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**Consumer Expectation towards C- Segment Cars in Chennai City**

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**Abstract**

The automobile sector is a key performer in the global and Indian economy. The automotive industry in India is one of the largest in the world and one of the fast growing globally. The study covers consumer expectation towards C- Segment cars in Chennai city. Sample size is 680 in all obtained through simple random sampling in Chennai. Researcher designed questionnaire is with 5 point scale in the continuum of agreeing. Reliability of this tool is 0.80. Various statistical tools employed are frequency distribution, percentage analysis, and one way ANOVA. The study found that the important factors such as exterior, convenience, performance, safety, economic aspect, attitude to mark and after sales & service are considered and expectation by the consumers before decision making. So the manufacturers have to analyze all these factors and find out the best suitable tools for promoting their small cars in India. . Hence it is concluded that In order to fulfill the expectations of the consumers a proper market survey should be conducted to ascertain their needs and expectations, and accordingly they should be fulfilled to satisfy the customers and entice this lot to buy c-segment cars.

**Introduction**

India assisted by its economic advancement, is experiencing fast motorization on its road and is becoming a highly motorized society. After liberalization many new vehicle models are produced and sold by domestic and foreign vehicle manufacturers. Due to a wide range of makes and models, people make choices based on their preferences and needs when choosing which C – Segment car to buy.

Increase in number of C – Segment car consumers and heavy usage is credited to increasing per capita income and several car model availability .Traditionally, economists and market researchers were inquisitive about identifying the factors that may have an effect on consumers' automobile purchase behaviours, and have developed different models to estimate market share. A consumer's buying preference behaviour and expectation is influenced by cultural, social, personal and psychological factors. Most of these factors are uncontrollable and beyond the hands of marketers but they have to be considered while trying to understand the complex behaviour of the consumers. In this study, the researcher tried to emphasizes the importance of demographic variable and its impact on the C – Segment car buyer preference and expectation by considering consumers characteristics and age and occupation as factors that will have an effect on the vehicle preference expectation.

**Indian Car Industry**

India's passenger automobile car production is the sixth largest in the world, in keeping with recent reports, According to the Society of Indian Automobile Manufacturers, annual vehicle sales are projected to increase to 5 million by 2015 and more than 9 million by 2020. By 2050, the country is expected to top the world in car volumes with approximately 611 million vehicles on the nation's roads. The small car automotive market in India is increasing by leaps and bounds. The marketplace for small cars currently occupies a considerable share of around 70% of the annual car production in India. Most players within the small car automotive industry are trying to out-do one another in terms of style, innovation, pricing, and technology, so as to achieve increased market share in India.

**Need of the study**

India produced about one million passenger cars and six million two-wheelers in 2014-15. It is a global major in the primarily produces motorcycles, two-wheeler industry and mopeds and scooters of engine capacities below 200 cc. It position 13<sup>th</sup> in the production of passenger cars and 2<sup>nd</sup> in the world in the manufacturing of two-wheelers. The car industry has grown at a compounded annual growth velocity of greater than 10 percent during the last five years and also witness a move in the require mix

particularly, with sales of C- segment cars showing an accelerated trend. The increased income level of the middle class family motivates and fulfilled their dream of owning a car through purchasing a C- segment car, which is much suitable for the Indian road condition and financial capacity of the middle-middle and low-middle category of the respondents.

### **Scope of the Study**

Scope of the study is as follows

1. The study is centered at Chennai only.
2. Study is related only with C- segment cars.
3. Age, education and occupation and income as demographic and price and sales points as product related variables only considered.

### **Review of Literature**

**Vishal S.Rana and Lokhande (2015)** studied about “A Study of Consumer Preferences & Attitude towards Passenger cars of Maruti Suzuki & Hyundai Motors in Marathwada Region of Maharashtra.” Descriptive research plan was used in the study. Convenient sampling technique was adopted for selecting the respondents. The primary data was collected through structured questionnaire. The study stated that the customer’s preferred Maruti cars on parameters like fuel efficiency, availability of spare parts, after sales service and resale value. Whereas in view of Hyundai customers they preferred vehicles on parameters like exterior, technology, comfort & convenience, etc. The author concluded that customer care approach plays very important role in fulfilling & delight the customers.

**Rohit Markan (2015)** in his study on Perception of Indians regarding Comfort Level in Different Car-Sizes and convenience sampling technique was used. Sample size was 61 respondents. Statistical techniques such as Scaling Technique, Scatter Diagram and Regression analysis were used. The study found that expected earlier that there might be higher score with respect to the size of car but it was not so in this study. Scatter diagram analysis of few variables was found that the comfort level of cars or the scoring of the individual was affected by the height variable and in negative trend. The study also found that income level does affect the factor that which type of car you own.

**Beena John and Pragadeeswaran (2013)** have studied “A Study of Small Car Consumer Preference in Pune City.” Descriptive research plan was used in the study. The data was collected from Pune city. Simple random sampling technique was chosen for this study. Descriptive statistics and one sample t test were adopted in this study. The research identified that influence of demographic variables affecting the vehicle choice of small cars. The researcher concluded that promoting the product consumption and creating awareness Manufactures have use advertising to promote higher utilization of small cars with helps of promotional offers.

**Balakrishnan Menon and Jagathy Raj (2012)** have studied "Model Development and Validation for Studying Consumer references of Car Owners." Exploratory research design was adopted. The study was conducted car owners in the State of Kerala. Two-stage sampling method was adopted. SEM analysis technique was used. The study found that main differentiator in the passenger car industry, wherein the customer expect personalized care for his after sales service with the manufacturer / dealer.

**Menon & Raj (May 2012)** in his researched that “consumer preferences of car owners are highlighted on various consumer purchase behavior patterns of passenger car owners in Kerala.” The research found that customer focus is a main differentiator in the passenger car manufacturing industry; the customers except for personalized cares his after sales and service with the manufacturing industry. The study also shows that for the peer group and youths are the most influencing factor, of their car purchase decision passenger car.

**Manmohan & Ganapathi (May 2012)** studied about “Customer preferences and attitudes towards Maruti cars in Pollachi taluk.” Contribution of the study of highlighted on customer preferences, expectation, attitude and satisfaction regarding Maruti cars. The authors found that Omni, Zen, Maruti 800, and Wagon are popular models of Maruti Suzuki. The study recommended that Maruti Suzuki should focus and enhance their services like after sales service, handling customer enquiries and timely delivery, etc. They also suggested that the company should begin its car with some extras features, quality with competitive prices of others passenger car.

**Suganya (Jan 2012)** researched that “effect of brand equity on consumer purchasing behavior on car,” the research focus that brand acting very important role in car sales, not only to attract but also to keep the customers. The research concluded that perceived quality and brand awareness influence the brand loyalty. Also brand association and brand loyalty influence the customers’ attitudes towards brand.

**Dharmaraj and Sivasubramanian (2011)** studied about “A Study on Factors Contributing Brand Preference of Passenger Car.” The research was studied at Coimbatore, Tamil Nadu in India. The data’s were collected from 712 respondents. Friedman’s test was used. The study found that the factors that contribute more on brand preference which will be more important and useful for general public as well as the manufacturers and dealers and also provides means which would equip them with effective promotion strategies to develop their performance, keep the customers and safe new customer for the business.

### **Research Methodology**

#### **Objectives of the study**

1. The main Objective of the study is to study the consumer expectation towards C- segment cars in Chennai City.
2. To identify the existence of demographic variables is the second objective.

#### **Hypothesis of the study**

1. Respondents do not differ significantly towards customer expectation with respect to age.
2. Respondents do not differ significantly towards customer expectation with respect to occupation.

#### **Primary data collection**

With the help of structured interview schedule primary data was collected. The interview schedule was prepared after sufficient reviews of literatures and books to pre-testing and pilot went with 60 dealers and car users, and it was further critically analyzed by research scholars and research experts. Then finally redrafted interview schedule was administered among the car users from Chennai city.

#### **Secondary data**

Through possible mass media such as text books, magazines, journals and dailies, internet web resources, others published and unpublished sources of information, the secondary data was received.

#### **Simple Random Sampling Technique**

Simple random sampling technique is usually opted and given the equal chance of C- Segment car users. Here area as well as sample strength allocated to that area are constructed (Kothari, 2009). This method allows a lottery method of data collection Chennai city. The technique can be allocated on the Demographic, Sociographic and psychographic elements of any study.

#### **Sampling Frame**

Under this technique random sampling technique was opted. Sample size was 680. The list of the consumers who had bought car was collected through dealers and authorized company show rooms in Chennai city. Based on the lists on Saturday, Sunday and National Holidays were used for data collection from October 2014 to March 2015. Based on the Yamane (1973) formula for determining the sample strength was adopted which suggested 625 as suitable sample size. In anticipation of non response, an additional 30 percentage of the expected sample size was planned. Therefore, a total of 811 questionnaires were distributed. But, 740 questionnaires have been collected out of which 60 were found to be improperly filled and hence, 680 questionnaires were found to be fit for further analysis.

#### **Statistical tools**

<b>Sino.</b>	<b>Tools</b>
<b>1</b>	<b>Descriptive Statistics</b>
	Frequency Analysis
	Percentage Analysis
<b>2</b>	<b>One way ANOVA</b>

**Data Analysis and Interpretation****Table 4.1 Showing Age of the Respondents**

Variable	Category	Frequency	Percentage
<b>Age</b>	20 - 30	52	7.6
	31 - 40	304	44.7
	41 - 50	204	30.0
	51 - 60	88	12.9
	60 and above	32	4.7
	<b>Total</b>	<b>680</b>	<b>100.0</b>

**Source: Primary Data**

Most of the respondents belonging to the age group of below 31 - 40 years 304 (44.7%), followed by the respondents in the age group of 41 - 50 years 204 (30%), respondents in the age group of 51 - 60 years 88 (12.5%), respondents in the age group of 20 - 30 years 52 (7.6%) and 32 (9.5%) of the respondents are in the age group of above 60 and above years category.

**Table 4.2 Showing Employment of the Respondents**

Variable	Category	Frequency	Percentage
<b>Employment</b>	Academician	64	9.4
	Business	280	41.2
	Government Employee	72	10.6
	Private Employee	264	38.8
	<b>Total</b>	<b>680</b>	<b>100.0</b>

**Source: Primary Data**

Regarding occupation, 280(48.6%) are business peoples, 264(38.8%) are private employees, 72(10.6%) are government employee and 64(9.4%) are academician.

**Table 4.3 Showing one way ANOVA between age and consumer expectation towards C - Segment Cars**

Factors	Age	N	Mean	SD	F	Sig.
Exterior	20 - 30	52	3.6731	.82477	6.783	.000
	31 - 40	304	3.6875	.77302		
	41 - 50	204	3.5637	.76378		
	51 - 60	88	4.0341	.64459		
	60 and above	32	3.9063	.35780		
	<b>Total</b>	<b>680</b>	<b>3.7044</b>	<b>.75723</b>		
Convenience	20 - 30	52	3.9231	.57210	4.060	.003
	31 - 40	304	3.6447	.85814		
	41 - 50	204	3.6765	.69886		
	51 - 60	88	3.9205	.75196		
	60 and above	32	3.9688	.73438		
	<b>Total</b>	<b>680</b>	<b>3.7265</b>	<b>.78143</b>		

Performance	20 - 30	52	3.9423	.83522	4.642	.001
	31 - 40	304	3.8322	.81284		
	41 - 50	204	3.7549	.59449		
	51 - 60	88	4.1364	.76085		
	60 and above	32	3.9688	.32223		
	<b>Total</b>	<b>680</b>	<b>3.8632</b>	<b>.73921</b>		
Safety	20 - 30	52	3.5769	.91493	1.091	.360
	31 - 40	304	3.4770	.90395		
	41 - 50	204	3.4608	.81756		
	51 - 60	88	3.6364	.94907		
	60 and above	32	3.3125	1.11261		
	<b>Total</b>	<b>680</b>	<b>3.4926</b>	<b>.89690</b>		

Continuation of table 4.3

Factors	Age	N	Mean	SD	F	Sig.
Economic Aspect	20 - 30	52	3.7308	.66761	9.436	.000
	31 - 40	304	3.6809	.71245		
	41 - 50	204	3.5441	.53844		
	51 - 60	88	4.0227	.70266		
	60 and above	32	3.9375	.54993		
	<b>Total</b>	<b>680</b>	<b>3.7000</b>	<b>.66890</b>		
Attitude to mark	20 - 30	52	3.5192	.77625	2.300	.057
	31 - 40	304	3.3882	.67535		
	41 - 50	204	3.4314	.65855		
	51 - 60	88	3.6250	.65981		
	60 and above	32	3.3750	.82305		
	<b>Total</b>	<b>680</b>	<b>3.4412</b>	<b>.68666</b>		
Sales Service	20 - 30	52	3.2115	.63281	6.782	.000
	31 - 40	304	3.3882	.74505		
	41 - 50	204	3.1912	.76979		
	51 - 60	88	3.5341	.82454		
	60 and above	32	2.8750	.86136		
	<b>Total</b>	<b>680</b>	<b>3.3103</b>	<b>.77401</b>		
After Sales & Service	20 - 30	52	3.8654	.68324	2.634	.033
	31 - 40	304	3.8849	.77015		
	41 - 50	204	3.8676	.60040		
	51 - 60	88	4.0682	.73961		
	60 and above	32	4.1875	.70425		
	<b>Total</b>	<b>680</b>	<b>3.9162</b>	<b>.71278</b>		

Source: Primary Data

Above the table shows the frequency distribution, mean, standard deviation and F ratio of the different four age groups towards expectation. The total sample strength is 680. The dependent variable expectation is sub divided in to eight sub factors such as Exterior, Convenience, Performance,

Safety, Economic aspect, Attitude to mark, sales service and After Sales service. Age is includes five groups such as 20 - 30, 31 - 40, 41 - 50, 51 - 60 and 60 and above.

**Null hypothesis  $H_0$**  = There is no significant difference between different five age groups with respect to consumer expectation towards car in Chennai city.

