

"A scholar's ink lasts longer than a martyr's blood"

Welcome to ATHENAEUM 2016!

We take immense pleasure in extending our warm welcome to all the delegates.

As we believe that impact of scholars is everlasting, the Centre for Contemporary Management Research (CECMAR), the research wing of Bharathidasan Institute of Management (BIM) prepares for the next edition of ATHENAEUM. True to its name, Athenaeum has been a confluence of academicians, research scholars, consultants, practitioners and industry leaders discussing and sharing ideas that could nurture philosophy and transform the future of Management.

The mission of ATHENAEUM is promoting a network of professional researchers in Asia-Pacific, Middle-East, Europe and Africa by encouraging and facilitating researchers in their endeavour towards quality research in the area of contemporary Management. Over the years, Athenaeum has carved a niche for itself in the management research space as being an effective forum to discuss ideas in contemporary management, sowing seeds of innovation and development. Earlier editions of Athenaeum have seen large scale participation from both, academic and non-academic worlds across various countries.

Today's world has created new environment and opportunities setting new expectations, competition and challenges. Organizations and markets are in transition towards digital, smart and network age. Emerging trends and practices have established higher standards creating new benchmarks. Are managers, leaders, and entrepreneurs up to the task of tackling the great transformation that we face? Most would argue that they are not. With a mix of high-profile practitioners and thought leaders in their respective fields, 'Athenaeum 2016' provides impulses to the emerging global dialogue on mastering this key challenge of managing transformation. This book of abstracts provides glimpses into 30 selected research works (completed and ongoing) centered on this key theme.

Apart from paper presentations, participants also have an opportunity to explore the possibilities of new areas of research, research tools, and to learn how to publish in high impact journals. These insights will be delivered by expert team from academics and non-academics in the following workshop sessions:

- Exploring Philosophical Basis of Management Theories
- Trends in Qualitative Research
- Publishing in High Impact Journals

Best Wishes

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Track I
Managing in the SMAC Age

SERVICE MODULARITY AS AN ENABLER FOR SERVICE QUALITY AND VALUE IN SMAC ENVIRONMENT - A STUDY IN TRANSPORTATION INDUSTRY

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Purpose

To study the concept of service modularity in transportation industry (with case studies from different types of transportation) and its implications in providing service quality and value in the SMAC environment

Design / Methodology / Approach

Data was collected from secondary sources that contained information on the services delivered by four organizations (four types of transportation services viz. train, bus, cab and airlines services). Extensive literature review was carried out in the area of service modularity and data regarding the four organizations were analysed in terms of the literature. The approach was to look at how service modularity has been used by the firms to provide service quality and value to the customers in the SMAC environment.

Findings

Consider the online reservation site for redbus.in. There are four modules in the service namely, Selection of the bus, Seat selection, Passenger Information and Payment and Confirmation. In the very first module, the user of this site can add value to the service by providing feedback about the bus service they have experienced. The information gives insights to other users while selecting a bus service. In the second module, different bus services have provided information about their seat layout in their bus. This suggests the role of many different organizations in enhancing service quality by customizing the service to the user. In the third module, most of the reservation process is carried out by the user and the payment option is provided based on the shared modules provided by other organizations specialized in various modes of payment. Finally in the fourth module, the focal organization provides the confirmation of the reservation by sending information to the communication information provided by the user. The overall quality of the reservation service package offered by the focal organization is enhanced because of service modularity and enhanced service quality is perceived as value by the user.

Cloud computing plays an important role in the operation of redbus.in. Redbus.in offers software as a service to the bus operators and uses infrastructure as a service from Amazon web services. Redbus.in offers their services in mobile applications as well. Analytics provides redbus.in insights of different packages and promotional offers to different class of customers. Similar phenomenon

was observed for the three other transportation services which are train (IRCTC), cab (Meru Cabs) and airlines (makemytrip.com). A model is proposed based on the case analysis, which looks at the relationship between service modularity, service quality and value in the transportation industry.

Implications

The overall quality of the service package offered by the organizations is enhanced because of service modularity and enhanced service quality is perceived as value by the user.

Originality/value

Modularity in the operations instigates the organization to provide new services and enhance the quality of their service. A conceptual model showing relationship between modularity and perceived customer value in the context of transportation service is proposed.

Keywords: Service Modularity; SMAC environment; Service Quality; Perceived Value

RISK ASSOCIATED WITH CLOUD COMPUTING ADOPTION IN SMES: A LITERATURE REVIEW

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ABSTRACT

Cloud computing technology is the combination of already existing computing paradigms such as grid computing and virtualization. Similar to other innovations, in addition to costs and benefits of adopting cloud computing there are many other factors that impacts the decision to adopt cloud technology. Technology adoption is one of the biggest research streams in Information System (IS) field; and many different models and theories try to explain the factors that influence the adoption of new technologies. Among these studies few focus on the issue of adoption of cloud computing by SMEs and its avoidance because of the risk associated with it. Most of the literature in this field tries to introduce cloud computing, and to determine the risk of adopting cloud technologies. As far as cloud computing adoption is concerned risk is the major barrier. Hence, in this paper we have discussed different types of risk associated with cloud computing adoption. We have reviewed existing risk models with reference to cloud computing adoption. On the basis of literature review, we have identified some gaps and challenges.

Keywords: Cloud computing, SMEs, Technology adoption, Risk.

TRANSFORMING PUBLIC SERVICE DELIVERY IN MALAYSIA
THE CASE OF THE IMPLEMENTATION OF E-GOVERNMENT
IN LOCAL GOVERNMENTS

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Purpose

The paper highlights the implementation of electronic government (e-government) in Malaysia, especially at the third tier of government - local authorities. E-government initiative in Malaysia was established as part of administrative reform to improve public services. The paper identifies the progress and challenges faced by the local authorities in implementing e-government and offers policy interventions to expedite implementation further.

Design / Methodology / Approach

The empirical investigation was conducted through semi-structured interviews with 50 respondents. The interviewees comprised representatives from the central budget authority, national reform agency, local authority personnel and citizens and businesses who rely on local government services. Views expressed were triangulated to arrive at a consensus of the implementation state. Secondary sources supplemented the interviews to obtain further understanding of the implementation of e-government internationally, nationally and at the local level.

Findings

This study finds that an integrated top-down approach to implementation is imperative for effective e-government implementation. Local authorities need to be more equipped with adequate funding, skilled human capital, adequate ICT infrastructure, transformational leadership at the central and local levels and a strategic roadmap for implementation.

Practical / Social Implications

The Malaysian experience on e-government implementation will offer lessons to other developing countries embarking such an initiative.

Keywords: Electronic government (e-government); public service efficiency and effectiveness; public service delivery mechanism; local government; top-down implementation

A BOOKLET ON MOBILE APPS FOR BUSINESS GROWTH SOME INSIGHTS

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Purpose

The paper attempts to help those who create content for low literate population, about use of new media technologies.

Design / Methodology / Approach

Using Porter's value chain framework, eighteen mobile applications were selected for inclusion in the booklet. Each app is introduced using a fictional story. The pilot testing of the booklet among the women micro-entrepreneurs inferred the potential success of the booklet.

Findings

A mere selection of apps is inadequate. A validated theoretical framework should be used to select the content.

Research limitations / implications

The booklet should be tested using a longitudinal study.

