

RESEARCHER

A PEER REVIEWED JOURNAL

**Vol. XXVI No. 1
Jul-Sep 2019**

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Published by
Institute of Management Development and Research
TC 27/ 1317, Convent Road, Thiruvananthapuram 695001
Phone: 0471-2453039, 2477952 Mobile: 9496776039
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	Single Copy	Annual	For 5 years	Abroad (Annual)
Individuals	Rs.200/-	Rs.600/-	Rs.2500/-	\$75
Institutions	Rs.250/-	Rs.1000/-	Rs.4000/-	\$150

**Bank Draft should be drawn in favour of
The Chief Editor, Management Researcher,
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Chief Editor's Voice

TRANSFORMING INDIA INTO FIVE TRILLION USD ECONOMY

The dream of India to become a five trillion dollar economy in the 80th year of independence in 2025, when the second Modi government completes its second tenure, is not easily achievable. A quantum leap in the size of the economy requires grand designs, copious funding and good governance. The transformation is not just possible in the face of sluggish growth rate and disconcerting unemployment numbers. The sectors like real estate, infrastructure, automobile, banking and non-banking financial companies need to be given unwavering attention to put them back on track.

Tax revenues have shown considerable increase overtime. Taxes are the price we pay for progress of the society at large and, over the last two decades, the development achieved in infrastructure has provided the confidence to taxpayers that the money contributed to the exchequer is put to productive use. Make in India is a massive movement with the sole intention to make India economically great. This well choreographed project of the Modi government focuses on how to make India the manufacturing hub of the world. It is a well articulated and ambitious project which reflects the aspirations of the Modi government.

Government would stick to its fiscal consolidation guide path of 3-4% of GDP in 2019-20 and 3% in the subsequent years. Steps should be taken to increase the revenue and control the expenditure. Both direct taxes and indirect taxes should be increased as anticipated in the last budget. A savings of 6000 crore may bring down the fiscal deficit by 0.1%. the disinvestment programmes as well as the higher

taxes on rich and increased excise duties on petrol, diesel, precious metal and tobacco products are the new avenues the government has in mind in order to reduce the fiscal deficit in the current fiscal.

MSME sector is the key to future growth. A country that aims to transform itself into a five trillion dollar economy, India cannot ignore the contributions and the potentials of this sector. It contributes a third of the country's GDP. Inclusive growth target cannot be achieved without ensuring and encouraging the healthy progress of MSME sector. Its capacity to create job opportunities is also very significant. Phased reduction of corporate tax, widening the annual turnover, reduction of tax liabilities of large number of companies will boost profits of the MSME in the long run.

The government initiatives should aim at boosting profit, job creation and enhance productivity. MSME is an emerging area where the government needs to concentrate on as a source of additional capital and an area with the potential to generate large number of employment. We must focus on export promotion by supporting and encouraging the MSME segment to adopt research and development, innovation and new technology, so that they become globally competitive. We need to transform India from near demographic disaster to demographic dividend and strengthen the process of human capital formation.

Scaling up investment is another focus area. Investments have no reservations. We need to accept and encourage both private and public investments. Individual and corporate investments have to play an equal role in making

India economically strong. A surge in investment is what required to increasing internal production. It should be articulated as an economic priority. This will make Indians feel empowered and transform them as real contributors to economic prosperity. Capital investment fosters job creation since capital goods production, research and development and supply chain are labour intensive. Foreign investment in India is needed to spur the domestic private investment cycle. Private investment is a key driver to enhance demand, capacity, labour productivity, and adoption of new technology.

Resolving India's banking crisis assumes greater importance. A major problem faced by the public sector banks is the mounting size of the non-performing assets (NPAs). The NPAs in commercial banks amounted to Rs.10.3 lakh crore or 11.2% of total advance in March 2018. Public sector banks amounted to Rs 8.90 lakh crore or 86% of the total NPAs. The ratio of Gross NPAs to advances in PSBs was 14.6%. this shows the gravity of the crisis in the banking sector. Higher NPAs means higher provisions on the part of the banks, which erodes the profit base of the banks. Continuous losses erode the capital of public sector banks. It has affected the capital adequacy position of the banks. In order to resolve this issue central government, as one time solution, has taken several initiatives including capital infusion. Now the NPAs are on the decline. The big bank merger generally recognized as a step in the right direction.

In order to generate enough jobs and achieve universal prosperity when India celebrate its 75th year of independence, we need to maintain a consistent growth rate of 9% per annum. It requires increasing the investment rate, improving the agricultural productivity and labour efficiency. Besides rapid growth, we have to make it inclusive, sustained, clean and formalized as suggested by the NITI Ayog. In order to raise the rate of

investment that is Gross fixed Capital formation as a share of GDP, from about 29% to about 36% of GDP by 2022-23, a slew of measures will be required to boost private and public investment.

Need to transform India not as a market for foreign goods but marketing/manufacturing partner should be our aim. In the climate of trade war, China, for instance, looking India as a major market to sell its products and machinery but Indian companies to ensure in getting the technology transferred to produce those goods in India. It may be recalled at this point that the Mobile Manufacturing Plant set up by Samsung in Noida, a Korean venture, has started producing major portions of their products by investing 5000 crores. This plant is the biggest mobile manufacturing plant in the world. Doubling its capacity to 120 million in 2020, it plans to export 30% from India to world market.

We need to encourage startup community in this country. Indian youngsters need to get involved in creating more startups and raise funds from other Indians using BSE startups platforms. Thousands of young high tech companies should come and raise funds from discerning investors on this platform helping immense wealth creation for entrepreneurs, investors and the country at large thereby creating millions of jobs as suggested by Ashishkumar Chauhan, MD&CEO, BSE

Special attention needs to be given on the enhancement of agricultural production, industrial production, education, health, employment generation, export promotion, infrastructure, inclusive growth and sustainable development in order to achieve this ambitious target. India has fortunately has all the potentials to reach this goal.

DR.C.V. JAYAMANI

CUSTOMER'S PERCEPTION TOWARDS CRM PRACTICES IN THE HOTEL INDUSTRY IN KERALA

*Beena M, **Dr. T Rajesh

Abstract

The CRM Practices in the accommodation sector is influenced by seven variables namely Swagat (Welcome), Soochana (Information), Suvidha (Facilitation), Suraksha (Safety), Sahyog (Cooperation), Samrathan (Infrastructural development) and Safai (Cleanliness). Hence an attempt has been done to examine the observation of the customers towards these variables. In reality, customer contentment holds a remarkably crucial role in the accommodation sector. It is the customer's response to the services offered by the accommodation sector establishes business and thereby makes the support to the hotels. This is predominantly precise for hotel, where the customers always expect homely touch from the employees. The prospects of a hotel business effectively depend on the support of the feedback with them. Hence, it is imperative to distinguish, engender and support a passionate customer base in today's belligerent market scenario. Customer Relationship Management (CRM) not only puts together a complete database enclosing all information pertaining to the customers, but it also makes possible the hotel's long term prosperity by counterfeiting strongly built ties with the customers. In the present analysis, it is attempted to establish the extent to which the customers of hotels are satisfied with the CRM practices offered by the employees in the different strata. Since each stratum has its own importance and identity, it is inevitable to examine each and every one systematically.

Key words:- Swagat, Soochana, Suvidha, Suraksha, Sahyog, Samrathan and Safai

Hospitality Industry is a broad group of business that provide services to customers. It is mainly focused on the satisfaction of customers and providing specific experiences for them. Accommodation sector, Food and Beverage and Travel and Tourism are the three major areas of hospitality industry. In the case of the

accommodation sector, the customer relationship is very essential for its survival and growth. In fact, due to the competitive environment, CRM in the accommodation sector is essential and has grown to be a niche for the firm's performance. The ultimate aim of every CRM strategy is to choose, acquire, retain and capture new customers in the

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accommodation sector of Kerala. According to Mahatma Gandhi “A customer is the most important visitor on our premises; he is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider in our business. He is part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us an opportunity to do so”.

