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EDITORIAL NOTE

Research is an important component of higher education. It provides opportunity to blend theory with real life situations. XIBA business review paves the way for teachers and scholars in Management education to put their ideas and views and experiences in black and white in the form of journal.

This issue carries articles on organizational culture, integrated marketing, social media, Bank and Insurance services in India as well as in Uganda and job satisfaction of employees of hotel industry in Tirunelveli.

Blog marketing throws new insights in to marketing in current Digital Era it is very enlightening and thought provoking article. The article on students and faculty awareness of using social media tools is a systematic and scientific paper with modern insights and outlook. Similarly, a study on Hotel industry in Tirunelveli offers practical suggestions to improve the job satisfaction of the Hotel employees.The articles on life insurance analyse the divergent dimensions of it. I am sure that the articles will enlighten immensely the reader and the public, especially the people of Tirunelveli. Further, the article on perception for commercial bank service in Uganda highlights the performance of it. It enables us to draw certain lessons from them and put them into practice in our country for efficient and efficacious services of the bank to our customers in India.

In nutshell,the articles draw the attention of the readers to slew of topics related to marketing, organization behaviour, services marketing and social media. I take this opportunity to express my sincere and deep appreciation and admiration to all those who have contributed articles to XIBA Business Review.

Wish you a delightful and pleasant reading.

Rev. Dr. S. Arockiasamy Sj.

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Research Articles

Blog Marketing: An Innovative Tool in the Current Digital Era

Dhananjai Gupta*, Abhijeet Singh**

Abstract   *Marketing in most developed economies is no longer just about marketing a product or a brand; it is about marketing a feeling, and having the customer experience for the product or a brand. Now days, customers are armed with iPods, TiVo machines, Blackberries, search engines, broadband connections, spam filters, and a variety of other digital technologies. As a result, they have gained exceptional control over the media and content. This has also made the marketers' situation critical concerning how to reach to the consumer & the medium through which a product is to be marketed. Traditional market research such as surveys and focus groups are valuable but they are often time-consuming. Blogs, on the other hand, have the ability to identify trends that may take months to gauge using traditional market research methods.*

This paper is an attempt to explore and discuss blogs within the context of creating this new, more enduring relationship with the customer. It also talks about two companies those opted blog marketing as their strongest weapon after hitting hard in recession & how this blog marketing theory & its practical implication helped them to overcome from that time situation & made them business icons for existing companies.

Keywords   *Blog, Blog Marketing, Theory & Practices.*

INTRODUCTION

In the recent years, marketing strategies have experienced several challenges not only because of day by day increasing number of products and services but also due to the adoption of different marketing tactics by companies to promote them. Customers' interests and preferences have also changed. So, to remain in the competition and to increase profit, companies have started finding out different ways that can help them in the reduction of their expenses. After a lot of discussion and experiments, companies have found that advertising of products and services through internet can be an option through which cost on advertisement which was very high when traditional tools like TV, radio, print and billboards were used, can be reduced to a great extent. According to the www.internetworldstat.com, the number of internet users is growing up rapidly. On the basis of the number of internet users, North America holds the first position followed by Australia & Europe. This has helped the internet to act as social media. This social media has opened plenty of opportunities for companies to strengthen themselves by providing not only the information about products and services but also helping them in increasing the communication between customers and company (Weber, 2009). Some examples of social media applications are Facebook, myspace and Wikipedia etc. (Drury, 2008). This social media is categorized into five parts which are emails, blogs, social networks, forum, and bulletin boards. Out of these, blog has emerged as the most effective promotional

marketing tool (Constantinides and Fountain (2008). During various comparative studies on these new promotional marketing tools, blog has emerged as a tool that not only captures the customers' attention but also helps them to engage with the company.

BLOG

Before creating an understanding about blog marketing, one must understand what a blog is. A blog is fusion of two separate terms — web and log, basically consist of any content, personal or related to the product and services that can be posted and displayed in a reverse chronological order (newest one will always come first on the page). Blogs help to humanize the organization, gain competitive advantage and open up business opportunities (Hearn, G., et.al, 2009 & Jackson, 2010). Well known examples are Microsoft, Sun Microsystems, Nokia and a number of professional service providers. They help to engage and create closer relationship with the customers, employees & other stakeholders (Andersson, et.al, 2008 & Mazurek, 2008). Blogs build awareness and loyalty by engaging the customer in co-creation of expectations and experience. Purchasers of a product can read a blog about a product before buying it, and post comments and engage in discussion about the product; this personal communication helps create an open and trust-based conversation. A blog can be created by an individual for himself or to fulfill the objectives of his company or

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enterprise. There are various types of blogs like personal blogs, occupational blogs and corporate blogs. A personal blog is created only by an individual to reveal his ideas or thoughts whereas an occupational blog is created to provide professional information & training and a corporate blog is created by the different companies to provide information about their existing as well as upcoming products and services. Some other kinds of blogs are social/socialization blogs, political blogs, news/ journalistic blogs, commercial blogs and client support blogs. Blogs were first introduced in the late 90s. Pyra lab was the first company that launched blogger in 1999 which was later taken over by Google in 2003. .

BLOG AS A MARKETING TOOL

A blog plays an important role for a company because it provides an identity by which the company can be recognized by the customers. It also gives a voice to its product and services. A blog gets comments and noticed by media professionals as well. The importance of blog has increased in recent years to such an extent that it is now considered almost indispensible by a company which is expert in its area or field. A recent study conducted by the American Association of Advertising Agencies also reported that blogs were identified by 20% of the respondents as the form of new media that will show the greatest growth in the coming years. Generally blogs create a community of people who have some virtues in common. They use the blog as a medium to explore more thoughts or opinions on the topic in which they are interested. Blogs have broken geographical limits as well. Also, blogs are cost-effective, easier to implement than most of the other modes of communication. Now, people from all over the world can contribute on an issue. Thus blogs have helped people or companies to adopt a cosmopolitan approach and have a broader outlook. Commercial blogs have also expanded the markets for a company to great extent. New markets and expansion of activities have forced companies to spend more time and money on research and development and to provide quality and customized products in order to cater various needs of diverse group of customers and continue their existence in this competitive era.

BLOG MARKETING:

Marketing through blogs is called blog marketing. It is a process which helps a company or an organization to expand its business or to provide information about its product or services & also to promote them inside or outside a country's geographical boundaries. There are many companies where employee bloggers attract attention by posting fresh and interesting information that in turn improves the image and reputation of the company (Wright, 2006 & Odden, 2009).

Indian companies like Accenture (India), Cleartrip, Frito-Lay, Gridstone, HCL, Hindustan Unilever, IBM (India), Microsoft (India), Mahindra & Mahindra, Milagrow, Naukri, Infosys, Rediff, TCS, Tata Interactive Systems, Wipro etc. are using blogs for addressing different corporate functionalities (Raja, M., 2010). In order to realize the full potential of blogs, firms must first identify the specific objectives for which its blogs are being created. It is also advisable to establish a performance matrix for each objective to evaluate whether or not blogs are achieving their intended effects. In the other hand, to make blog marketing successful, it is essential to post relevant content in the blog that motivates the readers enough to click on the link.

BLOG MARKETING IN THREE EASY STEPS

Get your blog noticed: To get a blog noticed, the information about the products and services should be displayed in a way that attracts more reader. All efforts should be made on ensuring that whenever a blog appears on the screen, readers can't resist themselves to read it fully. It should also carry all the relevant information a reader is looking for. This helps in generating more traffic to the blog and expands its reach to a larger number of prospective customers. A blog should always remain active blog as must be updated on constant basis because people lose their interest in old stuff and do not visit to outdated sites.

Make Visitors, Subscribers: Generally, a blog is visited by anyone who wants to get information/knowledge about its content or by those who are attracted by the blog. The focus should be on converting the visitors into subscribers. This activity will help in strengthening the relationship between the company and customers. Because of this relationship, customer will give its first preference to the company's product and services. If the relationship lasts long, it results into their loyalty towards the brand.

Open doors for others: Once visitors become subscribers; the focus should be changed towards others as a company should not stick itself on providing information to only subscribers, company should put its efforts towards making its blog easily accessible so that if any of the subscriber updates a post in his wall, it can be seen by his friends in the same way. So, focus should be upon increasing the number of subscribers first and then on creating new visitors as well. These three steps will make a cycle and the process will again start itself after the third step.

STRATEGIES TO PROMOTE BLOG MARKETING

Make a comment on blog: This strategy becomes successful in gaining attention of a number of visitors only when one

comment on a blog which is associated to the visitors, one wants to interact with. In this way whatever one does like posting a comment, liking a comment and write something in response, can be seen by the visitors to that blog and motivates them to find out what has been said and about the new things that have taken place.

Post on a forum: One can find a number of forums on internet which are active. These forums are the groups of the people who always try to put their views on a certain topic as well as try to be in conversations with each other in the group. These groups are followed by other people who sometimes are not the part of the group. First, they try to be the member of these groups and thereafter, be an interactive member of these groups by posting their views on any topic be it social, political or product details of their company. Now, this can be seen by all the group members as well as followers of the group. This activity helps an individual or a company to highlight whatever they want, without spending much money.

Marketing of articles: Most of the time it is seen that posts related to a company's product details or personal views are very descriptive and take much time to read. Through the technique of marketing of articles, a post is segregated into small articles and then posted one by one with an attractive headline. This makes reading interesting as well as increases traffic on the blog.

Posting by guest: This is also a powerful tool as it helps a blog to grow an author's platform that as a persona. In most of the blogs it can be seen that instructions for posting content are given. Now the load of the traffic to the blog depends upon how efficiently one posts relevant information keeping the instructions in mind. People post on this platform as guests.

Continuous Posting: It has been observed that people do not like to revisit the blog which are inactive or less interactive. So, one should update the blogs on regular intervals in order to keep them fresh and interesting.

MERITS & DEMERITS OF BLOG MARKETING:

Although blog marketing has established itself as an important marketing tool in recent years, it has some advantages as well as disadvantages. Blog marketing is a low cost strategy which means that now content can reach to the customers by spending very less amount of money contrary to a very high cost involved in traditional marketing. It also provides great exposure to the company. It helps in creating a community of people who have some virtues in common with respect to the blog i.e. regular reading and giving reactions. Whenever a relevant content is uploaded in the blog, it starts helping

in SEO (search engine optimization) which leads to more traffic to the site. However, there are disadvantages too. It takes time to first create a relevant content and then to upload it and then to wait for readers' response. If reader finds it appropriate enough to tell about the product or services characteristics only then he will respond to it otherwise it will become not more than a spam for him. Any company can create a blog for itself but it requires regular updating. Blogs made for the company, need very skilled people who have not only very good knowledge about the products and services but also have expertise about how and what to write in the blog. It is seen very often that due to mistakes of some unskilled people, a company loses its name and fame.

CASE STUDY

Here are two cases of two distinct companies which deal in different products. It is a modest attempt to realize how blog or Content marketing can transform a business into a runaway success story.

SHERIDAN'S FIBERGLASS SWIMMING POOL CONSTRUCTION COMPAMY

History and Background of the Company

Here is a case about a Company that used content marketing or blog marketing as its biggest weapon to fight with recession. Marcus Sheridan started this company which deals in fiberglass swimming pool construction in the Virginia/Maryland area of the US with one of his partner in 2001. Their customers were mainly small to medium-sized companies, marketers, and business owners. This company established itself in a very short span and earned a huge number of customers by 2008.

Sheridan's Pool Company Blog

This company also wasn't remained untouched in the recession phase of 2008 like others. This recession left no other option to company's owner to save it except being creative as well as innovative. When company found itself in a situation where it almost became difficult to survive, company's head & some of his loyal employees sat together to find out the most prominent strategy that could save company's image as well as help them in retaining its customers. So, they decided to go for blogging. They started blogging by giving answers to its customers' questions.

Implementation of Blog Marketing Theory and Practices

As Content or blog marketing revolves around the concept of "They (Customers) ask, you answer". The owner developed this thought on an open portal named Twitter and started answering questions raised by small to medium-sized companies, marketers, and business owners who wanted to get information about how to start or where to invest money into a business of constructing fiberglass swimming pool. Initially it was slow but after some time it spreads in the way like it made owner, an instructor. Now suggestions regarding how to develop a business, how to market a product, how to be ethical while using marketing practices, were also started providing. Suggestions were given in the form of either blog or e-book (a blog combined with five or more other blogs) or podcast. These all things are intricately connected. The owner who adopted this kind of marketing & takes it at its maximum probable height is being known worldwide as "pool guy turned marketing guy."