Practical implications

The booklet has potential to be adopted in training programmes for the women micro-entrepreneurs.

Social implications

The final booklet is kept as open source that can be used freely by anyone for non-commercial usage.

Originality / value

This is a practice oriented paper with less theoretical implications. The booklet is of use to micro-entrepreneurs, telecom service providers' public training institutes, and the government.

Keywords: ICTD; Mobile Apps; Micro-entrepreneurs; India; Training Manual.

**PREFERENCE OF E-BOOKS
AWARENESS AND ACCEPTANCE BY KNOWLEDGE FACILITATORS IN
MANAGEMENT SCHOOLS IN TAMIL NADU**

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Student reading attitudes and expectations have always influenced the use of teaching pedagogies used by faculties. Faculties today have an extensive range of pedagogical tools which were not available earlier. While many earlier studies have indicated an increased awareness and growing acceptance of E-Books in many developed countries, the use of E-books is still in its infancy stage in India. The Indian publishing company's trends and digital boomers expectations indicate that e-books are the future of reading/teaching. With its growing popularity and acceptance it is important to understand the awareness, acceptance and preferences of e-book usage among Faculties. This study presents the results of a survey conducted among 395 knowledge facilitators of business schools in Tamilnadu. The study Exploratory in nature adopted probability sampling and sampling design was cluster and stratified sampling. The questionnaire included three major aspects: Awareness of E-Books, Acceptance of E-books and features preferred by faculties in a textbook. These results indicate that new technologies pave better ways to reach the students and 82 percent of the faculties agree accept of E-books as future medium of reading/teaching. An interesting insight was that the acceptance level was relatively less at 47 percent and a major barrier cited was lack of proper training and infrastructural facilities. This paper also lists the features that are preferred by faculties which are considered important in an ideal textbook. Despite the high levels of e-book awareness and low acceptance level, non e-book users specify their desire to learn more and adopt e-books.

Purpose

The purpose of the study was to understand the awareness of E Books among knowledge facilitators in B Schools across Tamilnadu and also to understand the acceptance level of E books as a teaching resource tool. The study also aimed to study the critical barriers that act as a barrier to enable faculties to use E books and also what features were preferred most by faculties.

Objectives

Primary Objectives:

- 1) To study the awareness of E Books among B School faculties in Tamilnadu
- 2) To assess acceptance level of E Books in B Schools

Secondary Objectives:

- 1) To study the barriers cited by faculties in B Schools for adopting E Books

2) To understand the features preferred by faculties

Methodology:

The research design is Exploratory in nature. The research involved in using secondary data studying existing literatures trying to understand the existing studies on the topic. It was followed by primary data where information was collected using the Interview schedule method. The study employed probability sampling and sampling design was cluster and stratified sampling. A total of 395 respondents from various districts of Tamil Nadu were studied using a valid questionnaire which had been prepared as an instrument for the data collection using interview schedule. Results were analysed using SPSS.

Findings:

The findings of the study were as follows

- There was a high level of awareness about e books among knowledge facilitators across B Schools in Tamilnadu with 82 Percent of the faculties were aware of E books.
- In spite of the high awareness level the acceptance level was just 47 percent indicating that there were a low acceptance level
- The most common barriers indicated were lack of proper training (32 Percent) and lack of infrastructural facilities (26 Percent)
- The most preferred feature desired by faculties was offline mode and graphical interface.

Research limitations/implications:

The research may not be generalized as a result of the small sample size of 395 knowledge facilitators, and the study was confined to the geography of Tamilnadu and the study was based only on management courses only and other segments/ courses were not covered for the research.

Practical implications:

The major implications for the publishing companies are

- 1) Adequate training for faculties to familiarize them on usage of E books.
- 2) Have offline mode of the E books.

Originality/ value:

Although there have been many studies on Awareness and acceptance of E Books across many countries there have been few studies in the Indian context and this research was undertaken at a time when the publishing companies as well as academic institutions have been trying to think of replacing traditional print books with E Books.

Keywords: E Books, Publishing, B School, Knowledge facilitators, User studies.

Track II
New Age Markets and Management

DOES ETHNICITY AFFECT CONSUMER SATISFACTION IN TODAY'S INDIA?

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Purpose

Several studies have examined the effect of culture on consumer satisfaction, but none have factored in the dilution of cultural values through acculturation and formation of generational cohorts. There is also an undue focus on national cultures, with only a few studies examining intra-national ethnic groups. The present study explores the interplay of these forces among ethnic Bengalis and non-Bengalis settled in West Bengal and Jamshedpur.

Design

It employs a mixed method design, integrating a preliminary qualitative study followed by an experimental study for triangulation using a 2 x 2 factorial design.

Findings

The preliminary qualitative study comprising of informal interviews with 13 subjects suggests that holding desires and their realisation is a critical route for satisfaction formation for ethnic Bengalis as well as well acculturated non-Bengalis.

Research implications

Supports existing theory that a high acculturation level creates some common values, which may heighten the influence of desires in the satisfaction formation route among non-Bengalis.

Practical implications

Helps reveal clearly defined and unified new customer groups. The paper offers a fresh viewpoint for market segmentation and strategy making in countries having multiple ethnic groups.

Originality / Value

The first study on how acculturation and generations together affect ethnic groups.

Keywords: Consumer Satisfaction, Culture, Ethnicity, Acculturation, Generational Cohorts

EFFECT OF CUSTOMERS' NATIVE LANGUAGE USE ON PERCEIVED SERVICE QUALITY

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Purpose

This paper investigates the role of language in service encounters –a critical yet under researched field in Marketing. Specifically, this paper attempts to understand the impact of customer's native or first language use by the service provider on customer's perceived service quality in direct customer-firm interactions.

Design / Methodology / Approach

The paper uses theories from social psychology, organizational behaviour, consumer behaviour and service marketing, and proposes two routes (emotional and functional) through which language influences perceived service quality.

Findings

The paper proposes that use of customer's native language by the service provider triggers customer feelings of a) perceived authenticity of the service provider and brand b) higher status and c) customer engagement - thus having a powerful emotional impact which improves service quality perceptions.

Contributions to Theory and Practice

This paper adds to the theoretical understanding of native language use during service interactions by proposing and deconstructing the emotional impact of consumer's native language use on perceived service quality. Firms operating in multilingual markets may find these observations useful in designing their service strategies (including manpower strategies) across different market/language groups and service personnel and managers may benefit by gaining a deeper understanding of the dynamics of interacting with bilingual consumers.

Originality / Value

This research focuses on a prominent research gap - language use during service encounters which are interactive by nature. Past research has mostly studied consumer response to branding and advertising communication which is indirect and one-way.

Keywords: services, native, language, bilingual

THINK DIFFERENT! DOES IT ALONE MAKE APPLE A COOL BRAND?

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Purpose

Purpose of the paper is to provide clarification concerning the specific characteristics and overarching theoretical framework of what constitutes a cool brand.

Approach

This paper leverages the Optimal Distinctiveness Theory (ODT) to explain the elusive concept of coolness. It draws on research from social psychology, consumer behaviour and brand management to explain what really makes a brand cool.

Findings

Paper's findings suggest that perceptions of optimal autonomy and belongingness to a reference group conclusively explain, what makes a brand cool. Additionally reference group type, reference group size and congruence with a reference group influence the perceptions of brand coolness.

