STUDY THE FACTORS AFFECTING QUALITY OF MANAGEMENT EDUCATION IN INDIA

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ABSTRACT

In the upcoming years, the management education across the world is anticipated to increase in leaps and bounds with regard to demand and supply of the escalating pressure of job complexity in the management of both the small and large multinational corporation. The rapid development of various institutes offering different management courses gives the impression that management is the "latest trend" in the field of education; however, it is also necessary to give more focus on the quality of management education. This study aims to investigate Perception and Satisfaction toward quality of education services provided by B-Schools of some states of India. Their level of satisfaction based primarily on the data collected through five dimensions of education service quality. A random sample of students and faculty related to different Management Institutes was selected for this study. Statistical analysis had been used to analyze the relationship of these factors with quality of Management Education and their influence on respondent including staff and students. The results indicated that Faculty, Growth & development, Curriculum, Facilities & infrastructure and Training & Development had positive and statistical significant influenced on student and faculty satisfaction. This study provides very useful information for the administration & management to plan and draw appropriate strategies for the dimensions that need further improvement. The most important issue is that quality of education determines the sustainability of Institution in the competitive global environment.

KEYWORDS

Quality of Management Education, Student, Faculty Satisfaction, B-School etc.

INTRODUCTION

The progressive changes in the complicated nature of technology, financial market and human resources have overpowering impact on information technology, which in turn induces both the current and future managers to think over the necessity of proficient and trained managers with knowledge of management. Since time in memorial, human beings are associated with the prevalence of management needful for attaining any specific goal, but the modern management tools such as job rotation have become impertinent with the coming of industrialization.

The year 1990's saw the growth in management education on the aspects of both number and status, as during that period, many multinational companies came into India. In order to compete with the multinational corporations, domestic companies also pursued them. In the competitive world, commerce graduates significantly failed to fulfill the demands of managerial positions because they were skilled in accounting but were deficient in skills related to marketing, finance, operations, organizational behavior and human resource management. They also lacked both written and oral communication skills, power of critical thinking and analysis, and were weak in Information Technology.

PRESENT SCENARIO

Some colleges in India offer a three-year undergraduate degree in Business administration, commonly referred to as Bachelor's in Business Administration (BBA). The examinations in this course are either held once or twice a year and the syllabus comprises of management concepts and understanding various business models and structures. After completion of the undergraduate degree, students can aim to pursue a two-year Master's program or a postgraduate degree referred to as Master's in Business Administration (MBA) or Post graduate diploma in Business management (PGDBM). The colleges and universities offering post graduate management degrees are termed as B-schools, business schools, and are either residential, fulltime or some even offer distance learning/education or E-learning. The examinations in most B-schools are held once in three or six months. The postgraduate degree course aims at creating managers for various corporate sector domains such as marketing and finance, human resources, operations and foreign trade. Case studies are now an integral and indispensable part of the training conducted by "B" schools, not only in India but also globally. Technology has enabled use of various methods of coaching like PowerPoint presentations, online notes, case studies and test banks. Unfortunately, increase in use of digitized methods for teaching has lowered the professors' emphasis and focus on the basic building blocks and the philosophy of management sciences. Professors tend to focus more on case study analysis and create the overall learning module as a "self-study" assignment.

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The two years Master's program in management studies involves one to two months of summer placement in an industry and a project report to be submitted in the final semester. Over the years, most of the management programs have started focusing on personality development, communication skills, and developing interpersonal relations along with other behavioural competencies. Students graduating from most of the management institutions get easily absorbed in the job market and most of the companies visit these institutions for campus interviews. For admission in the master's program for management studies, students are required to qualify national, state or university level entrance examinations; Common admission test (CAT), Management aptitude test (MAT), XLRI Xavier aptitude test (XAT), AIMS test for management admissions (ATMA) etc.

Along with full time degree programs, many short-term masters', both diploma and certificate, programs are also available for candidates' who cannot manage to pursue full time management courses. Non-governmental or private institutes in the form of distance learning, evening or weekend courses generally offer such short-term programs.

Many university level autonomous institutes offer three-five year doctoral degree programs and few other corresponding management degree courses. Candidates are selected based on their grades in master's degree and Ph.D. (Doctorate of Philosophy) entrance exam followed by personal interview.

In India, the first full time management degree program started in 1957. Indian Institute of Management (IIM's) was established in Calcutta (1961) and Ahmedabad (1962). However, growth was observed from 1991 during the period of economic liberalization.

With the rise in management institutes, concerns about quality of B-school education, research and training provided by the B-school faculty, rankings, accreditations and campus/job placements are also increasing. Hence, AICTE and Government of India have appointed various committees in the last 10 years for an organized growth and regulation of the management education institutes. MHRD, Government of India, appointed "Dayal Committee" in January 2000 for developing growth and perspectives of management education. "UR Rao Committee" was organized in 2002 by MHRD, Government of India, for studying and understanding work of AICTE. "Ramaswamy Aiyar committee" was established by AICTE in January 2003 to review management education.

Table-1: Increase in Approved Institutions Growth of Technical Institutions in the Country

Year	Engineering	Management	MCA	Pharmacy	Architecture	HMCT	Total
2006-07	1511	**1132**	1003	665	116	64	4491
2007-08	1668	**1149**	1017	854	116	81	4885
2008-09	2388	**1523**	1095	1021	116	87	6230
2009-10	2972	**1940**	1169	1081	106	93	7361
2010-11	3222	**2262**	1198	1114	108	100	8004
2011-12	3393	**2385**	1228	1137	116	102	8361
2012-13	3495	**2450**	1241	1145	126	105	8562
2016-17	6472	**3358**	1233	1524	169	105	12861

Sources: www.aicte-india.org

Table-2: Variation of Intake in AICTE approved Institutions (UG/ PG/ Diploma / Post Diploma)

Year	Diploma/ Post Diploma	Engineering and Technology	Management	MCA	Pharmacy	Architecture	Hotel Management and Catering
2007-08	417923	653290	**121867**	70513	52334	4543	5275
2008-09	610903	841018	**149555**	73995	64211	4543	5794
2009-10	850481	1071896	**179561**	78293	68537	4133	6387
2010-11	1083365	1314594	**277811**	87216	98746	4991	7393
2011-12	1117545	1485894	**352571**	92216	102746	5491	7693
2012-13	1212612	1761976	**385008**	100700	121652	5996	8401
2013-14	1177918	1804353	**364816**	119713	137257	9550	6622
2014-15	1307344	1901501	**365352**	109925	143244	10890	6442
2015-16	1310414	1844642	**350161**	103048	139622	10986	6430
2016-17	1293843	1752296	**413128**	94159	130926	9936	6109

Sources: www.aicte-india.org/downloads/Final-Approval-Process-Handbook-2017_18.pdf

The above tables show the increasing growth in management institutes and number of seats taken as intake. These data taken from AICTE document and up to 2017, it tells that from the last five years it has been growing very fast. The number of increasing enrollment shows the growth of literacy rate in professional courses but along with that, quality of education should not be affected.

TYPES OF BUSINESS SCHOOLS IN INDIA

The business schools in India can be categorized in the following six categories (Mathew 2006):

Category 1: In this category, there are around top 50 government and private business schools, which includes institutes that are comparable to internationally acclaimed business schools like IIMs and ISB.

Category 2: Category 2 includes about 250 both government and private sectors, management studies departments of different universities and institutions, which are declared as 'deemed universities' like Faculty of Management Studies-Delhi University, School of Business of Alliance University etc.

Category 3: Private colleges affiliated to different universities where courses are planned and supervised by the universities to which these colleges are associated with and are awarded MBA degrees to the students of the affiliated colleges. The eminence and reputation of the concerned university determines the quality of the courses that the allied college will offer. Around 1350 private colleges fall under this category.

Category 4: About 275 private autonomous business schools, which are approved by AICTE, but not affiliated to any university, are included in this category. For example, institutions such as Management Development Institute (MDI), Gurgaon and IMT, Ghaziabad etc. come under this category.

Category 5: It is difficult to point out the exact number of private management institutions that come under this category. However, about 50 institutes, which are neither approved by the AICTE nor affiliated to any university, such as Xavier Labour Relations Institute, Jamshedpur, and Great Lakes Institute of Management, Chennai can be grouped under this category.

Category 6: Under this category, private institutions come into collaboration with foreign universities as if UK based WLC College offering MBA in India and TASMAC Management institute offering MBA from the University of Wales, U.K., at Bangalore, Pune, and Kolkata campuses. Approximately around 25 collaborations have taken place so far.

In brief, the categories of business schools are:

Indian Institutes of Management (IIMs) set up by the Government of India.
University Departments of Management Studies.
Colleges (Government or Private) affiliated to Universities.
Private or Government institutes approved by the All India Council for Technical Education (AICTE).
Private colleges or institutes not affiliated to any universities nor approved by AICTE.

Private colleges or institutes are offering MBA courses in India in collaboration with foreign universities, where the degree is awarded by the foreign university.

India has six types of business schools and IIM's are the top B-schools, rated highest in terms of quality of education. At present, India has thirteen IIM's established by government of India. Based on their order of establishment they are at Calcutta, Ahmedabad, Bangalore, Lucknow, Kozhikode, Indore, Shilong, Rohtak, Ranchi, Raipur, Tiruchirappalli, Udaipur and Kashipur.

The main reason for IIM's being so successful is that the Indian government has granted them their near-total "autonomous" nature. Hence, though the government completely owns these institutes, the management of these institutions is completely separate from the ownership and the government does not interfere in their daily management aspects.

NEED OF STUDY

The rapidly changing global environment of Business demands such type of management education that is ready to accept more challenges. The B-school in India has been increasing in same order without maintaining the quality of education, which creates following problems:

Unemployment.
Standard of B-School far behind the global standard.
Lack of Global Competency and Skill.
Students cannot compete the Global Standard.
Gap between theoretical and practical aspect due to lack of industry interface.

These problems directly affecting not only the quality of education in India but raise the question on following issues:

Accreditation and affiliation of System.
Grading of universities/Institutes on global standard.
Quality of students.

RESEARCH METHODOLOGY

This study focuses on to analyse the current scenario of management education and factors affecting quality of management education. It has been observed that most of the studies paid attention on the factors affecting management education at secondary level. This study covers the relationship of factors with management education; find the perception of students and faculty toward the current situation of management institute. Therefore, researcher tried to find out the relationship and effect of factors on quality of management education.

The sample is collected from Top management schools and others from different region of India. The primary data is used to collect the information regarding factors affecting quality of management education. The questionnaire was designed using the factors affecting quality. The respondents are Faculty and Students.

OBJECTIVES

To study the existing scenario of B-School in India.
To study the factors affecting quality of Management Education in India.
To study relationship between different factors and Quality of Management Education.
To give suggestion and recommendation to improve the quality of B-School.

METHODOLOGY

In order to achieve the objectives stated below, both primary and secondary sources of information are relied upon. The primary data will collected through structured questionnaires apart from discussions and interviews with Students and Staff member.

The management education requires more skills to cope up with changing corporate world. Therefore, mission of management education should identify the skills required and design teaching methodology to update skills.

This study will help the National bodies of education and university in:

Designing the curriculum,
Admission process,
Teaching methodology,
Faculty selection and development,
Student counseling,
Academic industry interface,
Research and Publication.

Institution-Industry Linkage
Management institutions should have linkage with Business and Industry to understand their requirements and reorient teaching, training, consultancy and research activities to meet the challenges of globalization and liberalization. There should be a formal forum for frequent interaction of Management Institution and Management Associations, Chambers of Commerce and Industry and other professional bodies for up gradation of Management Education.

Quality of Faculty
AICTE and University Grant Commission has given sanctioning and affiliation to large number of institute, but were unable to produce competent faculty to teach in management courses, which created a demand supply gap and resulted in low standard quality of faculty.

Curriculum Design

Developing a curriculum is a challenging task and has to be continuously updated to keep pace with the advancements. Curriculum should be change driven and periodically reviewed to match the industry needs.

Research and Publication

Management institutes needs to work in this direction. Research not only leads to updating of knowledge in concerned subject, but also leads to knowledge creation. Promoting a research culture in a management institutes requires change of mind setup on the side of management.

Training and Placement Facilities

Training and placement facilities come at the core of success of the management programmes. The views various management thinkers on the aspect of training and development in management education have been appraised henceforth.