TOPSHOP WOMENWEAR FASHION RETAIL CHAIN

History and Background of the Company

With over 200 stores across the UK and an average of 250,000 weekly shoppers to its Oxford Circus flagship store, Topshop, a multi-billion pound womenswear fashion retail chain, has many competitive advantages in the traditional High Street distribution channel setting. Catering to its cult following of fashion-conscious consumers and industry insiders, they pave the way for up-to-the-minute affordable style. The company recognizes that these competitive advantages of the physical Topshop store presence do not directly transfer onto the Internet sphere, and consequently have been building their online brand strategy to develop a suitable approach to competitive advantage and achieving value from the Internet. The long-established Topshop online store (http://www.topshop.com) attracts 1.9 million unique users per week (Arcadia Group Limited, 2012).

The Topshop target market is primarily focused on 15-30 year-old women, however the brand internally targets everyone who loves fashion, regardless of income or age (The Guardian, 2002). The Topshop brand affirms that it is a "fashion innovation of the 21st Century" and targets it customer by selling the latest fashion products at affordable prices, as well as tailoring the rest of its marketing mix (popularly termed the 4 P's) to suit their needs and distinguish from competitors.

The Topshop Blog:

Almost every company has to rethink its strategies due to the changes that the Internet brings. Topshop have embraced the digital age and actively engage in the use of social network marketing tools to interact with their customers through their Twitter and Facebook accounts, as well as their award-winning blog, Inside-Out (http://insideout.topshop.com). Topshop recognize that consumers are becoming increasingly fashion conscious and are striving to keep up-to-date with the latest, ever-changing fashion styles. This recognition has been translated into a marketing tool in the form of Inside-Out, the frequently updated Topshop blog which has been carefully strategized to discuss (and encourage discussion around) the latest trends in fashion in a subtly synchronised commercial medium. A snapshot of the Inside-Out blog homepage is shown below for illustrative purposes. Inside-Out's homepage layout follows generic blog format. The name is in the header, the posts are listed in chronological order and there is presence of a functional sidebar consisting of a blog descriptor, search function, categories and archives of blog entries and a blog roll containing links to blogs of similar interest. Additionally, the header features an external hyperlink to the Topshop online store and hyperlinks to alternative Topshop social networking sites are featured in the sidebar, along with a contact e-mail address. The blog entries differ in content and include: daily Topshop musings on style and culture; diary segments and interviews of Topshop HQ staff; press features and detailing of inside-industry-news; upcoming Topshop collection previews; and guidance on how to wear new trends.

Implementation of Blog Marketing Theory and Practices:

The wrong strategic decisions surrounding the investment of the functional corporate blog could materialize as a major strategic risk for Topshop. Organizations often get it wrong due to flaws in the planned marketing approaches or poor execution of planned approaches (Chaffey, 2009).

Based upon the discussed overview of Topshop's marketing strategy, it could be assumed that the Topshop target market of highly fashion-conscious women should remain loyal customers should Topshop maintain their reputation for being fashionable. In terms of the content of blog entries and communication employed, the posts appear to convey varying brand building approaches with emphasis on fashion knowledge and execution: entries of a personal nature and diary-like entries provide readers with a voyeuristic insight into how the company runs; entries mentioning exclusive industry content, name-dropping fashion industry higher-uppers or Topshop's notoriety within the

industry are conveying Topshop's brand achievements and strengthening their image in the mind of their fashion-savvy target consumer; and entries including Topshop merchandise directly or generating style how-to ideas based around Topshop merchandise are cleverly influencing the purchasing decisions of the reader. Furthermore, their social networking presence gives the impression of relationship building and community creation. This combined with the authoritative and exclusive fashion industry knowledge could be considered as a unique selling point for the brand as it is probable for the customer to perceive this as both interpersonal and authoritative and thus, both trusted and admired.

Additionally, in relation to the observation of the Topshop Inside-Out blog, it covers an assessment of the company's use of the functional blogging tool for the purpose of e-marketing, specifically focused on customer relationship management in correlation with the Six I's of digital marketing (McDonald and Wilson, 1999).

ASSESSMENT AND EVALUATION OF THEORY AND PRACTICE

The relation of theory to the functional practice suggests that sheridan's company & Topshop, both are utilizing their blog as an effective customer relationship management tool, with emphasis on customer interactivity, whilst encouraging individualization to a small degree.

One risk identified in the assessment of blogging theory in relation to the corporate blog as a relationship management and marketing tool was that, the high level of interactivity encouragement could potentially cause critical implications to the brand's image or the credibility of the blog content itself.

As a whole, using this basic assessment as a basis, it could be concluded that both the companies have strategically implemented Inside-Out and maintained it as a successful relationship management and brand building tool for acquiring, retaining and extending customer interest towards their products. The blog content has a distinctive style that balances the interest of the reader/customer with the commercial interests of the business organization. Fundamentally, their approach to corporate blogging is understated yet efficient in value creation in the context of brand image building and customer relationship management.

CONCLUSION

In the recent years, marketing strategies have experienced numerous challenges as business world has become more competitive than ever. With the increased use of internet all over the world, blogs have emerged as a platform where many people exchange their views and opinion on something of common interest. This has also drawn the attention of marketers of all over the world who have started using it as a tool for marketing their products and services. This has made blogs a very attractive option for the customers. A blog plays an important role for a company by giving a voice to its product and services. With the use of blog as marketing tool, companies have become able to expand their markets to a greater extent than ever before and also providing information regarding current as well as upcoming products and services. This has also helped customers to find more competitive and customized products at reasonable prices. However, blog marketing also faces many challenges which must be addressed in order to embark upon a successful marketing plan. The challenge in blog marketing is not only to create new visitors but also to retains existing visitors by converting them into subscribers and finally into loyal customers for company's products and services. It also must be kept in mind that a blog is not a substitute for traditional marketing tools but only a complementary tool which can help a company to enhance its sales.

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Determining Students and Faculty Awareness of Using Social Media Tools Towards Institutions Branding in Self-Financing Engineering Institutions in Tirunelveli District

Venkatesh Raman*

Abstract *In recent years, branding has become more popular in higher education institutions. 'Branding Academia' has become global phenomena today as well as a new emerging concept in the higher education institutions context. Internet offers huge opportunities today for institutions to communicate its messages with its stakeholders in this information age.*

Online branding is relatively a new concept in marketing discipline even today and also a great way to differentiate as well as stand out in this competitive business environment. Many organizations today prefer online branding towards communicating its brand benefits. In today's digital world, Social media presents wholesome opportunities for higher education institutions for communicating as well as promoting its brand image among its key stakeholders – students and faculty.

The bottom line is that higher education institutions are left with no choice to heavily adopt social networking sites for developing an online connect among its key stakeholders. Hence, the presence of higher education institutions in those online networks is no longer a luxury but has become a reality today.

This study seeks to determine students and faculty awareness of using social media towards institutions branding in self-financing engineering institutions in Tirunelveli District, Tamilnadu, India. The primary data has been collected through a structured questionnaire. A total sample of 443 current under-graduate students and 88 faculty members of self-financing engineering institutions are surveyed in this study. The student and faculty samples are selected through proportionate stratified random sampling method. Furthermore, the study results have revealed that the majority of the self-financing engineering institutions are not at all capitalizing the potential benefits of its social media platforms to communicate its brand online. The results of this study will help these institutions to explore a greater potential of social media tools for delivering a consistent brand experience as well as communicating its online brand among its key stakeholders - Students and Faculty.

Keywords *Online Branding, Branding Academia, Self-financing Engineering Institutions, Social Media, Social Networking Sites*

INTRODUCTION

The higher education sector in India has seen a phenomenal growth in recent years due to a sudden rise of many private institutions that offer different professional courses. With an estimate of 234 million in the age group of 15-24 in India, mainly comprises of younger generation , Indian higher education is one of the most promising sector that offers a huge potential in future. There are currently 18.5 million (approx.) students who are enrolled at higher education institutions in India. According to a recent article in "The Diplomat", the private higher education institutions in India account for 59 percent of enrolment in higher education1.

The key constituents' of higher education institutions that include:

Figure 1.1: Key constituents of higher education institutions

Source: Secondary Data

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1 Shreyasi Singh (2013, October 2). The Diplomat. Challenges and Solutions in Indian Higher Education. Retrieved from The Diplomat website: http://thediplomat.com/2013/10/challenges-and-solutions-in-indian-higher-education/

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As adoption of internet as well as younger generation usage of social networks are growing at a rapid pace, social media is slowly emerging as one of the favourite marketing communication channels in the online world across different industry verticals. Today, more and more young students use online media to a greater extent. Prensky (2001)[2] defines those current generation students as 'Digital Natives.'

At the same time, if institutions like to be part of the student world which is nothing but the world of social networking has to use those tools for delivering a consistent brand experience. In the current scenario, the traditional approach towards student-faculty interaction and pedagogy are considered to be old-fashioned. So, social media tools offer the greater potential for promoting an institutional brand image online. For example, the social networking sites like Facebook are used in innovative ways that include: place for advertising events, screening of potential teaching assistants and instructor's learning experience.

REVIEW OF LITERATURE

Internet offers primarily a different form of marketing communication activities than traditional media today (Hoffman and Novak, 1997)[3]. Moreover, Dayal et al. (2000)[4] defines that a successful online brand can be built around the consumers' experience.

McNally and Speak (2002, p. 4)[5] define a higher education brand as "perception or emotion maintained by a buyer or a prospective buyer describing the experience related to doing business with an academic institution with its product and service". Despite being a new concept, Social media in education has slowly becoming an essential component and also a new language of communication in the academic world. So called 'Generation Y (Gen Y)' who are under the age of 30 years below are the major adopters of the existing social media platforms.

Charnigo and Barnett Ellis (2007)[6] suggests, "by exploring popular new types of internet services such as Facebook instead of quickly dismissing them as irrelevant, we might learn new ways to reach out and communicate better with a larger segment" (p. 31). However, every institutions use social media for different activities and there lacks a standard benchmark of the institutions engagement in social media

as well. Social media is a two-way communication channel that connects people together to find and share information (Solis, 2008)[7].

Today, more and more young students use online media to a greater extent. Wankel (2009)[8] also defines "The millennial generations of students are digital natives coming to higher education with extensive experience in social media. Business and other organizations are expecting their recruits to have high proficiency in these technologies, too." Furthermore, younger generations of students are early adopters as compared to faculties towards social media tools adoption (Kalamas, Mitchell and Lester 2009)[9].

Social media creates an opportunity across all age groups to articulate their thoughts and opinions freely because it is inexpensive, user-friendly and easily accessible without time limits (Diego Heckadon, 2010[10]).

Facebook, Flickr, YouTube, Twitter and MySpace have become very popular Web 2.0 platforms (Fuchs, 2011)[11]. Social networking sites today have gained huge momentum and popularity among college and school-going students in this ever growing internet era.

Kietzmann (2011)[12] rightly says "social media introduce substantial and pervasive changes to communication between organizations, communities, and individuals".

The use of social media tools in the western universities and institutions has seen some kind of traction in recent years. In the Indian context, Majhi and Maharana (2011)[13] found that institutions are really shown interest towards adopting social media tools however they lack a suffice knowledge to use them effectively. Researchers' consent that the most impediment of social networks adoption in institutions is due to its privacy issues as well as educators simply ignores the usage of social networking technologies.

According to Sunil Tyagi and Krishna Kumar (2011)[14], the

2 Prensky, M. (2001). Digital natives, digital immigrants part 1. *On the horizon*, *9*(5), 1-6.

3 Novak, T. P., & Hoffman, D. L. (1997).Measuring the flow experience among web users. Interval Research Corporation, 31.

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13 Majhi, S., & Maharana, B. (2011). Familiarity of Web 2. 0 and its application in learning: A case study of two Indian Universities. *International Journal of Library and Information Science*, 3(6), 120-129.