Significance of the Study

Customer relationship management (CRM) is an imperative idea and it has a superior role in the accommodation sector (Hotel industry). Customer Relationship Management is to create trustworthy customers; it is not about crafting cheerful customers but making elated customers. Customer Relationship Management (CRM) focuses on how to be served better because it is costly to create new customers than maintaining reliable customers. The most important rationale of Customer Relationship Management (CRM) is to create loyal customers. It will facilitate the customers to articulate their requirements, demands, experience, interests, outlooks and perception towards a service or a product so that this vital information can be used as a tool to measure the customer satisfaction and understand the customer needs. Hence the area is of significance for the research.

Review of literature

Antoneta (2014) found that quality management was necessary to enhance the organization’s performance and profitability. The study aimed to investigate hotel guests’ perceptions of service quality

in hotels. The study argued that actual performance in delivering quality service to a tourist was less than expected service in variables.

Asgari, Ali Af. (2012) evaluated and analysed the determinants of e-relationship quality on satisfaction in hotel websites. The study found that the communications function, relational function and transactional function were the most significant factors which affected customer e-satisfaction. The study pointed out that there is a positive relationship between the e-relationship quality and e-satisfaction of customers. The study specified that relational function included customized service and personalized Web Pages. The study concluded that in order to have a competitive advantage, a hotel provider should offer services/products through the website with active communication interface, low transaction difficulty and high customization.

Mohammed (2008) conducted a study to analyse the service quality in the hospitality industry with the objective of assessing the quality of service provided by five-star hotels. The study found that customers were dissatisfied with the service quality attributes related to Reliability, Tangibles and Assurance.

Objectives of the study

To study the Customer’s perception towards CRM Practices in the hotels related with *Swagat (Welcome)*, *Soochana (Information)*, *Suvidha (Facilitation)*, *Suraksha (Safety)*, *Sahyog (Cooperation)*, *Samrathan (Infrastructural development)* and *Safai (Cleanliness)*.

Hypothesis

There is no significance differences in Foreign and domestic Customer's perception towards CRM Practices in the hotels related with *Swagat (Welcome)*, *Soochana (Information)*, *Suvidha (Facilitation)*, *Suraksha (Safety)*, *Sahyog (Cooperation)*, *Samrachan (Infrastructural development)* and *Safai (Cleanliness)*.

Methodology

The present study is analytical in nature and covers Customer's Perception towards CRM Practices in the hotel industry in Kerala. Both primary and secondary sources were used to collect primary and secondary data respectively. Primary data were collected from 300 domestic tourists and 300 foreign tourists. Cluster sampling techniques used for collecting data from foreign and domestic tourists. Secondary data were collected from various publications of Department of Tourism, Government of Kerala, articles, published and unpublished thesis and related websites.

Results and discussion

From table 5.3, both the domestic and foreign customers are fully satisfied with the Swagat (Welcome) initiatives of the CRM employees on the 'Sensitivity of warm greeting' 'Gracious& caring staff', 'Formulation of cordial reception and homely environment' and are successful in 'Expectant to visit again'; as these attributes got high score assigned by the customers. But with reference to the statement 'Outstanding warmth' both the domestic and foreign customers assigned a low score (Domestic customers – 2.487 ± 1.20 and Foreign customers – 2.66 ± 1.13).

According to the opinion of the respondents, there is a significant difference in the opinion of domestic and foreign customers on the statement like 'Formulation of cordial reception and homely environment' (p value = 0.018; $p < 5\%$), favour to the opinion of domestic customers, owing to the high mean value. But there is no difference in

Table 5.3

Descriptive Analysis- CRM Practices-Swagat (Welcome)

Swagat (Welcome)	Customers	N	Mean	Std. Deviation	Std. Error Mean
The sensitivity of warm greeting	Domestic	300	3.99***	1.1288	0.0652
	Foreign	300	4.157***	0.9671	0.0558
Gracious& caring staff	Domestic	300	3.683***	0.9589	0.0554
	Foreign	300	3.703***	0.8667	0.05
Outstanding warmth	Domestic	300	2.487*	1.2033	0.0695
	Foreign	300	2.66*	1.1323	0.0654
Formulation of cordial reception and homely environment	Domestic	300	3.957***	0.7768	0.0449
	Foreign	300	3.8***	0.842	0.0486
Expectant to visit again	Domestic	300	3.927***	1.1249	0.0649
	Foreign	300	3.75***	1.1454	0.0661

Source: Primary data *-Low,**-Moderate,***-High

Table 5.3.1

Independent Samples Test - CRM Practices-Swagat (Welcome)

Independent Samples Test		t-test for Equality of Means	df	P value
The sensitivity of warm greeting	Equal variances assumed	-1.942	598	0.053
Gracious& caring staff	Equal variances assumed	-0.268	598	0.789
Outstanding warmth	Equal variances assumed	-1.817	598	0.07
Formulation of cordial reception and homely environment	Equal variances assumed	2.369	598	0.018*
Expectant to visit again	Equal variances assumed	1.906	598	0.057

Source: Primary data

Table 5.4

Descriptive Analysis- CRM Practices-Soochana (Information)

Soochana (Information)	Tourist	N	Mean	Std. Deviation	Std. Error Mean
Accessibility of info before arrival	Domestic	300	3.45***	0.9038	0.0522
	Foreign	300	3.353**	1.0578	0.0611
Excellent network	Domestic	300	3.537***	0.383	0.0221
	Foreign	300	3.551***	0.4382	0.0253
Informed Staff	Domestic	300	3.47***	1.0357	0.0598
	Foreign	300	3.393***	0.9909	0.0572
Well-Mannered & pleasant staff	Domestic	300	1.85*	1.0154	0.0586
	Foreign	300	1.937*	1.127	0.0651
Detailed/Easy Publicity Material	Domestic	300	2.987**	0.9033	0.0521
	Foreign	300	2.907*	0.8797	0.0508
Tremendous Information	Domestic	300	2.547*	1.2515	0.0723
	Foreign	300	2.733*	1.2304	0.071

*Source: Primary data * -Low, ** -Moderate, *** -High*

the opinion on the remaining statements according to the opinion of domestic and foreign customers.

As has been noted in table 5.4, both the domestic and foreign customers are fully satisfied with the Soochana (Information) initiatives of the CRM employees on the ‘Excellent network’ and ‘Informed Staff’; as these attributes got high score assigned by the customers. But with reference to the statement

‘Accessibility of info before arrival’ even though the domestic customers assigned a high score (Domestic customers – 3.45 ± 0.90), the foreign customers find a moderate satisfaction only (Foreign customers – 3.353 ± 1.05). Unfortunately, with reference to the statements ‘Well-Mannered & pleasant staff’ (Domestic customers – 1.85 ± 1.01 and Foreign customers – 1.93 ± 1.12), ‘Tremendous Information’ (Domestic customers –

2.547±1.25 and Foreign customers – 2.73±1.23) both the domestic and foreign customers assigned a low score. Similarly, with reference to the statement ‘Detailed/Easy Publicity Material’ even though the domestic customers assigned moderate scores (Domestic customers – 2.98±0.90), the foreign customers find a low satisfaction only (Foreign customers – 2.90±0.87).

According to the opinion of the respondents, there is no significant difference found in the opinion of domestic and foreign customers on all the statements relatable to the CRM practice Soochana (Information). Hence with reference to Soochana (Information), both the categories of customers find the same level of practices in the accommodation sector.