Practical implications

It will help marketers tune their product design and brand management efforts to engender perceptions of autonomy and belongingness thereby making their brands cool in youth dominated markets.

Social implications

Coolness is associated with outlaw behaviour, smoking, drug abuse etc. Better understanding of concept of coolness will help social marketers manage such deviant behaviour among youth.

Research Limitations

Current study does not explain the individual differences in perceptions of coolness. Also it does not explain, why something which is cool today, may not be cool tomorrow.

Originality / value

This paper for the first time provides a gestalt perspective of coolness, and specifically cool brands, which is missing from extant academic literature.

Keywords: Coolness, Branding

MEDIATION EFFECT OF SERVICE QUALITY BETWEEN SERVICE INNOVATION AND CUSTOMER WORD OF MOUTH IN INDIAN HIGHER EDUCATION SYSTEM

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Purpose

This study attempts to test the impact of service innovation on external perspective intermediate constructs of SPC framework (external service quality to customer word of mouth) thereby evolving a new framework termed as SI-CP (service innovation-customer performance) that would help in enhancing non-financial external performance of an educational institution. Further the study efforts to find the effect of service quality as a mediator between service innovation and word of mouth.

Methodology

The required data were collected from the sample of 355 final year under-graduate/masters programmes. Software tool named Visual PLS was used to test the model of causal relationship and Sobel's test was used for examining the mediation analysis.

Practical Implications

The result exhibits that there is a combined positive effect of service innovation-service quality on the customer's word of mouth. The outcome further indicates that service quality acts as a perfect mediator between service innovation and customers' word of mouth. The finding highlights that the decision makers of education service sector need to understand that if both service innovation and service quality is combined that would result in a non-financial performance of the firm namely positive word of mouth which was not empirically tested before in both innovation and service quality literatures.

Originality/Value

Combining the early mover's advantage theory and SPC framework (considering only external perspective intermediate constructs) and developing a new framework would benefit the firm by improving their performance.

Keywords: Service Innovation, Service Quality, Word of Mouth, Service Profit Chain, Mediation, Education System.

CUSTOMERS' PERCEPTION ABOUT SELECTED MODERN SUPERMARKET CHAINS

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Purpose

Given the rapid pace at which modern supermarket chains were introduced in the Indian market in recent times, many with limited success, it is imperative for these retail chains to understand the factors that influence the customers in their supermarket choice and their perception about these modern supermarket chains, to fine-tune their retail strategy. In this connection, this research study aimed at determining the customers' perception about the performance of the selected modern supermarket chains in Coimbatore on the supermarket attributes (retail mix).

Design/methodology/approach

Descriptive research design and survey method were used for this study. The study was conducted in Coimbatore city in India and the respondents were the shoppers of the selected modern supermarket chains. A two-stage area sampling method was used to select the respondents, first the residential areas were selected and then within the residential areas the individual respondents were selected, based on convenience sampling. The sample size was 450. Mean, Factor Analysis and Correspondence Analysis were the tools used for analysis.

Findings

The factor analysis done has reduced the 18 supermarket attributes to 6 factors and the perceptual map developed through correspondence analysis has shown the relative proximities of the supermarket chains and the factors. The factors closer to the supermarket chains are strongly associated with them.

Practical implications

This study would help the managers of modern supermarket chains in developing appropriate retail mix decisions.

Originality/value

Since modern supermarket chains are at a nascent stage in India, not much work has been done in this area and the present study has filled this gap.

Keywords: Store perception, Store image, Supermarket chains, Organised retailing, Food and grocery retailing.

KNOWLEDGE OF CONSUMERS TOWARDS CSR INITIATIVES OF FMCG INDUSTRIES USING STRUCTURED EQUATION MODELING

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Purpose

Corporate social responsibility (CSR) takes different dimensions. It emphasises on consumers, environment and/ or employees. Consumers are becoming aware of the environmental and social implications of their everyday consumption decisions and in some cases make purchasing decisions related to their environmental and ethical concerns. The main purpose of the study is to propose a model for how consumers respond to the corporate social responsibility (CSR) and their knowledge towards CSR initiatives.

Design/Methodology/Approach

The paper measures consumers' knowledge towards CSR initiatives of FMCG industries. Sstructured Equation Modelling (SEM), which is more comprehensive and enables analyzing latent and observed variables together, is used to analyse the relationship between dependent variable (Purchase Intention, Company Evaluation) and the independent variable (CSR of associated Products and CSR Awareness). Cause and effect relationships among variables were also analysed.

Findings

It was observed that established model has acceptable fit indices. A positive corporate evaluation, more knowledge on CSR initiatives and awareness about CSR attributed products will lead to Purchase intention. The research analysis explains that only a strong knowledge about CSR initiatives will lead the consumers to buy the product and to enjoy the benefits. The study identifies that there is a significant difference among age groups with respect to corporate evaluation and towards purchase intention of the products associated with CSR.

Practical Implications

Insights on consumer behaviour with respect to corporate evaluation towards purchase intention of the products associated with CSR will help marketers of FMCG to devise their strategies.

Originality/Value

This paper examines consumer responses towards CSR initiatives applying SEM in Indian context. FMCG firms can use the research insights for designing their CSR and Marketing to maximise business impact.

Keywords: Corporate Social Responsibility, Consumer Knowledge, Corporate Evaluation, Product Association, Purchase Intention.

CONSUMERS' PERCEPTION TOWARDS GREEN PURCHASING OF PERSONAL CARE PRODUCTS

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Purpose

The purpose of this paper is to analyse the perception of consumers towards green purchasing of personal care products.

Design/Methodology/Approach

The study adopted quantitative approach and collected primary data with the help of structured questionnaire. Respondents were selected through convenient random sampling who filled up the open- and closed-ended questionnaires. Relevant journals, magazines and text books were considered for secondary research.

Findings

Findings prove that eco-motivation is an important factor to purchase eco-labelled products. The statistical evidence clearly exhibits that eco-knowledge and peer influence of consumers play a vital factor that induces them to purchase eco-labelled products.

Practical Implications

The paper explores factors that influence consumers on green purchasing of personal care products. This is an indication of human interest and obligation to stay healthy and to save and preserve nature for future generation. The outcome of this study becomes input for the manufacturers and retailers to design their product and merchandising strategies.

Originality/Value

This study reveals that green purchasing behaviour of consumers to protect their environments encourage protection of the eco-system.

Key words: Green Purchasing, Retail, Purchase decision

A LOGISTIC REGRESSION MODEL TO IDENTIFY THE KEY DETERMINANTS OF PATIENT ENGAGEMENT FOR DIABETIC PATIENTS

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Purpose

Patient engagement is vital for improving patients' health outcomes, communicating important health information to their providers and assisting providers with their diagnosis & care plans. A patient-centered collaborative care recognizing patient autonomy provides a more skilful approach to improving diabetes self-care behaviours. Numerous studies are available which highlight the importance of patient engagement. Those studies were only around the primary care, cancer and prison patient's engagement. So this study is to find out the level and identify the key determinants of patient engagement among diabetes patient in health care sector.