**Alternate hypothesis  $H_A$**  = There is a significant difference between different five age groups with respect to consumer expectation towards car in Chennai city.

Exterior shows the F ratio 6.783 and p value is 0.000; Convenience shows the F ratio 4.060 and p value is 0.003; Performance shows the F ratio 4.642 and p value is 0.001; Economic Aspect shows the F ratio 9.436 and p value is 0.000; sales service shows the F ratio 6.782 and p value is 0.000 and After Sales Service shows the F ratio 2.634 and p value is 0.033. All the p values are less than 0.05% and the hypotheses are rejected and significant at 1% level of significance.

The factor Safety shows the F ratio 1.091 and p value is 0.360 and Attitude to mark shows the F ratio 2.300 and p value is 0.057. All the p values are greater than 0.05% and the hypotheses are accepted and not significant.

Further the mean wise comparison of Exterior shows the highest mean of 4.0341 is with the age group 51 – 60 years; lowest mean value of 3.5637 is with the age group 41 to 50 years; Convenience shows the highest mean of 3.9688 is with the age group 60 and above years; lowest mean value of 3.6447 is with the age group 31 - 40 years; Performance shows the highest mean of 4.1364 is with the age group 51 - 60 years; lowest mean value of 3.7549 is with the age group 41 - 50 years; Economic aspect shows the highest mean of 4.0227 is with the age group 51 - 60 years; lowest mean value of 3.5441 is with the age group 41 - 50 years; sales service shows the highest mean of 3.5341 is with the age group 51 - 60 years; lowest mean value of 2.8750 is with the age group 60 and above years; After Sales Service shows the highest mean of 4.1875 is with the age group 60 and above years; lowest mean value of 3.8654 is with the age group 20 - 30 years.

It is found that the respondents significantly differ with respect to their five age groups towards expectation such as exterior, convenience, performance, economic aspect, sales service, but do not differ with respect to their five age groups towards the factors safety and attitude to mark.

**Table 4.4 Showing one way ANOVA between Employee and consumer expectation towards C - Segment Cars**

Factors	Employee	N	Mean	SD	F	Sig.
Exterior	Academician	64	3.5469	.88290	1.262	.287
	Business	280	3.7143	.82987		
	Government Employee	72	3.7917	.61237		
	Private Employee	264	3.7083	.67348		
	<b>Total</b>	<b>680</b>	<b>3.7044</b>	<b>.75723</b>		
Convenience	Academician	64	3.7188	.77600	9.056	.000
	Business	280	3.8750	.70932		
	Government Employee	72	3.3750	1.24258		
	Private Employee	264	3.6667	.64868		
	<b>Total</b>	<b>680</b>	<b>3.7265</b>	<b>.78143</b>		

Factors	Employee	N	Mean	SD	F	Sig.
Performance	Academician	64	3.8438	.82556	8.951	.000
	Business	280	4.0179	.69731		
	Government Employee	72	3.5833	1.04477		
	Private Employee	264	3.7803	.61896		
	<b>Total</b>	<b>680</b>	<b>3.8632</b>	<b>.73921</b>		
Safety	Academician	64	3.2188	1.09063	7.253	.000
	Business	280	3.6250	.88471		
	Government Employee	72	3.6944	1.06333		
	Private Employee	264	3.3636	.76916		
	<b>Total</b>	<b>680</b>	<b>3.4926</b>	<b>.89690</b>		
Economic Aspect	Academician	64	3.8125	.77408	11.427	.000
	Business	280	3.7357	.66111		
	Government Employee	72	3.2778	.75475		
	Private Employee	264	3.7500	.58172		
	<b>Total</b>	<b>680</b>	<b>3.7000</b>	<b>.66890</b>		
Attitude to mark	Academician	64	3.6719	.66499	5.387	.001
	Business	280	3.4964	.66598		
	Government Employee	72	3.2778	.97825		
	Private Employee	264	3.3712	.59504		
	<b>Total</b>	<b>680</b>	<b>3.4412</b>	<b>.68666</b>		
Sales Service	Academician	64	3.1875	.80917	14.358	.000
	Business	280	3.4929	.78399		
	Government Employee	72	3.4861	.87401		
	Private Employee	264	3.0985	.66252		
	<b>Total</b>	<b>680</b>	<b>3.3103</b>	<b>.77401</b>		
After Sales & Service	Academician	64	3.8750	.83095	10.511	.000
	Business	280	4.0857	.63906		
	Government Employee	72	3.6667	.85580		
	Private Employee	264	3.8144	.67592		
	<b>Total</b>	<b>680</b>	<b>3.9162</b>	<b>.71278</b>		

**Source: Primary Data**

Above the table shows the frequency distribution, mean, standard deviation and F ratio of the different four employee groups towards expectation. The total sample strength is 680. The dependent variable expectation is sub divided in to eight sub factors such as Exterior, Convenience, Performance, Safety, Economic aspect, Attitude to mark, sales service and After Sales service. Employee is includes four groups such as Academician, Business, Government Employee and Private Employee.

**Null hypothesis H<sub>0</sub>** = There is no significant difference between different four employee groups with respect to consumer expectation towards car in Chennai city.



**Alternate hypothesis  $H_A$**  = there is a significant difference between different four employee groups with respect to consumer expectation towards car in Chennai city.

Convenience shows the F ratio 9.056 and p value is 0.000; Performance shows the F ratio 8.951 and p value is 0.000; safety shows the F ratio 7.253 and p value is 0.000; economic aspects shows the F ratio 11.427 and p value is 0.000; Attitude to mark shows the F ratio 5.387 and p value is 0.001; sales service shows the F ratio 14.358 and p value is 0.00 and After Sales Service shows the F ratio 10.511 and p value is 0.000. All the p values are less than 0.05% and the hypotheses are rejected and significant at 1% level of significance.

The factor Exterior shows the F ratio 1.262 and p value is 0.287, hence the p value is greater than 0.05% and the hypothesis is accepted and not significant.

Further the mean wise comparison of Convenience shows the highest mean of 3.8750 is with the employee group business; lowest mean value of 3.3750 is with the employee group Government Employee; Performance shows the highest mean of 4.0179 is with the employee group business; lowest mean value of 3.5833 is with the employee group Government Employee; safety shows the highest mean of 3.6944 is with the employee group Government Employee; lowest mean value of 3.2188 is with the employee group Academician; economic aspect shows the highest mean of 3.7357 is with the employee group business; lowest mean value of 3.2778 is with the employee group Government Employee; attitude to mark shows the highest mean of 3.6719 is with the employee group Academician; lowest mean value of 3.2778 is with the employee group Government Employee; sales service shows the highest mean of 3.4929 is with the employee group business; lowest mean value of 3.0985 is with the employee group private Employee; after sales service shows the highest mean of 4.0857 is with the employee group business; lowest mean value of 3.6667 is with the employee group government Employee.

It is found that the respondents significantly differ with respect to their four employee groups towards expectation such as safety, convenience, performance, attitude to mark, economic aspect, sales service and after sales service but do not differ with respect to their four employee groups towards the factor exterior.

### **Findings, discussions and suggestions**

Most of the respondents belonging to the age group of below 31 - 40 years 304 (44.7%), followed by the respondents in the age group of 41 - 50 years 204 (30%), respondents in the age group of 51 - 60 years 88 (12.5%), respondents in the age group of 20 - 30 years 52 (7.6%) and 32 (9.5%) of the respondents are in the age group of above 60 and above years category.

Regarding occupation, 280(48.6%) are business peoples, 264(38.8%) are private employees, 72(10.6%) are government employee and 64(9.4) are academician.

It is found that the respondents significantly differ with respect to their five age groups towards expectation such as exterior, convenience, performance, economic aspect, sales service, but do not differ with respect to their five age groups towards the factors safety and attitude to mark.

It is identified that the respondents significantly differ with respect to their four employee groups towards expectation such as safety, convenience, performance, attitude to mark, economic aspect, sales service and after sales service but do not differ with respect to their four employee groups towards the factor exterior.

Consumer expectation cannot be exactly predicted but can be done to a certain extent with the help of consumer research activity. Globalization has brought along with it competition in the C – segment car & the companies have to concentrate in analyzing the consumer expectation to satisfy and retaining the consumers in the long run. The income changes and increasing petrol prices is driving demand of the C – segment cars in India.

Age and occupation of the consumers' wise analysis shows 51 to 60 years and above 60 years of age groups and business peoples of occupation group consumers are highly expected towards c-segment cars when compared other respective groups. In order to fulfill the expectations of age and occupation of the consumers' a proper market survey should be conducted to ascertain their needs and expectations, and accordingly they should be fulfilled to satisfy the age and occupation of the consumers' and entice this lot to buy c-segment cars.

## **Conclusion**

The automobile sector is a key performer in the global and Indian economy. The automotive industry in India is one of the largest in the world and one of the fast growing globally. The study covers consumer expectation towards C- Segment cars in Chennai city. Sample size is 680 in all obtained through simple random sampling in Chennai. Researcher designed questionnaire is with 5 point scale in the continuum of agreeing. Reliability of this tool is 0.80. Various statistical tools employed are frequency distribution, percentage analysis, and one way ANOVA. The study found that the important factors such as exterior, convenience, performance, safety, economic aspect, attitude to mark and after sales & service are considered and expectation by the consumers before decision making. So the manufacturers have to analyze all these factors and find out the best suitable tools for promoting their C- segment cars in India. Hence it is concluded that in order to fulfill the expectations of the consumers a proper market survey should be conducted to ascertain their needs and expectations, and accordingly they should be fulfilled to satisfy the customers and entice this lot to buy C-segment cars.

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## Customer Satisfaction and Service quality Gap Analysis of Health Tourism in Kerala

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### Abstract

*The globalization of the health care sector in recent times has caught the attention of many Asian countries with adequate resources and potential that can meet the demands of health tourism to develop and promote the health industry in conjunction with tourism. Health tourism mainly diversifies into two categories one deals with modern medicine for curative treatment other for alternative medicine for preventive care. India is known for both; the latter comprise systems of medicines viz: AYUSH (Ayurveda, Yoga, Unani, Siddha and Homeopathy) .Kerala is renowned as the pioneers in preserving authentic ayurveda and as the innovators of many ayurvedic procedures and techniques. Ayurveda plays a major role in Kerala's round the year tourism. The tourism season in Kerala is from October to March. But Ayurvedic treatments are mainly offered during monsoon months of June, July, and August. Moreover the ayurvedic treatments done in Kerala are more famous than other locations due to its equable climate. This study focuses on to understand service quality of ayurvedic centers in Palakkad city of Kerala. It reveals the satisfaction of customers regarding the treatment services, gap of service delivery .The study also proves the linear relationship of service delivery and satisfaction. The results of the present study unveil the vital role of effective service delivery in customer satisfaction of health tourism practice of ayurvedic centers of Palakkad which needs to be tapped effectively to pave way for sustainable tourism development in the state.*

**Keywords:** Health Tourism, Ayurveda, Customer satisfaction, Service Quality, Gap analysis

### Introduction to Ayurveda

Ayurveda or the 'Science of Life' is an ancient, holistic system for diagnosis and treatment, perhaps the oldest system of medicine known to humanity. Ayurveda consider its origin over 5,000 years ago in India, 'Ayurveda' the ancient wisdom of this healing system was a part of the spiritual tradition of the Santana Dharma (Universal Religion) or Vedic dharma of India. Ayurveda - the ancient traditional method of treatment involves the combinations of herbal medicines, physical massages and various other forms of therapy, offers excellent remedies for many illnesses.

### Importance of Ayurveda in Kerala

In the world of Ayurveda, Kerala is renowned as the pioneers in preserving authentic Ayurveda and as the innovators of many Ayurvedic procedures and techniques. Kerala offers Ayurvedic treatments for various illnesses, therapies, rejuvenation programmes, beauty care and body care therapies etc. which have been improved over the years by learned physicians and sages. Vagbatha, the student of Charaka who was one of the greatest propounders of Ayurveda, spent considerable time in Kerala to spread the knowledge of Ayurveda.

Kerala can easily be called the only place that has an unbroken tradition of Ayurveda. Here, this 5000 year old system of healing continued to thrive over the centuries. For centuries, Ayurveda was sought-after by the people as a prime option for healing almost every ailment. The Vaidyas (traditional practitioners) – especially the legendary Ashtavaidyas renowned for their magical healing touch -played a key role in strengthening the tradition of Ayurveda in the State.

Kerala has gained international attention for Ayurvedic tourism and is becoming a popular international Ayurvedic tourism destination. Ayurveda is the biggest draw for foreign arrivals and spending in the state. About 30 percent of the foreigners visit Kerala for wellness reasons and about 40 percent of the State's tourism revenue is generated from Ayurveda (Jacob, 2011). Moreover,

monsoon tourism is getting greater attention in Kerala because of Ayurvedas monsoon applicability among health tourists and indirectly encouraging round the year tourism in Kerala which contributes the perennial tourism in Kerala.

The final dimension of the service product is the service delivery system which represents the interaction between the service provider, the customer and the service facility which also includes training the employees in service delivery. The service industry is quite complicated and the services delivered should be accurate as they include both tangible and intangible aspects. Today the customer is the king and the focus is on customer oriented services. It is important for any organization to deliver a Quality, higher level and timely services at minimal cost not only to meet the expectations of the customers but also to ensure that the customers come back.

The service Quality gap analysis shows how the information about customer's expectations has been changing, how the staff's comprehending and perception of customers requirements have evolved crossing a service organization. The organizational service quality gaps show the cause effect chain where the quality loss takes place. It might be considered that the strongest point of quality gaps concept is that it provides explanation of the process of quality information inside an organization; it is a fertile framework that helps managers deeply understand how service quality emerges, it also provides ideas concerning different quality gaps that might occur.. The idea of the service quality gaps model is to follow the road on which the information about the customers' expectations is carried, being careful of the places where there are dangers of its deformations.