14 Tyagi, S., & Kumar, K. (2011). Web 2.0 for teaching, learning and assessment in higher education: a case study of universities in Western

Table 4.1. Students Sampling Method

Region	Population		Proportionate Stratified Sample	
	Frequency	Percent	Frequency	Percent
Corporation	900	10%	44	10%
Municipal Corporation	3000	33%	146	33%
Rural	5220	57%	253	57%
Total	9120	100%	443	100%

Source: Secondary Data

level of Web 2.0 awareness among faculties in Western Uttar Pradesh is very small irrespective of its pedagogical promise in higher education institutions in India. Henceforth, there is a lack of evidence among adoption of social media tools in Indian Higher Education Institutions.

However, the real question is, "Can it really be used in education?" Yes, it can be used because using social media in education is no more a fad but has become a necessity in this digital arena. A recent article highlights the potential use of social media in higher education as follows[15]:

- To recruit prospective/new students
- To locate an expert in the field of interest
- To share the work of students and faculty with a broader world
- To upload faculty lectures via video blogs, podcasts and web casts
- To enhance the communication between students and faculty
- To connect with corporate and alumni to build a vibrant academic communities
- To incorporate it into the college admission process
- To spread knowledge, learning and awareness via course works/electives
- Social media provides an opportunity to find and reconnect with international alumni

A recent study conducted by University of Massachusetts Dartmouth[16] reveals that 100% of colleges' surveyed (US) are already using social platform in one or multiple ways. According to a leading industry report, social networking is currently the most popular online activity in India, and also the 7th largest market for it behind the US, China, Germany, Russia, Brazil and the UK. By 2014, approximately 83% of internet users in India will be active across various social networks[17].

Henceforth, Web 2.0 technologies are more or less embracing the educational sphere in recent years. At the same time, there lies a huge potential for using social media for its day-day activities – information sharing, posting lectures videos online, broadcasting events, promoting students and faculty innovation. An active presence in social media sites will help institutions to nurture a strong online relationships with its former students i.e. Alumni. This is one such example of leveraging social media as a marketing promotional instrument.

OBJECTIVE OF THE STUDY

To determine the students and faculty awareness of using social media tools towards institutions branding in self-financing engineering institutions in Tirunelveli District.

METHODOLOGY

The primary data has been collected through a structured questionnaire. The researcher has chosen students and faculty respondents from self-financing engineering institutions that are located in the selected areas of Tirunelveli District that include corporation, municipal corporation and rural areas using proportionate stratified random sampling method.

A total sample of 443 current under-graduate students and 88 faculty members of self-financing engineering institutions are surveyed in this study. The following tables represent the students and faculty samples of this study:

Table 4.1 represents overall students' population and respective samples for this study.

Uttar Pradesh (India). *International Journal of Library and Information Science*, 3(11), 230-241.

15 Kumar Snehansu (2013, June 30). EdTech Review. Power of Social media in Education. Retrieved from EdTech Review website: http://edtechreview.in/e-learning/405-social-media-power-in-education

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17 DenisaCaciulan and María González (2013, January 11). OBAN Multilingual. Going Global: How Education can succeed with Social Media. Retrieved from OBAN Multilingual website: http://www.obanmultilingual.com/blog/going-global-how-education-can-succeed-with-social-media/

Table 4.2. Faculty Sampling Method

Region	Population		Proportionate Stratified Sample	
	Frequency	**Percent**	**Frequency**	**Percent**
Corporation	150	19%	17	19%
Municipal Corporation	255	32%	28	32%
Rural	383	49%	43	49%
Total	788	100%	88	100%

Source: Secondary Data

A total of 88 faculty respondents of self-financing engineering institutions from Tirunelveli district were surveyed in this study. The following table represents faculty samples of this study:

Table 4.2 represents total faculty population and respective samples for this study.

ANALYSIS OF DATA AND DISCUSSION OF RESULTS

The collected data has been analyzed and interpreted as per the objectives stated above.

5.1 MALE AND FEMALE FACULTY USE OF SOCIAL MEDIA TOOLS

The table 5.1 represents the use of social media tools between students and faculty respondents.

Table 5.1. Male and Female Faculty use of Social Media Tools

Social Media Account	Students	Faculty
Yes	341 (77)	71 (81)
No	102 (23)	17 (19)
Total	**443 (100)**	**88 (100)**

Source: Primary Data

It is evident from the table 5.1 that 77% and 81% of students and faculty respondents have an account in any one of the existing social media platforms. At the same time, 23% and 19% of them don't have a presence at all.

It is concluded that the majority of students and faculty respondents have a presence in the social media platforms such as Facebook, Twitter and LinkedIn.

T-TEST ANALYSIS FOR USE OF SOCIAL MEDIA TOOLS BETWEEN STUDENTS AND FACULTY

The table 5.2 describes the t-test analysis for use of social media tools between students and faculty respondents.

Hypothesis: There is no significant difference between students and faculty respondents' use of social media tools.

Table 5.2. T-Test Analysis for use of Social Media Tools Between Students and Faculty

Students and Faculty	Use of Social Media tools		
	t-value	**p-value**	**S/NS**
	-0.791	0.215	NS

Significance (p≤ 0.05); S- significant; NS – Non-significant

Source: Primary Data

It is evident from the table 5.2 that t-test analysis is performed to find the significant difference between students and faculty respondents use of social media tools. The calculated p-value is greater than level of significance; hence it is not significant.

It is concluded that there is no significant difference between students and faculty respondents' use of social media tools.

STUDENTS AND FACULTY PRESENCE IN SOCIAL MEDIA

The table 5.3 shows the students and faculty respondents' presence in different social media platforms.

Table 5.3. Students and Faculty Presence in Social Media

Social Media Presence	Students		Faculty	
Facebook	306	(71)	58	(50)
Twitter	79	(19)	7	(5)

LinkedIn	17	(4)	46	(39)
Google+	13	(3)	3	(3)
Orkut	13	(3)	3	(3)
Total	428	(100)	117	(100)

Source: Primary Data. Values in brackets are percentage

It is found from the table 5.3 that 71% and 50% of students and faculty respondents have their presence in Facebook, 19% and 5% of them in Twitter, 4% and 39% of them in LinkedIn, 3% of them in Google+ and Orkut.

It is concluded that Facebook is one of the most widely used social media platforms among students followed by Twitter. The faculty respondents have a maximum presence in Facebook followed by LinkedIn. Hence, Facebook, Twitter and LinkedIn are frequently used social media platforms by students and faculty respondents in self-financing engineering institutions.

INSTITUTIONS USE OF SOCIAL MEDIA TOOLS

The table 5.4 highlights the awareness of students and faculty respondents towards institutions use of social media tools.

Table 5.4. Institutions use of Social Media Tools

Institutions use of Social Media	Students		Faculty	
Yes	92	(21)	24	(27)
No	200	(45)	59	(67)
Not Sure	151	(34)	5	(6)
Total	443	(100)	88	(100)

Source: Primary Data. Values in brackets are percentage

It is evident from the table 5.4 that 21% and 27% of students and faculty respondents are aware, 45% and 67% of them are unaware, 34% and 6% of them are not very sure of institution social media use.

It is concluded that majority of the students and faculty respondents are unaware and not very sure of institutions social media presence overall. Thus, the self-financing engineering institutions are not effectively using social media to communicate its brand online.

INSTITUTIONS PRESENCE IN SOCIAL MEDIA

The table 5.5 highlights the awareness of students and faculty respondents regarding institutions presence in social media platforms.

Table 5.5. Institutions Presence in Social Media

Institutions Social Media Presence	Students		Faculty	
Facebook	70	(63)	19	(48)
Twitter	8	(7)	8	(20)
LinkedIn	1	(1)	8	(20)
Google+	32	(29)	5	(12)
Total	111	(100)	40	(100)

Source: Primary Data. Values in brackets are percentage

It is inferred from the table 5.5 that 63% and 48% of students and faculty respondents are aware of their institutions presence in Facebook, 7% and 20% of them in Twitter, 1% and 20% of them in LinkedIn, 29% and 12% of them in Google+.

It is concluded that the self-financing engineering institutions have more presence in Facebook unlike Twitter, LinkedIn and Google+.

FINDINGS

1. The majority of students and faculty respondents have a presence in the social media platforms such as Facebook, Twitter and LinkedIn

2. There is no significant difference between students and faculty respondents use of social media tools.

3. Facebook is one of the most widely used social media platforms among students followed by Twitter. The faculty respondents have a maximum presence in Facebook followed by LinkedIn. Hence, Facebook, Twitter and LinkedIn are frequently used social media platforms by students and faculty respondents in self-financing engineering institutions.

4. Majority of the students and faculty respondents are unaware and not very sure of institutions social media presence overall. Thus, the self-financing engineering institutions are not effectively using social media to communicate its brand online.

5. The self-financing engineering institutions have more presence in Facebook unlike Twitter, LinkedIn and Google+.

SUGGESTIONS

1. The self-financing engineering institutions should organize capability building programs for faculty and students on social media and its applications to enrich and support brand building efforts of their institutions. In turn, faculty and students should transfer the learning back to institutions for enhancing its presence

and adoption of these new tools to communicate its brand image accordingly.

2. Social media platforms are not at all completely utilized by the self-financing engineering institutions today. It offers a two-way communication and also very costive effective online channels available 24/7. Therefore, the students should play a pivotal role under the guidance of the faculty members to build a strong social media platforms for their respective institutions. The institutions management should also grab this online opportunity to connect, share and collaborate with its alumni, prospective and current students. The onus lies with students and faculty to lead by example by not only creating Facebook, Twitter and LinkedIn pages but also have active contribution by students, faculty and other key stakeholders of the institutions. For example, faculty can set up a 'Facebook chat' or 'Tweet Chat' in the emerging technologies in their respective domain and ask experts to comment and follow the chat. At the same time, LinkedIn groups can be created to connect the students and faculty with like-minded professionals in the emerging areas of technologies and also enable them to contribute for the same. This in turn, will improve the institutions online branding efforts to communicate a consistent online brand image in future.

CONCLUSION

In recent years, Tamilnadu has seen a rapid growth of self-financing engineering institutions. Today, Tirunelveli district has more than twenty self-financing engineering colleges that offer courses on different branches of engineering. In ever-growing digital arena, educational institutions are bound not only to adopt but also to follow the best practices for using social media tools to get their messages among its stakeholders – Prospective and current students, faculties, non-academic staffs, corporate and alumni.

No doubt, in the coming years, social media will definitely play a major role in higher education institutions in various forms and also the value of the existing social networking sites such as Facebook, LinkedIn, Google+ and Twitter cannot be underestimated. It also has become both real-time and two-way communication platform for institutions to share experiences, information and knowledge among its stakeholders.

It is highly important in the current scenario to understand how self-financing engineering institutions are responding towards social media adoption. Even today there are number of unanswered questions regarding social media adoption towards communication of institutions brand. Thus, the onus lies with institutions management to create awareness and educate tutors to apply these tools towards learning as well as building institutional brand overall.

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A Study on Job Satisfaction of Employees of Hotel Industry in Tirunelveli City

R. Sangeetha*, N. Pradeep Kumar**

Abstract   *Hotel Industry is always a changing one and will continue to change .There has been concentration of hotel activities in reborn and reconstructed central cities. 'Demographics' play a vital role in this regard. People must be treated as human beings at the place of work, as they come to work with certain specific motives, to earn money and to get employment. The future prospect is determined by their present job only. Only through the knowledge and energy of the people, the organizational objectives are to be accomplished. Hence, the needs of the employees should not be ignored. The successful accomplishment of the goals of institution is only in the hands of their employees who are well satisfied with their work and job position. When an employee is dissatisfied at work and lacks the motivation to act in a profession that is mainly customer-service related as a hotel, this will directly affect their level of efficiency and quality of service. This study is aims to know the job satisfaction of employees of hotel industry in Tirunelveli.*

Keywords   *Hotel Industry, Employee, Motives, Socio-Economic factors, Job Experience, Job satisfaction, Hypothesis, Quality of Service*

INTRODUCTION

The concept of employee job satisfaction is getting more significance day by day in the corporate world especially in the hotel sector. Employee job satisfaction and working environment are strongly linked with welfare measures and monetary factors. Besides to be successful in today's business environment hotels need the knowledge, ideas and creativity of every employee from front office management to top level management in the executive suit.

STATEMENT OF THE PROBLEM

The job satisfaction of employees of a particular industry not only improves the working level of the employees, but also it is of highly useful to the employers to promote the industrial efficiency. The amount spent by the employers is the best kind of investment in their business. The various hotels in Tirunelveli city are providing various service facilities to their customers. They also provide several employee welfare measures in order to increase the efficiency and standard of living of their employees. The promotion of working conditions, creating a better working conditions, creating a better working environment and living standards for the hotel employees increase the productivity of hotel industries in a developing city like Tirunelveli.