Design/ Methodology/Approach

Descriptive research design was used for the study. A structured questionnaire was used for data collection. The questionnaire contained demographic questions, questions related to diabetic disease of the patient and questions related to patient engagement. About 730 respondents (diabetic patients) were randomly selected for personal interviews at various leading hospitals in Tamil Nadu. The collected data was analysed using SPSS software. Logistic Regression analysis was used to find out the key determinants of patient engagement.

Practical Implications

Based on the findings presented physicians and health care institutions may consider increasing patient engagement, as it may help patients feel more comfortable with the service provider.

Originality/Value

This paper provides the determinants of patient engagement and hence helps health care providers to concentrate on these to improve health outcomes.

Keywords: Patient Engagement, Diabetic Patients

OPTIMAL ORDER POLICY FOR DETERIORATING ITEMS UNDER PRICE DISCOUNT LINKED TO ORDER QUANTITY WITH SALVAGE VALUE

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Purpose

This paper presents the possible effects of a temporary price discount offered by a supplier on a retailer's replenishment policy with linear time dependent demand rate for the deteriorating items. Salvage value is considered for the deteriorated items. The purpose of this paper is to study optimal order quantity by maximising the total cost saving during the length of depletion time for special order quantity.

Design / Methodology / Approach

The modelling of the inventory items with decay processes by the differential $\frac{d(I(t))}{dt} + \theta I(t) = -f(t)$ is utilized. where $I(t)$ is inventory level at time 't', $f(t)$ is demand rate at time 't'. θ is the decay rate. This paper presents in three cases for the function $f(t)$ in (i) linear demand, (ii) quadratic demand and (iii) time dependent deterioration with quadratic demand. Salvage value for the deteriorated items is considered in all cases.

Findings

In this paper, a study has been carried out as mentioned cases, to investigate the possible effects of a temporary price discount on a retailer's replenishment policy for deteriorating items with salvage value. Numerical examples are presented using MathCAD software to illustrate theoretical results.

Research limitations / Implications

This paper can be further extended to investigate using Weibull rate of deterioration with/ without salvage value. This paper further suggests by incorporating shortages in demand.

Practical implications

This paper suggests a decision process to assist retailers in deciding whether to adopt special order or regular order policy. For the case if special order policy is adopted, the optimal order quantity for the retailers is determined by maximizing the total cost saving between special and regular order during special order period.

Originality / Value

Three cases of deteriorating inventory models are developed with salvage value. The maximum cost savings in linear and quadratic demand models with salvage value is very marginal. In case (iii), i.e., quadratic demand with time dependent deterioration model suggests significant cost saving when retailers offered temporary price discount by supplier.

Keywords: Inventory, Time-Dependent, Linear Demand, Quadratic Demand rate, Deterioration rate, Order Quantity.

Track III
Managing Talent and Building Competence for Future

ENHANCING HUMAN CAPITAL WITH HIGH PERFORMANCE WORK SYSTEM (HPWS): A STUDY IN THE INDIAN CONTEXT

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Purpose

The objectives of the study were to empirically test the relationship between levels of High Performance Work System (HPWS) and firm performance and include relevant intervening and contextual variables in the Indian service sector context and to identify the main components of HPWS and empirically test the relationship of each component with firm performance. Further, it studies whether Employees_ KSA, Motivation Level and Empowerment have any significant mediating effect on the HPWS – firm performance relationship. It also aims to study whether Firm Age Size have any significant moderating impact on the HPWS-firm performance relationship.

Design/methodology/approach

Appropriate instruments for measurement of each of the constructs were identified or developed based on constructs used in past studies. A questionnaire based survey was conducted among a sample consisting of employees working in different organizations within the service sector in India from April 2014 to March 2015. Structural Equation Modelling, Multiple Regression and Analysis of Variance was used for data analysis.

Findings

Results indicated that level of implementation of HPWS in firms is significantly and positively related to the firm's operational as well as its financial measures of performance. HR practices have indirect impact on operational performance. Results also indicated that HR practices have indirect impact on financial performance.

Originality/ value

The study has looked into Indian service industry and also taken universalistic view in approach.

Keywords: HPWS, SHRM, Firm Performance, Reverse causality, Moderation and Universalistic and contingency approach

**IMPACT OF MOBILE COMMUNICATION TECHNOLOGY ON THE WORK LIFE
BALANCE OF WORKING WOMEN
A REVIEW OF DISCOURSES**

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Purpose

Advent of mobile technology has changed the mode of communication. The boundary between work life and personal life is more permeable now. There is concern about blurred boundary between work life and family life. This study reviews available discourses to understand how the advent of mobile technology may have affected the work life balance of working women in general and particularly in the Information Technology sector in India.

Design/Methodology/Approach

This is a review of literature on the topic of blurred boundary between work life and family life with the mobile technology and its impact on work life balance with special emphasis on the Indian society.

Findings

The definitive way of mobile phone affecting work life balance remained controversial. While some studies have suggested that perpetual contact may lead work problems to invade the social spaces and times once reserved for family life, others have not been to identify similar effect. It appears from the review of the discourses that blurred boundary may not be necessarily always harmful. It is possible to maintain family life and work life at a different level with mobile communication technology.

Research Limitations/Implications

Being a literature review the conclusions are based on discourse analysis. Original research based data is needed to identify the exact situation in the Indian context.

Practical/Social Implications

This study identified the importance of understanding the dynamics of work life balance in the life of working woman due to mobile communication technology, which reflects on the areas of future research.

Originality/Value

This review paper sees from and connects three discrete viewpoints of work life balance, impact of mobile technology on work-life balance and work-life balance of working women.

Keywords: Work life balance, mobile technology, blurred boundary, work life conflict, software professionals

MEASUREMENT MODEL OF EMPLOYER BRAND PERSONALITY
A SCALE CONSTRUCTION

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Purpose

To meet the demand of increasing conscious and competitive employees, IT service providers need to understand what defines Employer Brand Personality (EPB) in the employee's minds. The purpose of this research is to build a measurement model of employer brand personality. This paper clearly identifies the employer brand personality of companies in IT sector.

Design / Methodology / Approach

Descriptive research design was used for the study. A structured questionnaire was used for data collection. The questionnaire contained demographic questions and questions related to employer brand personality. The data was collected through personal interviews with employees of various leading IT companies in Tamil Nadu. Structural equation modelling and factor analysis was used to find out the segments of employer brand personality of IT companies.

The results show the EB personality dimensions of IT companies. Hence employers can use different strategies for attracting & retaining employees.

Findings

This study is based on the multidimensional approach to brand personality, which considers conception of brand personality as a complex construct comprising dimensions like Radical, Exhilaration, Modish, Lenient, Conscientious, Satisfying, Enterprise, Frank, Influential for IT sector which provide new insight into the employer brand personality literature.

Originality / value

This paper makes a maiden attempt to measure employer brand personality dimensions of leading IT companies. The study is useful for consultants and organizations to implement Employer branding program.

Keywords: Employer brand, Brand personality, scale, brand management, Marketing

SEM MODEL SHOWCASING THE IMPACT OF NIGHT SHIFT ON THE MARITAL STABILITY OF ITES EMPLOYEES IN CHENNAI

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Purpose

The purpose of the paper is to find the relationship between night shift and marital stability of employees working in ITES firms, Chennai. The paper highlights the problems faced by the employees who work in night shift with regards to their marital satisfaction and its effects on children growth.