Table 5.4.1

Independent Samples Test - CRM Practices-Soochana (Information)

Independent Samples Test		t	df	Sig. (2-tailed)
Accessibility of info before arrival	Equal variances assumed	1.203	598	0.229
Excellent network	Equal variances assumed	-0.427	598	0.67
Informed Staff	Equal variances assumed	0.926	598	0.355
Well-Mannered & pleasant staff	Equal variances assumed	-0.99	598	0.323
Detailed/Easy Publicity Material	Equal variances assumed	1.099	598	0.272
Tremendous Information	Equal variances assumed	-1.842	598	0.066

Source: Primary data

Table 5.5

Descriptive Analysis- CRM Practices-Suvidha (Facilitation)

Suvidha (Facilitation)	Customers	N	Mean	Std. Deviation	Std. Error Mean
Privacy and security of business transactions	Domestic	300	3.723***	0.8261	0.0477
	Foreign	300	3.63***	0.8095	0.0467
Website design and ease of use	Domestic	293	2.311*	0.8414	0.0492
	Foreign	295	2.183*	0.7562	0.044
Accurate and updated information on the website	Domestic	300	3.333**	0.7985	0.0461
	Foreign	300	3.287**	0.7391	0.0427
No Traffic Congestion Problems	Domestic	300	2.193*	0.7646	0.0441
	Foreign	300	2.153*	0.7337	0.0424
Installation of the touch screen of international standards and IVRS	Domestic	300	3.563***	0.6004	0.0347
	Foreign	300	3.503***	0.6202	0.0358
In-house facility for Health check-up, Booking tickets, Reservation and service of guide	Domestic	300	2.297*	0.8026	0.0463
	Foreign	300	2.217*	0.7516	0.0434
Convenient local transportation	Domestic	300	3.717***	0.8634	0.0499
	Foreign	300	3.643***	0.8277	0.0478
Proper Guidance for employees' performance for tourists	Domestic	300	2.35*	0.7457	0.0431
	Foreign	300	2.263*	0.7135	0.0412

*Source: Primary data * -Low, ** -Moderate, *** -High*

As has been noted in table 5.5, both the domestic and foreign customers are fully satisfied with the Suvidha (Facilitation) initiatives of the CRM employees on the ‘Privacy and security of business transactions’, ‘Installation of touch screen of international standards and IVRS’ and ‘Convenient local transportation’ as these attributes got high score assigned by the customers. Unfortunately, with reference to the statements ‘Website design and ease of use’ (Domestic customers – 2.31 ± 0.84 and Foreign customers – 2.18 ± 0.75), ‘No Traffic Congestion Problems’ (Domestic customers – 2.19 ± 0.76 and Foreign customers – 2.15 ± 0.73), ‘In-house facility for Health check-up, Booking tickets, Reservation and service of guide’ (Domestic customers – 2.29 ± 0.80 and Foreign customers – 2.21 ± 0.75) and ‘Proper Guidance for employees’ performance for tourists’ (Domestic

customers – 2.35 ± 0.74 and Foreign customers – 2.26 ± 0.71) both the domestic and foreign customers assigned a low score. Similarly, with reference to the statement ‘Accurate and updated information on the website’ (Domestic customers – 3.33 ± 0.79 and Foreign customers – 3.28 ± 0.73) both the domestic and foreign customers assigned a moderate score.

According to the opinion of the respondents, there is no significant difference found in the opinion of domestic and foreign customers on all the statements relatable to the CRM practice Suvidha (Facilitation). Hence with reference to Suvidha (Facilitation), both the categories of customers find the same level of practices in the accommodation sector.

As has been noted in table 5.6, both the domestic and foreign customers are

Table 5.5.1
Independent Samples Test - CRM Practices-Suvidha (Facilitation)

Independent Samples Test		t	df	Sig. (2-tailed)
Privacy and security of business transactions	Equal variances assumed	1.398	598	0.163
Website design and ease of use	Equal variances assumed	1.933	586	0.054
Accurate and updated information on the website	Equal variances assumed	0.743	598	0.458
No Traffic Congestion Problems	Equal variances assumed	0.654	598	0.513
Installation of the touch screen of international standards and IVRS	Equal variances assumed	1.204	598	0.229
In-house facility for Health check-up, Booking tickets, Reservation and service of guide	Equal variances assumed	1.26	598	0.208
Convenient local transportation	Equal variances assumed	1.062	598	0.289
Proper Guidance for employees' performance for tourists	Equal variances assumed	1.455	598	0.146

Source: Primary data

Table 5.6
Descriptive Analysis- CRM Practices-Suraksha (Safety)

	Customers	N	Mean	Std. Deviation	Std. Error Mean
Standards for the food and beverages	Domestic	300	2.4*	0.9397	0.0543
	Foreign	300	2.313*	0.8969	0.0518
Availability of first aid boxes	Domestic	300	3.657***	0.8453	0.0488
	Foreign	300	3.577***	0.8122	0.0469
Installation of adequate security control devices	Domestic	300	2.363*	0.7571	0.0437
	Foreign	300	2.29*	0.7171	0.0414
Measures and organization of adequate security personals	Domestic	300	3.43***	0.7166	0.0414
	Foreign	300	3.35**	0.675	0.039
Reasonable restrictions and controls	Domestic	300	2.477*	0.9086	0.0525
	Foreign	300	2.413*	0.8936	0.0516

*Source: Primary data * -Low, ** -Moderate, *** -High*

fully satisfied with the Suraksha (Safety) initiative of the CRM employees on the 'Availability of first aid boxes'; as this attribute got high score assigned by the customers. But with reference to the statement 'Measures and organization of adequate security personals' even though the domestic customers assigned a high score (Domestic customers – 3.43 ± 0.71), the foreign customers find a moderate satisfaction only (Foreign customers – 3.35 ± 0.63). Unfortunately, with reference to the statements 'Standards for the food and beverages' (Domestic customers – 2.4 ± 0.93 and Foreign customers – 2.31 ± 0.89), 'Installation of adequate security control devices' (Domestic customers – 2.36 ± 0.75 and Foreign customers – 2.29 ± 0.73) and 'Reasonable restrictions and controls' (Domestic customers – 2.47 ± 0.90 and Foreign customers – 2.41 ± 0.89) both the domestic and foreign customers assigned a low score.

According to the opinion of the respondents, there is no significant difference found in the opinion of domestic and foreign customers on all the statements relatable to the CRM practice Suraksha (Safety). Hence with reference to Suraksha (Safety), both the categories of customers find the same level of practices in the accommodation sector.

As has been noted in table 5.7, both the domestic and foreign customers are moderately satisfied with the Sahyog (Cooperation) initiatives of the CRM employees on the 'Strong teamwork within the organization' and 'Customers' grievances are treated seriously' as these attribute got moderate score assigned by the customers. Unfortunately, with reference to the statements 'Diversity of Cuisine' (Domestic customers – 2.34 ± 0.84 and Foreign customers – 2.29 ± 0.83), 'Interdepartmental communication to solve problems and meet deadlines'

Table 5.6.1
Independent Samples Test - CRM Practices-Suraksha (Safety)

Independent Samples Test		t	df	Sig. (2-tailed)
Standards for the food and beverages	Equal variances assumed	1.156	598	0.248
Availability of first aid boxes	Equal variances assumed	1.182	598	0.238
Installation of adequate security control devices	Equal variances assumed	1.218	598	0.224
Measures and organization of adequate security personals	Equal variances assumed	1.408	598	0.16
Reasonable restrictions and controls	Equal variances assumed	0.861	598	0.39

Source: Primary data

Table 5.7
Descriptive Analysis- CRM Practices- Sahyog (Cooperation)

Sahyog (Cooperation)	Customers	N	Mean	Std. Deviation	Std. Error Mean
Diversity of Cuisine	Domestic	300	2.347*	0.8459	0.0488
	Foreign	300	2.297*	0.8312	0.048
Strong teamwork within the organization	Domestic	300	3.387**	0.5581	0.0322
	Foreign	300	3.347**	0.5605	0.0324
Interdepartmental communication to solve problems and meet deadlines	Domestic	300	2.443*	0.822	0.0475
	Foreign	300	2.31*	0.7806	0.0451
Customers' grievances are treated seriously	Domestic	300	3.507***	0.5394	0.0311
	Foreign	300	3.433**	0.5353	0.0309
Necessities of tourists are systematically analyzed & developed	Domestic	300	2.39*	0.891	0.0514
	Foreign	300	2.323*	0.899	0.0519

*Source: Primary data * -Low, ** -Moderate, *** -High*

(Domestic customers – 2.44 ± 0.82 and Foreign customers – 2.31 ± 0.78) and ‘Necessities of tourists are systematically analyzed & developed’ (Domestic customers – 2.39 ± 0.89 and Foreign customers – 2.32 ± 0.89) both the domestic and foreign customers assigned a low score.