The quality and quantity of job of the employees in hotel industry are influenced by their family relationship, religious influences, economic backgrounds, education and employment and also by the application of technological innovations and many other environment. The analysis of the degree of job-satisfaction of hotel employees will bring out the strength and weaknesses of the institutions concerned. So the researcher is interested to analysed the various welfare measures provided by the hotels to satisfy their employees of Tirunelveli from the view of the management and to study the attitude of hotel employees towards their job position and job convenience.

OBJECTIVES OF THE STUDY

- The main objective of this study is to determine whether hotel employees of Tirunelveli city are satisfied or not.
- The major objective of this study is to identify the various factors affecting the job satisfaction of employees in the hotels of Tirunelveli city**.**

METHODOLOGY

Collection of Data

This study is conducted with the usage of both primary and secondary data.

Primary Data

The primary data were collected directly from respondents

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with the help of a questionnaire.

Secondary Data

Secondary data were collected from books and journals.

Construction of the Interview Schedule

This is an empirical study based on the survey method. The primary data were collected with the help of a structured interview schedule. The variables to be studied were identified first with some selected respondents. The variables so identified were converted into appropriate questions. The schedule so drafted was circulated among a few researchers for a critical review with regard to wording, format, sequences and the like.

A pre-test was conducted. In the light of the experience gained through the pre-test necessary modifications were made. Then the final draft was prepared, which was divides into personal data and other details about the job.

Analytical Tools

To analyse the data for the study, the researcher applies following tools

   a.   Percentage analysis
   b.   Chi-square test
   c.   Diagrams and charts
   d.   Scaling Techniques.

SAMPLING

The universe comprises employees of hotel industries in Tirunelveli city . Since the total number of hotel employees amount to 1000,approximately 80 employees were selected by the convenient sampling method. However care has been taken to include the sample respondents from all categories of employees such as supervisors, managers, cook, room boys, suppliers, front office people etc., and from all the important personnals of Sri Janaki Ram Hotels, Barani Hotels, Hotel Aryaas and Hotel Nainaar etc.

Tirunelveli is one of the important cities of Tamilnadu. The commercial and manufacturing activities are very busy in and around the city. The selection of these hotels reveals that opinions expressed by the samples would be representative of entire employees. The sampling unit is the individual respondents. The size of sample is 80, decided arbitrarily by adopting the technique of convenience sampling. The respondents accessible at ease, at the right time and at the right place were selected. Care has been taken to include all

types of employees like manager, supervisor, cook etc.

Field work and data collection

The required information was collected with the help of a structured interview schedule and through personal information, discussions with the respondents etc.This text was used to measure the degree of satisfaction of the employees in their job. Enough care has been taken to ensure frankness and to avoid any personal bias. Accuracy and completeness were followed in the interviews.

HYPOTHESIS

Hypothesis in statistics is a statement about the value of the population parameter. It would be made on the basis of the information obtained by some experimentation.

Testing of Hypothesis

Testing of hypothesis is a procedure for deciding whether to accept or reject the hypothesis. "Test of hypothesis" is also known as "Test of Significance".

Statistical Estimation

It is the name given to a technique of estimating the population values of parameter on the basis of information contained in a sample.

Null Hypothesis

A null hypothesis is a hypothesis tested for possible rejection under the assumption that it is true. It is denoted as Ho. Null hypothesis means there is no difference between any two variables. Rejecting the null hypothesis will means that the two variables are different. Acceptance (non-rejection) of the null hypothesis will mean that there is no difference in the varieties. Thus, in any statistical investigation, we usually frame a suitable null hypothesis.

Level of Significance

The probability level below which, we reject a null hypothesis is called the level of significance. Usually 2 levels are used namely, 5% and 1% level of significance. When we take 5% as the level of significance, then the probability of committing error is .05. Similarly if we take 1% as the level of significance, then the probability of committing error is .01. A test of a statistical hypothesis involves determination of region in the sample space such that the hypothesis will

be rejected, if the sample point falls within the region. It will be accepted, if the sample point falls outside the region. This region is called as the 'Critical region' or 'Region of Rejection'. The rest of the sample space is called as the 'Region of Acceptance'.

Hypothesis of the Study

- Age of the employees does not influence the attitude of the employees towards their job.
- Job satisfaction of hotel employees is independent of their sexual category.
- Job Satisfaction is not determined by the income level of the hotel employees.
- Type of family has an influence on the job satisfaction of hotel employees.
- Educational qualification of the employees influences the job convenience.
- Working experience of the employees influences the attitude of the employees towards welfare measures provided by hotels.

SCOPE OF THE STUDY

The study will be very helpful to the researcher and others in several ways. The study on the job satisfaction of employees of hotel industries in Tirunelveli city would be helpful to the business people doing hotel business in the city for several years. The result obtained by the study would throw light on their attitude towards job, income distribution, job satisfaction, physical working conditions, opinion regarding various welfare measures etc. Provided by the management to them in the hotels of Tirunelveli City.

LIMITATIONS OF THE STUDY

- The researcher has made a sincere attempt to measure the job satisfactory level of the hotel employees with the help of the respondents. But it was found that, in some cases, the responses suffered from bias or were not dependable.
- Only limited hotels are considered for data collection.

REVIEW OF LITERATURE

According on Al-Anzi (2009) study result show over 90% respondents say the quality of their working environment affects their mood and attitude about their work. Almost as many, about 89% respondents believe the quality of their working environment is very important to them view of job satisfaction. The factors of workplace environment impact the employee satisfaction towards the job and affect

the loyalty to organization are performance feedback, manager support and mentoring, co-workers' teamwork, and environmental factors.

According to Martensen and Gronholdt (2006) an employee's job satisfaction in a company is a complex term.

- Do the employees find that the job is interest and meaningful?,
- Does the job satisfy the employee's demand and needs?
- Does it live up to expectation?
- Do the employees experience joy in their work?
- Do they feel that, the work they do is appreciated?
- Are they generally satisfied with their job?

The above series of questions can show the researchers that the expectations of the employees and their job experience are important and linked to job satisfaction and then only can retain the employee's loyalty.

Paul (2002) suggested that the satisfied salary is an important role for increasing the employees' job security. A balanced and satisfied salary can make the employees feel that their hard works were appreciated by the company. An on-time-payroll system also can help the employees feel secure and increase their loyalty to the company. Every employee works hard due to the reason of money, rewards and allowance. Therefore, company should pay the salary to the employees on time to convince them and encourage them to work harder to increase company productivity and profits.

According to Lee (1998), a performance appraisal program helps to rate the performance of the employees and evaluate their contribution towards the organizational goals. It helps the employees to clearly understand their roles and responsibilities and give direction to the individual's performance. It also can help to align the individual performances with the organizational goals and also review their performance.

STUDY AREA

Tirunelveli City is the study area selected for this study, because it has all the types of hotels within it's territory. There are Eleven Three-Star Hotels, Twenty Two- star Hotels and several budget hotels, idli-shops,motels and fast food stalls are functioning in this city. In fact, Tirunelveli has been a seat of tasty food in the southern part of Tamilnadu from the very early times and for a very long time. The Industries connected with hospitality are the most important and in particular, hotel industry may be dealt with for the research purpose.The researcher wanted to collect data from all the different types of hotels in this area.

The Tirunelveli City occupies the very center of the district, touching neither the ghats on the west nor the sea on the

east. But lying enclosed by all the remaining seven taluks of the district. Beyond the limits of the two municipalities of Tirunelveli and palayamkottai, it contains no towns or any sites of importance. Hence the Tirunelveli city was chosen as the proper representative city for this study.

ANALYSIS AND INTERPRETATION OF DATA

Analysis and interpretation of the data collected are the two major functions in the process of research. The data gathered through administration of the tools or any other means need to be systematized and then analysed in order to determine the inherent meaning. The data was collected from 80 hotel employees of Tirunelveli City and thus analyzed for this study purpose.

Factors influencing job satisfaction of hotel employees in Tirunelveli City

1. Socio-Economic factors of hotel employees in Tirunelveli City.

2. Other factors influencing job satisfaction of employees in Tirunelveli City.

SOCIO-ECONOMIC BACKGROUNDS OF HOTEL EMPLOYEES AND JOB SATISFACTION

The Socio-economic factors of hotel employees to their job satisfaction may be of large in numbers. Among them, only a few factors are considered as given below.

1. Age.

2. Income.

3. Sex

4. Type of family.

5. Educational Qualification

6. Working Experience.

1. Age

Naturally age has a tremendous influence in changing ones own attitude and character. An employee who starts his career at his young age, may have a good amount of ambition and aspiration. His expectations rise to very high levels from his job at that stage from various angles. When his aspirations do not get satisfied, he becomes frustrated and highly dissatisfied. But as age advances, he becomes more and more adjustable. He feels more satisfied when compared to the other younger employees.

Table 1 - The age group of hotel employees in Tirunelveli City

Age (years)	Number of Respondents	Percentage
20-30	17	21.25
31-40	23	28.75
41-50	15	18.75
Above 50	25	31.25
Total	80	100

Source : Primary Data

Table 1 reveals that out of 80 respondents, 23 are belonging to the age group of 31-40 years; 17 belong to 20-30 age group: 15 belong to 41-50 age group and 25 employees are of above 50 years.

In terms of percentage, 28.75% of the respondents belong to 31-40 age group; 21.25% of respondents belong to 20-30 age group; 18.75% is the least one, where the employees belong to the age group of 41-50.From Table 1, it can be concluded that 50% of the respondents belong to the age group of 20-40 years.

Table 1.1 - Job Satisfaction of Hotel Employees

Table 1.1 shows the job satisfaction of 80 employees, working in hotel industry in Tirunelveli city.

Job Satisfaction	Number of Respondents	Percentage
Satisfied	30	37.5%
Dissatisfied	50	62.5%
Total	80	100

Source: Primary Data

It is clear from the table 1.1 that out of 80 employees, 30 i.e. 37.5% of the hotel employees come under the category of 'satisfied'.50 employees i.e. 62.5% come under the category of 'dissatisfied'.

Table 1.2 - Age and Job Satisfaction

Age Group/Job Satisfaction	Satisfied	Dissatisfied	Total
20-30	4 (13.33%)	13 (26%)	17 (21.25%)
31-40	7 (23.33%)	16 (32%)	23 (28.75%)
41-50	3 (10%)	12 (24%)	15 (18.75%)
Above 50 years	16 (53.33%)	9 (18%)	25 (31.25%)
Total	30 (100)	50 (100)	80 (100)

Source: Primary Data

Analytical frame work

In this study, job satisfaction of employees is classified into two categories, namely satisfied and dissatisfied for analytical purpose. The level of job satisfaction is determined

Table 1.3. Chi-square Test Table – Age and Job Satisfaction

Observed Frequency	Expected Frequency	O_i-E_i	$(O_i$-$E_i)^2$	$(O_i$-$E_i)^2/E$
4	6.38	-2.38	5.66	0.89
13	10.63	2.37	5.62	0.53
7	8.63	-1.63	2.66	0.31
16	14.38	1.62	2.62	0.18
3	5.63	-2.63	6.92	1.23
12	9.38	2.62	6.86	0.73
16	9.38	6.62	43.82	4.67
9	15.63	-6.63	43.96	2.81
				$\sum$= 11.35

by the score values calculating by adopting Chi-Square test. The relationship between employee's socio-economic background and their job satisfaction level is identified by chi-square test.

Chi-Square Test Formula

with (r-1) (c-1)

Degrees of Freedom

Where   O = Observed Frequency

E = Number of Frequency

C = Number of columns in a contingency table

R = Number of rows in a contingency table

The calculated value of chi-square test is mentioned with the table value of chi-square, for given level of significance. Usually it is at 5% level. If at the stated level, the calculated value (C.V.) is less than the table value (T.V.) the null hypothesis is accepted and otherwise it is rejected.

$X^{2} = \sum (O_{i-Ei})^{2/E}{}_{i} = 11.35$

Degrees of Freedom = (r-1) x (c-1)

$= (4\text{-}1)$ x (2-1)

Degree of Freedom = 3 x 1 = 3

Table value for 3 degree of freedom at 5% level is 7.851.