Infrastructural Facilities

Management institute provides the basic infrastructural facilities to the students pursuing the management programmes. The responsibility is to not only impart good education and prepare the candidate for securing immediate placement but also prepare the student for a long-term performance on the job.

Research Design

The data analysis is done with the use of descriptive statistical tool. The questionnaire was designed for administration, faculty and students respectively.

Sample and Locale of Study

The study was conducted in different institute of India. We have studied different categories of B-Schools in earlier chapters. The data distributed to 500 respondent and collected from 420 respondent from the different category of B-Schools.

Method

An interview schedule was held to get the information from the administrative level. The secondary data is collected from websites, articles, national bodies' websites and information brochure. The Primary data is collected with the help of Questionnaire. The Questionnaire has designed to cover all aspect of management education like Accreditation, Admission Process, Faculty, Infrastructure, Placement and Academic-Industry Interface.

Statistical Analysis

> Mean and standard deviation was computed.
> Z test was used to conduct the comparative study between the categories of B-schools related to factors.
> Correlation coefficient was also applied to test whether correlation exists between the factors and quality of management education.

LIMITATIONS OF STUDY

A research study of this nature could not be carried out without any limitations. The researcher could have only restricted access to the Institutes records. The records and files in the Institute are restricted and necessary information was not available for the study. Further, the conservative attitude on the part of some administrative officers to part with information for the study also prevented collection of the required data. Moreover, some Students and Faculty members were not responded properly to the questionnaire due to the lack of time in institute and lack of interest. Another limitation to this study was that the researcher could not go for large number of institute due to budget constraint and time constraint. Some of the respondent were not fulfilling questionnaire seriously. Further, every possible effort was made to evaluate the situation as accurately and objectively as possible.

DATA ANALYSIS AND INTERPRETATION

The present section describes the analysis of data collected from management institutes. The questionnaire consists of question regarding various facilities provided by the management institutes, course fee, infrastructure facilities, faculty members, and their satisfaction with the institutes. The analysis is given in the following pages.

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Table-3: Distribution of Respondents according to Class/Semester

Class	N	%
Post Graduate	364	92.5
Under Graduate	56	7.5
Total	**420**	**100.00**

Sources: Primary Data

Table-4: Distribution of respondents according to Gender

Gender	N	%
Male	237	56.54
Female	181	43.11
No Response	2	0.36
Total	**420**	**100**

Sources: Primary Data

Table-5: Distribution of respondents according to Age group (in years)

Age Group	N	%
Up to 30 years	194	46.19
31 - 40 years	161	38.33
41 - 50 year	55	13.10
Above 50 years	10	2.38
Total	**420**	**100.00**

Sources: Primary Data

The above table shows distribution of respondents according class / semester they study. Out of the total 420 respondent 364 (92.5%) were postgraduate student and 56 (7.5%) were undergraduate students.

The above table shows distribution of respondents according to Gender. Out of the total 420 respondent 237(56.54%) were male and 181 (43.11%) were female and 02 (0.36%) were did not responded about their gender.

Table shows distribution of respondents according to their age. Out of the total 420 students 194 (46.19%) were up to 30 years of age, 161 respondent were in between 31-40 years of age, 55 in between 41-50 years of age and 10 respondent above 50 years of age.

Statements of Questionnaire

These statements related to extracurricular activities and overall development. The students and staff members of management institutes were given some statement regarding various factors related to facilities, teaching, infrastructure etc. related and were asked to rate their satisfaction related to them on five point Likert scale. The mean scores and SD were calculated and factor wise results along with statements are given below:

Table-6: Extracurricular Activities / Overall Development

	Statement	Mean Score	SD
18.	Encourages for sports, games and cultural activities	3.82	0.90
19.	Sufficient number of extracurricular activities	3.82	0.83
21.	Students get enough chance to get all round development	3.77	0.84
22.	Intelligent and All-rounder students	3.84	0.85
20.	Enough literary activities are conducted	3.77	0.82
	Overall	**3.80**	**0.62**

Sources: Primary Data

Table-7: Faculty and Teaching Methodology

	Statement	Mean Score	SD
8.	Faculty members are supportive and co-operative.	4.17	0.81
10.	Regular classes are conducted.	4.10	0.82
9.	Sufficient number of faculty members.	4.05	0.86
7.	Faculty members are knowledgeable and have good communication skills.	4.14	0.84
11.	Modern teaching methods are used.	3.94	0.81
12.	Increase skill of the students.	3.92	0.78
	Overall	**4.05**	**0.56**

Sources: Primary Data

Table-8: Curriculum

	Statement	Mean Score	SD
2.	Opportunities with industry interaction.	3.89	0.75
3.	Practical oriented.	3.89	0.79
1.	As per the industry demand.	4.17	0.73
5.	Time for Industrial Training.	3.82	0.86
4.	Course as per Job requirement.	3.92	0.84
6.	Sufficient number of seminars and workshops are conducted.	3.87	0.87
	Overall	**3.93**	**0.56**

Sources: Primary Data

Table-9: Research and Development

	Statement	Mean Score	SD
14.	Sufficient number of books is available.	4.04	0.88
15.	Sufficient number of journals and magazines are subscribed.	3.85	0.76
16.	Well-equipped e-library is available.	3.65	0.87
13.	Good library support system.	3.87	0.87
17.	Sufficient opportunities of research and development.	3.73	0.84
	Overall	**3.83**	**0.62**

Sources: Primary Data

Table-10: Infrastructure Facility

	Statement	Mean Score	SD
28.	Enough parking facilities.	3.87	0.84
27.	Enough space for garden, sports ground.	3.80	0.91
29.	Enough academic, residential and recreational facilities.	3.80	0.83
26.	Proper classrooms equipped with modern teaching aids and other facilities.	3.82	0.85
	Overall	**3.82**	**0.63**

Sources: Primary Data

Table-11: Organization Environment

Statement	Mean Score	SD
34. Transparency of official procedure, norms and rules.	3.72	0.81
32. Courteousness staff always ready to help.	3.90	0.69
35. Adequate facilities / infrastructure to render services.	3.75	0.87
33. Cleanliness, orderliness, systematic infrastructure.	3.76	0.80
31. Prompt services at service departments.	3.99	0.82
Overall	**3.82**	**0.56**

Sources: Primary Data

Table-12: Supportive Facility

Statement	Mean Score	SD
23. Ample companies approach for placement in this institute.	3.68	0.90
24. Maximum students are got placed after completing course from this institute.	3.75	0.91
25. Well designed campus building.	3.81	0.87
30. Proper facilities of drinking water, toilets etc.	3.81	0.93
Overall	**3.76**	**0.65**

Sources: Primary Data

The first factor was extracurricular activities and overall development. Extracurricular activities are very necessary for overall development of student All the mean scores were above 3.70 level and overall mean score was 3.80, which shows that respondent were satisfied with extracurricular activities conducted by their institutes.

The second factor was faculty and teaching methodology. In this case, all the score were equal to or above 3.92. The maximum score was for faculty members are supportive and co-operative, (mean score 4.17). On the second rank was - the faculty members knowledgeable and has good communication skills with mean score of 4.14. Next respondent were satisfied with regular classes are conducted, with mean score of 4.10. Rest three statements *viz.* sufficient number of faculty members are available, teaching is done by using modern teaching methods and teaching is done in way as to develop problem-solving skills of the student with mean score of 4.05, 3.94 and 3.92 respectively. The overall mean score was 4.05, which shows that there is high level of satisfaction among management students regarding faculty and teaching methodology in the institutes.

The next factor was Curriculum, respondent were also satisfied with number of seminars and workshops conducted in the institute and the time for industrial training by the institute. The overall mean score for curriculum was 3.93 shows high satisfaction level of respondent regarding curriculum.

Statements were also given related to research and development like sufficient number of books, journals and magazines are available in this institute or not, well-equipped e-library is available or not, is there sufficient opportunities of research and development in this institute etc. The overall mean score for this factor was 3.83 showing high satisfaction of students with regard to research and development facilities available in the institute.

The next factor was Infrastructure facility regarding this factor also the satisfaction level of students was at high level. The overall mean score was 3.82 Students were found to be most satisfied with enough parking facilities, class rooms equipped with modern teaching aids and other facilities, enough space for garden, sports ground, enough academic, residential and recreational facilities with mean scores ranging between 3.80 to 3.82.

Regarding organizational environment also respondent were found to be satisfied at high level. They were satisfied highly satisfied with Prompt services at service departments and courteousness of staff that are always ready to help. Students are also satisfied regarding transparency of official procedure, norms and rules, adequate facilities/infrastructure to render services and cleanliness, orderliness and systematic infrastructure.

The last factor was supportive facility. Here supportive facility means facilities, which are helpful to the students in making their studies smooth and pleasurable. In addition, whether respondent are placed after completing their course from this institute and ample companies approach for placement or not. The overall mean score regarding this was found to be 3.76 ranging from 3.68 to 3.81.

Table-13: Accreditation Process

Statement	Mean Score	SD
Lack of Corporate Governance system in the management Institutes is one of the major reason for the poor quality of management education	4.13	0.91
Corporate governance has to be made a part of accreditation	4.17	0.75
Aggregate	**4.15**	**0.72**

Sources: Primary Data

Finally, the last factor was accreditation process. Regarding this factor respondent were found dissatisfied they highly agree that lack of Corporate governance system in the management institutes is one of the main reason for poor quality of management education and they are in strong agreement that corporate governance should be made part of accreditation. **At an overall level,**

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faculty members were dissatisfied with accreditation process and they are in favour of corporate governance to be part of accreditation process.

Table-14: Factor wise Output

Statement	Mean Score	SD	Rank
Extracurricular Activities / Overall Development	3.80	0.62	6
Faculty and Teaching Methodology	4.05	0.56	1
Curriculum	3.93	0.56	2
Research and Development	3.83	0.62	3
Infrastructure Facility	3.82	0.63	4
Organization Environment	3.82	0.56	4
Supportive Facility	3.76	0.65	7

Sources: Primary Data

Table given above shows satisfaction according to various factors related to their education in management colleges. On the overall level it can be observed that respondent were satisfied with the various teaching, infrastructure facility etc. The order of satisfaction with various facilities is as follows - Faculty and Teaching Methodology, Curriculum, Research and Development, Infrastructure facility and Organization Environment then extracurricular activities or overall development and finally with supportive facility.

Correlation and Regression

Table-15: Correlation between Various Factors Related to Education and Quality of Management Education

	Quality of Management Education	Significance
Curriculum and Course Content	0.241	***
Faculty Members	0.354	***
Research and Development Facilities	0.301	***
Placement Facilities	0.246	***
Infrastructural Facilities	0.270	***
Institution - Industry Interaction	0.290	***
Value of Money You Have Invested in the Course	0.299	***
Non-Academic Facilities	0.365	***
Teaching Methodology	0.473	***

Sources: Primary Data

Table given above shows correlation between Quality of Management education and various factors related to management institutes. The correlation coefficient ranges from 0.241 to 0.473 but all these correlation coefficients are highly significant ($p < 0.001$), which shows that quality of management institutes is positively and significantly correlated with various factors like Curriculum, faculty members, placement facilities, teaching methodology etc.

SUGGESTION AND CONCLUSION

As we observed that B-Schools are doing well in all aspects of management education but to match with the determinants of management, education at the global level it is necessary to improve the overall quality of management education. Some of the suggestions are:

Academia-Industry interaction and ties should be encouraged and fostered. This can be done via human resources meet, industrial visits and inviting guest lecturers and experts. Students feel lack of industrial interaction, exposure can be bridged via field trips, and plant visits.

One of the biggest issues with the B-schools is student placement cell and career center. Industrial tie-ups and establishing small-scale industry within the campus will improve this situation. Faculty, alumni and students can work in collaboration to set up effective placement cells and this will help and encourage the alumni members to play an active and leading role in improving the placement opportunities for fresh graduates. **A proposal to locate a small branch of the corporate office within the institute's campus might be an option.**

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Extra and co-curricular activities need to be organized for the students pursuing management degree education. This will enable and enhance the overall development of the candidates needed for various management sectors.

The most important suggestion, provided by the respondents, was to appoint the management institute's faculty strictly based on UGC norms.

Management institutes should provide a conducive and favorable environment to carry out research. This aspect should be addressed by our country's B-schools as research promotes knowledge creation and upgrades the overall standard.