According to the opinion of the respondents, there is a significant

difference in the opinion of domestic and foreign customers on the statement like ‘Interdepartmental communication to solve problems and meet deadlines’ (p value=0.042; $p < 5\%$), favour to the opinion of domestic customers, owing to the high mean value. But there is no difference in the opinion on the remaining statements according to the opinion of domestic and foreign customers.

Table 5.7.1

Independent Samples Test - CRM Practices-Sahyog (Cooperation)

Independent Samples Test		t	df	Sig. (2-tailed)
Diversity of Cuisine	Equal variances assumed	0.73	598	0.466
Strong teamwork within the organization	Equal variances assumed	0.876	598	0.381
Interdepartmental communication to solve problems and meet deadlines	Equal variances assumed	2.037	598	0.042*
Customers' grievances are treated seriously	Equal variances assumed	1.672	598	0.095
Necessities of tourists are systematically analyzed & developed	Equal variances assumed	0.912	598	0.362

Source: Primary data

Table 5.8

Descriptive Analysis- CRM Practices-Samrachan (Infrastructural development)

Samrachan (Infrastructural development)	Customers	N	Mean	Std. Deviation	Std. Error Mean
Good Basic Infrastructure	Domestic	300	2.493*	0.9052	0.0523
	Foreign	300	2.393*	0.8989	0.0519
Quality Health Infrastructure	Domestic	300	3.48***	0.6815	0.0393
	Foreign	300	3.413***	0.6562	0.0379
Good Upkeep of Tourist Resources	Domestic	300	2.44*	0.8136	0.047
	Foreign	300	2.377*	0.7981	0.0461
Introduction to star rating appliance to reduce energy consumption	Domestic	300	3.49***	0.6669	0.0385
	Foreign	300	3.45***	0.6235	0.036
Ample space and amenities for the tourists	Domestic	300	3.81***	0.8697	0.0502
	Foreign	300	3.74***	0.8572	0.0495

Source: Primary data **Low*,***Moderate*,****High*

As has been noted in table 5.8, both the domestic and foreign customers are highly satisfied with the Samrachan (Infrastructural development) initiatives of the CRM employees on the ‘Quality Health Infrastructure’, ‘Introduction to star rating appliance to reduce energy consumption’ and ‘Ample space and amenities for the tourists’ as these attribute got high score assigned by the customers. Unfortunately, with reference to the statements ‘Good Basic Infrastructure’ (Domestic customers – 2.49±0.90 and

Foreign customers – 2.39±0.89) and ‘Good Upkeep of Tourist Resources’ (Domestic customers – 2.44±0.81 and Foreign customers – 2.37±0.79) both the domestic and foreign customers assigned a low score.

According to the opinion of the respondents, there is no significant difference found in the opinion of domestic and foreign customers on all the statements relatable to the CRM practice Samrachan (Infrastructural development). Hence with reference to Samrachan

Table 5.8.1
Independent Samples Test - CRM Practices-Samrachan (Infrastructural development)

Independent Samples Test		t	df	Sig. (2-tailed)
Good Basic Infrastructure	Equal variances assumed	1.358	598	0.175
Quality Health Infrastructure	Equal variances assumed	1.221	598	0.223
Good Upkeep of Tourist Resources	Equal variances assumed	0.963	598	0.336
Introduction to star rating appliance to reduce energy consumption	Equal variances assumed	0.759	598	0.448
Ample space and amenities for the tourists	Equal variances assumed	0.993	598	0.321

Source: Primary data

Table 5.9
Descriptive Analysis- CRM Practices- Safai (Cleanliness)

Safai (Cleanliness)	Customers	N	Mean	Std. Deviation	Std. Error Mean
Good Overall Sanitary Facilities	Domestic	300	3.543***	0.9788	0.0565
	Foreign	300	3.44***	1.0082	0.0582
Efficient Garbage disposal mechanism	Domestic	300	2.577*	1.3479	0.0778
	Foreign	300	2.52*	1.3623	0.0787
Clean and neat surroundings	Domestic	300	2.67*	1.23	0.071
	Foreign	300	2.567*	1.2318	0.0711
International standards in infection control measures	Domestic	300	2.88*	1.3056	0.0754
	Foreign	300	2.763*	1.3366	0.0772
Higher hygienic standards	Domestic	300	3.023**	0.8277	0.0478
	Foreign	300	2.94**	0.8197	0.0473

Source: Primary data *-Low,**-Moderate,***-High

(Infrastructural development),both the categories of customers find the same level of CRM practices in the accommodation sector.

As has been noted in table 5.9, both the domestic and foreign customers are highly satisfied with the Safai (Cleanliness) initiatives of the CRM employees on the ‘Good Overall Sanitary Facilities’ and moderate satisfied about ‘Higher hygienic standards’. Unfortunately, with reference

to the statements ‘Efficient Garbage disposal mechanism’ (Domestic customers – 2.57 ± 1.34 and Foreign customers – 2.52 ± 1.36), ‘Clean and neat surroundings’ (Domestic customers – 2.67 ± 1.23 and Foreign customers – 2.56 ± 1.23) and ‘International standards in infection control measures’ (Domestic customers – 2.88 ± 1.30 and Foreign customers – 2.76 ± 1.33) both the domestic and foreign customers assigned a low score.

Table 5.9.1

Independent Samples Test - CRM Practices-Safai (Cleanliness)

Independent Samples Test		t	df	Sig. (2tailed)
Good Overall Sanitary Facilities	Equal variances assumed	1.274	598	0.203
Efficient Garbage disposal mechanism	Equal variances assumed	0.512	598	0.609
Clean and neat surroundings	Equal variances assumed	1.028	598	0.304
International standards in infection control measures	Equal variances assumed	1.081	598	0.28
Higher hygienic standards	Equal variances assumed	1.239	598	0.216

Source: Primary data

According to the opinion of the respondents, there is no significant difference found in the opinion of domestic and foreign customers on all the statements relatable to the CRM practice Safai (Cleanliness). Hence with reference to Safai (Cleanliness), both the categories of customers find the same level of practices in the accommodation sector.

Conclusion

This paper examines the customer's perception towards CRM practices in hotels in Kerala. From the analysis it is clear that both the domestic and foreign customers are fully satisfied with the Swagat (Welcome) initiatives of the CRM employees on the 'Sensitivity of warm greeting' 'Gracious & caring staff', 'Formulation of cordial reception and homely environment' and 'Expectant to visit again'. With reference to Soochana (Information), both the domestic and foreign customers are fully satisfied with the 'excellent network' and 'Informed Staff'. In the case of Suvidha

(Facilitation), initiatives of the CRM employees on the 'Privacy and security of business transactions', 'Installation of touch screen of international standards and IVRS' and 'Convenient local transportation'. Similarly both the domestic and foreign customers are fully satisfied with the Suraksha (Safety) initiative of the CRM employees on the 'Availability of first aid boxes'. With reference to Samrachan (Infrastructural development) both the domestic and foreign customers are highly satisfied with the initiatives of the CRM employees on the 'Quality Health Infrastructure', 'Introduction of star rating appliance to reduce energy consumption' and 'ample space and amenities for the tourists'. With reference to Safai (Cleanliness) initiatives of the CRM employees, both the domestic and foreign customers are highly satisfied with the 'Good Overall Sanitary Facilities'. From the study it is concluded that CRM practices followed by the employees in the hotel sector in Kerala is different on the perception of the customers.