The calculated value of X^{2} $^{= 11.35\ is\ >\ 7.851}$

Since the calculated value (25.21) is greater than Table value (7.851),Ho,Null Hypothesis is rejected at 5% level. Therefore it is proved that age and job satisfaction are significant.

The table 1.4 clearly shows that the calculated value of chi-square test is greater than the table value. Hence, null hypothesis is rejected. Therefore, there exists a relationship between the age and the job satisfaction of employees.

Table 2. Sex and Job Satisfaction of hotel employees

Sex Job Satisfaction	Satisfied	Dissatisfied	Total
Male	28 (93.33%)	48 (96%)	76 (95%)
Female	2 (6.67%)	2 (4%)	4 (5%)
Total	30 (100)	50	80 (100)

Source: Primary Data

Table 2 shows that out of 80 employees 28 male and 2 female employees are satisfied. 48 male and 2 female employees are not satisfied with their job.

Hypothesis: Null Hypothesis – Ho

Job satisfaction of hotel employees is independent of their sexual category

Degrees of freedom = (r-1) (c-1)

$= (2\text{-}1)\ (2\text{-}1)$

$= 1\ x\ 1 = 1$

Table 1.4. Chi-square Test Table – Age and Job Satisfaction

S.No	Particulars	Values
1	Calculated Value	11.35
2	Table value at 5% level	7.851
3	Degree of freedom	3
4	Inference and significance	Null hypothesis is rejected and it is evident that Age and Job Satisfaction are significant

Table 2.1. Chi- Square Test - Sex and Job Satisfaction

Observed Frequency	Expected Frequency	$O_i - E_i$	$(O_i - E_i)^2$	$(O_i - E_i)^2 / E^i$
28	28.5	-0.5	0.25	0.009
48	47.5	1.5	2.25	0.05
2	1.5	0.5	0.25	0.17
2	2.5	-0.5	0.25	0.1
				$\sum = 0.33$

Source: Primary Data

Table value for 1 at 5% is 3.84. Calculated value is 0.33, which is less than the table value of 3.84 i.e. C.V. is < T.V.

$0.33 < 3.84$

Hence null hypothesis is accepted. Hence sex and job satisfaction are not significant.

Table 2.2. Chi-Square Test-Sex Category and Job Satisfaction of Hotel Employees

S.No	Particulars	Values
1	Calculated value	0.33
2	Table value	3.84
3	Degree of freedom	1
4	Inference and Significance	Null Hypothesis is accepted. So Sex and Job satisfaction are not significant.

Table 2.2 proves that the calculated value of chi-square test is 0.33, which is less than the tabulated value of 3.84. Hence, the null hypothesis, Ho is accepted. There is no relationship between the sex and job satisfaction of hotel employees in Tirunelveli city.

The table 3 reveals that out of 30 satisfied employees, only 5 get an income of above Rs.10,000. But 15 employees even if they get same level of income are not satisfied.

Null Hypothesis setting: Job Satisfaction is not determined by the income level of the hotel employees.

Table 3.1. Chi-Square Test-Job Satisfaction and Income level of employees

S.No	Particulars	Values
1	Calculated Value	21.35
2	Tabulated Value	15.51
3	Degrees of freedom at 5% level	8
4	Inference and Significance	Null Hypothesis is rejected. So Income and Job satisfaction are significant.

The table 3.1 shows that the calculated value of chi-square test 21.35 is more than the tabulated value of 15.51. Hence there is a relationship between the income earned by and the job satisfaction of the hotel employees for which, the null hypothesis set up is a rejected.

Table 4. Chi-Square Test- Type of family of 80 Hotel Employees and Job Satisfaction

Type of family / Job satisfaction	Number of satisfied employees	Number of dissatisfied employees	Total
Joint family	10 (33.33%)	21 (42%)	31 (38.75%)
Nuclear family	20 (66.67%)	29 (58%)	49 (61.25%)
Total	30 (100)	50 (100)	80 (100)

Hypothesis :

Type of family has an influence on the job satisfaction of hotel employees.

Table 4 shows that out of 30 satisfied hotel employees, more than half i.e. 20 employees have nuclear family system and 29 out of 50 hotel employees even if they belong to nuclear family system are of dissatisfied category.

Table 3. Income level and Job Satisfaction

Income group (in Rs)/Job Satisfaction	Number of Satisfied Employees	Number of Dissatisfied Employees	Total
2,000 – 4,000	0 (0 %)	10 (20%)	10 (12.5%)
4,000 – 6,000	5 (16.67 %)	5 (10%)	10 (12.5%)
6,000 – 8,000	12 (40 %)	12 (24%)	24 (30%)
8,000 – 10,000	8 (26.66 %)	8 (16%)	16 (20%)
Above 10,000	5 (16.67%)	15 (30 %)	20 (25%)
Total	30 (100)	50 (100)	80 (100)

Source: Primary Data

Table 4.1. Chi-Square Test - Type of Family and Job Satisfaction

S.No	Particulars	Values
1.	Calculated value	0.597
2.	Tabulated value	3.84
3.	Degrees of freedom at 5% level	1
4.	Inference and Significance	Hypothesis is accepted

The table 4.1shows that the calculated value of chi-square test i.e.0.597 is less than it's table value 3.84. Hence the hypothesis is accepted i.e. there exists some relationship between the family type of an employee and his job satisfaction.

Table 5. Educational Qualification of Hotel Employees

Education	Number of Respondents	Percentage
Below V Std	4	5
Below S.S.L.C	17	21.25
S.S.L.C	25	31.25
Higher Secondary	10	12.50
Graduates	13	16.25
Post Graduates	5	6.25
Diploma Holders	3	3.75
Computer Literates/ Professionals	3	3.75
Total	80	100

The table 5 shows that the majority of employees have passed S.S.L.C and above, and the post graduates and computer literates are meager in number i.e.3 in each category. More than 50% of hotel employees possess the qualification of S.S.L.C and below S.S.L.C.

Table 13 reveals that, null hypothesis Ho is rejected and there exists some relationship between education and job satisfaction of hotel employees.

Table 5.1. Education and Job Satisfaction

S.NO	Particulars	Values
1.	Calculated Value	14.88
2.	Table value	12.59
3.	Degree of freedom	6
4.	Inference and significance	Null hypothesis is rejected. So education and job satisfaction are significant.

Table 6. Job Experience of 80 Hotel Employees in Tirunelveli City

Experience in Years	Number of Respondents	Percentages
0 – 5	27	33.75
5 – 10	25	31.25
10 – 15	18	22.50
15 – 20	6	7.50
More than 20 years	4	5
Total	80	100

Source: Primary Data

Table 6 reveals that the maximum number of respondents, who are 27 in number are having the work experience of less than 5 years. Persons having a long experience in their present job are only 4 in number. In general 85% of employees have an experience of up to 15 years.

Table 6.1. Chi-Square Test- Job Experience and Job Satisfaction

Experience /Job Satisfaction	Number of satisfied employees	Number of dissatisfied employees	No opinion	Total
0-5	5 (16.68%)	18 (40%)	4 (80%)	27 (33.75%)
5-10	7 (23.33%)	17 (37.78%)	1 (20%)	25 (31.25%)
10-15	10 (33.33%)	8 (17.78%)	0 (0%)	18 (22.5%)
15-20	4 (13.33%)	2 (4.44%)	0 (0%)	6 (7.5%)
More than 20 years	4 (13.33%)	0(0%)	0 (0%)	4 (5%)
Total	30(100)	45(100)	5	80 100

Table 6.2. Chi-Square Test- Job Experience and Job Satisfaction

S.No	Particulars	Values
1.	Calculated value	19.78
2.	Tabulated value at 5% level	15.51
3.	Degree of freedom	8
4.	Inference and significance	Null hypothesis is rejected

The null hypothesis Ho is rejected, since the C.V is > than T.V. Hence, job experience and job satisfaction of hotel employees are significant.

FINDINGS

- 21.25% of the employees belong to the age class '20-30' where as 28.75% of the employees are in the age

range of '31-40'; 18.75% of the employees belong to the age class of '41-50' and 31.25% belong to above 50 years of age.

- Out of 80 employees 62.5% belong to the 'dissatisied' category and 37.5% belong to the 'satisfied' category.

- Out of 80 employees 28 male and 2 female employees are satisfied. 48 male and 2 female employees are not satisfied with their job.

- The majority of employees are not satisfied due to their insufficient income.Out of 50 dissatisfied employees, only 8 (16 %) get an income of above Rs.8,000. 10 (20%) of employees are earning an income of even below Rs.4000.

- 38.75% of the employees are having joint family and 61.25% are adopting nuclear family system.

- 5% of the employees belong to the qualification of below S.S.L.C and 22 .50% of the employees are of graduates and post graduates category. 3.75% of the employees are of computer literates.Their educational qualification helps to determine the knowledge level of the labours.

- 5% of the employees are having an experience of more than 20 years in hotel industry.

SUGGESTIONS

- Since hotels are belonging to the service industry,all the employees are needed to possess 'service motive'. It is possible only with a friendly relationship between the management and the employees.

- Adequate provision of welfare measures can reduce the prevalence of high rates of absenteeism. Accordingly, equal rights may be given to all the employees, which would help to reduce and eliminate the communication gap between the management and the employees. By taking into account, the health and strength of the employee's adequate facilities may be provided by the hotel management.

- The management of these hotels may give some monetary and non monetary benefits to their employees, at the time of retirement, sickness and compensation to these employees, who are injured during their work.

- Higher the designation, the greater will be the level of job satisfaction. The higher the status of an employee, the greater will be the challenge that he would like to face in his job and the greater will be his accountability to his superiors.

- Even the newly appointed employees may have more job satisfaction despite of their lower income due to their job position and work environment. Thus job satisfaction is a psychological outcome of an employee from doing his role in the functioning of a hotel institution.

CONCLUSION

All these factors may be considered by the management by paying proper attention to the hotel employees. Feeling of job security in hotel industry also helps to determine the job satisfaction of hotel employees in Tirunelveli city.

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PERCEPTION OF EMPLOYEES TOWARDS ORGANISATIONAL CULTURE IN LIFE INSURANCE CORPORATION OF INDIA IN TIRUNELVELI DISTRICT

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Abstract   *Culture, at the work place is a very powerful force, which is consciously and deliberately cultivated and is passed on to the incoming employees. It is a thread which holds the organisation together. The dominance and coherence of culture proved to be an essential quality of the excellent companies. Managers today are increasingly challenged with changing an organisation culture to support new ways of accomplishing work. As competition and pressure to perform to world class standards grow, companies are forced to find new and innovative ways to differentiate or face closure. Today's business scenario is undergoing rapid changes. The economic reforms and increasing global competition have forced organisations to search for better alternatives for organisational growth and excellence. This study aims at making meaningful inquiry and investigation on to the perception of employees towards organisational culture in Life Insurance Corporation of India (LIC).*

Keywords   *Organisational Culture, Economic Reforms, Global Competition, Organisational Growth, Perception of Employees*

INTRODUCTION

Culture, at the work place is a very powerful force, which is consciously and deliberately cultivated and is passed on to the incoming employees. It is a thread which holds the organisation together. The dominance and coherence of culture proved to be an essential quality of the excellent companies. Moreover, the stronger the culture, the more it was directed to the market place. The people way down the line know what they are supposed to do in most situations. Organisational culture is pervasive and powerful. For business, it is either a force for change or a definite barrier to it. Managers today are increasingly challenged with changing an organisation culture to support new ways of accomplishing work. The need to more with less is currently the biggest challenge. Business needs staff to deliver more. As competition and pressure to perform to world class standards grow, companies are forced to find new and innovative ways to differentiate or face closure. The time has come for businesses to walk the talk and acknowledge that employees are the greatest assets.

Today's business scenario is undergoing rapid changes. The economic reforms and increasing global competition have forced organisations to search for better alternatives for organisational growth and excellence. This study aims at making meaningful inquiry and investigation in to the impact of organisational culture on the employee commitment in Life Insurance Corporation of India (LIC). The insurance sector in India has been witnessing mammoth changes and transformation in the recent years. For survival, growth and excellence the LIC have to focus on engaging employees with commitment to drive success.

OBJECTIVES OF THE STUDY

Following are the major objectives of the study.

1. To assess the existing and preferred organisational culture in Life Insurance Corporation of India.
2. To examine the association between the organisational culture and the current level of employee commitment.