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ALLIANCE MARKETING:
A STRATEGY TOWARDS SUSTAINABILITY, GROWTH AND DEVELOPMENT

Dr. D. Harikishan Reddy[2]

ABSTRACT

Alliance marketing is marketing activity undertaken by more than one company, jointly to promote and sell a concept, product or service, which has benefit to all the associates including the stakeholders. Alliance Marketing enables to gain access to non-competitive businesses' customers. It helps to pool knowledge and expertise. The combined resources and efforts can reduce inefficiencies. Alliance Marketing can turn competitors into partners. It is one of the easiest ways to reach new markets especially the global market. The aim of this paper is to have an insight into the concept alliance marketing and its importance. The paper also focus on how the organizations benefited by alliance marketing strategy towards strengthening its position in the market.

KEYWORDS

Alliance Marketing, Cost Reduction, Competitive Advantage etc.

INTRODUCTION

Alliance marketing occurs when two or more companies cooperate to jointly promote and sell a product, service, or even a concept. It can take place on any scale including internationally as long as it provides a benefit to all the stakeholders involved. Alliance marketing can be employed by virtually any business when it can find partners interested in mutually beneficial cooperation. Fundamentally, it involves pooling resources whether those resources are knowledge/expertise, distribution infrastructure, brand recognition / reputation, or simply money to achieve a result that would be more costly to obtain independently. Examples of alliance marketing include:

Alliances of non-competitive businesses. This would include the baker/florist example above; or a tow service, auto-repair shop, and car-rental business teaming up to offer end-to-end service to the same customer.

Destination alliances, where hotels, restaurants, and tourist businesses pool resources to market their location to prospective travelers.

Technology alliances often are formed to promote a new device or concept. In this case, firms that might potentially compete in offering new technology face greater competition from other firms representing the existing, established alternative technology. An alliance allows these companies to create a greater market presence to displace the old technology and ensures that they get to establish the standards for production of the new technology.

Alliances to expand into new markets are particularly useful, since independent expansion requires a huge investment of resources and the development of new distribution channels. This is especially useful for tapping into overseas markets; a firm in one country can offer a product through another firm already established in another country, thus tapping into the new market immediately. This principle also works for domestic expansion. Starbucks, for example, allied with Pepsi in order to distribute its ready-to-drink beverages to gas stations, groceries, and convenience stores. Starbucks accessed Pepsi's established distribution network without having to build their own; in return, Pepsi got revenue from new products that did not directly compete with their own beverages.

OBJECTIVES OF STUDY

To have an insight into the concept alliance marketing.
To understand the different stages of strategic alliance formation.
To understand the motives and benefits of alliance marketing.
To study the strategic alliance practices in business organizations.

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METHODOLOGY

The study is based on secondary sources of data/ information. Different books, journals, newspapers and relevant websites have been consulted in order to make the study an effective one. The study attempts to understand the concept and practices of alliance marketing.

Stages of Strategic Alliance Formation

Traditional strategic alliance formation process involves these steps:

Strategy Development: Strategy development involves reviewing the alliance's practicability, objectives and rationale, focusing on the major issues and challenges and development of resource strategies for production, technology, and people. It necessitates aligning alliance objectives with the overall corporate strategy.

Partner Assessment: Partner valuation involves analyzing a potential partner's strengths and mistakes, creating strategies for accommodating all partners' management styles, preparing proper partner selection principles, understanding a partner's motives for joining the alliance and addressing resource capability gaps that may exist for a partner.

Contract Negotiation: Contract negotiations encompasses determining whether all parties have realistic objectives, forming high caliber negotiating teams, defining each partner's contributions and rewards as well as protect any proprietary information, addressing termination clauses, penalties for poor performance, and highlighting the degree to which arbitration procedures are clearly stated and understood.

Alliance Operation: Alliance operation involves addressing senior management's commitment, finding the quality of resources devoted to the alliance, relating of budgets and resources with strategic priorities, measuring and rewarding alliance performance, and assessing the performance and results of the alliance.

Alliance Termination: Alliance termination involves winding down the alliance, for example, when its objectives have been met or cannot be met, or when a partner adjusts priorities or re-allocated resources elsewhere.

Motives for Formation of Alliances

The motives for formation of alliance, as identified are of two types: internal and external.

The basic internal motives consist of the following:

The requirement of specific assets or capabilities not presently possessed (Resource dependency perspective).
The motive arising out of the need to minimize costs (transaction costs theory).
The need for accessing unexplored market, which cannot be achievable by other means.
The motive arising out with the spreading of financial risk (transaction costs).

The key external motives are:

The motive surrounding the question of globalization or rationalization.
Another external motive is concerned with the turmoil and uncertainty of international markets.
Those focused on the need for immense financial resources to manage with fast technological changes and shortened product life cycles (resource dependency).

Benefits of Alliances

In today's business surroundings, creating sustainable value for customers and shareholders requires creating effective alliances. Alliances are indispensable building blocks for companies to achieve stronger and more effective market presence. Alliances are now a fact for business, an important piece of current operations as well as future strategy. Alliances can build up a firm's overall level of flexibility. Firms can use alliances to have access in advance on emerging opportunities that they may want to commit to more fully in the future. Alliances can also be used to facilitate partners to discover each other and develop new competencies.

A strategic alliance is a stupendous medium for two companies to work together gainfully.
It assists companies to develop and exploit their unique strengths.

An alliance can also be an authoritative instrument for accessing new technology and developing domestic or international business opportunities.

Through strategic alliances, organizations have a prospect to broaden their customer base, offload or utilize their surplus capacity, integrate vertically, and use each other's strengths.

It facilitates technology sharing, joint venture business with other companies.

Furthermore, founding a business network, accessing cost and quality competitiveness, updating technology, starting new project, sharing of risks, increasing efficiency through economies of scale, specialization etc. are also additional benefits that can be achieved by both sides of organizations.

Getting instant market access, or at least speeding the entry into a new market.

Exploiting new opportunities to strengthen the company's position in a market where it already has a foothold.

Increasing sales.

Gaining new skills and technology.

Developing new products at a profit.

Sharing fixed costs and resources.

Enlarging the company's distribution channels.

Broadening business and political contact base.

Gaining greater knowledge of international customs and culture.

Enhancing the corporate image in the world marketplace.

Disadvantages of the Alliance Marketing

There are also some inevitable trade-offs to consider:

Weaker management involvement or less equity stake.

Fear of market insulation due to local partner's presence.

Less efficient communication.

Poor resource allocation.

Difficult to keep objectives on target over time.

Loss of control over such important issues as product quality, operating costs, employees, etc. It is also critical to explore all the legal and financial implications before entering into a partnership with an overseas company.

Examples of Strategic Alliances in Business

Nicholas Piramal India Ltd (NPIL) entered into a 5-year in licensing agreement with Genzyme Corp, USA, for synvisc viscose supplementation in the Indian market.

ICICI Bank and Vodafone India: A *strategic alliance example in India* is of ICICI Bank, India's largest private sector bank and Vodafone India, one of India's largest telecom service providers, entered into a strategic alliance to launch a unique mobile money transfer and payment service called 'm-pesa'.

Starbucks partnered with Barnes and Nobles bookstores in 1993 to offer in-house coffee shops, helping both retailers.

Asian Paints, the largest paint-maker in India, acquired a strategic stake in Singapore-based Berger International in 2002.

Apple and IBM strategic alliance: The relationship will leverage IBM's big data analytics and industry sales consultants and software developers, to assist Apple penetrate the global corporate enterprise market.

Etihad Airways, based in Abu Dhabi, has completed an investment in India's Jet Airways. This alliance will provide considerable benefits for both carriers, as it opens Etihad to 23 cities in India, and offers Jet Airways passenger's connection possibilities to the US, Europe, Middle East and Africa that were previously unavailable.

Spotify and Uber strategic alliance: The power to enter a hired car welcomed by your favorite playlist provides extra value, significant competitive advantage and exclusivity for Uber cars. For Spotify, it offers an incentive for users to upgrade to the premium level.

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Microsoft India and TCS: Microsoft India and Tata Consultancy Services (TCS) entered into a strategic alliance to launch Microsoft-TCS virtualization Center of Excellence (CoE). It is designed to help customers experience the right approach to applying and managing virtualization across IT architectural layers.

Google & Luxottica: The alliance offers a far-reaching strategic partnership between Luxottica and Google to work together across multiple efforts on the creation of innovative iconic wearable devices. They will establish a team of experts dedicated to working on the design, development, tooling and engineering of Glass products that straddle the line between high fashion, lifestyle and innovative technology.

Tata Consultancy Services (TCS) and ANSYS Inc, a global innovator of simulation software and product development technology, entered into a partnership, which will help their clients, accelerate product development dramatically and simultaneously boost the quality and reliability of their designs through integrated digital prototyping.

Fiat and Chrysler: In car industry, Fiat S.p.A. and Chrysler LLC entered into an alliance so that the two automakers can share vehicle platforms, distribution channels, and technology.

The HP and Microsoft **global strategic alliance** is amongst the longest standing alliances of this type, with well over Twenty-five years of combined marketplace leadership aimed at helping customers and channel partners worldwide enhance productivity by using innovative technologies.

CONCLUSION

Strategic alliances have altered the fundamental competitive paradigm in many domestic and international markets from traditional firm-to-firm competition to more alliance-based, network-vs.-network competition. In order to attain efficiency, speed and quality in differentiated products in more complex environment, firms have had to slender their concentration on core competencies and to turn to outside sources to obtain complementary resources, technical capabilities and learning. Firms that partake in today's business environments shape alliances not only to access necessary resources, technologies and new markets but also as a means for acquiring the knowhow, procedures and intelligence that let them to build synergies and realize long-term competitive advantage.

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A STUDY ON PUBLIC OPINION ON PRIVATE AMBULANCE SERVICES

T. Chandra Sekhara Reddy[3] K. Pramod Kumar Reddy[4]

ABSTRACT

Ambulance services have a key role in times of emergency. In recent times, the rate of casualties, health related issues and other problems in similar areas have increased. Earlier people use to depend on the government ambulance for first aid or emergency help. Now we find the demand and supply of private ambulance services is on rise. The present study aims to seek the opinions of public on the private ambulance services. An effort has been made to collect information from the respondents who have availed the service of private ambulances. By this survey we can identify that public is satisfied with the services provided by the private ambulance. However, in a few cases we found the rate charged is very high.

KEYWORDS

Ambulare, Combined Emergency Service, Hospital Based Service, Emergency Medical Services, Paramedic. Casualty Etc.

INTRODUCTION

An **ambulance** is a vehicle for transportation of sick or injured people back and forth or between places of treatment for an illness or injury, and in some instances, it will also provide mobile care to the patient. The word is often associated with road going emergency ambulances, which form part of an emergency medical service, administering emergency care to those with acute medical problems.

The term ambulance comes from the Latin word 'ambulare' which means, "To walk or move about" which is a reference to early medical care where patients were moved by lifting or wheeling. This word originally meant a moving hospital, which follows an army in its movement.

The history of the ambulance begins in ancient times, with the use of carts to transport incurable patients by force. The Spanish first used ambulances for emergency transport in 1487, and civilian variants were put into operation during the 1830s.

OBJECTIVES OF STUDY

To know why customers prefer private ambulance?
To know the public opinion on private ambulance?
To know the reasons behind the high charges levied by private ambulance services.
To know whether the chargers levied by private ambulance services are reasonable or not?

METHODOLOGY OF STUDY

Primary Data: Primary data is data that has not been previously published, i.e. the data is derived from a new or original research study and collected at the source, e.g., in marketing, it is information that is obtained directly from first-hand sources by means of surveys, observation or experimentation.

In our study, we collected the primary data by the means of questionnaire.

Secondary Data: Secondary data is the data that have been already collected by and readily available from other sources. Secondary data can be obtained from two different research strands:

Quantitative: Census, housing, social security as well as electoral statistics and other related databases.
Qualitative: Semi-structured and structured interviews, focus groups transcripts, field notes, observation records and other personal, research-related documents.

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In our study: We collected the secondary data through online i.e. we observed various databases on different sites in relevancy with our research area.

Sample size: 50 respondents.

Sampling technique: Random sampling.

Location: Hyderabad and Secunderabad only.

LIMITATIONS OF STUDY

The area for the survey is confined to the Secunderabad and Hyderabad only.

The sample size is limited to 50 respondents.

The time taken for the study is limited to 20 days.