Methodology

The article uses dependent variable as marital stability and children development to find the relationship between the independent variables such as age, gender, position of the employees, no of years the employees worked in night shift and age of marriage. The SEM analysis was performed to establish the model and to test the fitness of the sample.

Findings

The model was fit, hence confirming that there is a negative impact of night shift also called shift work on the life of married employees working in the ITES companies at Chennai.

Implications

The paper classifies the effects of night shift incorporating marital satisfaction as the main criteria for the research. The organizations will be able to realize that there is also a relationship between work and marital satisfaction and more importantly the relationship between working during night hours and marital life. Insights from the study can help firms to review and revise their workforce strategies.

Originality/value

The paper studies problems faced by married employees in fulfilling their marital commitments, marital stability, and development of children, their academic performance and cognitive skills.

Keywords: SEM model, ITES, marital stability; night shift; shift work; married employees, marital instability

MEASURING EMPLOYER BRAND
AN ASSESSMENT IN THE IT/ITES UNITS

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Purpose

The Employer brand is a benefit of the 'actual offer'(which is in fact the 'Job offer' by the company-noted in this study as Employer brand components) ,the 'perceived offer'(which is the job offer as perceived by the potential employees called technically as the Perceived employer brand image in this study)and the 'expected offer'(which includes what the potential employees, seek in the offer- their expectations of the offer – phrased as Employer brand expectations in this study).There exist an extremely limited literature on Employer Branding and the focal point of these studies have been to define and characterize the phenomena, consider the fundamentals or examine the results of the procedure in the context of recruitment.

This empirical paper, hence, envisages examining the Employer brand status for the IT/ITES units in terms of Employer brand elements among the prospective employees namely the IT (Information Technology) and Non-IT students. The examination dwells on the following research questions:

1. What is the Employer brand status of the IT/ITES units in the study, in terms of the Perceived employer brand image and Employer brand expectations among IT students?
2. What is the Employer brand status of the IT/ITES units in the study, in terms of the Perceived employer brand image and Employer brand expectations among Non-IT students?
3. Are there any differences in the preferences of the Employer brand components among the IT Non-IT students?
4. Are there any differences in the Perceived employer brand image among the IT Non-IT students?
5. Do the IT and Non-IT students differ in their Employer brand expectations?

Methodology

Employer Brand has been conceptualized in terms of the Employer brand expectations and the Perceived employer brand image and, the research instrument framed by applying these components on the Universum Graduate survey instrument. A survey involving 100 final year final year engineering students pursuing B.Tech Program from Bannari Amman Institute of Technology,

Karunya University, and SASTRA University in Tamilnadu were sampled for the study. The respondents were chosen from among both IT and Non - IT disciplines at random on a stratified basis.

Descriptive statistics were utilized to depict the members' Employer Brand perceptions and expectations. Wilcoxon rank-total Test was utilized to decide the distinction of recognitions between the two gatherings of members in particular the IT understudies and IT experts. Since Employer brand is a function of the perceived offer of employment shaded by elements, for example, social, personal, individual background and mental foundations of the worker, the impact of demographic elements of the members on the variables were likewise inspected applying Chi-square test. Since the impact of age and years of experience had not displayed much difference, the impact of gender on the variables was considered for the study.

Findings

Answers to Research question 1 & 2:

The Employer brand gaged in this study as far as Employer brand expectation and Perceived employer brand image, conceptualized to comprise of the five Employer brand components(the actual job offers by the employers) ,as seen by the IT students and Non IT students have been introduced .

The mean for the items of Employer brand expectations and the Perceived employer brand image with the personal details of the participating members have been presented (Table-1).

The Employer Brand in terms of both Employer brand expectations and Perceived employer brand image was very low as shown by the composite means of 1.7758 & 1.7826 for the IT students and 1.7740 & 1.8186 for Non -IT students respectively. The Employer brand position in the IT/IT units were relatively higher among Non -IT students than IT students.

This might possibly be attributed to the growing trend of entry of Non –IT students into IT professions .Major IT players including TCS, Wipro and Accenture have been enrolling and engaging Non IT graduates into their workforce, leaning mainly on campus recruitment to subsidise on costs.

Table 1: Mean Score - The Perceived Employer Brand Image Dimensions and The Employer Brand Expectations Dimensions & The Participant Demographics		
	IT Student	Non - IT
	Mean	Student Mean
Gender	1.3000	1.4000
Age of the Respondents	2.4000	2.5500
Human and material resources coordination	3.2800	4.0500
Integrity in carrying out vision with consistency	3.2700	4.0000
Support for professional development and exhibit appreciation	3.3100	4.0200
Collaborative association with employees on relevant decisions	3.2900	4.0400
Care and consider employees and their personal lives	3.2900	4.2400
Fairness treatment of all employees in terms of rewards	3.3700	4.0400
Absence of favouritism in hiring and promotion processes	3.3400	4.0400
Justice in handling the complaints of employee	3.2600	4.0400
Pride in the organization's products and reputation in the community	3.4400	4.0400
<i>Perceived Employer Brand Image:</i>		
Balanced personal and career life	1.7200	1.9500
A good reference for your future career	1.7600	1.5600
Flexible working hours	1.6500	1.7500
Few hours overtime	1.8600	1.9900
Continuous learning opportunities	1.6300	1.7000
International career opportunities	1.6800	1.8600
Competitive compensation	1.8300	1.7000
Continuous reconnection and follow-up of your work	1.9300	1.9900
Potential for working from home	1.8300	1.9100
Possibilities for advancement/promotion	1.8400	1.8600
Secure employment	1.7300	1.5200
Tasks that mean bigger challenges	1.7500	1.8800
Interesting job profile that steers clear of boredom	1.8700	1.6200
Less bureaucratic setup	1.9800	1.9500
<i>Employer Brand Expectations :</i>		
Highly competitive working environment	1.7300	1.9400
Employees with varying background	1.8200	1.9200
Superior Leadership/Management	1.4400	1.2200
Dynamic Organization	1.8300	1.9500
Proven financial strength	1.7900	1.7600
Good ethics and high moral	1.8600	1.5600
Good reputation	1.7600	1.6100
Innovative solutions	1.5900	1.7600
Conservative working environment	1.9000	1.9600
Market success	1.8800	1.9500
Environmental friendly policies	1.8700	1.9500
Policy of recruiting the best	1.8600	1.9800
Clear focus on development of competencies	1.8700	1.8900
Strong /stable organization culture	1.8000	1.5400
Perceived employer brand image (composite)	1.7826	1.8186
Employer Brand expectations (composite)	1.7758	1.774

Answer to Research question 3:

The Employer brand components which are in reality the 'job offers' were analyzed to confirm, if any, for differences in how they were being perceived by the IT students and the Non-IT students. Table 2 illustrates the Mean scores of the employment offer components for the two groups.

Category			Work Environment	Organisational Culture	Product /Company Strength	Work Life Balance	Compensations
IT	N	Valid	100	100	100	100	100
		Missing	0	0	0	0	0
	Mean		1.7622	1.785	1.8275	1.766	1.83
	Std. Deviation		0.30501	0.35934	0.32894	0.3641	0.37753
Non-IT	N	Valid	100	100	100	100	100
		Missing	0	0	0	0	0
	Mean		1.7489	1.79	1.7725	1.92	1.78
	Std. Deviation		0.24548	0.28365	0.28448	0.17291	0.36459

The outcome of the Wilcoxon rank-sum Test has been summarized in Table-3. The P-scores were invalid, meaning observable contrasts in the employer brand components in the form of perceived employer brand image and employer brand expectations. Weighted average technique was further applied on the data to determine the finer elements of difference in the perceptions and expectations.