## **Review of Literature:**

### **Customer satisfaction**

Satisfaction has been broadly defined by Vavra, T.G. (1997) as a satisfactory post purchase experience with a product or service given an existing purchase expectation. According to Westbrook and Reilly (1983) , customer satisfaction is "an emotional response to the experiences provided by, associated with particular 32 products or services purchased, retail outlets, or even molar patterns of behavior such as shopping and buyer behavior, as well as the overall market place". Whereas Tse and Wilton (1988) define it as, "the consumer's response to the evaluation of the perceived discrepancy between prior expectations (or some other norm of performance) and the actual performance of the product/service as perceived after its consumption". Schiffman and Kanuk (2004) defines customer satisfaction as "The individual's perception of the performance of the product or service in relation to his or her expectations". The marketing guru Kotler describes" satisfaction as a person feeling of pleasure or disappointment resulting for comparing a product's perceived performance (or outcome) in relation to his or her expectation ". In a nut shell every arguments tries to draw a linear relationship with performance and satisfaction. The same argument is further readdressed by Berry and Parasuraman (1991) that customer satisfaction is the result of an evaluative process that contrasts pre-purchase expectations with perceptions of performance during and after the consumption experience. They strongly proved that customer satisfaction is influenced by customer service and quality service delivery.

### **Service quality**

Service quality is an achievement in customer service. It reflects at each services encounter. Customers form service expectations from past experience, word of mouth and advertisement. Customers compare perceived services with expected services in which if the former falls short of the customer disappointed or if it exceeds he is satisfied.

There are two perspectives of quality measurement: internal and external. According to internal perspective it is defined as zero defects – doing it right the first time, or confines to requirements. The external perspective understands this aspect in terms of customer perception, customer expectation and customer satisfaction. External perspective is becoming important in the light of increasing consumer's awareness and growing consumer expectations. Among the definitions of service quality that measures the external perspective, the one given by Parasuraman, Zeithaml and U. Berry (1985) define service quality as a degree and the direction of discrepancy between a customer perception and expectation. Whereas perceived service quality as a gap between a customer expectation and perception

as a measurement of the service quality. The smaller the gap the better the quality of the service and greater the customer satisfaction. Edvardsson (2000) suggested that service should be considered from the point of view of a customer because it is a perception in his minds how he determines the service quality. The term “Service” means different things to different customers because it is an experience.

The measurement of subjective aspects of customer service depends on the conformity of the expected benefit with the perceived result. This in turn depends upon the customer's expectation in terms of service that they receive and the service provider's ability and talent to present this expected service. Successful companies add benefits to their offering that not only satisfy the customers but also surprise and delight them. Measuring service quality may involve both subjective and objective process. In both cases it is often some aspect of customer satisfaction which is being assessed. However customer satisfaction is an indirect measure of service quality. Barsky (1992) suggest that the customer may be excellent source of information for management on how the organization can provide quality service. Through survey and focus group customer can help management to determine which service areas are most in need of improvement.

One of the most accepted service quality dimensions of Zeithamal and Bitner (2003:85) state that focus on the evaluation that reflects the customer perception and the specific dimensions of service reliability, responsiveness, assurance, empathy and tangibility. It is influenced by perception of service quality, product quality and the price as well as situational factor and personal factor. In service Industry definition of the service quality focus on meeting customer needs and requirement and how well the customer expectation is met (Lewis & Booms, 1983). Gronoos (1983) had stated that perceived quality of service was dependent on the comparison of expected service with perceive service and thus the outcome of a comparative evaluation process.

Regarding the relationship between the quality and customer satisfaction there are two opposed perspective satisfaction is an antecedent of the service quality when this last one is seen as a global perception (Bitner, 1990 Bolton and Drew 1991) On the other side are Cronin and Taylor (1992) and Spreng and Mackoy (1996) stating that service quality is the cause of customer satisfaction.

Lam & Zhang (1999) conducted a study to assess customer expectation and perception of the service quality and identified the gap between the two they also explored the impact of service quality factor on overall customer satisfaction. The findings revealed that reliability, responsiveness and assurance are the most significant factor in prediction of customer satisfaction. In addition these two factor had the largest differential scores indication that the customer perception fall well short of their expectation. The purpose of measuring customer satisfaction is to assess the quality of the existing management practices and identified direction for improvement. The aim of managing satisfaction is to obtain the higher rate of customer retention and improve a company market share and profit (Gilbert and Horsnell 1998).

Roth and menor(2003) specify the boundaries of service operations management as a field of study to the design ,the delivery and the evaluation of services .Service design is an important strategic issue since it allows a company to transpose its strategy onto the operational level(Roth and menor(2003) and that the effectiveness of operations strategy is contingent upon making the right design choices (Heskett,1987)Good design therefore ensures that both the service outcome and the process of service delivery are perceived as being of good quality by customers(Mohr& Bitner,1995)So as to generate customer satisfaction which in turns drives customer retention (Cronin & Taylor ,1992)

### **Service Gap**

Service quality gap is defined as the difference between customer expectations and perceptions of service. If expectations are greater than performance, then perceived quality is less than satisfactory and customer dissatisfactions occurs (Parasuraman et al., 1985; Lewis and Mitchell, 1990). In recent years, greater emphasis has been placed on understanding the role of expectations (Pitt and Jeantrout, 1994), given the fact that consumers' expectation of quality are increasing (Dotchin and Oakland, 1994b; Haywood-Farmer and Stuart, 1990), and people are becoming more discerning and critical of the quality of service that they experience (Philip and Hazlett, 1997). According to Boulding et al. (1993), expectations are “pre-trial beliefs about a product or service”. Service quality gaps affect service delivery, so managers must prevent, detect and eliminate them as early as possible in any service

operation. The impact of service quality gaps on strategy formation and implementation makes it increasingly important for the top management and staff planners to do the same.(Shahin and Samea,2010)

GAP Analysis of service quality is to evaluate the quality of service; customers will compare the service received with the service they expected. If service quality were to be calculated mathematically, the formula would be  $P - E$ , with P being the consumers' perceived level of service received and E being consumer expectations prior to the service encounter. A negative number indicates that expectations were not met. A zero indicates consumer expectations were met. A positive number indicates expectations were exceeded. Gap theory is the method for calculating service quality that involves subtracting a consumers' perceived level of service from what was expected. Gap five is the sum of gaps one through four and is equal to the overall difference between what consumers receive and what they expected for the service. Gap five is affected by both the direction and magnitude of gaps one through four.

According to this model, SERVQUAL scale has proposed by Parasuraman et al.(1988) for measuring Gap 5. Parasuraman et al. (1985) mentioned ten factors for evaluating service quality (including tangible, reliability, responsiveness, courtesy, credibility, security, accessibility, communication and understanding the customer). These ten factors are simplified and collapsed into five factors. These five dimensions are stated as follows (Van Iwaarden et al., 2003; Shahin, 2006):

- 1) Tangibles. Physical facilities, equipments and appearance of personnel.
- 2) Reliability. Ability to perform the promised service dependably and accurately.
- 3) Responsiveness. Willingness to help customers and provide prompt service.
- 4) Assurance (including competence, courtesy, credibility and security). Knowledge and courtesy of employees and their ability to inspire trust and confidence.
- 5) Empathy (including access, communication, understanding the customer). Caring and individualized attention that the firm provides to its customers.

### **Objectives of the Study:**

1. To assess the service quality gap on health tourism.
2. To measure the level of satisfaction of the health tourist.
3. To understand the relation of service delivery with customer satisfaction in health tourism.

### **Need for the Study**

Among the various countries where Ayurveda has popularized, the status of Ayurveda varies widely. The trade, practice and education of Ayurveda are prevalent in all these countries, but it has not been recognized legally as a Medical system. Ayurveda has established its position around the globe as a unique health care system with a holistic solution to many complex health hazards. The flourish of the system has to be positively channeled to benefit the maximum people with minimum expense. Hence it is important to have a factual understanding of all Healthcare traditions, which are popular, and in public demand. Experts who have in- depth knowledge of the specifications of the concerned system can only design a fair and effective regulation for any medical system. The ultimate aim is to enhance its utility and neutralize its damage and to offer a cost effective and safe health care to the public at large. Thus Kerala being one of the most widely Ayurveda practicing state of the country, the researchers have identified few ayurvedic centers of Palakkad to study service delivery and customer satisfaction to understand the current health care practice prevailing in Kerala and foster light to further developments and progress of the ayurvedic health care centers of Kerala.

### **Methodology and Discussion**

For the purpose of the study, respondents who came for the Ayurvedic treatment in Palakkad, Kerala were selected as population. Four well known health care centers of Palakkad were taken for the study. Kairali, Ahalia Ayurvedic Hospital, Poonthottam Ayurvedasram, Rajah healthy Acres in Palakkad were the ayurvedic centers for the present study. Those who were willing to contribute and be a part of the survey were only approached. Convenience sampling is used for the present study. The sample size

of the study were 200 Ayurvedic tourists; the data were collected through a structured questionnaire during Jan15- March 15

Service quality was measured by using SERVQUAL (Parasuram and Zeithamal) dimensions to assess the level of expectation and level of perception on five aspects of service delivery. Paired t –test is conducted to evaluate the pre and post purchase service delivery attributes.

### **1.1 Average Score of SERVQUAL dimensions**

<b>Dimensions</b>	<b>Expectation</b>	<b>Perception</b>	<b>Gap Score</b>
Tangibility	15.66	18.24	+ 2.58
Reliability	11.96	13.33	+ 1.37
Responsiveness	15.82	17.72	+ 1.9
Assurance	18.5	17.5	- 1.0
Empathy	16.87	18.83	+ 1.96
<b>Overall average SERVQUAL Score</b>			<b>+ 1.362</b>

The above table 1.1 shows gap value of service delivery of health tourism centers of Palakkad. It is clear from the table that the gap is minimum and it is also positive in all dimensions except in assurance. The perception of tangibility dimension 18.24 is higher than the value of expected service 15.66 which leaves a positive gap score of +2.58. Reliability, Responsiveness and empathy also has higher perception values viz 13.33, 17.72 and 18.83 than the expected value 11.96,15.82 and 16.87 which shows a positive service gap .Whereas in case of Assurance the perception value 17.5 is lesser than the Expected value 18.5 shows there is a negative gap leaving a scope for improvement in services for the ayurvedic centers. The Average SERVQUAL value is +1.362 which denotes that the overall service Quality has a positive gap between the perception and expectation of the customers, which in turn tells us that the health tourists are happy with the service delivery, which in turn leads to satisfied customer

### **1.2 Descriptive Statistics**

The above table 1.2 measures the level of satisfaction of various services and facilities of health tourists. The highest and lowest value range between 4.12 to 4.90. All the values are above 4 and nearer to 5.Which shows that the customers are satisfied to highly satisfied. Which support the paired t test analysis which shows that there is very little gap between the expectation and perception of service delivery on health tourism centers. The present study reiterates the fact that there is a linear relationship between quality service delivery and customer satisfaction.

## **Findings and Suggestions**

### **Findings**

The factors like staff dresses are clean and appropriate, providing service with smile, neat and clean health care centers have positive gap of (+2.58) between expected service and perceived service on tangibility dimension of service delivery. The Reliability dimension factors like service provided as promised, good treatment, right services right at the first time also has a positive gap of (+1.37) ensures that the centers offers quality service. The factors like services provided, prompt service, willingness to help, satisfaction with the services implies that there is a positive gap between expectation and perception with a gap score of (+1.9).Where as the factors like Product knowledge, skill to perform, courteousness, trustworthy of the staffs are showing a negative gap (-1.0) where the ayurvedic centers has to improve their service quality. The factors like ability of the staff to communicate in English or Malayalam effective communication, personal attention, and meeting specific needs of the patients are the factors of service quality dimension- Empathy also leaves a positive gap score of (+1.96). From the study the researchers have found that the perception of services received by the customers is just about their expectation leaving very little positive gap in the service delivery. The average gap score shows a magnitude of (+ 1.362) with a positive direction which shows the existing effective service delivery practices prevailing in health centers of Kerala. Hence we can conclude that the treatment and services provided at the health care centres of Palakkad, Kerala are satisfactory with a scope of

improvement for better services in future. The present study proves that quality service delivery is directly proportional to customer satisfaction.

### **Suggestions**

The Ayurvedic treatment centers in Palakkad city are leaving a positive gap in Tangibility, Reliability, Responsiveness and Empathy. Whereas SERVQUAL dimension- Assurance is leaving a negative gap showing there is a need for improvement in product knowledge, skills to perform, courteousness, trustworthy of the staffs working at the ayurvedic centers to ensure the satisfaction of the customers in all aspects. The ayurvedic centers can also implement more services that not only confines to treatment, but also services which rejuvenates their senses by experiencing indigenous arts and crafts , exploring traditional cuisines and martial arts are some ethnic package that can encapsulate the holistic health tourism services. Discounts can be provided at the Ayurvedic centers so that the visitors can be benefited from it. Government can provide financial assistance with low interest rates for the ayurvedic centers with better performance to upgrade the services provided and to develop the Health Tourism in the state of Kerala. Future research can be done in other parts of health centers of Kerala and can be compared. Also the present study used only SERVQUAL model to assess the service delivery, other measures can be used to assess the service delivery.

### **Conclusion**

From the study, Customer Satisfaction and Service quality Gap Analysis of Health Tourism in Kerala is analyzed. It is essential to identify the satisfaction level of the customers, since it provides a better ability, not only to identify the service gap, expectations of customers but also to retain them. SERVQUAL model is used in the study to identify the gap between the customer expectation and perception on various dimensions and found that there is a positive gap between the expectation and perception of services provided to the customer which implies that the services and facilities provided are satisfactory .Though the customers are satisfied with the present treatment , additional programs of interest that rejuvenates and retain can be added to the package ,to pave way for sustainable tourism development in the state.