TYPES OF AMBULANCES

Emergency Ambulance: The most common type of ambulance, which provide care to patients with an acute illness or injury. These can be road-going vans, boats, helicopters, fixed-wing aircraft (known as air ambulances) or even converted vehicles such as golf carts.

Patient Transport Ambulance: A vehicle, which has the job of transporting patients back and forth or between places of medical treatment, such as hospital or dialysis center, for non-urgent care. These can be vans, buses or other vehicles.

Response Unit: Also known as a **fly-car** or a **Quick Response Vehicle, which is a vehicle,** used to reach an acutely ill patient quickly, and provide on scene care, they may deal with the problem on scene, with no requirement for a transport ambulance. These can be a wide variety of vehicles, from standard cars, to modified vans, motorcycles, pedal cycles, quad bikes or horses. These units can function as a vehicle for officers or supervisors (similar to a fire chief's vehicle, but for ambulance services).

Charity Ambulance: A charitable institution for taking sick children or adults on trips or vacations away from hospitals or care homes where they are in long-term care provides a special type of patient transport ambulance.

Bariatric Ambulance: A special type of patient transport ambulance designed for extremely obese patients equipped with the appropriate tools to move and manage these patients.

AMBULANCE SERVICE PROVIDERS

Government Ambulance Service: The government ambulance services are operating separately from the fire and police service of the area; local, provincial or central government funds these ambulances. In the United States, ambulance services provided by local governments are often referred to as "third service". In India state governments are provide different types of ambulance survive like 108, Samajwadi etc.

Fire or Police Linked Service: Ambulances can be operated by the local fire or police service. This is particularly common in rural areas and maintaining a separate service is not necessarily cost effective. In some cases, this can lead to an illness or injury being attended by a vehicle other than an ambulance, such as a fire truck. In other staffing schemes, firefighting protective gear and basic tools are carried on fire-based ambulances and the crews respond to fires and other non-medical emergencies in the ambulance.

Volunteer Ambulance Service: Charities or non-profit companies operate ambulances, both in an emergency and patient transport function. This may be along similar lines to volunteer fire companies, providing the main service for an area, and either community or privately owned. The Red Cross provides this service in some parts of the world on a volunteer basis. In some cases, the volunteer charity may employ paid members of staff alongside volunteers to operate a full time ambulance service.

Combined Emergency Service: These are full time emergency service agencies, which may be found in places such as airports or large colleges and universities. Their key feature is that all personnel are trained not only in ambulance care, but as a firefighter and a peace officer (police function) also.

Hospital Based Service: Hospitals may provide their own ambulance service as a service to the people, or where ambulance care is unreliable or chargeable. Their use would be dependent on using the services of the providing hospital. This type of service provides most Advanced Life Support (Paramedic) services.

Company Ambulance: Many large factories and other industrial centers have ambulance services provided by employers as a means of protecting their interests and the welfare of their staff. These are often used as first response vehicles in the event of a fire or explosion.

Private Ambulance Service: Private ambulance service refers to normal commercial companies with paid employees, but often on contract to the local or national government. Private companies may provide only the patient transport elements of ambulance care, but in some places, they are contracted to provide emergency care, or to form a 'second tier' response, where they only respond to emergencies when all of the full-time emergency ambulance crews are busy. These organizations may also provide services known as 'Stand-by' cover at industrial sites or at special events. They charged some amount for their service. The charge is vary from service to service; it is not having any proper guidelines for charging service.

LEVELS OF SERVICES

The levels of service will fall into three categories:

Basic Life Support; it includes:

> Ambulance driver,
> Ambulance care assistant,
> Emergency medical technician,
> Emergency medical dispatcher.

Advanced Life Support; it includes:

> Paramedic,
> Critical care paramedic,
> Medical Technician,
> Oxygen Cylinder,
> Emergency first aid kit.

Critical Care Transport; it includes by traditional healthcare professionals like:

> Registered nurse,
> Physician etc.

DATA ANALYSIS AND RESULT

You availed the services of private ambulance.

Analysis: 40 respondents [80%] have availed the services of private ambulance. 10 respondents [20%] have not availed the private ambulance service.

Interpretation: More number of customers have availed the private ambulance because of their effective services and availability.

Your means of approach to the private ambulance services.

Analysis: It can be concluded that 80% of respondents [40] have approached the services of private ambulance through phone call, 4% [2] have approached them through SMS and 16% [8] through agents.

Interpretation: The private ambulance service is readily available through phone. It is very convenient to the public in times of emergency.

Time duration taken by the private ambulance to reach patient's house.

Analysis: It can be said that majority of the 35 respondents [70%] agree ambulance reaches less than ½ hour,10 respondents [20%] agree with 1 hour and 5[10%] with more than 1 hour.

Interpretation: The private ambulance service is quick in response and will not take much of the time to reach the patient's house. However, for patients who are in critical condition {heart patients} it is also a high time because of their need. When we approach the driver, he said at traffic hours there is a possibility of little bit late.

Family members of the patient allowed to travel in ambulance.

Analysis: Majority of respondents said 2 family members were allowed.

Interpretation: Giving importance to patient's mental peace and to avoid inconvenience, the private ambulance restricted the number of family members to two.

The fees the private ambulance services charge.

Analysis: 35 respondents[70%] agree the charges were less than 5000/-, 12 respondents[24%] agree the charges were between 5000-10,000/- and 3 respondents[6%] agree charges were above 10,000/-.

Interpretation: By this survey we conclude some of the private ambulance service people charged high prices taking advantage of the critical condition of the patient. A few private ambulances charged more than 10,000/- even for small distances, due to more demand for the ambulance on that particular day, equipped with latest medical facilities.

The service charges levied by private ambulance are more than transport services.

Analysis: 12 respondents [24%] said it is because of quick response, 24 respondents [48%] for emergency care, 4 respondents [8%] for time-saving and 10 respondents [20%] of distance.

Interpretation: In case of emergency situations, customers are ready to pay the price even though it is burden to them.

Time taken by private ambulance to reach hospital.

Analysis: Majority of 30 respondents [60%] agree that ambulance reached the hospital by 20 minutes after patient get in.

Interpretation: By the above analysis, it can be said that private ambulance services are very prompt and do not waste time in reaching destiny.

The private ambulance service is well equipped with all the facilities.

Analysis: From the above fig.8, majority of 45 respondents strongly agree the availability of all facilities in the private ambulance and 5 respondents agree.

Interpretation: Majority of the private ambulances are providing essential medical facilities to their customers such as oxygen cylinders, IUV facility and paramedic.

Lifesaving drugs given to patients are effective.

Analysis: 10 respondents [20%] strongly agree that lifesaving drugs were effective, 35 respondents [70%] agree, 5 respondents [10%] are neutral. No respondent say disagree or strongly disagree.

Interpretation: The ambulance services in private are well equipped with high quality of medicines and drugs and meet the needs of the patients.

The charges levied by private ambulances are reasonable.

Analysis: 3 respondents strongly agree that charges were reasonable, 25 respondents agree and 15 respondents were neutral. 7 respondents disagree.

Interpretation: It can be concluded that majority of respondents agree the charges levied are reasonable but a few people said sometimes they charged extraordinarily.

There is a scope of bargaining for the customers.

Analysis: 3 respondents [6%] strongly agree there are chances of bargaining to customers, 4 respondents [8%] agree, 10 respondents [20%] are neutral, 20 respondents [40%] disagree, 13 respondents [26%] strongly disagree.

Interpretation: The private ambulance services will not give the opportunity to negotiate as it is their business and they expect profits out of their services. The customers are not in a position to bargain, as they are more worried about the health of the patient.

The services of private ambulances are more efficient and effective compared to government ambulance.

Analysis: 15 respondents [30%] strongly agree that private ambulance is more effective than government, 20 respondents [40%] agree, 12 respondents [24%] are neutral in their opinions, 3 respondents [6%] disagree.

Interpretation: The private ambulances offer better quality and quick services. Data shows that private ambulances carry out faster access of technology in their service.

Private ambulances provide services on 24/7 basis.

Analysis: 25 respondents [50%] strongly agree on the availability of private ambulance services on 24/7 basis, 20 respondents [40%] agree, 3 respondents [6%] are neutral, and 2 respondents [4%] disagree.

Interpretation: The services of private ambulance are available 24/7 basis providing customers with emergency care.

The services provided by private ambulances are satisfactory.

Analysis: 7 respondents [14%] strongly agree they are satisfied with the services of private ambulance, 30 respondents [60%] agree, 10 respondents [20%] are neutral, 3 respondents [6%] disagree.

Interpretation: Private ambulance services are moving to performance based systems faster. The customers feel satisfied, as private ambulances are giving customers with support and facilities at the time of emergency care.

The private ambulances are maintained under neat and hygienic conditions.

Analysis: 15 respondents [30%] strongly agree that private ambulance is maintained under hygene conditions, 30 respondents [60%] agree, 5 respondents [10%] are neutral.

Interpretation: By the above analysis majority of the patients agree that the private ambulance services are maintainted in hygenic manner.

FINDINGS

Major number of private ambulances charging less than 5000/-, at the same time some ambulances charged more than 10,000/- for covering small distance.

Private ambulances are charging more than transport services because they are providing the necessary facilities in emergency.

Majority of the respondents agree that the charges levied by private ambulances are reasonable. However, some respondents felt private ambulances charge high price at the time of need.

Majority of the respondents are satisfied with the service of private ambulances to government ambulances.

Majority of the respondents agree private ambulances are more effective compared to government ambulances.

SUGGESTIONS

To save the lives of people at emergencies the government provides the ambulance at recognized places.

To call the ambulances, toll free numbers must display at public places.

The government must monitor the charges of private ambulances and give the parameters for charging the fare.

Public have the confidence on the service of private ambulance, hence the government must create the confidence in the people by increasing paramedic and other facilities.

CONCLUSION

We found that customers prefer private ambulance in emergency conditions as they are effective in all the means like reaching to hospital on time and they provide first aid facilities in ambulance. In comparison with government ambulance services, public feels that private ambulance service are efficient in many aspects. Private agencies are moving to performance-based systems faster than government ambulances. Finally, they also are making better use of technology and accessing advanced equipment more quickly than public agencies and enhanced technology promises to increase efficiency and save lives.

The most important point we came to know through this survey is that some private ambulances charge more because they provide round the clock (24X7) facility to their customers and maintain high standards and good equipment.

Some ambulances do not have oxygen cylinder and saline facilities. Therefore, we suggest concerned authority –Ministry of Health must give instructions to private ambulaces to provide oxygen cylinder and saline facility. Because in our observation we found many patients expired due to non availibility of oxygen cylinders. To quote, an example of Mr.Erram Naidu Ex.MP from Andhra Pradesh expired due to non-availability of oxygen cylinder in the ambulance.

By this survey, we conclude some of the private ambulance services charged high prices taking advantage of the critical condition of the patient and thus exploit them. According to the cost analysis to cover the 50km distance the cost incurred with all facilities is Rs.2500/-. This cost is sunk cost {unavoidable cost}. So when the private ambulances have not received order for the service, they must bear that cost, it is the irrecoverable cost. Hence they recover this cost on the next trips.

By taking all these conditions, it is better the concerned authorities to fix meters for charging.

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A STUDY ON WORK LIFE BALANCE
AMONG WOMEN CIVIL POLICE OFFICERS IN KERALA

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ABSTRACT
The purpose of this study is to examine the work life balance .The research was conducted using samples from women civil police officer in Kerala with the objectives of identify and analyses the factors influencing work life balance. The data obtained through questionnaire were analyzed using statistical tools like Mean, Standard deviation and z test. The study brings to light that there is no significant relationship between the work life balance and demographic variable.

KEYWORDS
Work Life Balance, Women Police, Kerala Police etc.

INTRODUCTION

Human resources are most vital asset of any organization and economy. Irrespective of any profession, every human being has to attained work and life balance. Balancing work and family demands is a big issue for all employees. Work life balance is an important to not only workforce but also organization. When the employees are not able to balance their work life its relicts the performance and effectiveness of the any type of organization whether it is a service or manufacturing an organization. Increased women literacy rate led to increase workers in India. When more women join the work force and dual income families are more common, both genders face the need to balance between work and family life.

Recent changes in the police department increase the strength of women police raise to 6.11% (1.1.2015) contributes the more focus on work life balance .The certain characteristics of police job (working in night shift, unscheduled working time, working under irrespective of environment etc.) demanding more concentrating work life balance concept in police department.