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PREPARATION OF RESEARCH PROPOSALS FOR GOVERNMENT/EXTERNAL GRANTS OF ALAPPUZHA DISTRICT

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Abstract

With the Universal access and online learning opportunities, institutions are finding it much difficult to maintain the desired quality and also to compete in the race with the technology advancement. For any higher education system to be effective in preparing learners to be worthy contributors towards socio economic development, the only methodology available is the creation of a conducive research atmosphere within the system. The major hurdle that hampers any research activity is the dearth of ample financial assistance. As institutes offering Higher Education falls under the major categories of Government/ Government Aided/University Managed/ Private Self Financing and the institutes finding themselves in hardship in implementing decent Research activities due to dearth of opportunities and funds, this article is written as an attempt to through light on how to write a Research Proposal and what are the major Government/External agencies who release financial aid for such projects.

Key words:- Research, Proposal, Funding

External funding is very crucial for a flourishing research activity. The significance of grant-writing skills is growing, because of the increased demand to publish and difficulty in getting the research funding. This makes writing an acceptable research proposal a difficult task.

Research Proposal

Are search proposal is a manuscript suggesting are search project, generally associated with academic oriented subjects, and generally composes a request for funding for that research. Are search

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proposal is a crisp and coherent abstract of the proposed research. It provides the details of the problem that intending to address through research. The proposal is the most significant document in the research funding application process. It also helps to match the research interest with a suitable supervisor and the funding agency.

Contents of a Project Proposal

A good proposal starts from a good concept. Proposals are evaluated on the potential impact of the proposed research, the reliability of the proposed plan for its feasibility and its cost aspect. Research proposals generally focus on keypoints like:

- What are the basic research problems?
- What are the research procedures to address these problems?
- What will be the expenditure and timeframe required to complete the research?
- What previous research has been done on the related topics?
- What will be the evaluation procedure?
- What are the benefits incurred to the sponsoring organization and other parties?

Appraisal of a Project Proposal

A proposal is evaluated basically for its significance, investigators, innovation, approach and environment. Significance denotes whether the project address an vital problem or a critical obstacle to

advancement in the field. The investigators are evaluated based on their experience in the project area and training for the execution of problem. The problem identified should be innovative such that it can challenge and seek to alter present research or practice ideas by utilizing novel theoretical concepts, approaches or methodologies, instrumentation, or involvement. The approach should be evaluated whether an overall strategy, methodology, and analysis is used to ensure a robust and unbiased approach, as appropriate for the work proposed. The evaluation of environment seeks the institutional support, equipment and other physical resources accessible to the investigators sufficient for the proposed project. The project should outline the availability of adequate facilities and resources, and the institutional and departmental commitment towards this research. Normally, proposals are appraised for merit on the basis of two common criteria: intellectual merit and broader impacts.

Intellectual Merit

The intellectual Merit is evaluated for every proposed activity by experts. The proposed activity should advance the knowledge and understanding within its own field or across different fields. The goals and objectives, and the plans and procedures for achieving them should be ground- breaking, well-developed, sensible, and practical. The project should have potential for recuperating learning of key principles of science, technology, engineering, or mathematics. The project proposal should have sufficient inputs from relevant literature and patent search.

The researcher should be able to present his qualification to conduct the project by providing inputs on his prior work. The proposal should actively suggest and explore creative and original concepts in well conceived and organized manner. The proposal should emphasis the sufficient accessto resources.

Broader Impacts

The broader impacts of the proposed activity should be clearly emphasized. It should elaborate on whether the research leads to the activity advance discovery and understanding, promotion of teaching, training, and learning, and the enhancement of infrastructure for research and education, such as facilities, instrumentation, networks, and partnerships.

Identifying the Funding Agency

There are several types of funding for research: ownfunds; external funding bodies such as charities and trusts; national and governmental agencies; projects advertised by supervisors, employers and the private sector, and internal sources such as University scholarships, funded studentships. Investigating potential funding sources and preparing research applications is a competitive process and will depend on the qualifications, experience and research aspirations of the candidate. It is reasonable to commence fund hunting approximately one year before proposed start datefor research allowing plenty of time for search. The brief details of Indian & International funding agencies are provided in theappendixes.

Before Writing a Project Proposal

A good proposal instigates with a clear idea of the goals and objectives of the project. A good project starts with logic of why it will be an important improvement over current way of thinking process. Researcher should foresee the improvements which will make by the project. He should develop the activities and courses to make the desired improvements. The activities are designed in such a way to focus primarily on the goals and objectives of the problem.

After setting the goals and associated activities, resources such as man power, time, equipment and technical support will be assessed properly to submit the proposal. The project should be innovative in content. Projects should investigate teaching and learning methods for effectively using the equipment, scientific knowledge, or teaching techniques. Previously awarded projects or work supported should be reviewed before starting to write the proposal. Theproposal must give suitable consideration to the existing significant knowledge base through literaturesurvey and patent search. Careful planning and letters of endorsement to the project are required, if several departments or institutions are involved in the project. A good working team may be assigned for developing the proposal by distributing duties and develop a firm schedule of activities in the proposal to meet the proposal deadline. Proposal writing and information collection activities should be spread over a reasonable time and carefully manage the schedule. All the

publications authors should properly acknowledged in the proposal to avoid plagiarism.

The requirements of grant applications may differ according to subject area and funding agency specifications. Grant committees look at the relevance of the research to the agency's mission, so the proposal should evidently show how the proposed study can identify with the goals and objectives of the funding agency. Proposals are initially read by researchers from other disciplines rather than subject specialists and therefore care should be taken to avoid jargon and subject-specific acronyms. Scientific grant proposals should meet the agency's guidelines otherwise returned without a review. Funding bodies have stringent policy and expectations of the standards with the research work. Project proposals must therefore incorporate ethical approval system and prospective ethical issues raised during the conduct of the research. This is principally significant if the research project is considered in "high risk" category.

Writing the Project Proposal

A good proposal is always readable, well-organized, grammatically correct, and understandable. Proposal must contain details including information about experiments and applications, in order to emphasize the clear planning by the researcher and help reviewers understand the advantage of the proposal than others for selection. Careful writing should allow giving the reviewers a clear idea of the plan of the research activity and its merits.

Researcher must demonstrate broad knowledge of current scholarship and activities in the specified field in the description. Research officer or grant administration expert in the institution can assist in proposal writing.

The budget demand should be reasonable for the project and be associated with the goals of the project. The budget should seek for sufficient resources and should not be excessively high. Budget information should be complete and clear. Carefully review of budget will ensure for the allocation of eligible items in the budget and for cost sharing. Budgets are again evaluated in the later stage of the proposal; but a clear and reasonable budget request reinforces the proposal.

The project description of the proposal should be written by a person or group in the science, engineering, or mathematics departments who will be the principal investigator(s). The credentials of the Principal Investigator (PI), for the grant proposal, should be provided with a biographical sketch highlighting his unique background in the working area of the proposed project. From the biographical sketch, reviewers can understand their involvement, leadership, and commitment to the project. If the project involves industry, a co-principal investigator representing industry will be an added advantage.

A good evaluation plan will determine the effectiveness of the project in accomplishing the goals. It is better to provide an evaluation method to determine whether the project met scientific and pedagogical expectations.

Letters of endorsement from the involving institutions are to be included in the proposals. If project involves other people or groups, include letters of endorsement from appropriate individuals and supporting institutes. Uniquely expressed letters of endorsement from other institutions are better than nearly identical letters.