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- Transformative Evolution: From 'wellness' to 'medical wellness' tourism in Kerala  
A whitepaper on the trends and recommendations for enhancing medical value tourism in the State of Kerala October 2015

**APPENDIX****1.3 Expectation and perception of Tangibility  
Paired Samples Statistics**

		Mean	Std. Deviation	t	df	Sig.(2- tailed)
Pair 1	Dresses appropriately exp	3.90	.779	-11.156	199	.000
	Dresses appropriately per	4.55	.509			
Pair 2	Uniform is clean exp	3.90	.562	-13.556	199	.000
	Uniform is clean per	4.55	.519			
Pair 3	Service with smiling exp	3.88	.545	-15.028	199	.000
	Service with smiling per	4.59	.494			
Pair 4	Center is neat and clean exp	3.98	.653	-11.790	199	.000
	Center is neat and clean per	4.55	.538			

**1.4 Expectation and perception of Reliability  
Paired Samples Statistics**

		Mean	Std. Deviation	t	Df	Sig.(2- tailed)
Pair 1	service as promised exe	3.92	.478	-10.940	199	.000
	service as promised per	4.44	.526			
Pair 2	good treatment exe	4.07	.476	-9.891	199	.000
	good treatment per	4.48	.530			
Pair 3	right service exe	3.96	.575	-7.519	199	.000
	right service per	4.41	.541			

**1.5 Expectation and perception of Responsiveness  
Paired Samples Statistics**

		Mean	Std. Deviation	t	df	Sig.(2-tailed)
Pair1	Exactly services provided exe	3.95	.565	-8.401	199	.000
	Exactly services provided per	4.43	.496			
Pair2	Prompt services exe	3.98	.580	-9.256	199	.000
	Prompt services per	4.38	.507			
Pair3	Willing to help exe	3.91	.455	-13.203	199	.000
	Willing to help per	4.54	.500			
Pair4	Satisfaction exe	3.98	.453	-8.225	199	.000
	Satisfaction per	4.37	.484			

**1.6 Expectation and perception of Assurance  
Paired Samples Statistics**

		Mean	Std. Deviation	T	Df	Sig.(2-tailed)
Pair 1	Product knowledge exe	4.79	.412	-5.189	199	.000
	Product knowledge per	4.58	.553			
Pair 2	Required skill exe	4.74	.442	-6.158	199	.000
	Required skill per	4.50	.540			
Pair 3	Speak courteously exe	4.49	.530	-6.681	199	.000
	Speak courteously per	4.19	.543			
Pair 4	Trustworthy exe	4.48	.501	-5.302	199	.000
	Trustworthy per	4.23	.556			

**1.7 Expectation and perception of Responsiveness  
Paired Samples Statistics**

		Mean	Std. Deviation	t	Df	Sig.(2-tailed)
Pair1	Communicate in other languages exp	4.39	.639	-9.277	199	.000
	Communicate in other languages per	4.79	.412			
Pair2	Communicate effectively exe	4.36	.642	-7.661	199	.000
	Communicate effectively per	4.73	.448			
Pair 3	Personal attention exe	4.08	.704	-10.171	199	.000
	Personal attention per	4.68	.480			
Pair 4	Specific needs exe	4.04	.746	-9.017	199	.000
	Specific needs per	4.63	.496			

**Effect of Employee Relationship on Employee Job Enrichment towards Food Processing Units in Dharmapuri District**

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**Abstract**

Job enrichment has become an essential aspect in motivating employees for better and greater performance through a mutual sense for skill variety, task identity, task significance and autonomy. The main objective of this study is to investigate the effect of employee relationship on employee job enrichment towards food processing units in Dharmapuri district. Descriptive research method was adopted for this study using 384 valid questionnaires which were completed by selected food processing units' employees in Dharmapuri district. Multistage sampling technique was adopted for the study. Analysis tools such as correlation and regression were adopted in this study. The study found that there is a positive relationship between employee relationship and job enrichment and employee relationship influence job enrichment. The study concluded that paternalistic family-oriented businesses and voluntary organizations tend to be unitary organizations. However, wide variations are still found within the unitary approach. As part of the effort to generally improve performance and welfare of stakeholders, business organizations are adopting a pluralist view in their employment relations with some process for reconciling different interests. This is achieved through formal agreements where there are recognized trade unions or staff associations, and in the absence of these, it indicates that management adopts a unitary philosophy.

**Keywords:** Multistage Sampling Technique, Descriptive Research, Job Enrichment and employee relationship.

**Introduction**

Employment relations deal with the interactions amongst the parties to the employment relationship. These consists of employers and employees, the parties who act on their behalf, trade unions and employee associations and third party roles played by state agencies. According to Armstrong (2009), employee relations consist of all those areas of human resource management (HRM) that involve relationships with employees-directly and/ or through collective agreements where trade unions are recognized. It is therefore concerned with generally managing the employment relationships which deal with the agreement of terms and conditions of employment and with issues arising from employment. The purpose of employment relations is to provide for effective and consistent procedures for rule-making, consistently in dealing with employee relation issues, fairness processes that can affect and improve employee behavior or mechanism to resolve differences/disputes (Beardwell & Claydon, 2007). The value added outcomes that can result from good employee relations as argued by Beardwell and Claydon (2007) include improved morale and commitment, fewer grievances, job enrichment, productivity increases and better control of labor costs.

**Review of literature**

Fj Carstens and Neil Barnes (2006) Studied about "The Quality Of Leader/Employee Relationship In Business Performance." The population for the study was derived from all the branches of a major listed financial institution within the borders of South Africa. The study included all forty five catchments, and therefore all forty five assessments were done on the forty five area managers. The forty five area managers in the sample 12 were female and 33 were male. The study emphasises the influence of accountability, decision-making, vision and trust on business performance and an individual would then reasonably deduce that those elements are critical for any leader if he or she would want to successfully impact on business performance. The study also made it possible to conclude that certain items of the leadership/employee index could very well act as leading indicators for business performance as measured by the balanced scorecard.

Esther Wangithi Waiganjo and Jane Muceke Nge (2012) studied about "A Critical Evaluation of the Applicability of Unitarism Perspective in Contemporary Employment Relations." Employment relation is concerned with generally managing the employment relationships which deal with the

agreement of terms and conditions of employment and with issues arising from employment. It is evident that successful organizations apply a coherent set of people management and development practices appropriate to their needs. Such organizations are increasingly those which have a constructive relationship with employees and a management approach which enables them to develop and draw on the full potential of their people. There is thus a positive relationship between managerial strategies on employment relations and employee's identification with, and support for performance improvement and organizational change. Industrial relation scholars have identified several perspectives but this paper focuses on unitary which is a major perspective used in the analysis of workplace relations. It adopts a paternalistic approach where employees are expected to be loyal to the management which must do everything within their powers to uplift the wellbeing of the employees. This article examines the extent of applicability of unitary perspective in contemporary employment relations. The paper concludes that paternalistic family-oriented businesses and voluntary organizations tend to be unitary organizations. However, wide variations are still found within the unitary approach. As part of the effort to generally improve performance and welfare of stakeholders, business organizations are adopting a pluralist view in their employment relations with some process for reconciling different interests. This is achieved through formal agreements where there are recognized trade unions or staff associations, and in the absence of these, it indicates that management adopts a unitary philosophy.

Emily Atieno Odhong and Jacob Omolo (2014) studied about "An Analysis of the Factors Affecting Employee Relations in the Flower Industry in Kenya, a Case of Waridi Ltd, Athi River." Study variables included working conditions, communication, collective bargaining issues, recruitment and remuneration. The study adopted descriptive research design and a target population of 420. Stratified random sampling was done. Questionnaires were used to collect primary data. Qualitative and quantitative techniques of data analysis were employed. Based on the study findings, it is concluded that free communication and information flow is important in promoting employee relations. Collective bargaining provides the structure for clear job description and work performance. Overall, employee relation concepts such as employee trust, the manner in which employee complaints are dealt with, commitment to the organization, genuine social dialogue and existence of team spirit are fundamental in promoting good employee relations.

Keith Abbott (2006) studied about "A Review of Employment Relations Theories and Their Application." The paper also presents and aligns a range of contemporary theories within the province of such systems, with the aim being to show how judgements made about the worth or otherwise of a given range of theories are inevitably shaped by the type of value system and set of assumptions one holds towards the world of work. The paper concludes by offering a practical guide to managers on how to evaluate their own assumptions and value systems when applying the noted theories and concepts to real world circumstances. In doing so, the paper provides a tool kit of theories and concepts that should allow managers to avoid engaging in workforce management practices that are either ill conceived or based on intuitive premises.

Lee Sing, Rianna K., (2009) in study "Social network web sites and intra-organizational relationships: Using Facebook to build employee relationships at Serena Software." Email interviews with 13 Serena Software employees demonstrated that the social network site is in fact building relationships among them. Participants attributed information sharing as the element that most helped them to build relationships with each other. The interviews revealed evidence of the characteristics of relationship quality: trust, commitment and satisfaction. However, participants expressed a different definition of the fourth characteristic — control mutuality — in their Facebook relationships. The results showed that participants did not define their Facebook relationships with colleagues as either communal or exchange. Research on social media is emerging because social media are relatively new compared to traditional media. This study is significant to organizational and public relations literature because it examines how social media can support internal organizational and public relations functions such as building relationships. Public relations research on employee-employee relationships is limited, so this study builds knowledge in that area. Furthermore, there appears to be no research on the use of Facebook to build employee relationships, making this study original.

Maria-Cristina Balaneasa (2012) in her study "From Industrial Relations towards the New Paradigm of Labor Relations." The researcher conclude that, unlike industrial relations, employment relations adopt a wider range including other sectors such as services sector, focusing more on individual relationships between employer and employee than collective ones, without conflicts and on a participatory management approach, based on trust, loyalty and understanding the needs of employees.

Employee relations management places a particular emphasis on communication between managers and employees and also among employees between them. We believe that lack of communication or poor communication can lead to organizational conflict, that's why is necessary that the company chooses a formal, open and fast communication using appropriate means depending on employees capacity of understanding, age and hierarchical position.

### **Research Methodology**

#### **Objectives of the Study**

To study the effect of employee relationship on employee job enrichment towards food processing units in Dharmapuri district.

#### **Hypothesis of the Study**

❖ There is no relationship between employee relationships and job enrichment towards food processing units in Dharmapuri district.

❖ There is no influence of employee relationship on job enrichment towards food processing units in Dharmapuri district.

#### **Multistage Sampling Technique**

Multistage sampling technique was adopted for the study. Srivastava (2008) there is only a less effort need to collect the data. Actually no pre plan of executing is there.

#### **Data Collection**

Based on the Yamane (1967) formula for determining the sample strength was adopted which suggested 350 as suitable sample size. In order to have responses through all the areas 450 questionnaires (Extra 30%) were distributed and 400 questionnaires were collected and were edited to have 384 samples strength. Out of 384, 254 were male and remaining 130 were female.

#### **Reliability**

For all the items in the questionnaire design the alpha values ranged from 0.72 to 0.87. This indicates high reliability of the items in the questionnaire. With these results the consistency, dependability and adoptability are confirmed. With some editions the questionnaire was to be launched for the final study.

#### **Statistical Tools Used**

Analysis tools such as correlation and regression were adopted in this study.

#### **Correlation**

Correlation analysis was adopted to find out the actual relationship between the Job Enrichment and employee relationship.

#### **Regression**

Regression is used to find the influence of independent variables over the dependent variable.

### Analysis and Interpretation

**Table 1 Correlation analysis showing relationship between employee relationship and job enrichment towards food processing units in Dharmapuri district**

Variables		job enrichment	Employee Relationship
<b>Job Enrichment</b>	Pearson Correlation	1	.657(**)
	Sig. (2-tailed)	.	.000
	N	384	384
<b>Employee Relationship</b>	Pearson Correlation	.657(**)	1
	Sig. (2-tailed)	.000	.
	N	384	384

\*\* Correlation is significant at the 0.01 level (2-tailed).

The Pearson correlation test was run on a sample of 384 employees to know the relationship between employee relationship and job enrichment towards food processing units in Dharmapuri district.

**H<sub>0</sub>: There is no relationship between employee relationship and job enrichment towards food processing units in Dharmapuri district.**

**H<sub>A</sub>: There is no relationship between employee relationship and job enrichment towards food processing units in Dharmapuri district.**

Relationship between the variables employee relationship and job enrichment towards food processing units shows r value is 0.657 and p value is 0.000. Hence p value is less than 0.01 and the hypothesis is rejected. It is concluded that there is significant relationship between the variables employee relationship and job enrichment towards food processing units in Dharmapuri district.

**Table 2 Influence of employee relationship on employees' job enrichment towards food processing units**

### Model Summary

R	R Square	Adjusted R Square	F	Sig.
0.657	0.431	0.430	289.770	0.000

### Coefficients

SL.NO.	Variable	B	SE	Beta	t	Sig.
	Constant	1.597	0.108		14.777	0.000
1	Employee Relationship	0.546	0.032	0.657	17.023	0.000

Dependent Variable: job enrichment

The regression analysis has been carried a sample of 384 and data considering job enrichment as a dependent variable and independent variable as employee relationship. The reaction of the consumers and effect of the employee relationship over job enrichment have been studied by the regression analysis.

**H<sub>0</sub>: There is no influence of employee relationship on job enrichment towards food processing units in Dharmapuri district.**



**H<sub>A</sub>: There is an influence of employee relationship on job enrichment towards food processing units in Dharmapuri district.**

The F value obtained for the analysis is 289.770 which are significant at one percent level. Hence the assumed regression model may be considered as a good fit. The value of  $R^2$  is 0.431 and implies that 43% of job enrichment is influenced by the employee relationship.

Considering the significant individual regression coefficients, it is seen that the brand image (Beta – 0.657, t – 17.023, p – 0.000), hence the p value is 0.000 and the null hypothesis is rejected and significant at 1% level.

The analysis found that employee relationship is influenced on job enrichment towards food processing units in Dharmapuri district.