REVIEW OF LITERATURE

Bhatnagar (2010), paper reviews the literature in the domains of Work-Life Balance. In accentuates the importance of broadening the current narrow focus, which looks at balance, primarily between work and family. The paper proposes a conceptual model to be tested empirically. The construction of a robust scale for measurement of work life Balance is emphasized. The proposed model focuses on the correlates of Work-Life Balance construct and its relationship with other variables such as employee engagement, emotional consonance/dissonance and turnover intentions.

Morris, and Atchlley (2011) have an attempted to identify definitions and measurement tools for the work/life interface, conflict, enrichment, and balance. An understanding of these concepts is critical to HRD professionals because interventions designed to counter work/life interface issues cannot be strategically created, and culture changes cannot be effectively addressed until the discipline understands the nature and the organizational implications of employees' work/life interface. A new construct called work/life harmony and the work/life harmony model are introduced to aid in the understanding of the work/life interface.

To understand how work and family related factors influence the work-family balance of Indian women IT professionals (Valk and Srinivasan, 2011). 113 women IT professionals in software sector were interviewed under a semi structured interview protocol. The researchers used inductive analysis. The narratives reveal six major themes: familial influences on life choice, multi-role responsibilities and attempts to negotiate them, self and professional identity, work –family challenges and coping strategies, organizational policies and practices and social support.

METHODOLOGY

Research methodology covers a wide gamut of research concept and activities. Primary data was used for the present study. The data for this study were obtained from women civil police officers in Kerala. The sampling method followed is probability- sampling method. The sampling technique is followed cluster sampling. The sample unit consists of 257 women police officers representing 19 police district. The data collection method is structured questionnaire methods i.e. Hayman J. 2005 work life

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balance scale as the measure for this study. The measure consist of 15 items, and the respondents indicated their agreement to the items using a 5 point Liker type format that was anchored by strongly disagree(1) to strongly agree (5). The measures captured work life balance information on three dimension i.e. work interfere to family, family interfere to work and work family enhancement. The internal consistency for measure was appropriate 0.833 and higher scores indicate higher levels of work life balance.

OBJECTIVES

To study the work life balance among women police officers in Kerala.
To identify and analyses the factors influencing work life balance.

ANALYSIS AND DISCUSSION

The analysis of the data collected is presented in this section.

Percentage Analysis

Percentage analysis gives an overall idea about the personal profile of the respondents and their opinion given on various concepts and constructs under study.

The following table gives distribution of respondents based on their personal profiles.

Table-1: Frequency and Percentage of Demographic Factors

Profile	Class	Frequencies	Percentage
Age	18-30 years	52	20.2
	31-40 years	**127**	**49.4**
	41-50 years	52	20.2
	Above 51 years	26	10.1
	Total	257	100
Education Qualification	S.S.L.C.	39	15.2
	Pre-Degree / Plus Two	51	19.8
	Degree	**112**	**43.6**
	Post Graduate	55	21.4
	Total	257	100
Marital Status	Single	27	10.5
	Married	**226**	**87.9**
	Windows	4	1.6
	Total	257	100
Occupation of Husband	Same Profession	25	9.7
	Government Job	**107**	**41.6**
	Private Job	79	30.7
	Business	46	17.9
	Total	257	100
Type of Family	Joint	88	34.2
	Nuclear	**168**	**65.6**
	Total	257	100
Total Number of Family Member	Up to 2 members	17	6.6
	3-5 members	**230**	**89.5**
	6 above members	10	3.9
	Total	257	100
Total Number of Adult Dependent	**None**	**80**	**32.9**
	1	44	18.1
	2	66	27.2
	More than 2	53	21.8
	Total	243	100
Total Number Child Dependent	None	51	21.5
	1	63	26.5

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	2	**99**	**41.8**
	More than 2	24	10.1
	Total	237	100
Age of Younger Child	Under 2 year	13	5.3
	2 to 5 years	50	20.6
	6 to 10 years	71	29.2
	Above 10 years	**79**	**32.5**
	N/A	30	12.3
	Total	243	100
Age of Elder Child	Under 2 year	17	7.5
	2 to 5 years	27	11.8
	6 to 10 years	70	30.7
	Above 10 years	**111**	**48.7**
	N/A	3	1.3
	Total	228	100
Number of Boy Child	Nil	85	35.3
	1-2	**144**	**59.8**
	More than 2	12	5.0
	Total	241	100
Number of Girl Child	Nil	70	29.7
	1-2	**156**	**66.1**
	More than 2	10	4.2
	Total	236	100
Hours Spend with Family	Less than 5 hours	94	36.6
	6 to 7 hours	**104**	**40.5**
	Above 7 hours	59	22.9
	Total	257	100
Monthly Family Income	**Up to 40000**	**169**	**65.8**
	40,001 to 60,000	76	29.6
	60,001 to 80,000	12	4.7
	Total	257	100
Residence Type	Rented House	16	6.2
	Own House	**204**	**79.4**
	Police Quarters	37	14.4
	Total	257	100
Service (years)	Below 5 years	41	16.0
	6 to 10 years	53	20.6
	11-15 years	**129**	**50.2**
	16 -20 years	34	13.2
	Total	237	100
Working Days	6 days	97	37.7
	7 days	**160**	**62.3**
	Total	257	100

Sources: Primary Data

The above table gives frequency and percentage of demographic of the respondents. From the above table the following points are observed.

- Majority (49.4%) of the respondents are belonging to the age group 31-40.
- Majority (43.6%) of the respondents has degree as their educational qualification.
- Most (87.9%) of respondents are married and 41.6% respondents husbands working in the Government sector.
- Majority (65.6%) of respondents come under nuclear family.
- 89.5% of respondents belonging 3-5 family members.
- Looking in to their dependent 27.2% of respondents is 2 adult dependent and 41.8% have more than 2 child dependent.
- Age of younger child and elder child are above 10 years 32.5% and 48.7% respectively.
- In the case of number of boy child majority (56.8%) have 1-2 boy child and 1-2 (60.7%) girl child.
- 40.5% of the respondents said that they spend only 6 to 7 hours with their family.

Majority (65.8%) respondent's monthly family income under up to 40,000.
Most of the respondents (79.4%) staying in their own house.
In terms of work experience (50.2%) of respondents having 11 to 15 years of service and they are working (62.3%) 7 days in a week.

Comparing the opinion of the respondents on the constructs under study with respect to Marital Status, Family Type, Number of Boy Child, Number of Girl Child, Number of Days Worked in Week, Work Schedule, Award Received, Infrastructure, and Zones etc.

Null Hypothesis: The respondents give on an average same level of opinion on the work life balance.

Alternative Hypothesis: The respondents do not give same level of opinion on the work life balance.

Table-2: Descriptive Statistics and Result of Z for Demographic Variables With Reference to Work Life Balance

	WLB	Mean	Z	Sig	Remark
Marital Status	Single	53.2222	1.1781	0.076	Not significant
	Married	56.0841			
Family Type	Joint Family	51.8182	.058	.954	Not significant
	Nuclear Family	55.7576			
Number of Boy Child	Nil	56.4000	.585	.559	Not significant
	1-2	55.7847			
Number of Girl Child	Nil	56.4000	.585	.559	Not significant
	1-2	55.7847			
Working Days	6 days	55.6701	.373	.709	Not significant
	7 days	56.0563			
Work Schedule	General/Day Shift	57.7241	1.722	.086	Not significant
	Alternative Shift	55.6859			
Award Received	Yes	56.2326	.456	.649	Not significant
	No	55.7485			
Infrastructure	Yes	54.7891	.456	.649	Not significant
	No	57.0233			
Zones	South	55.8689	.079	.937	Not significant
	North	55.9481			
Police Station	Local Police Station	55.3090	1.376	1.170	Not significant
	Women Cell	56.8939			

Sources: Primary Data

From the above z table it is found that the table significance value is found to be greater than 0.05, the level of significance for the work life balance.

Therefore, in these cases (constructs) null hypothesis is accepted and it is concluded that all the respondents experience same of level of opinion. Therefore, there is no significant difference between demographic variables and work life balance.

RESEARCH IMPLICATION AND CONCLUSIONS

This research was undertaken to study the work life balance among women police officers in Kerala and to identify and analyses the factors influencing work life balance. Based on cluster sampling method, primary data (structured questionnaire) was collected 257 respondents (WPO) of Kerala. Through the structured questionnaire of (Hayman, 2005) work life balance was employed to collect the primary data from the selected sample respondents. The basic objective of the research was to to study the work life balance among women police officers in Kerala and to identify and analyses the factors influencing work life balance. Descriptive demographic factors revealed that majority of respondents (50.2%) were 11- 15 years of service. They spend only (40.5%) 6 to 7 hours with their family and they are working (62.3%) almost all days in a week. Qualification wise majority of the respondents were graduate. Majority of the respondents have 3-5 members in their family and have dependent adult and child.

The z test revealed that there is no significant difference between demographic variable such as Marital status, Family type, Number of boy child, Number of girl child, Number of days worked in week, Work schedule, ward received, Infrastructure, Zones to work life balance.

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GRIEVANCE MANAGEMENT IN IMPROVING EMPLOYEE PERFORMANCE

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ABSTRACT

Employee grievances transpire in each & every workplace. To handle the grievances is a very challenging task. This paper will be guideline for all type of organizations. Grievance creates when the individual feels that it is against him. When the individual is absent, mind complaint creates. At the time of solving any complaint, writing part or documentation is very important. If the individual has not satisfied from the organization he starts complaining, as well as also company also not satisfied from the individual complications creates between them.

The organization starts to make the polices for his own benefits. A grievance between am employee and employer can be dealt with either informally or formally, and sometimes both approaches are taken in such of a resolution in the informal approach an employee can informally bring forth a concern promptly to his or her employer. Here a discussion or similar between the two parties can result in a mutually agreed up on resolution in the case that this step fails or is skipped all to gather, a grievance can be raised formally where formal meetings and options for appeals become available.

KEYWORDS

Employee Grievances, Causes of Grievance, Nature of Grievance, Grievance Handling Procedure etc.

INTRODUCTION

Grievances occur in every workplace and handling them properly is important for maintaining a harmonious and productive work environment. Grievance management is all about how well the problems are addressed (and solved). It is very essential in the present world. Now-a-days there are many companies who declare that their human resources are their most important assets and it is no more human resources but Human Capital. Hence, these statements are to be verified whether it is true or not. This can be done by measuring how faster the employees problems are addressed and solved. If it is done faster, then it can be concluded by saying that the employee concern is significantly present in the organization.

The grievances of the employees are related to the contract, work rule or regulation, policy or procedure, health and safety regulation, past practice, changing the cultural norms unilaterally, individual victimization, wage, bonus, etc. Here, the attitude on the part of management in their effort to understand the problems of employees and resolve the issues amicably have better probability to maintain a culture of high performance. Managers must be educated about the importance of the grievance process and their role in maintaining favorable relations with the union. Effective grievance handling is an essential part of cultivating good employee relations and running a fair, successful, and productive workplace. Positive labor relations are two-way street both sides must give a little and try to work together.

Relationship building is the key to successful labor relations. Grievance may be any genuine or imaginary feeling of dissatisfaction or injustice, which an employee experiences about his job and its nature, about the management policies and procedures. It must be expressed by the employee and brought to the notice of the management and the organization. Grievances take the form of collective disputes when they are not resolved. In addition, they will then lower the morale and efficiency of the employees. Unattended grievances result in frustration, dissatisfaction, low productivity, lack of interest in work, absenteeism, etc. In short, grievance arises when employees' expectations are not fulfilled from the organization because of which a feeling of discontentment and dissatisfaction arises. This dissatisfaction must crop up from employment issues and not from personal issues.

Meaning of Employee Grievance

Employee grievances refer to the dissatisfaction of an employee with what he expects from the company and its management. A company has to provide an employee with a safe working environment. Realistic job preview, adequate compensation, respect etc. however, when there is a gap between what the employees expect and what he receives, it leads to grievances. Employee grievance may or may not be justified.

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OBJECTIVES

To clarify the nature of the grievance.
To investigate the reasons for dissatisfaction.
To obtain, where possible, a speedy resolution to the problem.
To take appropriate action and ensure that promises are kept.

BENEFITS

It encourages employees to rise concern without fear of reprisal.
It provide a fair and speedy means of dealing with complaints.
It prevents minor disagreements developing in to disputes that are more serious.
It serves as an outlet for employee frustration and discontents.
It saves employee's time and money as solutions are found for work place problem. It helps to build an organizational climate based on openness and trust.