Test Statistics ^b		
	Z	Asymp. Sig. (2-tailed)
Perceived Employer Brand Image	-6.661 ^a	0
Employer Brand Expectation	-5.585 ^a	0
Work Environment	-5.415 ^a	0
Organisational Culture	-6.641 ^a	0
Product / Company Strength	-7.013 ^a	0
Work Life Balance	-8.041 ^a	0
Compensations	-6.784 ^a	0
a. Based on negative ranks.		
b. Wilcoxon Signed Ranks Test		

Table -4 reviews the outcome of the application of weighted average method on the statistics obtained in terms of the Employer brand expectations and the Perceived employer brand image.

Employment Brand components	IT Students				Non - IT students			
	Mean	Weight	W. Score	S. D.	Mean	Weight	W. Score	S.D.
Work Environment	1.76	0.32	0.57	0.31	1.75	0.32	0.56	0.25
Organisational Culture	1.79	0.29	0.51	0.36	1.79	0.29	0.51	0.28
Product / Company Strengths	1.83	0.14	0.26	0.33	1.77	0.14	0.25	0.28
Work Life Balance	1.77	0.18	0.32	0.36	1.92	0.18	0.34	0.17
Compensation	1.83	0.07	0.13	0.38	1.78	0.07	0.13	0.36
	8.97		1.78		9.01		1.8	

The employer brand position was relatively higher among Non- IT students than IT students. The weighted average scores were 1.78 and 1.80 against the maximum score of 5 for the IT student group and the Non-IT group respectively. Thus though the difference in employer brand status for the IT/ITES units among the two groups was not very high, the scores were to a great degree below the mid-point of 2.5 indicating very low status of employer brand of the IT/ITES units. Work life balance was more longed-for by Non- IT students (mean score 1.92 against 1.77), whereas the employer brand component of compensation was more acceptable by IT students than Non-IT students (1.83 mean against 1.78). The IT students also looked for product/company strength more than the Non- IT students (1.83 and 1.77 mean scores, 0.26 and 0.25 weighted scores respectively)

Answer to Research question 4 and 5:

The Perceived employer brand image of the IT students differed from those of the Non- IT students with very slight variation shown by the composite means in Table -1. The null P-score values indicating differences in the participant perception in Table 2 also confirms this finding. As shown in Table-1 the differences in the perception of the Employer brand components is due to the Non-IT students perceptual association of balance between private life and career, flexible working hours, few hours of overtime, continuous learning opportunities, international career opportunities, continuous reconnection and follow-up of work, possibilities of work from home, possibilities for advancement/promotion, with the employer brands of the IT/ITES units under study which was higher than that of the students (difference in the Mean scores for these items in Table-1). The IT students had relatively higher perceptions of some of the Employer brand components of and perceived the employer brands to be offering interesting job profiles that avoids boredom and felt they had less bureaucratic systems.

The difference in the Employer brand expectations (perceived expectations were higher among IT students) can be attributed due to the relatively higher expectations of the job offer among the IT students. They had expected and given somewhat additional importance to ethics, high morality, good reputation and financial strength in their potential employer and had also shown more preference to strong clear organization culture and good leadership/management from their potential employer.

Implications

Research implications and theoretical contributions of the study

Despite the fact that in practice, there is an perceptible lack of coordination in the Marketing and HRM dyads within the firm, it is extremely vital in the employer branding context for alignment between marketing and human resources as dynamic dealings between these two disciplines occurs throughout the entire employer branding process, thus substantiating the conceptual Marketing- Human Resources nexus. This paper has tested the concepts of Employer Branding only on the first-time job seekers. Further examination of Employer brand image and Expectations on diverse professional groups will enable more effective HR strategizing, thus providing for employee retention, which is a huge challenge in the IT industry. The IT group may have greater desire to find an IT job than Non-IT job seekers. However, the researchers believe that image congruency and social norms will impact the latter group's attitudes regarding the employer. In the end, the final-year students can also be assumed to encompass more naive perspectives of job attributes, as they have not yet experienced 'real' working life. Since Employer branding engrosses broad psychological contracts, it is imperative that HR practitioners estimate the position of their employer brand periodically using various HR metrics to make meaningful marketing of their Employer Brand.

Originality / Value

The limited literature on Employer branding focus on defining the phenomenon or rather examining the outcome in the context of talent retention. This study provides an assessment of the Employer Brand status of an industry riddled with talent crisis. It has initiated and offered sophistication in strategizing for IT and Non - IT students' recruitment and retention.

Conclusions

The findings presented aid HR policy makers /consultants picturize the Employer brand image and Employer Brand Expectations of the two different prospective employee segments namely the IT and Non - IT students facilitating the prospects for customized 'Job offers', that would pave way for efficient emotional engagement , maintenance and retention of the talented in the IT industry.

Key words: Employer-brand, Employer-brand expectations, Employer-brand image, IT and Non - IT students.

**AN INTERNAL POLITICS AND GROUPISM - A COURSEFUL CASUAL AGENT FOR
ACADEMIC STRESS: AN OVERVIEW**

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ABSTRACT

Education and learning process should culminate in the creation of professional capability in an individual to conceive, construct and commission concepts and combat problems bravely. To achieve this, the faculty should inculcate three unique characteristics in the minds of the students namely morale value system, cognitive learning, and willpower to execute their dream projects. The teacher should further inculcate three important general skills identified as Ethics, Integrity and Trust and three important specific skills identified as Entrepreneurship, Team work, Communication along with the use of modern tools and technologies.

Faculty means any of the physical or mental ability a person is born with. Faculty means "Dispeller of darkness" here the darkness refers not to the subject knowledge but the fundamental ignorance which has been identified as a main root cause of human suffering. The educators must take some responsibility for this. Higher education goal should include development of multiple dimensions of intelligence, not just the cognitive but also physical, moral, emotional, social, ecological and spiritual dimensions. The faculties are more worried about their outcome of their work which affects the way they treat others and how they communicate with their peers and student customers. The uncongenial working environment makes the faculty to be frustrated or worn out when they face problems with management, peers and students. This may cause a negative impact on the institutions. Because of their uncongenial rapport with the fellow faculty, the departmental politics and groupism emerged among the academicians, which affect the academic productivity. Due to that, the student and their parents are the ultimate sufferers. This paper will discuss the relationship of stress mounts due to invasion of internal politics and the ignoring aspects of the same.

Keywords: Internal Academic politics, Biological Urge, Detractors, earning Jealous.

Track IV
Decoding Finance

STOCK MARKET RETURNS AND VOLATILITIES A COMPARISON AMONG SELECT ASIAN COUNTRIES

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Purpose

This research paper primarily focuses on examining the general patterns of Asian stock market returns and the volatility using the daily closing prices of select 10 Asian stock market indexes for a period of 5 years. It also envisages investigating the presence of the day-of-the-week effect on the returns in the selected countries and the correlation of the returns to the Indian stock market.