The project summary or abstract is the primary object that attracts reviewer's notice. It should be written very clearly and concisely. Generally, a project must consist of abstract, outline of the problem, the objectives and the expected outcomes and project activities. The project summary must also clearly provide details of intellectual merit of the proposed activity and the broader impacts resulting from the proposed activity. Significant effort and reflections should be provided in preparing a eloquent summary.

Before Sending the Proposal

Professional organizations are encouraged to structure a team to help members for reviewing their proposals before submitting them to funding organization. If possible, an expert, who is not connected with the proposal, is identified to read and comment on a draft proposal with enough time allowed for changes prior to the submission. This person can help identify omissions or incompatible judgment before reviewers view the proposal. Some general guidelines are:

- Use spell checker before proposals submission.
- Carefully read the proof.

- Avoid abbreviation. eg., use laboratory, not lab
- Put the acronym in parentheses for the first usage.
- Ensure for correct references.
- Use page numbers in the proposal.

A sample Project Proposal with the preferred headings is shown as Appendix

Declining the Proposal

If the proposal is not funded, consider the reviews of the panel and their comments objectively and seriously. Submit a revised or new proposal to different funding agency or to the same agency in the following year.

Major Funding Agencies in India

All governmental organizations websites are detailed in Government of India Directory. The link is available at <http://goirectory.nic.in/index.php>. This is perhaps a goldmine to start searching. All sector wise listing like science, technology and research sites are listed here http://goirectory.nic.in/sector_index.php

General information of funding agencies is provided with DST site. <http://www.dst.gov.in/general-information-research-and-development-funding-schemes-central-government-departments-agencies>

The Council of Scientific & Industrial Research (CSIR) provides financial assistance to promote research work in the fields of Science & Technology, including Agriculture, Engineering and Medicine. The assistance is provided by

way of grants to Professors/Experts in regular employment, in the universities, IITs, post-graduate institutions, recognized R&D laboratories both in public and private sectors. Research proposals of applied nature as well as those falling under basic sciences which attempt to solve specific problems being pursued by CSIR laboratories, or in newer and complementary fields, are considered for CSIR support. Priority is given to multi-disciplinary projects which involve inter-organizational co-operation (including that of CSIR laboratories) and to schemes which have relevance to research programmes of CSIR laboratories. Details are listed in CSIR website. http://csirhrdg.res.in/resg/Res_grants.htm

Defence Research Development Organization provides funding to research sponsored in academic institutions under the extramural research (ER) scheme focuses on research on phenomena or observations that are not understood, and that lack of understanding is recognized as an obstacle to scientific or technological progress in the broad topic area of relevance to military R&D. The knowledge-base so generated is embodied in high-quality technical manpower and in the new understandings, techniques and design-tools developed through the basic research funded. Details are listed in DRDO website. <http://drdo.gov.in/drdo/English/index.jsp?pg=grantinaid.jsp>

Department of Biotechnology, Govt. of India offers funding for research activities and the details are provided in <http://www.dbtindia.nic.in/funding-mechanism/call/#>

Research funding details from **Department of Ocean Development** are provided in <http://www.dod.nic.in/content/brief-extramural-support>

Proposals for the funding support under the Scheme “Fund for Improvement of S&T Infrastructure (FIST)” of the **Department of Science & Technology (DST)**, Government of India is intended to provide basic infrastructure and enabling facilities for promoting R&D activities in new and emerging areas and attracting fresh talents in universities & other educational institutions. <http://www.fist-dst.org/html-flies/advertisement-guidelines.html>

The Indian Space Research Organisation (ISRO) has evolved a programme through which financial support is provided for conducting research and development activities related to Space Science, Space Technology and Space Application to academia in India. This programme of Research Sponsored by ISRO is called RESPOND. In special cases research and development projects proposed by non-academic R&D laboratories can also be supported through this programme. The aim of RESPOND is to encourage quality research in areas of relevance to the Indian space programme. <http://www.isro.gov.in/sponsored-research-respond>

The major organizations with research funding options are

- All India Council for Technical Education (AICTE)
- Council of Scientific and Industrial Research (CSIR)

- Defence Research and Development Organisation(DRDO)
- Department of Atomic Energy (DAE)
- Department of Ayurveda, Yoga & Naturopathy, Unani, Siddha and Homoeopathy (AYUSH)
- Department of Biotechnology (DBT)
- Ministry of Coal (MOC)
- Ministry of Earth Sciences (MoES)
- Department of Scientific and Industrial Research (DSIR)
- Indian Council of Medical Research (ICMR)
- India Meteorological Department (IMD)
- Indian Space Research Organisation (ISRO)
- Department of Electronics & Information Technology (DeitY)
- Ministry of Environment, Forest and Climate Change
- Ministry of New and Renewable Energy
- Ministry of Power
- Ministry of Social Justice & Empowerment (MOSJE)
- Ministry of Water Resources, River Development & Ganga Rejuvenation
- Ministry of Petroleum & Natural Gas
- University Grants Commission (UGC)
- Atomic Energy Regulatory Board (AERB)
- Aeronautics Research and Development Board (ARDB)
- Board of Research in Nuclear Sciences (BRNS)
- Department of Chemicals & Petrochemicals, Ministry of Chemicals & Fertilizers
- Department of Electronics and Information Technology
- Indian Council of Agricultural Research (ICAR)
- Indian Council of Social Science Research (ICSSR)
- Indian National Science Academy (INSA)
- Ministry of Defence
- Ministry of Earth Science
- Ministry of Health & Family Welfare
- Ministry of Rural Development
- Ministry of Railways
- Ministry of Small Scale Industries
- Ministry of Textiles
- Ministry of Urban Development
- Ministry of Water Resources
- National Board for Higher Mathematics (NBHM)
- Naval Research Board (NRB)
- Petroleum Conservation Research Association (PCRA)
- Science and Engineering Research Board (SERB)
- Tata Institute of Fundamental Research

Major International Funding Agencies in Science & Technology

Funding Agency	Call of Application, Country
Body Shop Foundation	Open throughout the year, United State
Club 300 Foundation for Bird Protection	1 July, Sweden
CREST R&D Grant	28 Feb & 30 Sept, CREST/Malaysia
CRP: International Centre for Genetic Engineering and Biotechnology (ICGEB)	30 April, Italy
Engineering Information Foundation	28 Feb & 31 August, United States
EU Grant Application Horizon 2020	Throughout the year, Europe
Fulbright-MCMC U.S. Senior Specialist Grant	10th April, Malaysia
Human Frontier Science Program	1 March, France
International Education Research Foundation (IERF)	15 Feb & 15 August, California
International Society for Infectious Diseases (ISID)	1st April, United States
ISESCO-COMSTECH Research Grants	31 July, Kingdom of Morocco
Japan Society for the Promotion of Science (JSPS)	Open throughout the year, Japan
Kurita Water and Environment Foundation	April 1 to May 14, Japan
L'OREAL-UNESCO For Women In Science Fellowship	May, Malaysia
MAKNA Cancer Research Award	September, Malaysia
Malaysia Toray Science Foundation (MTSF)	31 May, Malaysia
Nagao Natural Environment Foundation	20 April & 19 October, Japan
National Geographic Society	Open throughout the year, Washington
National Institutes of Health (NIH)	Open throughout the year, United States
National Science Foundation	Open throughout the year, United States
Newton-Ungku Omar Fund	March and August, British MIGHT
Organization for the Prohibition of Chemical Weapons (OPCW)	1 April & 1 October, Italy
Qatar National Research Fund	Open throughout the year, Qatar
Rockefeller Foundation	Open throughout the year, United States
Terra Viva Grants	Open throughout the year
The Nippon Foundation	Open throughout the year, Japan
Turtle Conservation Fund	1 May & 1 Dec, United States
TWAS-COMSTECH Joint Research Grants	1 June, Italy- Pakistan
Wellcome Trust	Open throughout the year, London
Yayasan Penyelidikan Antartika Sultan Mizan (YPASM)	May, Malaysia

Summary

Research and Development has now days become the most inevitable activity for any institute, faculty member or a student to flourish. The Global rankings and accreditations are emphasizing ample Weightage for the quality as well as quality of research carried out by each entity. Writing a good proposal is not effortless.