IMPORTANCE OF GRIEVANCE MANAGEMENT

Encourages human problems to be brought out given an opportunity to the workers.
Management can know about the attitude of the superiors.
Boosts employee morale.
Develops good group culture.
Managers & superiors will be tend to give more importance to human aspects.

FEATURES OF GRIEVANCE MANAGEMENT

The grievances are characterized by the following:

Grievances emerge out of the perceived injustice or unfair treatment the aggrieved employee feels.
It is the feeling discontent or dissatisfaction about any aspect of an organization,
The grievances may be real or imaginary, genuine or fake, legitimate or irrational,
A grievance may be expressed or unexpressed, expressed normally in a written form,
It must arise out of the job of the employee.

STEPS IN GRIEVANCE HANDLING PROCEDURE

At any stage of the grievance machinery, some members of the management must handle the dispute. In grievance redressed, responsibility lies largely with the management. In addition, grievances should be settled promptly at the first stage itself. The following steps will provide a measure of guidance to the manager dealing with grievances.

Acknowledge Dissatisfaction: Managerial/supervisory attitude to grievances is important. They should focus attention on grievances, not turn away from them. Ignorance is not bliss; it is the bane of industrial conflict. Condescending attitude on the part of supervisors and managers would aggravate the problem.

Define the Problem: Instead of trying to deal with a vague feeling of discontent, the problem should be defined properly. Sometime the wrong complaint is given. By effective listening, one can make sure that a true complaint is voiced.

Get the Facts: Facts should be separated from fiction. Though grievances result in hurt feelings, the effort should be to get the facts behind the feelings. There is need for a proper record of each grievance.

Analyse and Decide: Decisions on each of the grievances will have a precedent effect. While no time should be lost in dealing with them, it is no excuse to be slip-shod about it. Grievance settlements provide opportunities for managements to correct themselves, and thereby come closer to the employees.

Follow-up: Decisions taken must be followed up earnestly. They should be promptly communicated to the employee.

GRIEVANCE MAY RESULT FROM THE FOLLOWING FACTORS

Improper working conditions such as strict production standards, unsafe workplace, bad relation with managers, etc. Irrational management policies such as overtime, transfers, demotions, inappropriate salary structure, etc. Violation of organizational rules and practices. The manager should immediately identify all grievances and must take appropriate steps to eliminate the causes of such grievances so that the employees remain loyal and committed to their work. Effective grievance management is an essential part of personnel management. The managers should adopt the following approach to manage grievance effectively.

Quick Action: As soon as the grievance arises, it should be identified and resolved. Training must be given to the managers to effectively and timely manage a grievance. This will lower the detrimental effects of grievance on the employees and their performance.

Acknowledging Grievance: The manager must acknowledge the grievance put forward by the employee as manifestation of true and real feelings of the employees. Acknowledgement by the manager implies that the manager is eager to look into the complaint impartially and without any bias. This will create a conducive work environment with instances of grievance reduced.

Gathering Facts: The managers should gather appropriate and sufficient facts explaining the grievance's nature. A record of such facts must be maintained so that these can be used in later stage of grievance redressal.

CAUSES OF GRIEVANCE

The actual cause of grievance should be identified. Accordingly, remedial actions should be taken to prevent repetition of the grievance.

Decision

After identifying the causes of grievance, alternative course of actions should be thought of to manage the grievance. The effect of each course of action on the existing and future management policies and procedure should be analyzed and accordingly the manager should take decision.

Execution and Review

The manager should execute the decision quickly, ignoring the fact, that it may or may not hurt the employees concerned. After implementing the decision, a follow-up must be there to ensure that the grievance has been resolved completely and adequately.

An effective grievance procedure ensures an amiable work environment because it redresses the grievance to mutual satisfaction of both the employees and the managers. It also helps the management to frame policies and procedures acceptable to the employees. It becomes an effective medium for the employees to express t feelings, discontent and dissatisfaction openly and formally.

SUGGESTIONS

The company is a typical company that runs by employing people near by its location. The employees at higher levels are educated and selected via interviews. However, the employees in lower cadres are appointed with the contractors as the basis of information. They bring in people for work. Such employees do not have a good education background. Hence, the company can follow:

Training on Communication, body language (concerning behavioural aspects).
Education and training on Employee Morale.
Discussion on the Vision and Mission statements of the company and the ways to achieve.
More clarity on roles and responsibilities to be carried out by individuals (Duties and rights).
Education on Occupational safety.
Awareness on importance of education.
Employees participation, suggestion, ideas need to be encouraged by the supervisor which will surely motivate the employees and will result in higher level of job satisfaction. This cannot be done immediately and it will not be encouraged by all employees suddenly, it will take time to be involved. Still it is very good for the employees as well as the company.

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Since most of the employees in production and manufacturing level are, uneducated **open door sessions** can be carried out so that they will feel easy to express their problems.

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IMPACT OF STRESS ON STUDENTS PERFORMANCE

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ABSTRACT

This examines the impact of stress on student's academic performance & stress management among students. To ascertain or identify the extent to which stress affects student's academic success, health & general life style, as well as to enquire & bring to light measures to counteract the effects of existing stress in students. The main objectives of the study were to find out the common symptoms of stress, causes of stress and to suggest stress management strategies used by students for stress. Stress among students will explain the three types of stress management strategies used by students. The types were grouped in to three, namely acute stress, episodic acute stress, and chronic stress. With respect to acute stress is known as short-term stress; caused by recent major events such as a medical diagnosis. In case of episodic, it is a series of stressful events, each one triggering the other. In the category of chronic stress it is worst type of stress, you live with every day wrong job or child with special need a stressful event. The purpose of the study is to find out the level of academic stress among students.

KEYWORDS

Stress Acute, Episodic, Chronic, Boosts Immune System Render Strength, Hampers Performance, Academic Stress etc.

INTRODUCTION

Stress is a common problem that affects almost all of us at some point in our life.

Adolescence is a stage of human development that occurs between childhood & adulthood. Although there are varying definitions of adolescence, adolescence is generally viewed as a stage where young people experience rapid growth of their body & mentality to full maturity during 12-25 years of age in education system, adolescents are those receiving education in junior higher school, college or university. Due to fast physical changes and mental development at this stage, students may sometimes experience in compatibility of their mental development arising from inadequate adaptation. This problem may for their causes psychological troubles & even induces deviant's behavior.

College students are at critical period where they will enter adulthood. They are expected to be the elites in society. Thus they should enhance their stress management abilities to live a healthy life after enter in the society. For college fresher their needs to not only adapt themselves to the new life and new environment but also are familiar with many new people, events and this stress among them and how can cope with the stress is very important.

Adolescence is a dangers period where young people experience self-organization and role of confusion. For them stress mainly comes from academic test, inter personal relation, relationship problems, physical & behavioral problems .Among the causes of suicide. Injury relationship problem are the leading causes, followed by depression and academic stress obviously, stress is the primary cause of suicide among college university students.

WHAT IS STRESS?

Stress is your body's way of responding to any kind of demand. It can be caused by both good & bad experiences. When people feel stressed by something going on around them, their bodies react by releasing chemical into the blood. These chemical give people more energy & strength, which can be a good thing if their stress is caused physical danger but this can also be a bad thing. Their stress is in response to something emotion there is no out let for this extra energy & strength.

OBJECTIVES

The students will be introduced to understanding and application of stress reduction techniques including basic information.

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Learning Outcomes

Completion of the course the students will be able to do the following:

Recognize the impact of stress on modern life.
Understand the body's biochemical reactions to stressors.
Identify common stress indicators and stress related diseases.
Measure and monitor their own stress levels.
Review various strategies to help cope with stressors more effectively.

WHAT ARE THE CAUSES OF STRESS?

Studies, assignment deadlines and exams can lead to high levels of stress in a student, which in turn interferes with the ability to get good grades. Stress, being the body's natural response to challenges, also leads to decline in the physical, emotional and mental health of the student. It is best to understand the main cause behind it.

Pressures of Academic: Many education professionals think that the state and federal academic standards in schools could be the primary reasons for an increased amount of stress experienced in classrooms. To cope with the pressure, students can pay sum one to do home works and take online class help.

Lack of Free Time: We often try to do too many things in little time. Little do we realize that hour scheduling and our stimulation can increase stress and impair our ability to learn? Boredom is good; it helps us figure out our interest and develop an identity.

Unhealthy Diet: Students usually learn towards junk food for a quick bite and end up with high fat, caffeine, so that are low in fat and high in fiber and complex carbohydrates like fruits, vegetables, whole grains, nuts and lean proteins.

Irregular Sleeping Habits: A study reveals that students who have poor sleeping habit experience stress and show aggression leading to poor academic performance as compared to the once who get enough sleep of 8.5 to 9.25 hours per night as recommended by the national sleep foundation lake of sleep limits our ability to learn, concentrate and solve problems whereas sleep enable our body and brain to recharge, besides keeping the immune system strong.

HOW TO MANAGING THE STRESS

The key to success is to think positively. Take control of your stress and anxiety by learning effective techniques to combat it. Relaxing bodily tension in order to reduce the physical sensations of stress is good place to start. If your body is free of tension, your mind tension to be relaxed.

You can view each tasks as a positive challenges and use stress as a stimulus to help you carry it out, giving you a relaxing go of achievements after words.

Look after Yourself: Be a kind to yourself. Give yourself "me time" in which you can choose what you want to do. Rests do nothing. Try relaxation technique yoga. Spend time with friends. Treat yourself to something special taking proper breaks and eating well do help to combat stress.

Confront the Problem: Try to stand back and look at the problem carefully. Break it down into manageable parts. Talk it through with someone else, brainstorm, solutions, are get help if you need it. Try to manage your time effectively and learn to say "NO". Avoidance will not make the problem go away and can often make it worse. Learning everything to the last minute is a major source of stress to students. Starting piece of work effectively reduce stress levels as it frees your mind, putting thoughts of failure back into perspective. If you have had, a row or a misunderstanding with someone rarely helps to avoid the issues.

Find Some Distraction: Sport & physical activity helps you to relax physically & releases endorphin of well-being. Walk, cycle, win, and join the sports center, or a sports team. Joining a club (or) society, maintaining an existing hobby (or) learning something new, talking to other people. Can all help you to take a mental & physical break?

Express Yourself: Talk about it, write about it, shout (or) moon about it. Expressing your feeling can help to relieve stress. Acknowledging a problem to yourself & others can be the first step in dealing with it. Sometimes having a good cry can release emotional pressure & calm your feeling of anxiety.

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TYPE OF STRESS

Stress management can be complicated and confusing because there are different stresses, each with its own characteristics, symptoms, duration and treatment approaches.

Acute Stress: Acute stress is the most common form of stress and is short-lived. It can be beneficial and create motivation, like cramming for an exam or finishing a report under a deadline. Acute stress is also thrilling and exciting in small doses, but too much is exhausting.

Episodic Acute Stress: This type of stress emerges in people who live disordered and chaotic lives, those who suffer acute stress frequently. Always running late but never on time or it something can go wrong, it does, are the hallmarks of people suffering from episodic acute stress. Suffers of episodic acute stress generally their lifestyle and personalities are so ingrained with this behavior that they often see nothing wrong with the way they live. Such lifestyle can lead to persistent tension headaches, migraines, hypertension and heart disease.

Chronic Stress: Chronic stress is the long-term, debilitating stress often seen in individuals suffering from unending poverty, despised careers, and life in war out. Some chronic stress can stem from traumatic childhood experience that has created a belief system that causes the stress sufferer to view the world as a threatening place. The person with chronic stress usually sees no end to their miserable situation and gives up searching for solution. Chronic stress can lead to suicide, violence, heart attacks, stroke and cancer.

ADVANTAGES OF STRESS

You probably have not heard of good stress. As everything has it positive & negative sides, stress too has its own set of advantages if looked at from a different perspective.

Let us first learn as to how stress can benefit you.

Motivates You: It is stress that motivates you to sit & study/work with dedication. It is a do (or) dies situation for you at that time & you ought to give your best. It is said that deadlines invoke good stress that helps in keeping you motivated & thus benefits you.

Boosts Immune System: When in stress your body prepares itself for the probable injure (or) harm. One way in which it tries to protect itself is by releasing extra amount of interleukins, the chemicals that help in the smooth functioning of the immune system. This helps in developing the body's defense mechanism though temporarily.