**Findings of the study**

❖ The correlation analysis has been carried a sample of 384 and data considering employee relationship on job enrichment towards food processing units in Dharmapuri district. It is observed from the r value is 0.657, p value is 0.001. So the null hypothesis is rejected at 1% level of significance. It is establish that there is a positive relationship between employee relationships is influenced on job enrichment towards food processing units in Dharmapuri district.

❖ The regression analysis has been carried a sample of 384 and data considering employee relationship on job enrichment towards food processing units in Dharmapuri district. The F value obtained for the analysis is 289.770 which are significant at one percent level. Hence the assumed regression model may be considered as a good fit. The value of  $R^2$  is 0.431 and implies that 43% of job enrichment is influenced by the employee relationship. It is concluded that employee relationship is influenced on job enrichment towards food processing units in Dharmapuri district.

**Recommendations of the study**

❖ If companies are following the HRM ideas of effective management, then workers will be satisfied and will not support a union nor need mandated labor standard. Such institutions are seen as unnecessary because the unitarist view emphasizes fulfillment and intrinsic rewards.

❖ The unitarist approach that management has a right to manage and that employees should be loyal to the management may not be applicable in the modern organizations. This makes this view adopt autocratic and authoritarian approach to management.

**Conclusion**

Job enrichment has become an essential aspect in motivating employees for better and greater performance through a mutual sense for skill variety, task identity, task significance and autonomy. The main objective of this study is to investigate the effect of employee relationship on employee job enrichment towards food processing units in Dharmapuri district. Descriptive research method was adopted for this study using 384 valid questionnaires which were completed by selected food processing units' employees in Dharmapuri district. Multistage sampling technique was adopted for the study. Analysis tools such as correlation and regression were adopted in this study. The study found that there is a positive relationship between employee relationship and job enrichment and employee relationship influence job enrichment. The study concluded that paternalistic family-oriented businesses and voluntary organizations tend to be unitary organizations. However, wide variations are still found within the unitary approach. As part of the effort to generally improve performance and welfare of stakeholders, business organizations are adopting a pluralist view in their employment relations with some process for reconciling different interests. This is achieved through formal agreements where there are recognized trade unions or staff associations, and in the absence of these, it indicates that management adopts a unitary philosophy.

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## Employee Perception on Stressors With Reference To Private Banks

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### Abstract

We have conducted survey regarding Employee perception on bank stressors we have noticed a radical results. Many of the bank employees in the private sector are facing stress because of long period of working. But they don't want to quit the job because they are paid well. The incentives for their performance are also very high. Some of them were opinion that high targets were issued this makes them stressful. Many were of opinion that there is a difference between the public sector banks in the areas of security and work load. Some are opinion that certain programs are conducted to reduce the stress now days they have also said that certain institutions are trying their level best to induce certain programs in order to remove the stress in the work environment. They are also trying to improve the working conditions. They are doing so in order to retain the employees.

Key words: perception, stressors, retention

### Introduction

**Stress** is defined as “a state of psychological and physiological imbalance resulting from the disparity between situational demand and the individual's ability and motivation to meet those needs. **Dr. Hans Selye**, one of the leading authorities on the concept of stress, described stress as “the rate of all wear and tear caused by life.” Stress can be positive or negative. Stress is good when the situation offers an opportunity to a person to gain something. It acts as a motivator for peak performance. Stress is negative when a person faces social, physical, organizational and emotional problems.

### Methodology of Study:

We have used two types of methods they are the primary data through survey and secondary data through secondary data through internet. We have conducted survey regarding Employee perception on bank stressors we have noticed a radical results. Many of the bank employees in the private sector are facing stress because of long period of working but they do not want to quit the job because they are paid well

### Theoretical framework

#### Taking steps to manage stress

- **Track your stressors.** Keep a journal for a week or two to identify which situations create the most stress and how you respond to them. Record your thoughts, feelings and information about the environment, including the people and circumstances involved the physical setting and how you reacted. Did you raise your voice? Get a snack from the vending machine? Go for a walk? Taking notes can help you find patterns among your stressors and your reactions to them.
- **Develop healthy responses.** Instead of attempting to fight stress with fast food or alcohol, do your best to make healthy choices when you feel the tension rise. Exercise is a great stress-buster. Yoga can be an excellent choice, but any form of physical activity is beneficial. Also make time for hobbies and favorite activities. Whether it's reading a novel, going to concerts or playing games with your family, make sure to set aside time for the things that bring you pleasure. Getting enough good-quality sleep is also important for effective stress management. Build healthy sleep habits by limiting your caffeine intake late in the day and minimizing stimulating activities, such as computer and television use, at night.
- **Establish boundaries.** In today's digital world, it's easy to feel pressure to be available 24 hours a day. Establish some work-life boundaries for yourself. That might mean making a rule not to check email from home in the evening, or not answering the phone during dinner. Although people have different preferences when it comes to how much they blend their work and home life, creating some

clear boundaries between these realms can reduce the potential for work-life conflict and the stress that goes with it.

- **Take time to recharge.** To avoid the negative effects of chronic stress and burnout, we need time to replenish and return to our pre-stress level of functioning. This recovery process requires “switching off” from work by having periods of time when you are neither engaging in work-related activities, nor thinking about work. That's why it's critical that you disconnect from time to time, in a way that fits your needs and preferences. Don't let your vacation days go to waste. When possible, take time off to relax and unwind, so you come back to work feeling reinvigorated and ready to perform at your best. When you're not able to take time off, get a quick boost by turning off your smartphone and focusing your attention on non-work activities for a while.
- **Learn how to relax.** Techniques such as meditation, deep breathing exercises and mindfulness (a state in which you actively observe present experiences and thoughts without judging them) can help melt away stress. Start by taking a few minutes each day to focus on a simple activity like breathing, walking or enjoying a meal. The skill of being able to focus purposefully on a single activity without distraction will get stronger with practice and you'll find that you can apply it to many different aspects of your life.
- **Talk to your supervisor.** Healthy employees are typically more productive, so your boss has an incentive to create a work environment that promotes employee well-being. Start by having an open conversation with your supervisor. The purpose of this isn't to lay out a list of complaints, but rather to come up with an effective plan for managing the stressors you've identified, so you can perform at your best on the job. While some parts of the plan may be designed to help you improve your skills in areas such as time management, other elements might include identifying employer-sponsored wellness resources you can tap into, clarifying what's expected of you, getting necessary resources or support from colleagues, enriching your job to include more challenging or meaningful tasks, or making changes to your physical workspace to make it more comfortable and reduce strain.
- **Get some support.** Accepting help from trusted friends and family members can improve your ability to manage stress. Your employer may also have stress management resources available through an employee assistance program (EAP), including online information, available counseling and referral to mental health professionals, if needed. If you continue to feel overwhelmed by work stress, you may want to talk to a psychologist, who can help you better manage stress and change unhealthy behavior.

In the workplace, stress can be the result of any number of situations. Some examples include:

<b>Categories of Job Stressors</b>	<b>Examples of Sources of Stress</b>
Factors unique to the job	<ul style="list-style-type: none"> <li>• workload (overload and underload)</li> <li>• pace / variety / meaningfulness of work</li> <li>• autonomy (e.g., the ability to make your own decisions about our own job or about specific tasks)</li> <li>• shiftwork / hours of work</li> <li>• skills / abilities do not match job demands</li> <li>• lack of training and/or preparation (technical and social)</li> <li>• lack of appreciation</li> <li>• physical environment (noise, air quality, etc)</li> <li>• isolation at the workplace (emotional or working alone)</li> </ul>
Role in the organization	<ul style="list-style-type: none"> <li>• role conflict (conflicting job demands, multiple supervisors/managers)</li> <li>• role ambiguity (lack of clarity about responsibilities, expectations, etc)</li> <li>• level of responsibility</li> </ul>
Career development	<ul style="list-style-type: none"> <li>• under/over-promotion</li> <li>• job security (fear of redundancy either from economy, or a lack of tasks or work to do)</li> <li>• career development opportunities</li> <li>• overall job satisfaction</li> </ul>
Relationships at work (Interpersonal)	<ul style="list-style-type: none"> <li>• supervisors (conflicts or lack of support)</li> <li>• coworkers (conflicts or lack of support)</li> <li>• subordinates</li> <li>• threat of violence, harassment, etc (threats to personal safety)</li> <li>• lack of trust</li> <li>• lack of systems in workplace available to report and deal with unacceptable behaviour</li> </ul>
Organizational structure/climate	<ul style="list-style-type: none"> <li>• participation (or non-participation) in decision-making</li> <li>• management style</li> <li>• communication patterns (poor communication / information flow)</li> <li>• lack of systems in workplace available to respond to concerns</li> <li>• not engaging employees when undergoing organizational change</li> <li>• Lack of perceived fairness (who gets what when and the processes through which decisions are made). Feelings of unfairness magnify the effects of perceived stress on health.</li> </ul>
Work-Life Balance	<ul style="list-style-type: none"> <li>• role/responsibility conflicts</li> <li>• family exposed to work-related hazards</li> </ul>

Adapted from: Murphy, L. R., Occupational Stress Management: Current Status and Future Direction. in Trends in Organizational Behavior, 1995, Vol. 2, p. 1-14, and UK Health & Safety Executive (HSE) "Managing the causes of work-related stress: A step-by-step approach using the Management Standards", 2007.

### **Can stress cause health effects?**

Yes, stress can have an impact on your overall health. Our bodies are designed, pre-programmed if you wish, with a set of automatic responses to deal with stress. This system is very effective for the short

term "fight or flight" responses we need when faced with an immediate danger. The problem is that our bodies deal with all types of stress in the same way. Experiencing stress for long periods of time (such as lower level but constant stressors at work) will activate this system, but it doesn't get the chance to "turn off". The body's "pre-programmed" response to stress has been called the "Generalized Stress Response" and includes:

- increased blood pressure
- increased metabolism (e.g., faster heartbeat, faster respiration)
- decrease in protein synthesis, intestinal movement (digestion), immune and allergic response systems
- increased cholesterol and fatty acids in blood for energy production systems
- localized inflammation (redness, swelling, heat and pain)
- faster blood clotting
- increased production of blood sugar for energy
- increased stomach acids

When people engage in these behaviours or are in these emotional states, they are more likely to:

- become momentarily (but dangerously) distracted
- make errors in judgment
- put their bodies under physical stress, increasing the potential for strains and sprains
- Fail in normal activities that require hand-eye or foot-eye coordination.

Stress can also lead to accidents or injuries directly by not giving the person the control necessary to stop the threat to their physical well-being.

Luckily, there are usually a number of warning signs that help indicate when you are having trouble coping with stress before any severe signs become apparent. These signs are listed below.

### **Analysis and Interpretation**

#### **Q1. Is work culture supportive in your organization?**

SNO	Parameter	Percentage of respondents
1.	Mostly	77
2.	Rarely	11
3.	Sometimes	7
4.	Not at all	05
	Total	100

Many were of opinion that, there are cordial relations between the employees in the private sector banks. This reduces their boredom and stress in the working hours. There is also a mutual consultation and cooperation between the employees.

#### **Q2. How often you face stress Situation in your organization?**

SNO	Parameter	Percentage of respondents
1.	Mostly	83
2.	Rarely	07
3.	Sometimes	10
4.	Not at all	0
	Total	100

Employees face stress only when they are unable to reach the targets within the specified period, they are also stress full in explaining the reasons for non completion of the targets to the superiors. The pressure is exerted by the superiors because they have to give an explanation to the management. This is the main reason for the stress on the superior and subordinates

**Q3. Most of your Stress is related to:**

SNO	Parameter	Percentage respondents	of
1.	Work Environment	33	
2.	Supervision	26	
3.	Workgroup	31	
4.	Social Injustice	10	
	Total	100	

Most of the stress is regarding the work environment and supervision. There also sometimes stress faced because of financial struggle and family problems which are reflected in the work. Some positions which involving cash transactions are also facing stress because they have to be careful and are accountable for any small transactions.

**Q4. How do you feel while working in the organization?**

SNO	Parameter	Percentage of respondents
1.	Great	07
2.	Satisfied	58
3.	Unable to concentrate	11
4.	Frustrated	21
5.	Depressed	3
	Total	100

Because of the evolution in technology, the stress is reduced to certain extent but at the same time they need to be careful during handling the enquires and clients. A small mistake may result in huge financial loss.

**Q5. Have you taken leave in the past 12 months due to work related stress?**

SNO	Parameter	Percentage respondents	of
1.	Yes	72	
2.	No	28	
	Total	100	

Because of stress, many of the bank employees are subjected to many health problems in day to day life. Some of the banks are providing medical facilities to the employees. They are also providing insurance facilities to the employees to some extent. Because of health problems and stress in working environment, employee absenteeism is more in private banking sector.

**Q6. Please estimate the average number of hours per week that you work (both on and off site).**

SNO	Parameter	Percentage of respondents
1.	40 – 50	04
2.	50 – 60	7
3.	60 – Above	89
4.		
	Total	100

Many of the employees are of the opinion that, they have to stay in the office as long as they complete. The work there is no fixed time span for them to remain in the office.

**Q7. Please indicate total workload change during last three years?**

SNO	Parameter	Percentage of respondents
1.	Workload decreased has	8
2.	Remained the Same	4
3.	Workload increased	88
	Total	100

When compared to the previous time, the work load has increased tremendously. This is because of availability of cheap labour and work force which is the main reasons for decrease in the remuneration levels.

**Q8 Stress is related to Demand?**

SNO	Parameter	Percentage of respondents
1.	Dealing with Customers/ Colleagues	23
2.	Administration	10
3.	Need to hit targets/deadlines	11
4.	. Long working hours	56
	Total	100

Stress is because of dealing with the customers. Sometimes relationship between employees also create stress. The other reason for a stress is heavy work load and prolonged working hours.

**Q9 Stress related to Support?**

SNO	Parameter	Percentage of respondents
1.	Feeling work not valued	11
2.	Lack of management support	07
3.	Incentive Policy	79
4.	Over competitive/ confrontational institutional culture	3
	Total	100

Some employees feel stressful because of the incentive policy. They are of opinion that they may be under rated. Few people are of the opinion that, their work is not valued as expected.