However, a well-crafted proposal will not only give the required funding you need, but also make the researcher well equipped for the learning itself and thus advance the chances of attaining future grants. Through this paper, the importance and methodology in crafting a decent research proposal and the major Government/ external funding agencies are introduced to the aspirants

APPENDIX

A Sample Project Proposal

ProjectTitle: “Heat Transfer Studies in.....”

BroadSubject: Engineering& Technology

SubArea: ProductionEngineering

Durationinmonths: 36months

Totalcost: Rs. 15lakhs

FESComponent: Nil

ProjectCategory: Applied Research (Process/ProductDevelopment)

PrincipalInvestigator: AAA

Designation: Professor

Department: Dept. of ProductionEngineering

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∴

Project summary (maximum 150 words): Keywords: heat transfer, flow friction, Technical details

Introduction (under the following heads) Origin of the proposal

Sources which led to this proposal are the outcome of PhD thesis.....

.....However, effects is not intensively studied and documented. Definition of the problem

Most cryogenic processes function with effectiveness of

.....The results obtained will be compared with the benchmark problems. Objectives

1. To study the influence....

2. Modeling the results....

Review of the status of research & development in the subject International status

..... the properties of the working fluid. National status

In India, technical related work is mainly taking place at IISc Bangalore.....

Reference cited in Literature Survey in National and International Status:

1. McMahan, H.O., Bowen, R, J. and Bley Jr., G.A. A perforated plate heat exchanger Trans ASME (1950) 72,623-632.

Importance of the proposed project in the context of the current status Studies till date have established that

Review of expertise available with proposed investigating group/ institution in the subject of the project AAA, PI of this proposed study, has done his PhD in
 Patent details (domestic and international)

Work plan Methodology

Experimentation will be conducted in a

Organization of work elements

- (a) Literature Survey
- (b) Procurement of consumables, equipment, etc
- (c) Fabrication of a testing rig
- (d) Organizing the experimental set-up
- (e) Detailed experimentation and data collection
- (f) Modeling of the process, flow analysis
- (g) Comparative study of experimental and modelled results
- (h) Analysis and interpretation of results
- (i) Report preparation and project submission

Sl	Activity	First year	Second year	Third year
1	Literature Survey	████████		
2	Procurement of consumables,	████████		
3	Fabrication of testing rig		████████	
4	Organizing the		████████	
5	Detailed experimentation		████████	███
6	Modeling of the process		████████	███
7	Comparative study			███
8	Analysis and interpretation			██████
9	Report preparation and project			██████

Time schedules of activities giving milestones

Suggested plan of action for utilization of research outcome expected from the project. Budget estimates: summary

Budget for research manpower

Justification for the manpower requirement.

The fabrication and assembly work of the experimental..... Budget for consumable materials

Justification for costly consumable (if not provided for in Section 231 i.e. Methodology) Fabrication work of the.....

Budget for travel

Justification for intensive travel, if any.

The transport of equipments and purchase travel is Budget for other costs/ contingencies

Justification for specific costs under other costs, if any. Budget for equipment

Justification for the proposed equipment.

The most modern method of manufacturing.....

List of facilities being extended by parent institution(s) for the project implementation. Infrastructural Facilities:

Equipment available with the Institute/ Group/ Department/ Other Institutes for the project: Detailed bio-data of the investigator /co-investigator including academic qualifications

Patent list, if any

List of projects implemented

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IMPACT OF DEMONETISATION ON INDIAN ECONOMY

***Shyni Thankachan**

Abstract

Demonetization is the withdrawal of a particular form of currency from circulation. In the demonetization process a series of currency will not be a legal tender and will not be accepted as a valued currency. The government of India announced on 8th 2016 that rupees 500 and rupees 1000 will not be a legal tender. The first demonetization was done in 1948 which completely banned rupees thousand and rupees thousand denomination notes for dealing with black money. In 1978 the second demonetization was done by Moraraji Desai when Rs. 1000, Rs5000 and Rs.10000 denomination notes were demonetized. The study is to analyze the impact of the demonetization on different sectors of economy and also the impact of the demonetization black money and terrorism.

Key words:- Black money, terrorism, legal tender, Currency, Circulation

Demonetization is the act of pulling out of current form of money from circulation with new currency notes or coins. Demonetization is done by the nations for combating inflation for preventing counter feiting and tax evasions, for promoting cashless economy and for promoting trade. On Nov 8th

2016, the government of India demonetized the Rs. 500 and Rs. 1000 denomination currency notes in circulation. The Rs. 500 and 1000 denomination currency notes constitute 86.4% of the currency in circulation by value. Demonetization affect the major sectors like agriculture sector, manufacturing sector and service sector.

In India agricultural sector contribute 17% in GDP, manufacturing sector contribute 30% of GDP and service sector contribute 53% of GDP. As per the report of RBI 2018 approximately 99.3% of demonized bank note were deposited in bank.

Objectives

1. To analyze the impact of the demonetization on different sectors of economy.
2. To analyze the outcome of demonetization in labors black money and terrorism.

Research methodology

The study is based on secondary data was collected from various sources such as articles, journals, website, etc..

Literature Review

Review of Literature is done to study the impact of demonetization on Indian economy and for identifying related issues.

1. P. Patanaik (2016) stated that demonetization is futile exercise if the Government taken any steps to cash back money. The black money is generated through tax evasion and from illegal activities. In the demonetization process government should ensure that the common people have enough money for their daily needs and health related issues. The government has to undertake political for honest tax administration.
2. P. Kumar Vijay (2016) in his study stated that RBI manages the currency of India based on RBI Act 1934.

After demonetization new bank note of Rs. 500 and Rs. 2000 denomination notes were introduced to crush the black money in Indian economy.

Analysis and Discussion

Demonetization affected major sectors in Indian economy Such as Industry, Real Estate, Auto mobiles, FMNCG products, media and entertainment etc. Demonetization was criticized as poorly plant and unfair and it has affected the life of common people. The Goal of Government in demonetization was to eliminate counter fete currency, fight tax evasion eliminate black money and promote cashless economy. Demonetization is failed in achieving the goals to a certain extent.

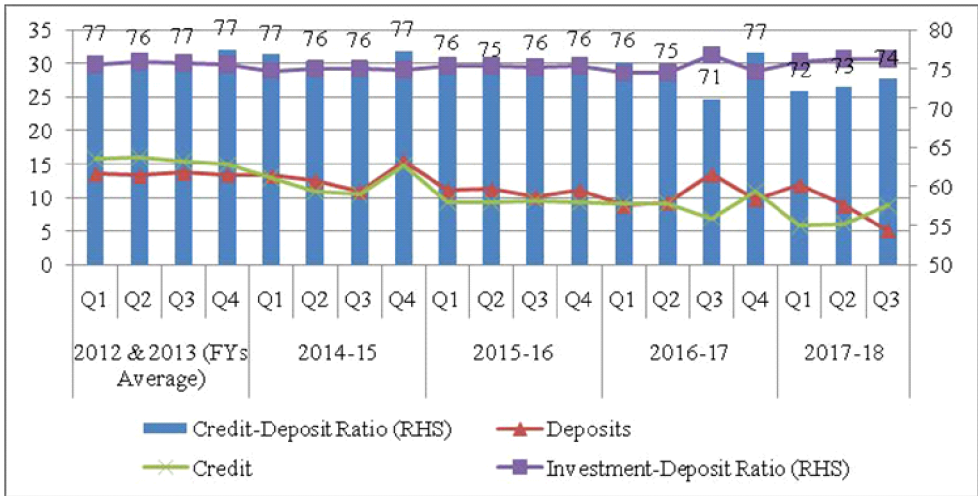
Figure 1 present the growth rates various quitters in GDP for assessing impact of demonetization the value of fourth quarters of different years are compared. The growth was 9% in the fourth quarter for 2015-16 and came down to 6% in fourth quarter of 2016-17 and it has remained 6% their after. So it can be said demonetization has slow down the growth phases of economy. The impact of demonetization in industry of sectors that is 10% in the first quarter in 2014-17 has kind down to 0% in 2017-18 service sectors has remained unaffected and reported stable growth.

