them or those they associate with. There is a dangerous potential for big data mining to be used to repress minorities. Online profiling enables police to invade the digital property of strategic subjects. These policing practices broaden disproportionate incarceration of marginalized groups. China has started a "Police Cloud", which appears capable of tracking social and ethnic groups. Not only the police profile marginalized groups, legal and illegal organizations do so as well. Some of them aim

to exploit, such as by luring women into prostitution rings or refugees into forced labor.

Biometric Dangers

We have an overarching concern for the fate of the free world in a computer, cloud-driven society that preserves biometric data. Such data will develop the capability to penalize vast amounts of the population for minor infractions, especially those that lack the technological and financial means to protect their privacy. The discrimination of Nazi Germany reminds us how dangerous it can be for countries to collect registries that track minorities. Biometric data is a centralized command that pretends to have complete control, but in reality unlocks a door for data to be hacked and abused. In Brazil it is now obligatory to be included in the biometrical database, which also enables voting in elections. In an example of how biometric data is abused, the Brazilian Federal Police in 2017 made a deal with the Electoral Court for sharing this database without announcing the practice previously.

Censorship

It was more difficult for autocracies to track down and burn books than it is for modern governments to remove content from the internet. In Turkey, China, and many other countries the internet is censored to such a point that self-censorship takes place. Individuals willing to express themselves online are exposed to reciprocity. In most countries, some level of censorship exists. In Israel a bill was introduced recently that would provide the court with automatic access to remove content from online platforms. Such actions are justified as a defense against conflicts with organizations such as Hezbollah in Lebanon that use internet platforms to initiate violent actions and recruit agents among Arabs who hold Israeli citizenship. However, the Israel Democracy Institute (IDI) argued against the law, as it is liable to create disproportionate censorship in an improper legal process that has no precedent in other countries. Governments attempt to restrict social media, but companies themselves also censor content. The internal rules of such censoring also deserve oversight.

Efforts to Protect Privacy

Multinational Efforts to Protect Privacy

Despite negative trends in the digital age, the right to privacy is still championed as an ideal by most of us. Multinational collaboration to protect digital rights is on the rise. Nations are bonding together to establish privacy-by-design controls that will protect data according to commonly agreed fundamentals. Governments, businesses, and criminal organizations have profited by invading our privacy, and supranational bodies are a potential buffer- a last line of resistance. The European Union recently adopted the General Data Protection Regulation (GDPR), which will go into effect in 2018. The regulation demands that individuals retain control of their data, that they can see the information about them that is being collected and ask to remove this information from internet platforms. Organizations that collect data must employ a data protection officer, who will oversee that privacy standards are upheld and personal data of those who request to be forgotten are removed. A variety of multinational organizations aim to protect our digital rights, including the organization that we represent, Pirate Parties International. Multinational initiatives are made possible by member states who participate. The International Conference for Data Protection and Privacy Commissioners (CDPPC), for example, has been bringing together government stakeholders since 1979 to assist them fulfill their mandates. Each member state sends data protection officers to collaborate, which furthers our goal of harmonizing data protection. The present UN Resolution on the Right to Privacy in The Digital Age also exemplifies a positive multinational effort to protect privacy.

Government Efforts to Protect Privacy

While governments are demonized as infiltrators of our privacy, they are also guarantors of our digital rights and can reprimand those who violate them. Legislation that safeguards sensitive data is important, and many countries are struggling to keep pace with

innovations in information technology that have expanded the realm of digital rights. Governments must both protect privacy and promote transparency, tasks that may seem at odds with one another but often function in tandem. Governments can ensure that citizens are made aware of private information that is collected about them, as well as displaying information about what it does with that data and its own work. Medical data, for example, is private data that governments often enact legislation to protect. Otherwise, individuals could be discriminated against for employment and insurance. An important question that has been posed on the right to privacy is whether to provide people with access to medical records that show genetic dispositions to disease, as this information may not provide positive assistance when preventative precautions do not exist. Governments must debate the levels of privacy and transparency that are in the best interests of its citizens. Voter rights to privacy are also important in democratic nations, as they guarantee the free choice underlying the spirit of elections. Cybersecurity is also a national responsibility as international conflicts between nation-states often spill over into digital environments. Recent examples of government legislation to provide greater transparency of privacy practices, include the Canadian Parliament's Privacy Commissioner's Guidelines for Online Consent and Brazil's "Internet Bill of Rights". Such legislation often seeks to regulate user consent and establish oversight into the interactions of individuals with internet providers and platforms.

Business Efforts to Protect Privacy

Effective online businesses realize the importance of customer trust, and they often provide their users with data protection and transparency about how they collect and use data. Single-sign-on frameworks present a challenge and opportunity for protecting individuals' privacy. Users are accused of a "privacy paradox", whereby they are willing to give up their rights to privacy for the sake of convenience but are nonetheless outraged to learn their data was utilized. By allowing users

to opt-in, companies are mitigating some privacy invasion, but they must carefully weigh the advantages and disadvantages of trading customer data with external services. Data-driven technology is an important phenomenon, which can assist us in our lives. Standardizing the privacy policies for single-sign-on frameworks helps to ensure that user data is not misused by secondary service providers. Privacy enhancing technologies assist us to protect our data, and such services are often provided free of cost. Facebook, which has already been utilized as a negative example of violating privacy, has also made positive efforts to protect our privacy by allowing users to delete accounts and promising to enable users to also be able to delete specific data in the future. The development of encryption services has also expanded the right to be "out of the system", providing individuals with a digital platform to congregate without fear of government interference. Furthermore, blockchain technology is expanding the right of individuals to establish financial networks that are not government regulated. Efforts by businesses to protect digital privacy must provide mutual benefits for individuals and organizations.

Conclusions

The growing prominence of the Right to Privacy in the Digital Age over the past years would not have occurred without the presence of a robust and expert civil society constituency. This engaged constituency strived to achieve consensus on key issues ranging from the disproportionality of mass surveillance to the dangers associated with the bulk retention and acquisition of metadata. Also, the requirement to obtain legal authorization prior to the collection of personal data also remains central to consensus building. Civil society organizations have been highly effective in influencing the evolving discourse on the right to privacy in the digital age. They should continue to have a strong voice in the discussions. Libraries and libraries associations, as important members of the civil society, can advance the Right to Privacy in the Digital age by cooperating with partner organizations in

this area, both in order to advance relevant legislation, and to give their users the knowledge and skills required to protect themselves. They should, in this, receive the support necessary to keep abreast of continually advancing technologies and their implications for Privacy and human rights, and to help users. In turn, governments need to take a consistent line on privacy. Action to prevent unwarranted and speculative data collection by private companies is welcome but is undone when security becomes an excuse for disproportionate harvesting of information by government agencies.

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