**Q12 How do you handle Stress situations?**

SNO	Parameter	Percentage of respondents
1.	Optimistically	22
2.	With the help of others	11
3.	Depends upon level	67
	Total	100

Separate interactive sessions are conducted in order to improve the relations between the employees. The employees are made to undergo training in order to perform the work without any stress. Which in turn helps them to increases the familiarity with the work and its environment.



**Q13. To what level the Management is effective in handling your Stress situation?**

SNO	Paramer	Percentage of respondents
1.	Completely	8
2.	To a certain extent	69
3.	To a satisfactory	11
4.	Not at all	12
	Total	100

Most of the managements are able to remove the stress from the employees to certain extent only. They are trying their best efforts to remove the stress and create an environment which facilitates the employees to perform well.

**Conclusion**

Many were of opinion that there is cordial relations between the employees in the private sector banks this reduces their boredom and stress in the working hours there is also a mutual consultation and cooperation between the employees. Employees face stress only when they are unable to reach the targets with in the specified period they are also stress full in explaining the reasons for not completion of the targets to the superiors. The pressure is exerted by the superiors because they have to give an explanation to the management. This is the main reason for the stress on the superior and subordinates. The managements have to take certain measures to educate the employees regarding the measures to reduce stress.

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**Factors Affecting Quality of Work Life: An Analysis in Women Employees of Private Limited Companies in and around Chennai**

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**Abstract**

Quality of work life is a critical concept with having lots of importance in women employee's life. Quality of work life indicates a proper balance both in work and personal life which also ensure organizational productivity and women employee's job satisfaction. This research study attempted to find out the factors that have an impact and significance influence on quality of work life of women employees in private limited companies of Chennai. To begin with the factors are identified through literature review and current context of Chennai. Seven factors were found and a quantitative research was done. After developing a questionnaire, survey was conducted among 100 women employees. The outcome of the research is that six out of seven factors (work load, family life, transportation, compensation policy and benefits, working environment, working hours and career growth) have significant influence on quality of work life. The study concluded that an appropriate organization culture, compensation policy, career growth and relative facilities can leads to a satisfied women employee's mindset which ensure the overall organization productivity.

The term refers to the favorableness or unfavorableness of a total job environment for people. QWL programs are another way in *which organizations recognize their responsibility to develop jobs and working conditions that are excellent for people as well as for economic health of the organization*. The elements in a typical QWL program include – open communications, equitable reward systems, a concern for women employee job security and satisfying careers and participation in decision making. Many early QWL efforts focus on job enrichment. In addition to improving the work system, QWL programs usually emphasize development of women employee skills, the reduction of occupational stress and the development of more co-operative labor-management relations.

**Keywords:** Quality of work life; Job satisfaction; Organization Productivity, Career development, Organization Culture.

**Introduction**

In Chennai a good number of people are working in private sector and they contribute a certain level of valuable time to their companies. In there, they give their best effort to get an appreciation and for company's goodwill. But quality of work life is such a concept which needs a certain balance both in professional and personal life. This research is all about identifying the factors that directly affects one's quality of work life. It is very important to have a positive quality of work life experience if someone wants to give her 100% effort to the company. Quality of work life is a philosophy or set of principals which holds that people are trustworthy, responsible and capable of making valuable contribution to the organization. However, quality of work life is directly influenced by job satisfaction and external environment and personal like. There should have be a proper level of balance in work life and total life space. In my research, I have identified some major factors that may directly affect the quality of work life experience and the factors are, work load, working condition and career growth, compensation and benefits, working environment which are directly influence the job satisfaction. These factors are controllable by the company. Besides, family life and transportation facilities are the other factors that directly influenced individual's mental motivation in Chennai. However, the meaning of quality of work life may vary to different people. So the primary objective of this research is to test the reliability of identified factors that influenced the quality of work life and the insights are captured from the women employees of private limited companies in Chennai. Based on the primary objective and data evaluation, a recommendation has been drawn in my research.

- **Quality of Working Life** is a term that had been used to describe the broader job-related experience an individual has.
- Whilst there has, for many years, been much research into job satisfaction, and, more recently, an interest has arisen into the broader concepts of stress and subjective well-being, the precise nature of the relationship between these concepts has still been little explored. Stress at work is often considered in isolation, wherein it is assessed on the basis that attention to an individual's stress management

skills or the sources of stress will prove to provide a good enough basis for effective intervention. Alternatively, job satisfaction may be assessed, so that action can be taken which will enhance an individual's performance. Somewhere in all this, there is often an awareness of the greater context, whereupon the home-work context is considered, for example, and other factors, such as an individual's personal characteristics, and the broader economic or cultural climate, might be seen as relevant. In this context, subjective well-being is seen as drawing upon both work and non-work aspects of life.

- However, more complex models of an individual's experience in the workplace often appear to be set aside in an endeavor to simplify the process of trying to measuring "stress" or some similarly apparently discrete entity. It may be, however, that the consideration of the bigger, more complex picture is essential, if targeted, effective action is to be taken to address quality of working life or any of its sub-components in such a way as to produce real benefits, be they for the individual or the organization.
- Quality of working life has been differentiated from the broader concept of Quality of Life. To some degree, this may be overly simplistic, as Elizur and Shye, (1990) concluded that quality of work performance is affected by Quality of Life as well as Quality of working life. However, it will be argued here that the specific attention to work-related aspects of quality of life is valid.
- Whilst Quality of Life has been more widely studied, Quality of working life remains relatively unexplored and unexplained. A review of the literature reveals relatively little
- On quality of working life. Where quality of working life has been explored, writers differ in their views on its' core constituents.
- It is argued that the whole is greater than the sum of the parts as regards Quality of working Life, and, therefore, the failure to attend to the bigger picture may lead to the failure of interventions which tackle only one aspect. A clearer understanding of the inter-relationship of the various facets of quality of working life offers the opportunity for improved analysis of cause and effect in the workplace.
- This consideration of Quality of working Life as the greater context for various factors in the workplace, such as job satisfaction and stress, may offer opportunity for more cost-effective interventions in the workplace. The effective targeting of stress reduction, for example, may otherwise prove a hopeless task for employers pressured to take action to meet governmental requirements.

### **Definition**

- Hackman and Oldham (1976) drew attention to what they described as psychological growth needs as relevant to the consideration of Quality of working life. Several such needs were identified; Skill variety, Task Identity, Task significance, Autonomy and Feedback. They suggested that such needs have to be addressed if employees are to experience high quality of working life.
- In contrast to such theory based models, Taylor (1979) more pragmatically identified the essential components of Quality of working life as; basic extrinsic job factors of wages, hours and working conditions, and the intrinsic job notions of the nature of the work itself. He suggested that a number of other aspects could be added, including; individual power, employee participation in the management, fairness and equity, social support, use of one's present skills, self development, a meaningful future at work, social relevance of the work or product, effect on extra work activities. Taylor suggested that relevant Quality of working life concepts may vary according to organization and employee group.
- Warr and colleagues (1979), in an investigation of Quality of working life, considered a range of apparently relevant factors, including work involvement, intrinsic job motivation, higher order need strength, perceived intrinsic job characteristics, job satisfaction, life satisfaction, happiness, and self-rated anxiety. They discussed a range of correlations derived from their work, such as those between work involvement and job satisfaction, intrinsic job motivation and job satisfaction, and perceived intrinsic job characteristics and job satisfaction. In particular, Warr et al. found evidence for a moderate association between total job satisfaction and total life satisfaction and happiness, with a less strong, but significant association with self-rated anxiety.

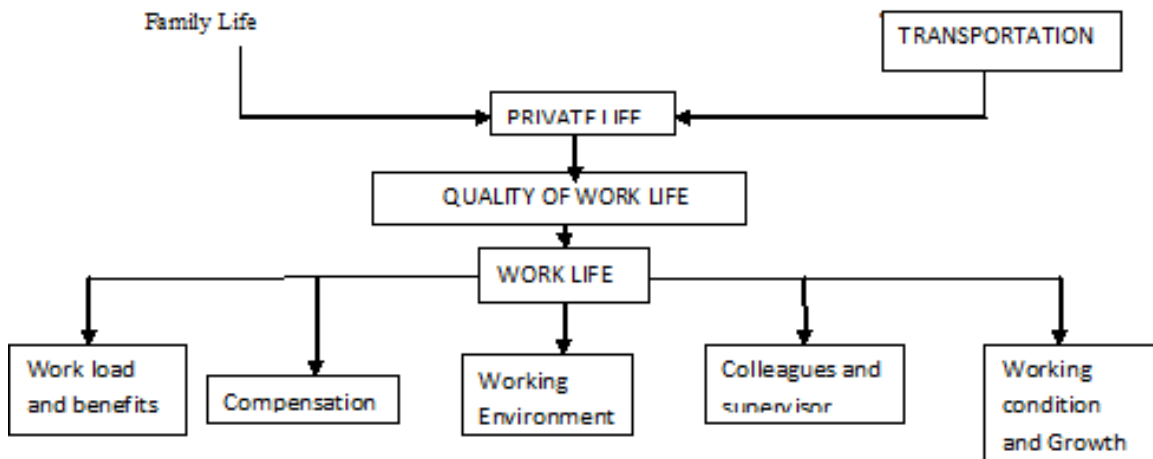
- Mirvis and Lawler (1984)(8) suggested that Quality of working life was associated with satisfaction with wages, hours and working conditions, describing the “basic elements of a good quality of work life” as; safe work environment, equitable wages, equal employment opportunities and opportunities for advancement.
- Baba and Jamal (1991)(9) listed what they described as typical indicators of quality of working life, including: job satisfaction, job involvement, work role ambiguity, work role conflict, work role overload, job stress, organizational commitment and turn-over intentions. Baba and Jamal also explored routinization of job content, suggesting that this facet should be investigated as part of the concept of quality of working life.

### **Applications**

- Regular assessment of Quality of Working Life can potentially provide organizations with important information about the welfare of their employees, such as job satisfaction, general well-being, work-related stress and the home-work interface. Studies in the UK University sector have shown a valid measure of Quality of Working Life exists (19) and can be used as a basis for effective interventions.
- Worrall and Cooper (2006) recently reported that a low level of well-being at work is estimated to cost about 5-10% of Gross National Product per annum, yet Quality of Working Life as a theoretical construct remains relatively unexplored and unexplained within the organizational psychology research literature.
- A large chunk of most peoples’ lives will be spent at work. Most people recognize the importance of sleeping well, and actively try to enjoy the leisure time that they can snatch. But all too often, people tend to see work as something they just have to put up with, or even something they don’t even expect to enjoy.
- Some of the factors used to measure quality of working life pick up on things that don’t actually make people feel good, but which seem to make people feel bad about work if those things are absent. For example, noise – if the place where someone works is too noisy, they might get frequent headaches, or find they cannot concentrate, and so feel dissatisfied. But when it is quiet enough they don’t feel pleased or happy - they just don’t feel bad. This can apply to a range of factors that affect someone’s working conditions.
- Other things seem to be more likely to make people feel good about work and themselves once the basics are OK at work. Challenging work (not too little, not too much) can make them feel good. Similarly, opportunities for career progression and using their abilities can contribute to someone’s quality of working life.

### **II. Background of the Study**

It is very important forewomen employees to have a sound mindset in their work field in order to utilize their full potential and to add value to the organization. A satisfied women employee is an asset for a company as she will ensure the full productivity. To begin with, quality of work life is such a concept that directly related to the satisfaction. My point of view, quality of work life is a major concern for women employees and how organizations compact

**Figure 1: A Conceptual frame work of Factors affecting Quality of Work Life**

With this issue is both of academic and practical consequence. Therefore, job satisfaction and satisfaction in private life both are important for having a positive quality of work life experience. Mostly the quality of work life considers the work life and it is to change the climate at work along with human-technological-organizational interface (Luthans, 1995). According to (Davis, quality of work life is not only enhancing the company's productivity but also women employee identification and a sense of belonging and pride in their work. Based on various researches we can identify some determinants of quality of work life which are adequate and fair compensation, safe and health work environment, opportunity for career growth and security, social integration in the work organization which relates to freedom of speech, work and total life space and the social relevance to the work.

In Chennai candidate's supply is more than the demand therefore it is difficult to find one's suitable job in the market. Though the private companies are increasing but women employee satisfaction is still a major concern for quality of work life. Along with that, in Chennai, women employee satisfaction can be hampered by private life also. Transportation engagement is a major part of private life and in Chennai lack of transportation facility is a vital issue for late coming in the office. In this study I have included family life and transportation facility in to the quality of work life concept. These two factors are also related to mental health of women employees and a sound mental health is very important to gain enthusiasm in the work. However, I also included some other factors which works inside the organization and also related to quality of have work life of women employees. In the context of quality of work life, organizations have policies and benefits for proper women employee valuation. Quality of work life is often considered in two direction, one is to removal of negative aspects of work and working conditions and other direction is the modification of work and working conditions to enhance the capability of women employees and to promote behavior which important for individual and society. In my point of view, quality of work life was seen as the level to which women employees are able to satisfy their personal needs not only in terms of material matters but also of self-respect, contentment and an opportunity to use their talents make contribution and for personal growth. So it is very important for an organization to provide women employee's proper valuation which will satisfy them and will ensure the productivity.

### III. Research Objectives

#### ❖ Broad Objectives

- Determining the Factors Affecting Quality of Work Life: An Analysis on women Employees of Private Limited Companies in Chennai.

#### ❖ Specific Objectives

- Determining the variables that affect the quality of work life of women employees.
- Determining which variable plays the most significant role on quality of work life.
- Establishing hypothesis on the basis of the research work.
- Drawing a qualitative and quantitative conclusion on the basis of the survey.

## Objective of Study

### Primary objectives:

- To find out the quality of work life an analysis in women employees of private companies in Chennai.
- To study the attitude of women employees towards various welfare measures provided in the unit under study.
- To find out women employee problems and offer suitable suggestions on the basis of the findings.
- To know whether quality of work leads to improved productivity of the organization.
- To study whether quality of work life motivates the women employees to learn further for present and future roles.