Renders Strength: Dealing with stress off & on can make you resilient as a person. It renders both physical& emotional strength. Therefore, you are in a better position to take a difficult situation.

DISADVANTAGE OF STRESS

While stress caused in moderation can offer the advantages, there is a fact that it offers a last disadvantage too.

Impact Physical Health Body: You incur numerous diseases because of frequent or high level stress. These include diabetes, obesity, asthma etc. these health problem are on a raise these days and stress is known to be their major cause.

Effects the Mental Health Negatively: Constant stress and anxiety can take a toll on your mental health. If left unattended, it may lead to insomnia, mood strings, anxiety disorders and even depression. The adverse effects these mental illnesses have on your life need no mention.

Hampers Performance: As mentioned above, mild to moderate stress can give you a push to work harder and concentrate better however staying gripped by stress constantly can hamper you performance to large extent. Acute stress mars your power to concentrate and meddles with you work.

SUGGESTIONS

A feeling of control and a health balance in your schedule in a necessary part of managing stress. Learning how to manage your responsibilities, accomplish your goals and still have time for rest and relaxation that you practice time management skills.

Try setting a specific goal for yourself that will improve your mood and help you reduce stress. Start by filling out a goal setting worksheet.

Exercise regularly physical activity can help you burn of the energy generated by stress.

Practice good sleep habits to ensure that you are well rested.

During breaks from clam, studying or work, spend time walking outdoors, listen to music, just sit quietly to clear and clam your mind.

Find humor in your life laughter can be a great tension reduces.

Seek the support of friends and family when you need to "vent" about situation that bring on stress full feeling.

However, make sure that you do not focus exclusively on negative experience.

Start by filling out a goal setting worksheet then help yourself stay on track by using your weekly motivator worksheet.

FINDINGS

Most of the respondent fall under law stress category.

The academic falls into a very tall structure of stress among this one of the reason for student stressed.

There is no significant difference of stress among students education.

Students working in the positive response in answering question.

CONCLUSION

From the above research I am clearly able to conclude that maximum teenagers suffer from stress this proves my all hypothesis except one. In fact, more surprising was that almost 99% of teenagers know about concept of stress. They even claim that they are a victim of stress. These teenagers age from 15-25 years and thus it more to know that a 15-year-old child knows about stress and even claim to be a victim of it. Major stress suffered by teenagers today is academic stress and financial stress. Being weak financial stresses the teens as their studies and co-curriculum cost a lot now a day is which they cannot afford. On the other hand if teens who can afford education suffer from academic stress because of frequently changing syllabus, pattern and education system. Rests of reasons for stress are general with all the teens. Well many teenagers are smart enough to tackle stress in their own way. As I got the review out of my research, I concluded that teens under stress like to spend time with their pets, family and friends or loved once mostly. If not that they like practicing their hobbies. Moreover, many like spending quality time by themselves.

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IMPACT OF QUALITY OF SERVICES ON CUSTOMER SATISFACTION WITH RESPECT TO BANKS IN AHMEDABAD

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ABSTRACT

The quality of service is one of the most important criteria, which lead to the satisfaction of customers, which in turn leads to customer loyalty to the bank. The study aims at examining the impact of customer quality of services determinants on the level of customer satisfaction in private and public sector banks in India. Out of five quality of services determinants reliability, responsiveness and tangibility are found to be more important. Previous researches indicate that customers' perceptions and expectations of customer services are more probable to be diverse across service sectors. By identifying and plugging the gap between the expected quality and actual quality of services, customer satisfaction can be vastly improved.

INTRODUCTION

Indian economy is developing very fast in comparison to other economies in the world. Banking industry has occupied a very significant role in the economic structure. Any transaction in economy, except incurring due to natural feelings, involves money. The government intends to route maximum possible transactions through the banking channel to curtail tax avoidance and money laundering. There has been server transformation in the banking sector in past decades. These transformations have led to severe competition in the Indian Banking sector and therefore the banks are forced to focus more on their operations to become more competitive to survive. Innovations and technological developments have caused substantial changes in quality of services (Ayuso & Martinez, 2006). Banks have now realised that quality in delivery of customer service is important for success and survival of banks in today's global and competitive market (Wang, Lo & Hui, 2003). A tool was developed by Parasuraman et al. (1985) to measure quality of services delivered by the organizations in service sector including banking and financial sector. The difference between customers' expectation of quality of service and quality of service realized by the customers is found out using gap analysis in this quality of services model. Accordingly, if level of actual services received by the customer surpasses the expectation level of the customer regarding the quality of services is considered to be good and vice-versa. This model was created to find out what customers think of quality of services for the banking and financial services initially, which was refined for the other service sectors such as healthcare, tele-communication and hospitality etc. Later on, despite of little criticism of this quality of services model, the determinants used for determining quality of services are found to be reliable and could be considered in different circumstances and been considered in many researches. As this model includes all five constructs as quality of services indicators, it allows investigating these questions individually.

LITERATURE REVIEW

Gap analysis is performed to derive the gap between the customers' expected quality of services and delivered quality of services by using Tangibility, Reliability, Responsiveness, Assurance and Empathy (Parasuraman et al., 1985). If customers find customer service not up to the mark, it will create dissatisfaction among customers. If a business can retain customers at reasonably high rate, it can realize up to 25% increase in profits on an average (Griffin, 1995). Quality of services allows companies to distinguish themselves from their competitors, increasing sales and enhancing market share. It also leads to repeat purchase behavior as well as brand loyalty; furthermore positive mouth publicity can attract more new customers (Newman 2001 and Wang et al, 2003).

Sudhahar and Selvam (2007) studied in the area of scale development for quality of services pertaining to retail banking sector in India by assessing thirty-four elements with the help of scaling process. The availability of operational services in banks and performance level of employees are closely related to each other and that directly affects customers' perception of the bank. In today's world of competitive marketing Customer satisfaction is believed to be strongly connected with the understanding behavior of customers. To understand the customers' buying pattern, external agencies and other resources are being hired by various organizations to obtain the necessary material information through the very common customer behavioral research analysis. Ultimately, there is definite motivating and influencing factors, which play significant role in convincing a customer to select a service provider and customer satisfaction after availing specific service, is also affected by the same factors. Customers' selection of a product or service is not bases only the functional attributes nowadays, instead environmental impacts and other dynamic factors affect the selection of product of services by the customers (Mont and Plepys, 2003). Expectations as a reference

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for comparison can be used as a measure for evaluating satisfaction of customers. However, choice of a product is not only affected by customers' expectations, but also is influenced by his needs. In many occasions, customer expectations might be the reason for acquiring a product rather than a need. Hence, it can be assumed that expectations may be both what people expect and what they want, and does not necessarily have to coincide with what they want. (Salehi and Rostami (2009).

Reliability

The capacity of delivering service at the required level to customer regularly and accurately as promised to deliver is called Reliability (Zeithmal et al. 1990). The paradigm of reliability in terms of quality of services are settling all the problems faced by customers in various services provided by the banks, first time right execution of the services asked being for from the beginning, delivering services at the promised time and error-free record maintenance, which will strongly impact the level of customer satisfaction (Parasuraman et al., 1988). To convince customer to retain in banking services, correctness in executing orders, maintaining perfect record and quote, correctness and reasonability of charges, continuing services as promised are the elementary attitudes of reliability, which is deliberated as the highest significant feature for services delivered to the customers, by the banks (Yang and Fang, 2004).

Assurance

Delivering financial support in a courteous and pleasant manner, easily accessible details of transactions in bank account, feeling of ease and convenience while in the bank premise, a well-experienced, qualified and professional management team is considered as Assurance, which will affect positively on customer satisfaction (Sadek et al., 2010). The expertise and decent conducts or courtesy of employees is defined as Assurance. (Iwaarden et al., 2003). It is defined as the aptitude of employees to instigate trust and confidence with the help of the knowledge possessed by them, which will intensely increase the level of customer satisfaction (Parasuraman et al., 1988).

Tangibility

Advanced or elegant looking or sophisticated paraphernalia and visually inviting or eye-catching ambience can create the optimistic effects of tangibility on satisfaction of customers in banking sector (Ananth et al., 2011). Physical amenities, equipment and present ability of employees and management team are defined as Tangibility (Iwaarden et al., 2003).Proper visibility of necessary resources for delivering the service to customers, well presented employees and comfort in accessing printed resources like pamphlets, brochures, folders, information books etc., is also defined as Tangibility, which will have a good result on the level of customer satisfaction (Parasuraman et al., 1985).

Empathy

Iwaarden et al., 2003 defined Empathy the capability to take exclusive care of customer's concerns in providing service to customers. Parasuraman et al., 1988 explored that knowing and respecting customer' expectations in better way than opponents in delivering required service to customer at any time convenient to customer without any hassle will intensely influence the level of customer satisfaction. Ananth et al., 2011 revealed that suitable working time, personalized attention, proper understanding of customer's precise requirements, improved communication between management and customers will have a positive impact on customer satisfaction.

Responsiveness

Responsiveness is defined as the aptitude displayed in providing quick service to customers when needed (Zeithaml et al. 1990). It is explored that inclination or enthusiasm of employees to offer the services being asked for without any hassle at any time will highly influence the level of customer satisfaction (Parasuraman et al., 1988). Customers become pleased when they get individual attention from bank and the employees takes personal care of difficulties faced by customers concerning safety in transaction (Kumar et al., 2009).

OBJECTIVES OF STUDY

To measure the level of quality of services provided by the banks.
To identify the gap between perceived quality of services and expected quality of services by the customers' of banks.
To find out the impact on various constructs of quality of services with that of the overall quality of services using SERVQUAL Model.

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RESEARCH FRAMEWORK

Figure-1 shows the conceptual framework of research being used for this study. It illustrates the impacts of five key predictors of quality of services on customer satisfaction with regard to banking services rendered in Ahmedabad.

Figure-1
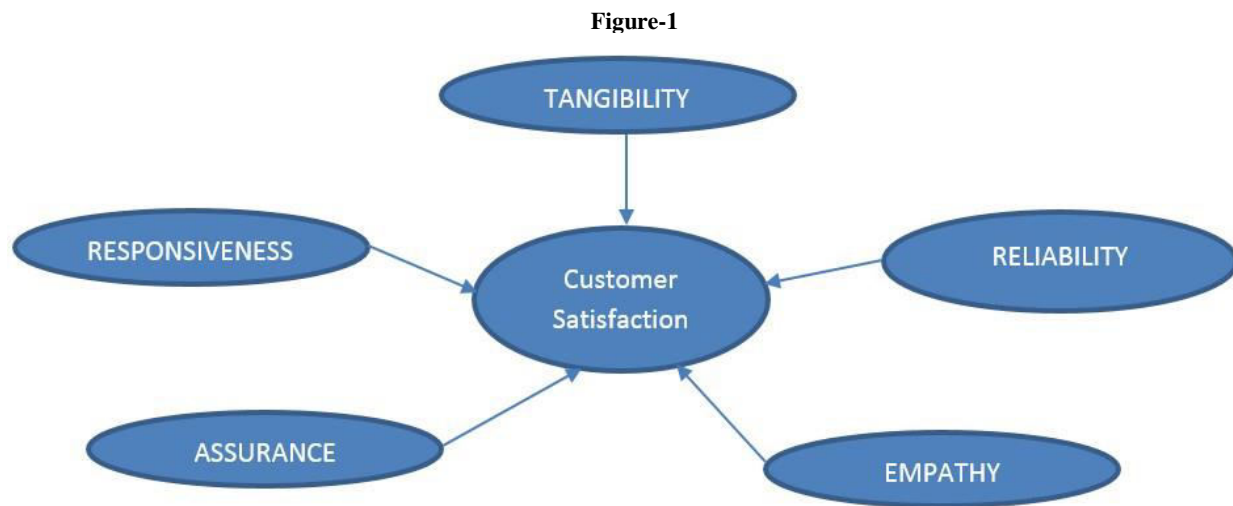
Sources: Authors Compilation

RESEARCH METHODOLOGY

This study comprises six variables known as reliability, assurance, tangibility, empathy, responsiveness and customer satisfaction. SERVQUAL model (Parasuraman et al., 1988) is used to establish the scale for measurement. To identify the difference between quality of service being provided to customers by the banks and expected quality of service by customers, Gap analysis is used in this proposed study of quality of services measurement.