Sampling Plan

LIC has grouped all its employees in to four groups. Under each group specific categories of employees are included. Proportionate random sampling method was used to select the respondents for this study. The details are given in Table 1.

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Table 1. Distribution of LIC Employees in Tirunelveli District as on 31.03.2014 and the Sample Size

Class	Designation	No of Employees		Sample	
Class I	Assistant Administrative officers	120	211	35	52
	Administrative Officers,	60		17	
	Assistant Divisional Managers	30		09	
	Senior Divisional Manager	1		-	
Class II	Development Officers	180	180	52	52
Class III	Assistants	250	550	73	160
	Higher Grade Assistants	300		87	
Class IV	Sub staff	60	90	18	27
	Record Clerks	30		09	
Total		1031	1031	300	300

Out of 1031 employees working in various branches of LIC in Tirunelveli District in different capacities, 300 employees were selected randomly in proportion to the employees from each strata.

pilot study to test the reliability and validity of the variables included in the interview schedule for the study. Based on the pilot study the final draft was made and the same was used for the purpose of the data collection.

Data Collection

Interview schedule was used to collect the data from the respondents. Before using the interview schedule for the data collection, the interview schedule was used for the

Respondent's Perception about Organisational Culture

The level of perception about organisational culture is necessary for the organisation improve the employee

Table 2. Employees Perception about Organisational Culture

	Perception about Organisational Culture	Mean Scores		't' Statistics
		Existing Culture	Preferred Culture	
1	Freedom for employees to depart from rules	2.3876	2.5243	-2.1124*
2	Freedom for employees to influence work decisions	2.2351	2.4134	-2.3452*
3	Freedom for the employees to plan their own work	2.6123	2.7412	-2.5211*
4	Opportunity for employees to bring forward ideas before decisions making	2.2523	2.4243	-2.1342
5	Freedom for the employees to impart decision according to their views	2.4231	2.6152	-2.1752*
6	Organization shows quick reaction to market developments	2.2653	2.5341	-2.1251
7	Organization investigates wishes and needs of customers	2.2178	2.4134	-2.1142*
8	organization resorts to active mobilisation of new customers	2.1342	2.5232	-2.0321
9	organization is working to improve the local market position	2.3214	2.5143	-2.2311
10	organization employees are trained to gather information about the expectations of the customers	2.5321	2.6241	-2.3451
11	organization has an edge over local competitors	2.4521	2.5761	-2.3114*
12	cooperation between departments	2.4523	2.5456	-2.2513*
13	exchange of useful information between departments	2.3987	2.4342	-2.2817*

14	departments support each other in resolution of problems	2.1435	2.3414	-2.0123
15	mutual communication between heads of departments	2.4123	2.5178	-2.1235*
16	Employees know the procedure and practice followed for the performance assessment	2.3621	2.4623	-2.0564*
17	performance appraisals are taken seriously	2.5872	2.6451	-2.3411*
18	employees obtain useful information about their functioning	2.3541	2.4726	-2.0564*
19	Employees recruitment and selection policy is transparent	2.4716	2.5133	-2.2287
20	Employees promotion and transfers are according to the	2.3214	2.5786	-2.2452*
21	employees closely monitor their working	2.5621	2.6415	-2.1524*
22	Employees' search for possibilities to improve the organization	2.3716	2.5132	-2.1287
23	Employees' take initiatives to improve the work process	2.2341	2.4254	-2.1432*
24	Employees initiatives are appreciated and rewarded	2.4623	2.5144	-2.2365
25	Employees opinions are considered for the new initiatives	2.3655	2.4567	-2.2341*
26	Information about departmental policies and goals is shared with the employees.	2.3812	2.5251	-2.1298*
27	Attitude towards communication in the organization is healthy	2.4556	2.5413	-2.1654*
28	Employees are given information about changes in the organization	2.4352	2.5517	-2.1543*
29	Organization's communication motivates and stimulates an enthusiasm for meeting its goals	2.5861	2.6514	-2.2761*
30	Subordinates feel responsible for initiating accurate upward communication	2.3521	2.5465	-2.0176*

* Significant at five per cent level

commitment. The perception of the respondents about organisational culture is assessed by taking in to account 28 variables. The respondents are asked to rate these variables at the five point scale according to their level of perception.

The perception of the respondents about the existing and preferred organisational culture and their respective 't' statistics are given Table 1. It reveals that the highly viewed aspects in respect of existing culture among the respondents are 'freedom for the employees to plan their own work' and 'performance appraisals are taken seriously' since their mean scores are 2.6123 and 2.5872 respectively. As regards the preferred organisational culture the highly viewed aspects are 'freedom for the employees to plan their own work' and 'organization's communication motivates and stimulates an enthusiasm for meeting its goals' as their mean scores are 2.7412 and 2.6514 respectively. Regarding the organisational culture practiced in the Life Insurance Corporation, significant difference between the existing and preferred organisational culture have been noticed in the case of 21 out of 30 variables since their respective "t" statistics are significant at five per cent level.

Important Aspects Relating to Respondents' Perception about Organisational Culture

The score of all the 30 variables are included for the Exploratory Factor Analysis (EFA) in order to narrate the variables into factors. Initially, the test of validity of data for EFA has been conducted with the help of Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy and Bartlett's test of sphericity. Both these tests satisfy the validity of data for EFA since the KMO measure is greater than 0.60 whereas the chi–square value is significant at zero per cent level. The EFA has been executed to narrate the variables into factors. The results are summarized in Table 3.

The dominant perception factors identified by the EFA are autonomy, external orientation and interdepartmental cooperation since their respective Eigen values are 4.8687, 3.9108 and 3.0445. The per cent of variation explained by these factors are 21.18, 18.85 and 14.57 per cent respectively. The last three factors identified by the EFA are human resource orientation, improvement orientation

Table 3. Perception of the Respondents Regarding Organisational Culture

Important Aspects	No. of Variables	Eigen Value	Per cent of vari- ance explained	Cumulative per cent of variance explained
Autonomy	5	4.8687	21.18	21.18
External orientation	6	3.9108	18.85	40.03
Interdepartmental Cooperation	4	3.0445	14.57	54.60
Human resource orientation	5	2.8917	13.77	68.37
Improvement orientation	5	2.4886	11.85	80.22
Organisational integration	5	2.4332	9.32	89.54
KMO measure of sampling adequacy : 0.7989		Bartlett's test of sphericity chi-square value: 86.49*		

 * Significant at five per cent level

and organisational integration since their Eigen values are 2.8917, 2.4886 and2.4332 respectively. The per cent of variation explained by three factors are 13.77, 11.85 and 9.32 respectively. All the six perception factors identified by the EFA explain the service quality variables to an extent of 89.54 per cent. These six perception factors have been included for further analysis.

Reliability and Validity of Variables relating to Perception of Organisational Culture

The scores of the variables in the factors leading to perception of organisational culture have been included to test the reliability and validity of variables in each factor. The Confirmatory Factor Analysis (CFA) has been administrated for this purpose. The overall reliability has been estimated with the help of cronbach alpha test. The results are summarized in Table 4.

The standardized factor loading of the variables in each factor is greater than 0.60 which reveals the content validity. The significance of 't' statistics of the standardized factor loading of the variables in each factor reveals the convergent validity. It is also supported by the composite reliability and average variance extracted since these are greater than its maximum threshold of 0.50 and 50.00 per cent respectively. The cronbach alpha of all factors is greater than 0.60. These results indicate the reliability and validity of variables in each factor.

Association between Profile of the Respondents and their Views about the Perception of Organisational Culture

The profile of the respondents may be associated with their views about the perception of organisational culture. The present study has made an attempt to examine it with the help of one way analysis of variance. The included profile

Table 4. Reliability and Validity of relating to Perception of Organisational Culture

Perception of Organic Farming	Range of standard- ized factor loading	Range of 't' sta- tistics	Cronbach alpha	Composite reliability	Average variance explained
Autonomy	0.9148-0.6589	4.1589*-2.5087*	0.8149	0.7933	55.03
External orientation	0.8933-0.6345	3.8914*-2.3891*	0.7948	0.7769	53.39
Interdepartmental Cooperation	0.8711-0.6507	3.7118*-2.6034*	0.7833	0.7602	53.04
Human resource orientation	0.9045-0.6887	4.0337*-2.8224*	0.8027	0.7814	54.11
Improvement orientation	0.8804-0.6739	3.8046*-2.7118*	0.7766	0.7542	52.42
Organisational integration	0.8765- 0.6532	3.6914*-2.4891*	0.7231	0.6945	53.67

Source: Primary Data

* Significant at five per cent level

Table 5. Association between Profile of the Respondents and their Views about the Perception of Organisational Culture

Profile Variables	F statistics					
	Autonomy	External orientation	Interdepartmental Cooperation	Human resource orientation	Improvement orientation	Organisational integration
Gender	3.7886	2.9667*	3.1784*	2.3786*	2.9098	2.4586
Age	2.4389*	2.8994	2.0789	2.2997*	2.4892*	2.3497*
Level of education	2.3909*	2.0448	2.1547	2.0894	2.7379	2.2394
Grade	2.8604*	2.3949*	2.7184*	2.4551*	2.7894*	2.4551*
years of experience	2.4546	2.7081	2.5088*	2.0997	2.4493*	2.3477*
Monthly income	2.5172*	2.8556*	2.9771	2.5443	2.5897*	2.5563

* Significant at five per cent level

variables are gender, age, level of education, grade, years of experience and monthly income. The results are given in Table 5.

The significantly associating profile variables with the perception of organisational culture 'autonomy' are age, level of education, grade and monthly income, since their respective 'F' statistics are significant at five per cent level. The significantly associating profile variables with the perception of organisational culture 'external orientation' are 'gender' grade and 'monthly income' since their respective 'F' statistics are significant at five per cent level. The significantly associating profile variables with the factor 'interdepartmental cooperation' are gender, grade and years of experience since their respective 'F' statistics are significant at five per cent level. Regarding the 'human resource orientation', the significantly associating profile variables are gender, age and grade whereas in the case of 'improvement orientation' the associating profile variables are age, grade, years of experience and monthly income since their respective 'F' statistics are significant at five per cent level. As regards organisational integration' the associating profile variables are age, grade and years of experience since their respective 'F' statistics are significant at five per cent level.

Findings

- Regarding the perception of the respondents about the existing and preferred organisational culture the highly viewed variables in respect of existing culture are 'freedom for the employees to plan their own work' and 'performance appraisals are taken seriously' since their mean scores are 2.6123 and 2.5872 respectively.

- In respect of the preferred organisational culture the highly viewed variables are 'freedom for the employees to plan their own work' and 'organization's communication motivates and stimulates an enthusiasm

for meeting its goals' as their mean scores are 2.7412 and 2.6514 respectively.

- Regarding the organisational culture practiced in LIC significant difference between the existing and preferred organisational culture have been noticed in the case of 21 out of 30 variables since their respective "t" statistics are significant at five per cent level.

- The significantly associating profile variables with the perception of organisational culture 'autonomy' are age, level of education, grade and monthly income, since their respective 'F' statistics are significant at five per cent level.

- The significantly associating profile variables with the perception of organisational culture 'external orientation' are 'gender' grade and 'monthly income' since their respective 'F' statistics are significant at five per cent level.

- The significantly associating profile variables with the factor 'interdepartmental cooperation' are gender, grade and years of experience since their respective 'F' statistics are significant at five per cent level.

- Regarding the 'human resource orientation', the significantly associating profile variables are gender, age and grade whereas in the case of 'improvement orientation' the associating profile variables are age, grade, years of experience and monthly income since their respective 'F' statistics are significant at five per cent level.

- As regards organisational integration' the associating profile variables are age, grade and years of experience since their respective 'F' statistics are significant at five per cent level.

CONCLUSION

The perception of the employees of the Life Insurance Corporation of India varies in respect of the existing and

preferred organisational culture. Moreover, the perception of the employees varies significantly in respect of the profile of the employees too. This throws light the steps to be taken to make the desired changes in the employees' performance and commitment towards their organisation.