### Secondary objectives:

- To identify measures to overcome these drawbacks.
- To know the real situation of the women employees.
- To collect women employees opinion about this matter.
- To understand the relationship between quality of work and women employee Satisfaction.
- To know the level of women employee satisfaction.
- To study about benefits of individual women employees from high quality of Work-life in organizations.

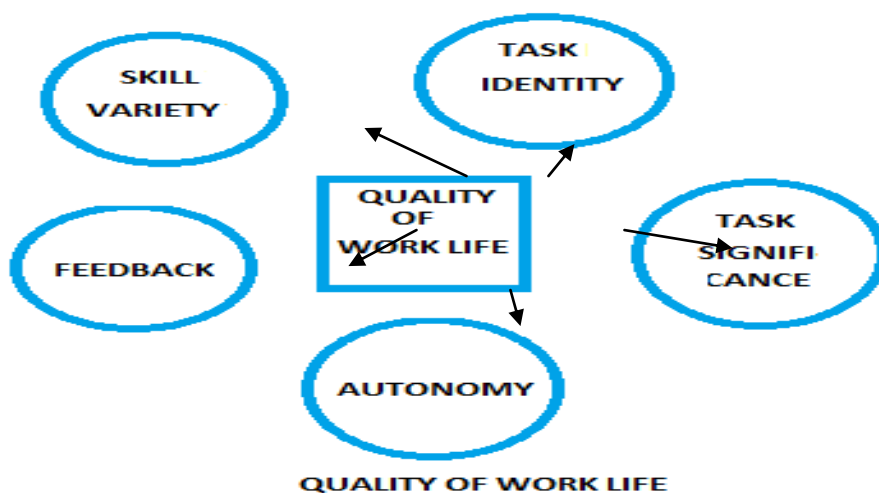
### The factors that influence and decide the quality of work life:

Factors that influence and decide the quality of work life are

- Attitude
- Environment
- Opportunities
- Nature of Job
- People
- Stress Level
- Career Prospects
- Challenges
- Growth and Development
- Risk Involved and Reward

### Major issues in quality of work:

They are seven critical factors which will affect the quality of work life during the years ahead. These are **pay, employee benefits, job security, alternative work schedules, occupational stress, participation and democracy in the workplace.**



#### **IV. Literature Review**

Based on researchers analysis numerical articles have been written on quality of work life. In case of Chennai the research article on quality of work life is very few. In this study I have tried my best to introduce some concerning factors that affects the quality of work life of those people who are working in private sector of Chennai. I do believe several advantages are associated with my study. Quality of work life is such a concept that indicates a balance both in personal and professional life of an individual. Therefore; it can be hampered if someone is not satisfied with his or her work life or family life. However; positive quality of work life experience is very important and it is directly interrelated with job satisfaction and productivity. It is a fact which also controls the mental health. According to Plug, Louow mental health is a state of relative good alteration that is escorted by feeling of satisfaction, a zest for life and the actualization of potential skills as well as absence of psychopathological conditions. So to have a positive quality of work life experience, a good quality of life is very important. Mendola and Pellingrini (1979) summarized quality of life as it is the individual's accomplishment of a satisfactory social situation within the limits of apparent physical ability. Every human has a concern about their life and quality comes out when it the concentrations ends with some specific points. According to Shin and Johnson(1978) Quality of life is the ownership of resources necessary for the satisfaction of individual needs, wants and desires, participation in the activities permitting personal development and self-actualization and satisfactory comparison between oneself and others. Moreover, a proper balance in quality of work life can generate more productivity for an organization. A satisfied women employee can give more than 100% contribution to his or her company. If we consider the whole organization as an internal environment then it becomes very important to have optimum work pressure, accurate benefits and enough facility along with career development within the company. All of these interrelated with the job satisfaction and therefore quality of work life. Besides, if we consider the external environment then family life, social status and transportation will be the vital factors. So having a proper balance in these areas is also important. In Chennai a great amount of people are working in private limited companies and the number of private company is increasing day by day. Considering the large number of population, in Chennai the human resource supply is more than the demand. Therefore, the bargaining power is more for company where candidates are having less bargain power. On the other hand, lots of women employees are not running on their suitable jobs. It seriously affects their career development. Most of the women employees consider compensation package and benefits, position, work load and career development as their satisfaction benchmark. However, in Chennai transportation facility is another very important factor that directly affects women employee's mental health. Based on this, universities have developed their own culture and working environment. Besides, a good compensation package and benefits are offered by them. All of these are important for job satisfaction and finally quality of work life. In Chennai, companies are mainly performance oriented and their organizational culture and work pressure may be the reason of dissatisfaction in quality of work life. As human supply is more so high turnover rate and high competition is also a major concern regarding quality of work life. Quality of work life has been defined in various ways. According to Rose, Beh, Uli and Idris (2006); quality of work life is a philosophy or set of principles, which holds that people are trustworthy, responsible and capable of making a valuable contribution to the organization. It also involves respect and the elements that are relevant to an individual quality of work life include task, working environment, organizational culture, administrative system and the relationship between on the job and off the job life. Serey (2006),define quality of work life as it is a certain and best meet the existing work environment along with meaningful and satisfying work. It also includes:

- (a) An opportunity to implement one's talents and abilities to face challenges that require independent initiative and self direction.
- (b) An activity thought to be valuable by the individual's involvement.
- (c) An activity in which the role of individual in achievement of some overall goals is understandable.
- (d) A sense of taking pride in what one is doing and in doing it well.

Lau, Wong, Chan and Law (2001) measures quality of work life as the favorable working atmosphere that chains and promotes satisfaction by giving women employees with rewards, job security and career development opportunity. Therefore quality of work life and its relationship with women employee health and performance has become an explicit objective for many of the human resource policies in modern organizations (Dolan et al., 2007). Heskett, Sasser and Schlesinger (1997) summarize quality of work life as the outlook that women employees have towards their job, colleagues and organization that light a chain leading to the organization's growth and profitability. Quality of life is such a concept which is basically associated with satisfaction mainly in the work life and Mirvis and Lawler (1984)

highlighted that salary, working hours, working condition, safe working environment and opportunities for advancement describes- the basic components of a good quality of work life. Hackman and Oldhams (1980) suggest the constructs of quality of work life in relation to the interaction between work environment and personal needs. Along with structural modification good relation between supervisor and subordinates is important for a good quality of work life (Bertrand and Scott, 1992). Quality of work life refers the quality of life that is associated with job characteristics and work conditions as well as capability of shaping a job with a women employee's option, interest and needs (Lawler, 1982; Beukema, 1987; Datta, 1999). Katzell et al. (1975) defined quality of work life more broadly as an individual's valuation of the outcome of the work relationship. They observed women employee can have positive quality of work life if he has positive feelings towards his job, if he is motivated with his private life and if he has a balance between the two terms of his personal values. To conclude, most of the studies on quality of work life are focused on personality and job satisfaction in where some studies also focused on motivation, organization culture and individual's needs and desire. In the context of Chennai the most important factors that directly affect the quality of work life are work load, compensation and benefits, colleagues and supervisor, working condition and career development, working environment, family life and transportation facilities. After evaluation of studies and considering the nation these factors individually has an impact on quality of work life.

## **V. Conceptual Framework**

Conceptual framework has been developed (Figure 1) that is one of the relative construct of this study.

## **VI. Hypotheses Development**

Based on research question following hypotheses has been developed for the study- *H1*= Word load has an impact on quality of work life of the employees *H2*= Family life affects the quality of work life of the women employees *H3*= Transportation facilities affect quality of work life of the women employees *H4*= Compensation and benefits affects quality of work life of the women employees *H5*= Colleagues and supervisor relationship affects quality of work life of the employees *H6*= Working environment has an impact over quality of work life of the employees *H7*= Working condition and career growth opportunities affects quality of work life of the women employees

## **VII. Research Methodology**

The type of research used in this article is of descriptive nature. Through this descriptive research, the article sought to determine the answers to why, what, where and how questions of the existing women employees in public sector of Chennai and their expectations. It also involves collecting information that explain people's beliefs, knowledge, attitude and behavior (Fink, 1995, Sommer & Sommer, 1996). Primary data was collected through telephone and online survey for analysis and secondary data was be used as a support tool. A total of 100 sample size considered to be adequate for my study. Each and every response is checked thoroughly for incomplete and missing response. The questionnaire has two parts in were the first part contains some demographic information. Table1 gives a proper summary of this sort of information. In the second part, the questionnaire contains 32 items to construct the seven independent variables along with a dependent variable in my study. The selected independent variables are: work load, compensation and benefits, colleagues and supervisor, working environment, working condition and career growth, family life and transportation. A five point Likert scale (1= Strongly Disagree to 5= Strongly Agree) was used to collect data from the respondents. The questionnaire was outlined in English and understandable. Reliability analysis was done to identify the reliability of my study. Beside this, regression analysis, hypothesis testing was done for a proper justification and to draw an appropriate recommendation in my study.



**VIII. Data Analysis and Findings**

AGE	%	POSITION	%	YEAR OF EXPERIENCE	%
21-30	94	Executive	28.00	1-2	43.00
31-40	04	Sr.Executive	4.00	3-4	24.00
40-AND ABOVE		Sr.Officer	11.00	5-6	25.00
		Officer	12.00	7-8	6.00
		Manager	6.00	8-AND ABOVE	2.00
		Asst.Manager	16.00		
		Merchandiser	3.00		
		Asst.Territory Officer	6.00		
		Territory Officer	3.00		
		Management Trainee	2.00		
		Teacher	5.00		
		Specialist	4.00		

a) Demographic Data Analysis My study contains (Table 1). Among them 94%respondent's age is in between 21-30 years and rest of 6% respondents is under 31-40 years of age. However, 24% respondents already have 2-3 years of professional experience in where 25% respondents have 3-5 years of experience. Moreover, some fresher's are having 1-2years of experiences are also included in my study and the percentage is 43%.

b) Secondary Data Analysis reliability analysis is commonly used to identify the internal consistency of the variables. However, Cronbach's alpha is commonly used to test the reliability and the range of alpha coefficient value is in between 0 to 1. The higher value indicates the higher reliability (Hair, et al., 1992). A value more than .70 is significantly good measure for sufficient scale of reliability (Cronbach, 1951, Nunnally, 1987). According to the Cronbach's alpha test the value of alpha in my study is 0.832 (Table 2 & Table 3) which is higher than

Minimum acceptable value. Therefore, 73.20% of data are reliable in my study. This reliable analysis has been done for all dependent and independent variables and so far I am satisfied. Besides, this reliability test contains 42 items based on which I make my hypothesis test. A mean scores of the factors of QWL with standard deviation also shown (Table 4) in my study.

**RELIABILITY STATISTICS**

Cronbach's alpha	Cronach's alpha based on standardized	No. Of items
0.832	0.880	42

## RELIABILITY TESTS

FACTOR'S NAME	ITEMS	VALUES
Quality of work life(dependent)	4	0.886
Work load(independent)	4	0.471
Family life (independent)	4	0.809
Transportation (independent)	4	0.821
Compensation and benefits	4	0.526
Colleagues and Supervisor (Independent)	4	0.927
Working Environment (Independent)	4	0.60
Working Condition and Career Growth (Independent)	4	0.796

**I. Hypothesis Testing**

To conduct the hypothesis test a regression analysis has been done and seven factors which have

An effect in quality of work life is considered. However, details of the influence of independent variable over dependent variable have been shown in Table 7. First hypothesis was  $H_1$ , Wordload has an impact on quality of work life of the women employees. According to the analysis, the significance value for the hypothesis is 0.000, which is less than level of significance  $\alpha = 0.05$ . So, null hypothesis is rejected and  $H_1$  is accepted. Second hypothesis was  $H_2$ , Familylife affects the quality of work life of the women employees. According to the analysis, the significance value for the hypothesis is 0.000, which is less than level of significance  $\alpha = 0.05$ . So, null hypothesis is rejected and  $H_2$  is accepted. Third hypothesis was  $H_3$ , Transportation facilities affect quality of work life of the women employees. In this case, the significance value for the hypothesis is 0.007, which is less than level of significance  $\alpha = 0.05$ . So, null hypothesis is rejected and  $H_3$  is accepted. My fourth hypothesis was  $H_4$ , Compensation and benefits affects quality of work life of the women employees. Here, the significance value for the hypothesis is 0.000, which is less than level of Significance  $\alpha = 0.05$ . So, null hypothesis is rejected and  $H_4$  is accepted. My fifth hypothesis was  $H_5$ , Colleagues and supervisor relationship affects quality of work life of the women employees. According to the analysis, the significance value for the hypothesis is 0.432, which is greater than level of significance  $\alpha = 0.05$ . So, null hypothesis is accepted and  $H_5$ , is rejected. Sixth Hypothesis was  $H_6$ , working environment has an impact over quality of work life of the women employees. The significance value for the hypothesis is 0.014, which is less than level of significance  $\alpha = 0.05$ . So, null hypothesis is rejected and  $H_6$  is accepted. Final hypothesis was  $H_7$  working condition and career growth opportunities affects quality of work life of the women employees. The significance value for the hypothesis is 0.009, which is less than level of significance  $\alpha = 0.05$ .

**ii. Regression Analysis**

From the regression analysis (Table 5), I found the R square value to be 0.425 meaning 42.5% of the variability in the quality of work life of women employees in the private limited companies in Chennai can be explained by these seven independent factors. In this case the independent variables are work load, family life, transportation, compensation policy and benefits, colleagues and supervisor, working environment and working condition and career growth. From the ANOVA table we see that the significance value is 0.000 (Table6), thus proving that the model is valid and significant. However, among 7 factors six of them (work load, family life, transportation, compensation policy and benefits, working environment, working condition and career growth) have positive and significance influence on quality of work life. Only single

MODEL	R	R.SQUARE	ADJUSTED R. SQUARE	STD ERROR OF THE ESTIMATE
1	0.652(a)	0.425	0.381	0.48604

**a. Predictors: (Constant), Working Condition and Career Growth, Work Load, Transportation, Compensation Policy, Family Life, Colleagues and Supervisor, Working Environment**

Factor named colleagues and supervisor has no significance impact on quality of work life. Probably, respondents have given less notice on it.