Reliability checks the accurateness and uniformity of promised services delivered to the customers. Assurance shows ability to create trust and confidence by awareness and politeness of employees. Physical amenities, tools, appearance of staffs and communication materials mainly visible in an organization are covered under Tangibility. Empathy shows the personal attention to customer's problems and care taken by the organization by understanding their customers' needs. Responsiveness is the readiness of the organization to assist its customers.

Quality of services is measured by three conditions: If the organization does not match or fulfill customers' expectations, then the quality of service is "Unsatisfactory" or "Unacceptable". If the organization matches customers' expectations of quality of services with the actual service performance, then the quality of service is "Satisfactory" or "Acceptable". If the organization exceeds in fulfilling customers' expected level of service, then the quality of services should be considered "Exceptional Quality" or "Quality Surprise". (Parasuraman et al., (1994).

In order to increase the level of quality of services Market Research Gap, Service Standards Gap, Service Performance Gap, Internal Communication Gap and Customer Satisfaction Gap should be identified by all those organizations providing customer service. Here, customer satisfaction takes represents the overall satisfaction for banking service.

Sampling

For collection of data, convenience-sampling method was used.

Data collected through primary survey conducted by way of structured questionnaire wherein all variables are measured with the Likert 5 point scale.

Responses were collected from 230 respondents who were account holders of various banks in Ahmedabad. The respondents were a mix of various categories like Salaries people, Professionals, Businessmen, Senior Citizens, Housewives, and Students etc.

Reliability and Validity Test

Consistency of each entry under the individual variable was measured using Cronbach's α. Reliability coefficient of 0.70 or higher can be considered as acceptable and we have reliability score larger than the minimum acceptable value of 0.70. All the constructs assurance, tangibility, empathy, responsiveness and customer satisfaction got the sufficient standard reliability values. Though reliability had scored slightly low value of 0.64, reliability is also considered for the study because the composite reliability values are greater than 0.70 for all variables engaged in the study including Reliability. All the variables had AVE values, which are higher than 0.50 according to the standard AVE rule and all variables have got for higher Composite Reliability in comparison of values of AVE in all cases. Hence, the reliability scale is confirmed to be superior in this study demonstrating the efficacy of the study. The alpha value for each variable shows enough internal consistency. Table-1 shows the result of reliability analysis of variables.

Table-1: (Bank) Cronbach's α Value of Each Construct

Variable	Dimension	Items	Cronbach's α
Quality of services	Reliability	4	0.748
	Assurance	5	0.794
	Tangibility	4	0.823
	Empathy	4	0.794
	Responsiveness	3	0.805
Customer Service	Overall Customer Satisfaction	3	0.784

Sources: Authors Compilation

Table-2: Gap Score Analysis

Variables	Mean Value		Sig. Value	Gap Score
	Public Banks	Private Banks		
Reliability	4.23	4.05	0.00	0.18
Assurance	4.21	4.02	0.00	0.19
Tangibility	4.17	3.93	0.00	0.24
Empathy	4.29	4.12	0.00	0.17
Responsiveness	4.28	3.92	0.00	0.36
Customer Satisfaction	4.35	4.04	0.00	0.23

Sources: Authors Compilation

As per the above table, the significant value for public bank and private banks both is 0.00 for all factors considered in this study. Gap score for banking services provided by the public sector banks in Ahmedabad under all the dimensions of quality of services was higher than the private banks in the city, which indicates that the quality of services provided to customers by the private banks, are better in all aspects when compared to the public banks. If the gap score is higher, the customer satisfaction level achieved is lower. The customer satisfaction level is very low in public banks than the private banks in the city on taking the mean values in consideration as shown in the above table. The public banks have to work very hard for achieving desired level of customer satisfaction by minimizing the gap in all factors affecting quality of services. On considering the overall gap score into account, Responsiveness and Tangibility has the highest gap scores. The banks need to design proper strategies and initiate appropriate actions to cover up the gap occurred in the said dimensions. Providing consistent service in timely manner and responding to all queries of customers, understanding concerns in polite matter etc. will help in improving the satisfaction level in the weak areas. In addition, the banks should develop proper and effective strategies and policies to solve the customer problems and disputes. Though, the dimension Empathy got lower gap score in comparison to others, it does not have much impact on customer satisfaction for services provided by various banks in the city and it is with very less or no implication on customers services provided. Among all the key factors having impacts on the customer satisfaction in the city of Ahmedabad, Assurance has lower gap score than that of Reliability and Empathy. This indicates that banks in Ahmedabad have succeeded in providing their respective services as promised or assured to the customers.

Pearson Correlation Analysis

The Pearson Correlation Analyses was used among variables to correlations between variables. The correlation analyses among all factors influencing customer satisfaction for Banks are shown in Table-3. The result shows that there are considerably positive correlations between reliability and customer satisfaction (r=0.521, p<0.01), assurance and customer satisfaction (r=0.274, p<0.01). Tangibility and customer satisfaction (r=0.479, p<0.01) empathy and customer satisfaction (r=0.633, p<0.01) and responsiveness and customer satisfaction (r=0.549, p<0.01).

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Table-3: (Bank) Pearson Correlation Analysis

	Reliability	Assurance	Tangibility	Empathy	Responsiveness	Customer Satisfaction
Reliability	1	0.279	0.484	0.555	0.430	0.521
Assurance	0.279	1	0.263	0.232	0.206	0.274
Tangibility	0.484	0.263	1	0.526	0.456	0.479
Empathy	0.555	0.232	0.526	1	0.544	0.633
Responsiveness	0.430	0.206	0.456	0.544	1	0.549
Customer Satisfaction	0.521	0.274	0.479	0.633	0.549	1

Sources: Authors Compilation

Regression Analysis

It is verified that the five constructs of quality of services as proposed by the SERVQUAL Model namely Reliability, Assurance, Tangibility, Empathy and Responsiveness have significant impacts on the dependent variable, Customer Satisfaction in the banking services provided to them. Thus, if an increase in the predictors by 0.805 will strongly upset the customer satisfaction in Ahmedabad banks. Thus, the change in the five elements will cause a 64.80% deviation in customer satisfaction as realized. The regression model of five independent variables on dependent variable customer satisfaction is significant (sig. 000 < 0.05) Durbin-Watson auto correlation values 1.551 is lies between 1.5 to 2.5 is acceptable.

Table-4

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			Durbin-Watson
					d.f.1	d.f.2	Sig. F Change	
1	.805	.648	.635	9.80973	5	1124	.000	1.551

Sources: Authors Compilation

Table-5: ANOVA

	Sum of Squares	d.f.	Mean Square	F	Sig.
Regression	17441.05	5	3488.21	103.56	.000
Residual	7579.34	225	33.68		
Total	25020.39	230			

Sources: Authors Compilation

H0: There is no significant impact of independent variables (Reliability, Assurance, Tangibility, Empathy and Responsiveness) on customer satisfaction.

H1: There is significant impact of independent variables (Reliability, Assurance, Tangibility, Empathy and Responsiveness) on customer satisfaction.

Table-6 indicates that the significant value is 0.00<.05 All independent variables proposed by the SERVQUAL model Reliability, Assurance, Tangibility, Empathy and Responsiveness have significant impact on customer satisfaction.

Table-6

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	ß	Std. Error	Beta ß			Tolerance	VIF
(Constant)	31.751	2.314		13.723	.000		
Reliability	0.190	.086	0.18	1.048	0.02	.608	1.646
Assurance	0.12	.061	.098	-1.983	0.04	.636	1.572
Tangibility	0.15	.062	.14	-.188	0.03	.477	2.099
Empathy	.015	.090	.014	.167	0.86	.611	1.636
Responsiveness	1.122	.033	.825	34.148	.000	.508	1.970

Sources: Authors Compilation

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To understand the impact of each factor on customer satisfaction the multiple regression model is derived. In the table 5 Responsiveness, Tangibility, Reliability and Assurance are highly significant with customer satisfaction and showing the greater impact on the dependent variable customer satisfaction. The most influential factor is responsiveness ß=1.122 with sig. 0.00 followed by Reliability ß=.19 with sig. 0.029, tangibility ß=0.15 with sig. 0.035, assurance ß=.12 with sig. 0.048. Empathy is the only factor with ß=.015 and sig. 0.0867 does not indicate any significant impact on customer satisfaction. Even the significant value is also more than .05 that shows this factor is not highly significant on customer satisfaction. All the tolerance values and VIF values are less than 10 that indicates there is no issues of multi co-linearity in deriving the impact on customer satisfaction with five proposed independent variables.

DISCUSSION OF EMPIRICAL RESULTS

The study has checked the understanding of quality of services of various services provided by the banks to their customers in the city of Ahmedabad and the corresponding impacts created by the different factors of quality of services with the use of SERVQUAL model. The results of the study reveals that level of customer satisfaction towards banking services in the city of Ahmedabad is considerably affected by Responsiveness, Tangibility, Reliability and Assurance. Responsiveness has the highest effect on customer satisfaction for the banking services in Ahmedabad and Empathy had the lowest effect on customer satisfaction for the services provided by the banks in Ahmedabad. From the results, it is very clear that the level of customer quality of services had exceeded customer expectations in Responsiveness for banking services provided by the banks in Ahmedabad by way of acknowledging suggestions and views of customers, safety of transactions, adequate level of knowledge and management of resources, accurate record maintenance, frequent meetings with customers etc. The Gap analysis between customers' expectation of quality of services and the quality of services delivered by the banks also shows that the gap between customers' expectation of quality of services and the quality of services delivered is the lowest for Responsiveness, which also confirms the results derived using Regression and Correlation models.

MANAGERIAL IMPLICATIONS

Banking sector operates in highly competitive market in India and retain customers in such a stiff competition is becoming a challenge for the bank management. Banking industry being service oriented industry providing highest quality services is the only for a greater customer satisfaction. The bank management should always work up on finding out the existing gap between the actual quality of services and expected quality of services for the services delivered by them. After finding out the gap, they need to find out most suitable means of plugging the gaps and thereby improving the quality of services being rendered. Bank management can also use these results to understand which quality of services factor has the highest impact on overall customer satisfaction and can focus more on improvising in that particular area in order to get better results. Bank management to implement continuous process of keeping a watch over the quality of customer services and level of customer satisfaction, which will help them to identify the change in the gaps for various factors, resulted due to corrective actions taken by the management. It will help them in deciding further corrective actions required, if any in order to improvise customer satisfaction. Having better understanding of customers' various needs and expectations from the banks with regards to the services being provided by the banks and its' quality is very important for the management of the bank to be able to enhance customer satisfaction level and retain them for a longer period. As the result of the Gap analysis, the dimensions of Responsiveness and Tangibility had the maximum gap score. Bank management irrespective of it being a private sector or public sector bank will have to work up on providing good ambience and adequate information to customers and acknowledge customers' problems and requirements in a better way to make customers satisfied. Further, while conducting the survey for the study it came to notice that the digitalization of banking services has picked up the momentum at a very high pace. Banking services provided through any channel other the bank branches are being considered as digital banking services. Factors having impact on digital banking services differ from the factors affecting the services being provided from the bank branch. The factors affecting customer satisfaction for digital banking also needs to be identified by the management of both public and private sector banks besides the factors given in the SERVQUAL model.

CONCLUSION

Competition for various banks in Indian market is very high, majority of the products offered are homogeneous, and hence the quality of services is the main factor for customers to differentiate between the banks. In current scenario, there is indeed a great need for improvement in banking sector, to survive the cutthroat competition. Uniformity in delivering the necessary quality of services is the key differentiator. The competition is not only among various banks but also with various financial organizations operating locally and globally which makes the competition very intense in this industry. However, the effort to identify the factors having higher impact on customer satisfaction for banking services is going to help the bank management and any other service oriented institutions to improve the quality of service provided by them. This study post verifying the perception of quality of services provided by various banks to their customers in Ahmedabad and the relative differences associated with the various elements of quality of services using the SERVQUAL model discovered that Responsiveness impacts heavily on the level of satisfaction of customers regarding services provided by various banks in Ahmedabad, whereas Empathy has very less effect on

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customer satisfaction. It was revealed by the Gap Analysis that in Ahmedabad customers of public sector banks were not as satisfied as the customers of the private sector banks as the gap score for the public banks was higher in all parameters of quality of services affecting customer satisfaction. Thus, the public banks have to work more in plugging the gaps in providing the desired customer services.

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