Methodology

This secondary data based research paper uses parametric and non-parametric tests to test the significance of the standard deviations and determine the correlation of the returns.

Findings

- A. Daily Return Patterns
- B. Volatility of Returns
- C. The Day of The Week Effect
- D. W Test for Normality
- E. Correlation of Returns

Implications

This study can be used by investors, traders, and other professionals as a supplement to their own research. Despite the impact of globalization there still exists opportunities to maximize global portfolio returns through diversification. The investors, traders and professionals should capitalise on this trend when developing global portfolios.

Originality / value

Reviews indicated a high paucity for volatility studies at a global perspective. Fulfilling this gap this study examines the stock market returns and volatility with appropriate representation to obtain a global perspective.

Key words: returns, volatility, day-of- the-week effect

THE BENEISH MODEL TO DETECT ACCOUNTING MANIPULATIONS IN THE CEMENT INDUSTRY IN INDIA

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Purpose

A major risk in financial evaluation is deliberate manipulation of financial records. The paper attempts to validate or otherwise at a high level whether the financial statements indicate the true and correct view of the financial position of the major participants of the Indian Cement Industry.

Design/Methodology/Approach

The Beneish Model was applied to the major cement companies that control 95% of the cement production and distribution in India. A confidence level has been created for the key indicators based on industry means and variances. Data was analysed from the financial results published by the Bombay Stock Exchange.

Findings

The Model was applied using key indicators to major Indian Cement Corporates for three consecutive financial years till 2013-14. The major companies did not meet with all the parameters that indicate freedom from accounting manipulations.

Research Limitations

The findings are at a high level using confidence limits that have not been tested in other industries. Confidence levels were introduced to accommodate differences between Indian and US GAAP standards.

Practical Implications

In the USA, the model predicted manipulations in about 76% of the cases. Equity Analysts and Auditors can use this model as adjusted for Indian GAAP to obtain a high level view of the true and correct financial state of organizations.

Social Implications

Companies resort to unethical practices that have profound social ramifications. This includes loss of jobs, investment and pessimism in the financial system. Stakeholders including Corporate Regulators can use the model to avoid or mitigate risks of financial manipulations.

Originality/Value

Usage of the Beneish model to accommodate GAAP recognitions and analysing the financials of cement corporates in India using the ratios and regression equations in the model

Keywords: Beneish, Accounting-Fraud, M-Score, Cement-Industry, Confidence-Level

A STUDY ON ASSESSING THE FINANCIAL LITERACY AMONG EMPLOYED INDIVIDUALS IN INDIA

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Purpose

Financial literacy is the basic knowledge that people need to survive in the modern society (Kim, 2001). Financial literacy is defined as a combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial wellbeing (Organization for Economic Co-operation and Development (OECD)). Financial literacy of an individual is a gamut of his abilities and competencies that enables the individuals to respond effectively to the ever-changing personal and economic circumstances, yet is subject to alterations throughout the life cycle of the individual. The purpose of this study is to understand the financial literacy among the employed individuals in India, which is one of the fastest emerging economies in the world.

Design / Methodology

This study uses the constructs found in literature for evaluating financial literacy of the employed individuals. The constructs taken for this study are Knowledge, Attitude and Behaviour framed by OCED. The study was conducted among employed individuals across three major cities using a structured questionnaire.

Practical / Social / Economic Implications

The findings on the financial literacy among employed individuals would benefit the policy makers, financial institutions to take suitable measures and to build regulatory frameworks to improve the delivery of financial services which would ultimately result in overall wellbeing of the individuals, families and communities.

Originality / Value

Even though the financial literacy studies have been conducted in few states in India, this study would be original in capturing the literacy level in geographical purview covering the key cities in India

Keywords: Financial literacy, Knowledge, Attitude, Behaviour.

A STUDY ON FINANCIAL LITERACY AND ITS IMPACT ON RETIREMENT CONFIDENCE OF GEN Y EMPLOYEES

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Purpose

The purpose of this paper is to understand financial knowledge of Gen Y employees and measure their level of financial literacy. It examines the factors influencing financial literacy of Gen Y employees and identifies factors influencing their retirement confidence.

Design/methodology/approach

A primary study was conducted involving 300 young employees in the age group of 24-35. Financial Literacy Index was developed based on analysis the sample data.

Findings

Gender, Education, Income, Marital Status and Age impacts the level of financial literacy. Financial knowledge, financial attitude, financial behaviour and their financial status (income) are the important variables which has greater influence on the level of retirement confidence.

Research limitations/implications

As this study confines to a specific geography, results/findings may differ in other places/countries.

Practical/Social Implications

This study may throw light on the level of financial literacy and in turn would help policy-makers to devise plans to improve awareness and knowledge about financial aspects among Gen Y employees. Financial literacy guides them to make right financial decisions, which might result in financial well being of individuals, family and the society at large.

Originality/Value

Similar studies on young employees are rare. This study becomes important for country like India, which has large number of young employees.

Keywords: Financial Literacy, Gen Y, Financial Well-being

Track V
Business, Economy and Society

**THE EFFECT OF MACROECONOMIC AND FINANCIAL RELATED VARIABLES ON
STOCK MARKET CAPITALIZATION OF GLOBAL GROWTH
GENERATOR COUNTRIES**

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Purpose

In the emerging global economy, characterized by long term doleful economic recessions, the global growth generators (3G) countries, with 65 percent of the global population, can provide much better stability and growth to global economy. Stock markets play a vital role in the economic growth of countries. This study, therefore, examined the effects of macroeconomic variables and financial related variables on stock market development of 3G countries over a period of 22 years from 1992 to 2013.

Methodology

The study employed Auto Regressive Distributed Lag (ARDL) model for selected seven countries viz., India, Bangladesh, China, Egypt, Indonesia, Philippines and Sri Lanka out of eleven 3G countries.

Findings

The study found that selected variables namely, domestic credit, export, import, FDI, GDP, GDS, market capitalization, STR and STV were statistically significant and have impact on stock market capitalization of 3G countries. China, India and Bangladesh recorded high impact and showed stability in the long run relationship, whereas in Indonesia the impact is unstable. Among the selected 3G countries, Philippines exhibited high volatility while Sri Lanka recorded low volatility. Only Bangladesh and Egypt were serially correlated.

Social Implications

The study results suggested that investors could invest in China, Bangladesh, India and Egypt stock markets. Policy makers should improve the economic policy and investment regulation which brings more investment, financial stability and enhance economic growth.

Originality/Value

The present study analysed the impact of macroeconomic and financial variables on 3G countries stock market capitalization using the 3G index. The study on economic and market factors of the 3G countries have widened the gap of other nations such as developing economies that is performing better in the market and thus has a significant contribution to the literature and also to the practitioners. Findings of the study add a valuable contribution to the existing literature. The paper contributes towards investors, individual country's development and the expected growth of the countries in the future.

Keywords: Global Growth Generator (3G), Economic Growth, Macroeconomic Variables, Stock Market, Market Capitalization.