**iii. Limitation**

This research study has some limitation and the major limitation factor for this report is complexity of the topic. Since the survey will be conducted on questionnaire therefore it is a great challenge to ensure the actual validity of the response. In some cases, the topics were not understood by the women employees who have minimal idea about the quality of work life. Respondents are selected only from Chennai city; therefore this research does not reflect the perception of women employees of each corner of Chennai. However unwillingness of respondents was another limitation of my study. Moreover, R Square (0.425) is comparatively low which means that other factors can also influence the quality of work life of women employees in private limited companies of Chennai.

**iv. Conclusion and Recommendation**

This research study is tried to examine the factors that have an impact on quality of work life of

Women employees of private limited companies in Chennai. The seven factors are work load, family life, transportation, compensation policy and benefits, colleagues and supervisor, working environment and working condition and career growth. The outcome of the research indicates that six out of seven factors (workload, family life, transportation, compensation policy and

Benefit, working environment and working condition and career growth) have significant influence on quality of work life and the remaining factor (colleagues and supervisor) has no significant influence on quality of work life. From the finding, it can be recommended that

Quality of work life is such a critical concept that might be disturbed due to dissatisfaction of mind set. However, the companies can focus on their employee's welfare by providing them a better and attractive compensation policy, optimum work load and by providing a superior work environment. The private companies should create a career growth opportunity within their environment that may lead to a better performance and therefore a better productivity. Moreover, participation management will increase the enthusiasm of women employees as they will have an opportunity to participate with their ideas. So the private companies of Chennai can focus on it. On the other hand, transportation is such a factor which is seriously involve in mental satisfaction. Therefore, if the companies can provide a transportation facility then they might grab a positive impression from women employees and the women employees may not need to harass by external environment. However, the Municipality of Chennai can take some steps to provide adequate and affordable transportation facilities for the local people. Finally, I think if the company could manage our work life along with the transportation facility, our family or

Private life could be managed as we will be mentally happy.

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**Financial Problems of Entrepreneurs of Cane Industry**

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**Abstract**

The main objective of this study is to investigate the financial problems of entrepreneurs of cane industry. Descriptive research method was adopted for this study using 50 valid questionnaires which were completed by selected entrepreneurs of cane industry. Simple random sampling technique was adopted for the study. Analysis tools such as descriptive statistics and multiple regression analysis were adopted in this study. The analysis found that lack of government support, existence of lengthy procedures to avail loan, delay in sanctioning the loan and highly difficult process to recover money from creditors are affected on cane industry growth. The remaining factor lack of witness shows not affected cane industry growth. The study concluded that the financial institutions should give the support without any partiality to the needy and deserving entrepreneurs of cane industry.

**KEYWORDS:** Financial Problems, Cane Industry, Descriptive Statistics and Multiple Regression Analysis

**Introduction**

Entrepreneurs of cane industry get external funds due to absence of tangible security and credit process to avail the loan facility is time-consuming that its delay frequently disappoints the entrepreneurs of cane industry. Lack of finance, high rate of interest and insufficient loan amount are the major problems which cane industry owners is bearing now days especially due to global recession tackled by cane industry owners include low level of purchasing power of rural members, lack of finance to start the business and reduced profits due to competitions, pricing of goods and services for the financial statements are hard to be maintained by lack of guarantees for raising up of loans, difficulty in raised capital through equity, dependence on small money lenders for the loans. They charge discriminating interest rates and enormous rent and property cost. These all problems generate a difficulty in raising money through loans poor people often have insufficient established forms of collateral securities to the offer. They are often excluded from traditional financial market. Financial problem is tackled by all members of cane industry owners. They face the problems at the time of starting as well as during operation of their business enterprises for problems in getting loan and subsidy, insistence of collateral security and margin money necessity, time taken to process loan, tight repayment schedule, poor financial management and maintenance of account. Problem in availing financial assistance, financing the enterprise is another problem tackled by the entrepreneurs of cane industry relies on family finance or at the maximum on partners and friends even among the few who sought financing from external sources. The main purpose of the study is to identify the financial problems of entrepreneurs of cane industry.

**Review of Literature**

Ghorude (2009) in his article "Micro finance for financial inclusion and sustainable rural development." The study concluded that the commercial banks must provide a greater relation to self help groups providing them higher amount of bank loan. The non- governmental organization and bank officials as well as should engaged in formulation and growth of self help groups in rural India. The micro finance and self help groups' movements are there in fancy but are gathering force. More innovations in form of business facilitators and correspondents will need for banks to raise their outreach for banks to ensure financial Inclusions.

Rajendran and Raya (2011) have described that the article analyses the problems and constraints faced by women self help group in Vellore district in Tamil Nadu. The researcher collected responses from 450 women respondents from two blocks in Vellore district in Tamil Nadu. The multistage sampling procedure employed, probability sampling has been applied up to a certain stage. Simple statistical tools were used to analyze percentage analysis, ANOVA. It is concluded that delay in getting loans, marketing of products and non availability of raw materials are the major problems

being in the older Self help groups experienced more problems than the members belonging to the newly formed groups.

Pawan et al. (2011) studied about "problems and prospects of small scale agro based industries: an analysis of Patiala district." There are 176 private sector rice mill units in the surveyed block (Patran) of the district. In the initial stage researcher approached 30 units. The data pertaining to their various problems has been analyzed by using weighted average score method only. The study found that Rice mill industry in Patiala district is in the crisis and facing the various problems regarding lack of financial assistance, improper marketing channel, high degree of breakdown of finished products and non availability of research lab for quality control.

Bhat (1998) has made a study of problems and prospectus of food processing industry in western Karnataka. He has studied 339 food processing units with the objective that the nature and extent of food processing industry, opportunities available to these industries, and future prospectus of processing industries. He has found that majority of food processing units are located in urban areas and their investment range is Rs. 1000000 or less. They have difficulties in production and marketing. Many units are totally unaware of the concession, subsidies, special incentives provided by the government. Power problem is a serious hurdle to these industries. The researcher has suggested that these industries should use proper selection system. There is need of market research activity to study the changing market environment. Traditional technology for production should be upgraded to maintain quality. There is need of centralized food testing laboratory.

Roodagi (2007) has made a study about problems and prospectus of small scale industries in Dharwad district. He has analyzed the growth trend and development parameters of SSI and financial and marketing aspects of SSI. He has found that (i) marketing assistance provided by government is inadequate (ii) there is a trend of rise in amount of investment, volume of production, employment, export. He has suggested that there is a need of appropriate marketing strategy, new entrepreneurial and technical skill, management and commercial know-how. SSI should develop professionalism and vision and there is need of proper training facilities for personnel to achieve higher productivity.

### **Statement of the Problem**

Cane Furniture Industry one of the growing industries in India. It's playing very huge role in the economic stability of the large number of labours. Even though, the entrepreneurs of cane industry who facing many problems financial aspects. There are lack of government support, existence of lengthy procedures to avail loan, lack of witness, delay in sanctioning the loan and highly difficult process to recover money from creditors. Hence, to the study about the cane furniture industry is very important and significant. The researcher will mainly focus on facing financial problem in the entrepreneurs of cane industry.

### **Research methodology**

#### **Research design**

To obtain better answer to the research question, a proper research design is to be framed (Cooper & Schindler 2001; Davis & Cosenza 1988). Based on the framed hypotheses of the research both descriptive and inferential statistics were adopted. Exploratory descriptive and casual designs are few research designs. This study is an exploratory type which tries to explore the financial problems of entrepreneurs of cane industry in Thaikkal, Kollidam, Sirkazhi T.K., Nagapatinam district, Tamilnadu.

#### **Objective of the Study**

To study the financial problems of entrepreneurs of cane industry

#### **Hypothesis of the Study**

There is no influence of financial problems on Growth of Industry towards entrepreneurs of cane industry.

#### **Sampling Technique**

Simple random sampling technique was adopted for the study. Srivastava (2008) there is only a less effort need to collect the data. Actually no pre plan of executing is there.

## Data Collection

The sample size of the study is 50 in all. The study was conducted Thaikkal, Kollidam, Sirkazhi T.K., Nagapatinam district, Tamilnadu. Questionnaire with 5 point scale is used.

## Reliability

For all the items in the questionnaire design the alpha was 0.82. This indicates high reliability of the items in the questionnaire. With these results the consistency, dependability and adoptability are confirmed.

## Period of the Study

The study was carried from the Thaikkal, Kollidam, Sirkazhi T.K., Nagapatinam district, Tamilnadu between the periods of Nov 2015 to Dec 2015.

## Statistical Tools Used

Analysis tools such as descriptive statistics and regression were adopted in this study.

## Descriptive Statistics

Descriptive statistics is adopted for this study. Frequency analysis was performed to get knowledge about the measures of central tendency especially the Mean; with the help of the frequencies percentage analysis was also performed to get another idea about the consumers' distribution. Frequency distribution also leads to scatter study or standard deviation.

## Multiple Regressions

Multiple regressions are used to find the influence of independent variables over the dependent variable.

## Analysis and Interpretation

**Table 1 showing Age of the Entrepreneurs of cane industry**

Variable	Category	Frequency	Percent
Age	Up to 30 Years	17	34.0
	31 to 60 Years	23	46.0
	Above 60	10	20.0
	Total	50	100.0

Source: primary data

Most of the entrepreneurs belonging to the age group of 31 to 60 years (N=23) (46%), followed by the entrepreneurs in the age group of up to 30 years (N=17) (34%) and (N=10) (20%) of the entrepreneurs are in the age group of above 60 years category.

**Table 2 affect of financial problem on entrepreneurs of cane industry growth in Thaikkal**

## Model Summary

R	R Square	Adjusted R Square	F	p
0.536	0.288	0.207	3.552	0.009

Source: primary data



**Coefficients**

SL.NO	Factors	B	SE	Beta	t	p
	Constant	3.330	1.103		3.020	0.004
1	Lack of government support	0.499	0.159	0.420	3.131	0.003
2	Existence of lengthy procedures to avail loan	-0.331	0.141	-0.303	-2.337	0.024
3	Lack of witness	-0.020	0.144	-0.018	-.140	0.889
4	Delay in sanctioning the loan	0.248	0.108	0.302	2.303	0.026
5	Highly difficult process to recover money from creditors	-0.230	0.110	-0.275	-2.085	0.043

Dependent Variable: Growth of cane industry

The regression analysis has been carried a sample of 50 and data considering job cane industry growth as a dependent variable and independent variables such as a lack of government support, existence of lengthy procedures to avail loan, lack of witness, delay in sanctioning the loan and highly difficult process to recover money from creditors. The reaction of the independent variables over cane industry growth has been studied by the regression analysis.

**Ho: There is not affect of financial problem on entrepreneurs of cane industry growth in Thaikkal.**

**HA: There is an affect of financial problem on entrepreneurs of cane industry growth in Thaikkal.**

The F value obtained for the analysis is 3.552 which are significant at one percent level. Hence the assumed regression model may be considered as a good fit. The value of  $R^2$  is 0.288 and implies that 28.8% of financial problems affect growth of cane industry.

Considering the significant individual regression coefficients, it is seen that the lack of government support shows (Beta – 0.420, t – 3.131, p – 0.003); existence of lengthy procedures to avail loan shows (Beta – -0.303, t – -2.337, p – 0.024); delay in sanctioning the loan shows (Beta – 0.302, t – 2.303, p – 0.026) and highly difficult process to recover money from creditors shows (Beta – 0.275, t – -2.085, p – 0.043). Hence, the p value is less than 0.050 and the null hypothesis is rejected and significant at 5% level.

The factor lack of witness shows (Beta – -0.018, t – -0.140, p – 0.889), hence, the p value is greater than 0.050 and the null hypothesis is accepted and not significance.

The analysis found that lack of government support, existence of lengthy procedures to avail loan, delay in sanctioning the loan and highly difficult process to recover money from creditors are affected on cane industry growth. The remaining factor lack of witness shows not affected cane industry growth.

**Findings of the Study**

The regression analysis has been carried a sample of 50 and data considering job cane industry growth as a dependent variable and independent variables such as a lack of government support, existence of lengthy procedures to avail loan, lack of witness, delay in sanctioning the loan and highly difficult process to recover money from creditors. The reaction of the independent variables over cane industry growth has been studied by the regression analysis. The F value obtained for the analysis is 3.552 which are significant at one percent level. Hence the assumed regression model may be considered as a good fit. The value of  $R^2$  is 0.288 and implies that 28.8% of financial problems affect growth of cane industry. The analysis found that lack of government support, existence of lengthy procedures to avail loan, delay in sanctioning the loan and highly difficult process to recover money from creditors are affected on cane industry growth. The remaining factor lack of witness shows not affected cane industry growth.

### **Recommendations of the Study**

- ❖ It is recommended that the financial institutions should give the support without any partiality to the needy and deserving entrepreneurs of cane industry.
- ❖ The Government must evaluate the perspective problems of entrepreneurs of cane industry before initiation any developmental strategy for them.

### **Conclusion**

The main objective of this study is to investigate the financial problems of entrepreneurs of cane industry. Descriptive research method was adopted for this study using 50 valid questionnaires which were completed by selected entrepreneurs of cane industry. Simple random sampling technique was adopted for the study. Analysis tools such as descriptive statistics and multiple regression analysis were adopted in this study. The analysis found that lack of government support, existence of lengthy procedures to avail loan, delay in sanctioning the loan and highly difficult process to recover money from creditors are affected on cane industry growth. The remaining factor lack of witness shows not affected cane industry growth. The study concluded that the financial institutions should give the support without any partiality to the needy and deserving entrepreneurs of cane industry.

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