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LIFE INSURANCE CLAIMS SETTLEMENT - AN UNAVOIDABLE INFLUENCER IN RETENTION AND ATTRACTION OF CUSTOMERS

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Abstract   *Life insurance is the financial risk protection tool. It saves many families in different occasions in different forms. Life Insurance is purchased by inspired people to get financial benefit to the family if the insured dies or affected by health related problems. Life insurance business was regulated by government of India during 1956. LIC has been doing responsible business in urban areas, metro cities and semi urban areas of India. To penetrate life insurance business fully in rural part and semi urban area of India, IRDA permits private business players to open life insurance business in India. As of now there are 24 life insurance companies including Life Insurance Corporation of India doing life insurance business in India. The private life insurance companies design and launch customer friendly life insurance plans based on the present situation. These life insurers recruit and train the appropriate insurance advisors / agents to sell the life insurance plans. The life insurers understand the value, strength of insurance advisors to the company; hence they want to retain the quality advisors. Another marketing strategy adopted by the insurers to reach the untapped prospective customers is giving advertisements in the leading newspapers, magazines and websites. These advertisements communicate apt message to the target audience at the appropriate time. So the target audience or customers are familiar with the new insurance products and the insurer.*

Keywords   *Life Insurance, Claim Settlement, Marketing Tool, Customers*

CLAIM SETTLEMENT – APPROPRIATE MARKETING TOOL:

In this modern digital world, insurers accept the worth and impact of information technology in the insurance industry. Emails, SMS, few apps are created by the insurer and send to the policyholders or customers, by which customers can update and ensure about the status of their insurance policy with their company. Moreover, the data bases about the customers are to be maintained accurately. Another vital marketing strategy to be considered by insurance company is the claim settlement.   The prompt claims settlements fulfill the insurer's expectation well to meet the competition. Private life insurers have branch office spread over various parts of India and have lakhs of employees, insurance advisors. Majority of these insurers are managed and financially supported, enriched by mammoth business corporate. People who have invested, people who would like to invest in insurance companies have doubt, whether the life insurer will settle the claim amount correctly, if it arises. This is the actual gap between the expectation of the customers and the insurers trustworthiness. Life insurers need to fill the gap by fulfilling the expectations of the policyholders in relation to claim settlements.

Educate the Customers

Life insurers motivate the people to save the hard earned money in life insurance plans. The life insurance provides safety and security against the loss on a particular event (Mishra, 2004). To provide the maturity claim and the death claim to the claimant, few things must be done by the insurers. If they do so, it is easy for the life insurer to settle the claim amount quickly without any sort of delay

Customers of the insurance company should be strictly instructed by company to provide all the required information such as age, income educational qualification, residential address, health condition nature of work, family members health condition and other insurance policy details to be true. Even though it takes too much time to read all the pages of proposal form, customers are suggested to read every line and to give true information. Suggestions may be given through SMS, emails, advertisements in newspaper, magazines and web sites. Surely this would educate the individuals to write correct response in the proposal form. If the customers response are believed to be true, it is easy to analyze and underwrite the proposal form. It results in quick preparation, delivery of policy document. If any claim arises, it is convenient for the insurer to settle any type of claim without any repudiation or delay. Educating the prospective individuals to give true information in the

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proposal form is tedious. Once if they realize it, it would be easy for the insurer to settle claims shortly.

To avoid repudiation and delay of claim settlement by the insurer, at the time of purchasing the insurance policy all the information required has to be written correctly in the proposal form. Customers should be taught well by the insurer that false response regarding the data required leads to repudiation of claim at the time of death of the policyholder. Wrong information or truth withheld by the customers may make insurance contract void making the customer to lose the benefits of the policy. (Rajhit Mehta, 2011). Hence the family of the deceased policyholder may be under financial crisis or burden.

Contribution of Advisors

Life insurance advisors are doing the noble job. They involve in this type of profession not only to earn income and improve standard of living, but also to serve the Indian public, by selling suitable life insurance plans. Insurers assign some target to them. They need to achieve it; otherwise their license will cease to end. For this, they should not force, demonstrate unnecessary insurance plans. They have to convince the customer by demonstrating suitable insurance plans based on the prospective customers need and demand. Another vital task of the insurance advisor is to help the customer to fill the proposal form.

Checklist for the Insurer

Life insurance has involved in this business to take care of financial needs of the family of affected customers by which insurer can get new business. To earn profit life insurer does not prefer to spoil its reputation, goodwill by repudiating the claim requested.

To make easy to fill the proposal form, life insurer should frame simple questions that understand for the customer and should lead to collect all relevant information from customers. The proposal form can be analyzed, examined clearly by the experts of underwriting department. Proposal form can be rejected in the initial stage itself by the underwriter, if there is any major deviation from the standard norms. Proposal form can be accepted with the additional premium paid by the customers, if deviation is minimum. This would be convenient for insurer to settle death claim in a short period of time.

As there is stiff competition given by the other competing companies, insurers focus the target customer with informative, innovative advertisements. Insurers organize, celebrate festivals in insurance company. Prospective customers are invited to participate in the programmes. Likewise insurers conduct competitions to school children,

college boys, and girls to enhance their familiarity, goodwill. They become sponsor for the national level and international level tournament in India. The life insurers launch customer friendly new insurance plans to fulfil the various need and expectation of different customers. To meet the competition given by the competing insurer, few life insurers fix lesser premium to attract the customers. Timely claim settlement by the insurer reduces the work burden/ load of the claim department. This gives enormous amount of time to investigate in other activities. Prompt, quick settlements of claim fulfill the claimants need at the critical financial situation and leads to satisfaction of affected person's family. This may enhance the reputation, image of the life insurers in the minds of the customers. Those who settle correct claim retains the existing policyholders and attract the new customers to the company.

Claim Settlement of few Insurers in India

Sl. No.	Insurer	2009-10 %	2010-11 %	2011-12 %	2012-13 %
1	LIC	97	97	97	98
2	HDFC Life	91	95	96	96
3	ICICI Prudential	90	95	97	96
4	Kodak Life	87	89	92	92
5	Birla Life	89	95	91	83
6	SBI Life	82	83	95	94

Source : IRDA Annual Report.

Settlement of the claim by the insurer to the claimant fulfils the promise made and creates satisfaction among policyholders .As customers are educated, before selling the insurance plan, insurer should disseminate about claim settlement history of the life insurers company. It gives clear picture to the customer about claim settlement pattern and trustworthiness of the insurer. Any type of products which are tangible in the nature can be sold to the customer by telling its purpose, usefulness. Customer can be convinced easily to buy tangible goods. But life insurers plans are intangible in nature, any one cannot see, touch and smell it. Just customers have to realize its needs, purpose, and worth to an individual after the maturity of after death of the insured.

In this scenario, insurer has to ensure about the integrity, trustworthiness of them. It indicates how one insurer differs from other in terms of prompt, clear claim settlement; it shows how one life insurance company is better than others consistently in relation to claim settlement. The table infers the percentage of claim settlement made by the insurer from the financial year 2009-2010 to 2012-2013. The government owned LIC settled maximum number of claims.

Consecutively this is followed by young generation private insurer such as ICICI prudential, HDFC life, KODAK life, BIRLA sun life and SBI life. Even though there are lots of insurers are doing business the above said insurers at the top place in India to settle the claim. Companies which are settling better claims can project this to prospective customers and intermediaries like agents, broking companies, corporate agents, bancassurance channel people. If this would be positioned appropriately it may attract new business more and retain existing customer when they want to purchase any new insurance policy.

Life insurers Speed in Claim Settlement

Life insurer can market their company, insurance plans in such a way that how quickly, fastly, it settles the claim to the claimant. In the case of maturity claim, customer can be approached with claim form few months before the maturity date. Customer has to fill the claim form and the customer need to send it in the insurance company along with the policy document, age proof, identification proof. Then the maturity amount can be credited in the customer bank account during the maturity date.

Death claim cleared by the insurance company in the financial year 2012-2013 is shown below along with how fast Life Insurance Company settles claim from claim intimation period

Company	Claim settlement ratio %	Pending less than 3 months	Pending 3 to 6 months	Pending 6 to 12 months
LIC	97.73	40.06	15.47	21.08
ICICI	96.29	83.33	8.33	-
HDFC	95.76	96.04	2.97	-
SBI	94.41	66.93	6.69	9.45
MAX	94.25	87.5	12.5	-

Source : basunivesh.com

From the above table it is clear that LIC stands first in settling the claims in the financial year 2012-2013. This is continued by ICICI, HDFC, SBI and MAX.

After the death of the insured, claimant is in the urgency of money to use it for the affected persons family member's immediate financial needs. To eliminate the dilemma about the integrity of the insurance company, from the mind of the prospective customers, insurance company has to disseminate how quickly it settles the claims form claim registering period. If the death is technical, complicated in nature, it is accepted to settle up to 6 months, if beyond 6 months it increases the level of distrust about the company in claimant's mind.

The above table depicts that LIC has the least number of pending claim settlement in less than 3 months period. It is followed by SBI Life (66.93%). HDFC life has the least number of claims to be settled in 3 to 6 months period. This service can be projected to the prospective customers, existing customers as a wonderful marketing tool. This gives more confidence among the customer about the claim settlement. Hence it is known that the companies which are settling the claim quickly to the claimant can use this as a fantastic marketing strategy to the target customers.

PRESENT SCENARIO IN CLAIM SETTLEMENT

Life insurers have understood the adverse effect of the poor claims management on profitability, high dissatisfaction of customers. It leads to lesser bonus amount for the existing policy holders, higher premium for the new customers. In the period of economic crisis and heavy competition, every life insurer wants to attract new customers, satisfaction of existing customers. Hence a lot of changes should take place in claim process and administration.

Few life insurers feel that claimant of death claim face lot of issues in getting claims with insurance company. Hence these modern insurers appoint, claim handlers. These claim handlers have to liaison between claimant and the life insurer. The claim handlers help in filling up claim forms and arrange for the documentation. Totally they facilitate the claims settlement process with the claimant. It makes the claimant's satisfaction, there may be an opportunity for the claim handlers to collect the claim amount from the claimant and invest that amount in a new policy (Bharadwaj 2014). Like other departments claim department should have active, efficient, dedicated employees (Goplalakrishna 2014). They need to be clearly trained about claim process. If it is not so it results in repudiation of claim for the correct request, acceptance of claim for the wrong request, and it defames the image of the company in the market, whatever marketing strategy taken by the company will not be fruitful.

Government insurer entered in India very long back and does good business here. Even though, there is lot of potential in India, life insurers prefer to do appropriate genuine business in India. They want few changes in claim settlement process as like other vital issues of insurance company. The young age insurers want to i) implement end to end claims management solutions ii)focus on key performance indicators leading to claims process iii) adopt advanced fraud detection technologies (Amit Jain 2011). Use of intelligent software by the insurers for transaction, monitoring , screening against negative lists and third party databases (Ernest &Young,2011) leads to decrease in claim execution period, decrease in claim investigation, cost decrease in claim ratio, well developed claim processing

method, enhancement of service quality and policyholders' satisfaction.

CONCLUSION

After the entry of foreign, private players in the life insurance industry, there has been a lot of changes in the insurance sector such as variety of insurance plans, innovative distribution channels, marketing and HR practices, number of branches by which the life insurers get more businesses. In association with this, number of fraudulent claims also increased year by year. Hence, life insurers must have separate skilled, committed, efficient employees, easy process in managing the claim settlement. It results in maintaining reasonable premium for the new businesses and drastically decrease in the claim cost. Finally claim can be settled speedily by the insurer. It leads to claimant's satisfaction about the company.