MANAGEMENT ACUMEN OF LEATHER GOODS PRODUCERS IN KANPUR CITY

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Purpose

The purpose of the study is to bring into light the effective management capability of Leather goods producers belonging to the informal sector in Kanpur city. Despite low investments, small-sized production units are more profitable than bigger units. They display better efficiency in using fixed assets, factor use, product pricing and profit rising. If these producers are provided with institutional finance, modern tools and equipment, cooperative arrangement, an organized bill market, no doubt, this poorer section of the producers' community can display better performance. In this connection, following research questions were studied:

1. Can small production units be economically viable within the existing socio-economic structure of producers in Industry?
2. Are small producers relatively less efficient than big producers in financial and managerial efficiency?

Design/Methodology/Approach

The study is based on Primary data collected through the stratified random sampling technique. The field survey was conducted in three stages. All producers are classified in two categories; sub-caste status and by production size-class.

Findings

Small size units are more efficient than the bigger units in profit raising, sales expansion and product pricing. Better performance of producer is due to his managerial efficiency.

Originality/Value

The research paper is based on primary data and brings into light grass root problems of small producers.

Keywords: Factor Usage, Resource Allocation, Profitability

VIABLE GROWTH STRATEGIES FOR INDIA
A CASE FOR INCLUSIVE GROWTH

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This paper aims to research on the strategies of inclusive growth that India needs to adopt in order to realize its dream of becoming a superpower. This work throws light on the fact that India needs to emulate its South Asian neighbours especially Malaysia and Indonesia other than China. With China, except population size, there is no parity between the two countries. According to a recent report published by the World Economic Forum, three countries lead in the 'Inclusive Growth' parameter viz. New Zealand, Kenya and Malaysia with the last one ranking first. According to another study, India requires to emulate the strategy of countries like Singapore, Malaysia and Indonesia. In fact, India in these lines is closest to Indonesia. This research work analyses the parameters, the growth strategies needed to be inculcated by India so that it stops being a follower and becomes a leader. The study also analyses the indexes and parameters we can and should consider for this purpose. With the recently formed new government, India is attracting investments of humongous scale. But, all will be marginally fruitless, if our strategy and regulations remain the same. We need to revamp a lot of things, and our neighbours' growth story should be considered for the purpose especially inclusive growth strategies adopted by Malaysia and Indonesia. India needs to realize this fast otherwise, the current mood of investments can backfire. This work will also lead for further research in the areas of 'business development', 'growth strategies', 'inclusive growth' and other related areas.

Keywords: Inclusive Growth, New parameters, India, Indonesia, Malaysia

CHANGING LIVES OF DISABLED WOMEN THROUGH COMMUNITY BASED REHABILITATION

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Purpose

Examine the impact of community based rehabilitation (CBR) on the feeling of self-worth of disabled women. Also, explore the bearing it has on their interactions with their family and community.

Design

Semi-structured in-depth interviews conducted with fifteen physically disabled women from rural West Bengal. Content analysis was undertaken.

Findings

CBR increases chances of education and employment for disabled women. Economic independence increases their self-worth and enhances their position within their families. These women actively participate in their communities and serve as change agents. Sense of alienation from the society is reduced. Dependence on social constructs such as marriage for validation is also lessened. Early introduction to CBR further encourages these women to become independent rather than depend on government aid.

Implications

Efforts by CBR to make disabled women aware of their rights and help them in getting education and employment is aiding them make their presence felt in society. However, economic rehabilitation efforts have to be compounded with societal changes for complete inclusion.

Originality/Value

The responsibility lies within the disabled individual to carve out a niche for him/herself in society by becoming economically independent. It again absolves the society of its accountability towards the disabled members.

Keywords: Community Based Rehabilitation, Physically Disabled Women, Social Relationships

INCLUSION OF FINANCIALLY EXCLUDED FRATERNITY - A STUDY ON MICRO FINANCE INSTITUTIONS & ITS IMPACTS

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Purpose

The need for this study can be noticed from the World Bank report which states that 'By 2015, an estimated 53 million people will still live in extreme poverty and 23.6 percent of the population will still live under US \$1.25 per day'. Financial inclusion and poverty alleviation are the major concern for the countries around the globe. It's becoming a most prioritized agenda for all institutions ranging from World Bank to United Nations. And the planned agendas are said to be achieved mostly by Microfinance institutions, SHGs and other players. It urged the researched to study the impacts created on poor people by MFIs with the concept of financial inclusion.

Objectives

- To find out the impacts created by MFIs on BPL women
- To find the influencing role of MFIs in empowering poor women

Methodology

The research design is descriptive in nature. The research involves both primary and secondary data. Secondary data involves the collection of literature from various sources and the primary data is collected using the Interview schedule method. The study employed simple random sampling to draw 1280 respondents from various districts of Tamil Nadu. All 1280 respondents are the clients of MFIs who are associated more than two years with the institutions. A valid questionnaire has been prepared as an instrument for the data collection using interview schedule. Results were analysed using SPSS.

Findings

- Progressive improvement was witnessed among the women in the habit of savings, education and health care decisions evident with the regression loading values above 80 percent with the significant value of .000
- There is a significant increase in the income contribution to the household has been witnessed from the research.
- The study results revealed that the back trodden society women were able to withstand their income shocks at tough times.

Originality/value

This paper will explore the impacts created by MFIs on below poverty line women and facilitate the theoretical discussion related to microfinance and the concept of financial inclusion.

Keywords: Financial Inclusion, Empowerment, Microfinance, below poverty line, micro credit.

Conclusions

To conclude, MFIs have done a significant impact in improving the living conditions of women. The representative population of the study is living above the level of BPL in all slices of life i.e., above the BPL slab defined so far by the Government and Regulatory bodies (Poverty line at Rs 965 per capita per month in urban areas and Rs 781 per capita per month in rural areas (Planning commission, 2013). This research also found out that the women's participation in economy and decision making is remarkable when it comes to savings, health care decisions and decision about their children's education and career. The research that has been conducted on the impact of microfinance interventions on health and education, nutritional indicators seems improved (Wright, K. & Copestake, J., 2004). The research study shows that the women are empowered well economically with the help of microfinance institutions. Microfinance is a key strategy in building global financial systems that meet the needs of the poorest people (Simanowitz, A. et al., 2003). This study also reveals that the BPL women are slowly getting empowered holistically, and the most challenging task for MFIs is to promote empowerment, which would be the desired objective of MFIs in India.

MOBILE FINANCIAL SERVICES IN MICROFINANCE: A CRITICAL VIEW ON ORGANIZATIONAL TRANSFORMATION

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Purpose

A number of authors from academic and professional organizations suggest that mobile technology-enabled financial services should be adapted to the conventional operational model of microfinance. They argue that the proposed mobile financial services would radically change the conventional operational model of microfinance, and reduce the cost and time of operation, increase outreach and help reduce interest rate significantly. The purpose of this working paper is to develop a set of research hypotheses with a critical view on the proposed operational model of microfinance using mobile financial services (MFS).

Design / Methodology / Approach

The development of hypotheses and future research directions of this paper are based on the theories of microfinance, existing operational models, and proposed organizational transformation. It proposes a field study using structured and semi-structured interviews.

Practical/Social Implications

The hypotheses, propositions and the arguments of this paper may help researchers, policy makers and managers of microfinance in the age of technology-driven operational and organizational transformation. The findings from the field would help resolve the controversy about adapting mobile financial services in microfinance intervention and organizational transformation.

Keywords: Microfinance, Mobile Phones, Mobile Financial Services, Technology-driven Transformation

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