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AN EVALUATION OF CUSTOMER PERCEPTION TOWARDS COMMERCIAL BANK'S SERVICE QUALITY IN UGANDA

Joji Chandran*, Tebajjukira Annet**

Abstract   *This paper endeavors to analyze customer perceptions about service quality in the selected commercial banks and rank the perceptions. The SERVPERF scale established by Cronin and Taylor (1992, 1994) is adapted to evaluate the service quality. Factor analysis is used to obtain service quality dimensions. Service quality dimensions are ranked and compared by calculating the mean scores of each service quality variable. One sample t-test is performed to find the significance of each item. It is concluded that respondents have high rating scores on tangibles and responsiveness. Tangibles have been proved to be of less importance with many researchers. Reliability which is proved to be the most important dimension by many researchers is perceived negatively by the customers as it has very low means in all its items and charges. Ugandan banks should try their best to improve on reliability especially to shorten the long queues by increasing the number of branches and the number of employees in the tellers. The study is limited to Kampala the capital city of Uganda. Future research can be done in the rural areas and other districts and also can include important aspects like customer satisfaction and loyalty and their impact on service quality dimensions.*

Keywords   *Service Quality, Service Quality Dimensions, Banking in Uganda, Servperf and Servqual*

INTRODUCTION

Organizations will increase profits in the short run if they move violently to reduce costs but this will not yield profits to shareholders in the long run unless customers find value in the services they receive from the organization (Christopher et al., 2004). Service quality is an intense assessment that demonstrates the consumer's perception components of service such as physical environment quality, interaction quality and outcome quality. These components are in turn analyzed based on service quality factors: reliability, responsiveness, assurance, tangibles and empathy (Zeithaml and Bitner 2003). Due to the mounting competition in the banking sector and growing customer needs, banks are urged to execute the core banking solutions which will progress customer service at the bank (Rajesh and Sivagnanasithi 2009). Before independence in 1962, the Uganda's banking industry was greatly dominated by the government. In the late 1991s and 2000s, the banking institution in Uganda was reestablished and many local banks were confirmed insolvent. Following deregulation in 2007-2010, authorization was approved to many foreign banks to enter Uganda's banking industry. These modifications raised competition, squeezed profits and reestablished banking service quality delivery. As a consequence, service quality has turned out to be a significant issue in influencing profitability and market share in the banking sector. It is necessary for the commercial banks in Uganda to know how the customers perceive their services they render to them, rank the perceptions and improve in the areas negatively perceived.

Literature Review

During this unstable economic environment, business aggressiveness and performance is associated with issues such as personalization and customization of services, service quality, experiences adding to customer value, utilization of information and communication and technologies and consumer relationship management hence meeting customer needs. However not all these efforts have been successful and the struggle continues (Marianna and Evangelos 2006). Customer expectations and customer authority has greatly increased with the growing competition in the financial service industry (John 1995). This situation has resulted to service providers' struggle highly competing for customers. Customers in the banking sector expect to experience excellent banking services. Customers differentiate the different competing banking businesses in the banking sector by evaluating the quality of services they deliver. Numerous researchers have picked interest in service marketing and contributed to the body of knowledge of service quality with outstanding involvement from Parasuraman et al., (1985, 1988 and 1994) Cronin and Taylor (1994) and Brown et al., (1994) among others. In the current times, many scholars have researched about SERVQUAL model. Initially SERVQUAL was generated from 10 service quality dimensions which consisted the 97 items. The 97 item scale was polished and condensed to 22 items to structure the SERVQUAL model with reliability of .90 (Parasuraman at el., 1988). The scale yielded five dimensions of service quality which are tangibles, reliability, responsiveness,

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empathy and assurance. Then after, Parasuraman, Berry and Zeithaml (1988), analyzed service quality delivered by different service providers which were retail banks, a telephone provider, appliance repair and maintenance firm and a security broker and credit card companies. The seven point likert scale was adopted to capture customer responses and the target was to obtain customer perceptions and expectations and then find the difference between the two that is (perceptions-expectations) in order to arrive at the gap score (Parasuraman at el., 1988). SERVQUAL equation is expressed as follows:

$$SQi = \sum_{j=1}^{k} \left(P_{ij} - E_{ij} \right)$$

WHERE

SQ_i= perceived service quality of individuals 'i'

k = number of attributes/ items.

P = perception of individual i' with respect to performance of a service firm attribute 'j'

E = service quality expectations for attribute j' that is relevant norm for individual 'i'

However numerous studies have been made about SERVQUAL use of (P-E) and they found a poor fit and found service quality measured by a single item scale better (Babacus and Boller 1992, Babakus 1989; Carman 1990; Finn and Lamb 1991, Spreng and Singh 1993 and Havinal and Sirigeri 2013). The gap score theoretically makes sense but practically it is very difficult for the population under study to provide different information from that one given in the perception factor of the service quality scale (Babacus and Boller 1992). In 1992, Cronin and Taylor developed the SERVPERF which constitutes the perceived or performance only to challenge SERVQUAL model and the empirical research to prove that SERVPERF out competes the gap model was performed in four industries and these are: pest control, banks, dry cleaning and fast food. SERVPERF can be mathematically expressed as below:

$$SQ_i = \sum_{n=1}^{k} P_{ij}$$

P = perception of individual 'i' with respect to performance of a service firm attribute 'j'. countless studies have proved that SERVPERF out performs SERVQUAL (Churchill, Brown and peter,1993;, Cronin and Taylor, 1992;, Mohd, O dai and Alaa,2013) and proved to assess service quality better in developing countries (Jain and Gupta, 2004; Adil and Asari, 2012; Adil, 2013a; Adil2013b). Service quality dimensions are always differently significant in different service industries and in order to compare service quality dimensions and to rank them according to importance, the mean of the variables have been calculated through SPSS.

Objectives of the Study

The objectives of the research are listed below.

To analyze the customer perceptions about service quality in the commercial banks in Uganda.

To rank the perceptions of the service quality dimensions.

To provide suggestions to the service quality dimensions perceived negatively.

Hypothesis

There is no satisfaction of the commercial bank customers towards empathy.

There is no satisfaction of the commercial bank customers towards compliance.

There is no satisfaction of the commercial bank customers towards assurance.

There is no satisfaction of the commercial bank customers towards reliability.

There is no satisfaction of the commercial bank customers towards responsiveness.

There is no satisfaction of the commercial bank customers towards tangibles.

There is no satisfaction of the commercial bank customers towards charge.

Sample of the Study

The research was carried out by distributing questionnaires to Ugandan customers banking with centenary, Stanbic, Crane, DFCU and Baroda banks in Uganda. Among the top ten banks in Uganda in terms of assets and market share is concerned the five banks were selected. These banks were selected due to easy access to their customers. The respondents comprises of 426 customers that filled well the questionnaires. The sampling techniques used for the study is convenient and judgmental.

Location of the Study

The current research is carried out in Kampala city the capital city of Uganda and the suburban places of the district. The researcher carried out the study in this place because it is the most populated city in Uganda according to the Uganda bureau of statistics, it was estimated to be 1,659,600 in 2011 and most of the economic activities in Uganda are carried out in this city and also it's where the main branches of these banks are located. Secondly the researcher well-knows

Table 1: Operational Variables of the Study

Dimension and concept	Items
Empathy It's the personal attention the Ugandan banks provide to their customers and their interests.	The bank has employees who give customers individual attention
	The bank has employees who understand customer's needs
	The bank has customer's best interest at heart
	The bank has business hours that are convenient to customers
Convenience The state of being able to proceed with something without difficulty.	The bank sincerely solve right the first time
	The bank provides services as promised
	The bank has latest equipments
	The bank has visually appealing facilities
Assurance Ability and knowledge to provide confidence and trust to customers.	The bank has employees who are consistently courteous
	The bank has employees who are friendly
	The bank has knowledgeable employees that answer customer questions
Reliability The ability to provide the promised services accurately.	The time spent in the queue is shorter
	The bank provides services at promised time.
Responsiveness Willingness to help and provide good services to customers.	The bank maintains error free records
	The bank provides prompt services to customers
Tangibles Appearance of physical facilities, equipments, personnel and means of communication.	The bank has employees with neat and professional appearance
	The bank has visually appealing materials like prospectus
Charges Price asked for the goods and services.	The bank provides a relatively low affordable bank charge

Source: Sana. N. Maswadeh (2015)
Research Methodology

the language, culture, and infrastructure facilities, which is greatly necessary to stimulate client responses.

Statistical Method

The pilot study questionnaire consisted of 23 variables. The likert scale was used to measure the scores of the respondents. The score number (5) represented strongly agree, (4) agree, (3) neither agree nor disagree (2) disagree (1) strongly agree. The results of the pilot study performed among the selected bank customers in Uganda were tested statistically. The vital requirements for factor analysis like reliability test (cronbach alpha) was .757, KMO and Bartlett's Test (Kaiser-Meyer-Olkin Measure of Sampling Adequacy was .629 and significant value was .000. Total Variance Explained extracted 8 items and Extraction Method: Principal Component Analysis extracted 20 components. Second rotation was performed where by the KMO and Bartlett's Test (Kaiser-Meyer-Olkin Measure of Sampling Adequacy increased to .707 , Total Variance Explained extracted 7 variables and rotated 19 variables which were finally considered for the final study and all items are above .5. one sample -t test is performed to prove the strength of each item. The values of one sample "t" test shows that all variables are significant as they are all below 0.05.

Findings and Recommendations

- The bank customers perceive negatively reliability and charges. There means are below 3.5 which means they are dissatisfied with these variables.

- Bank customers in Ugandan selected banks have very high perceptions on responsiveness and tangible. The items in these variables have very high means which are in the range of 4 and above for example the question of the bank has employees with neat and professional appearance, the bank has visually appealing materials like prospectus and the bank has latest equipments the bank has latest equipments.

Recommendations

- Generally Ugandan banks should try to lower the charges as the question in that category scored the lowest means.

- The banks should also try to improve on the reliability items by encouraging customers to use internet banking

Table 2 Survey Results

	Item rank	Mean	Significance(2tailed)
Empathy dimension			
The bank has employees who give customer attention	1	3.7676	.000
The bank has employees who understand customer's needs	2	3.7559	.000
The bank has customer's best interest at heart	4	3.4883	.000
The bank has business hours that are convenient to customers	3	3.6362	.000
Convenience			
The bank sincerely solve right the first time	4	3.5282	.000
The bank provides services as promised	3	3.5376	.000
The bank has latest equipments	2	3.9883	.000
The bank has visually appealing facilities	1	4.0681	.000
Assurance			
The bank has employees who are consistently courteous	3	3.3521	.000
The bank has employees who are friendly	2	3.5822	.000
The bank has knowledgeable employees that answer customer questions	1	3.9131	.000
Reliability			
The time spent in the queue is shorter	2	3.1291	.000
The bank provides services at promised time.	1	3.4624	.000
Responsiveness			
The bank maintains error free records	2	4.0751	.000
The bank provides prompt services to customers	3	3.7864	.000
You feel safe in all your transactions in the bank	1	4.1737	.000
Tangibles			
The bank has employees with neat and professional appearance	1	3.9930	.000
The bank has visually appealing materials like prospectus	2	3.9859	.000
Charge			
The bank provides a relatively low affordable bank charge	1	3.0704	.000

and ATMs and also making these facilities efficient so that the walk ins are reduced.

- The banks should try to train especially front line employees who communicate directly with the customers.
- The banks should try to employ enough workers so that all the tellers have employees so that the customers are served fast.

CONCLUSION

In conclusion, the top commercial bank customers in Uganda perceive highly some variables like responsiveness and tangibles and they are dissatisfied with reliability and charge related items. In some variables like empathy, assurance and convenience, some items are satisfied by customers yet others are not satisfied. The banks should try to shorten the queues in the banks especially in special seasons like when students are going back to school and also during festivals seasons like Christmas. They should also reduce the fees and improve on reliability related items by training the frontline employees who deal directly with the customers.

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Consumer Union. 2006. Available at http://consumersunion.org [accessed on 25 March 2006].

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St.Xavier's College is run by the Jesuits (Society of Jesus), in the name of Society of St. Francis Xavier, a body registered under the Societies Registration Act, (S.No.3 of 1920 - 21) having its office at Palayankottai. The College was started in 1923 by the dedicated French Jesuit Missionaries in Palayankottai. In recognition of its service and to increase its efficiency still further, autonomy was conferred on St.Xavier's College with effect from June 1987.

The College was accredited with Five Stars by the National Assessment and Accreditation Council (NAAC) on 17th April 2000 and reaccredited with 'A' Grade by NAAC with CGPA of 3.5 in April 2012. UGC conferred on the college the status of "College with Potential for Excellence" in 2004 and for the Second time in 2010.

XIBA is a Department of Management Studies,St.Xavier's College, affiliated to Manonmaniam Sundaranar University, Tirunelveli and approved by AICTE in August 2012. It is a Jesuit B School run by Jesuits of Tamilnadu, who run LIBA-Chennai, XLRI-Jamshedpur, XIM-Bhuvaneswar and JIM-Trichy.

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To form competent, committed, creative and compassionate leaders who excel in what they feel, think and act with values of Justice, Peace and Love.

MISSION

* To unearth innate talents and build positive self image.
* To build skills that make the students become able individuals.
* To acquire knowledge that shapes the students become capable persons.
* To develop an attitude that helps to be socially responsible.
* To gain confidence to become entrepreneurs.
* To help students become global citizens with local concerns.

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