Impact of Demonetization in different sectors

1. Agriculture sector

In India agricultural sector was the back bone of our economy and nearly 75% of people depend directly or

Figure 1



indirectly on agriculture. Most of the farmers use liquid cash for their transactions. When banks restricted withdrawal amount after demonetization they were unable to pay cash to labor which made many people jobless. Most of the farmer does not have bank accounts and it affected the farmers for doing agriculture transaction. Demonetization has affected every Indian and it had hit the agriculture sector to its core. Farmers are not educated or aware about banking transactions system like e-payment and most of the farmers do not use internet connections. The Government should formulate policies small farmers in rural areas for coming out from the issue of the demonetization.

2. Real Estate Sector

Demonetization has affected greatly the real estate sector as major portion of the Transaction depends on cash. Marginal builders and builders in unorganized sector are largely affected because of the

payment of cash in this sector is larger. Builders faced cash shortage due to demonetization and they have to stop their projects. Demonetization also affected the resale value of land and building in which cash place a major role in their transaction.

3. Auto mobiles

Auto mobile industry was largely affected due to demonetization. There has been a major decline in the sale of two wheeler and four wheeler as most buyers prefer to pay cash. The used car industry also reported sudden decrease of sales.

4. FMCG Products

The shortage of cash in consumers created a low demand for products. This ultimately led to a sharp decrease in sales. The most of the people used cash as a mode of transaction for buying essential items for daily needs. The impact of demonetization on small and unorganized traders was large compared to trading organized sector

5. Gems and Jewellery

The major portion of customers in buying gems and jewellery uses cash as a mode of transaction. Small retailers are greatly affected due to the reduction in demand for Jewellery after demonetization.

6. Media and Entertainment

Demonetization has affected the small players in the media and entertainment industry. Demonetization reduces in lesser number of viewers in media and entertainment industry. There has been a major drop in the viewers of lower middle class. The sudden decision affected the media industry to a great extend and bought film production to a half.

7. Hospitality and Tourism

In the tourism sector majority of the transactions are through cash and demonetization affect hospitality and tourism industry. Due to cash crunch the luxury foreign trip has come to a half and it also affected the local tourism sector. The unorganized sector in hospitality and tourism impacted due to the in ability to make payment in cash.

8. Labor Intensive Sector

For paying daily wages for labors cash is required and also cash is required for purchasing day to day items. Due to restrictions of withdrawal of amount from bank affected the payment of wages to labors in mining, textile and other industries. The daily withdrawal limit of cash by factory owners affected the procurement and production sectors.

Black Money

A small portion of black money is stored in the form of cash majority of them in stored in the form of asset like gold, land, building, etc. The demonetization of Rs. 500 and Rs. 1000 denominations bank note will take out black money from the economy. Black money has created a parallel economy in the country. Some of the person engaged in real estate, foreign currency dealers, jewelers and private money lenders hold huge some of unaccounted money in the form of bank note. Demonetization has put an end to this unaccounted money and this money has reached the bank accounts through direct and indirect channels.

Terrorism

The main source of financial aid of terrorism is through counterfeit currency and hawala. This fake currency is circulated through hawala operations that having link with gamblers, smugglers of arms and drugs which finally enter in funding terrorism. Demonetization has reduced the counterfeit currency and hawala market transactions each in turn reduce the terror funding

Conclusion

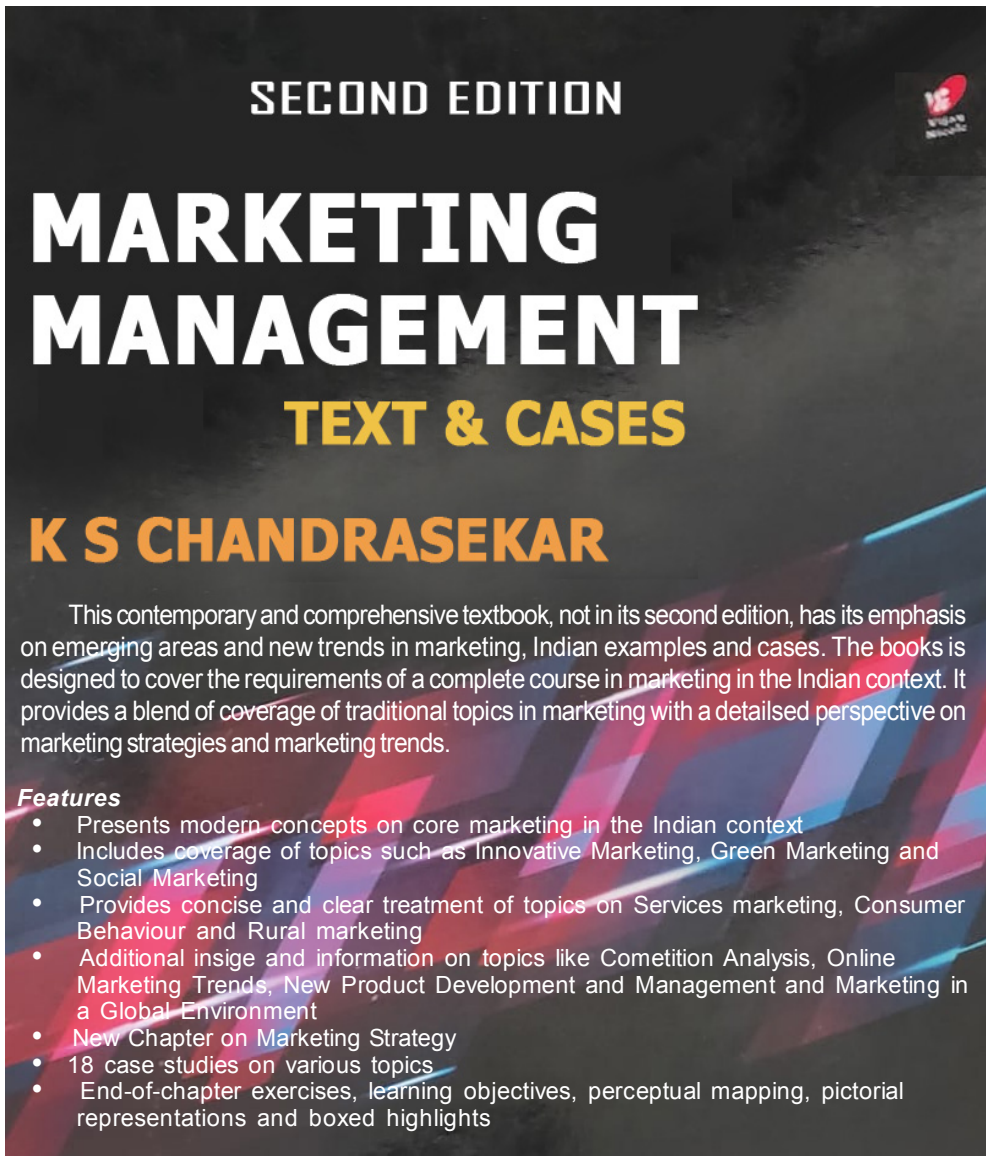
The demonetization of old currency was an effort by the government to handle the thread of illegal money, fake currency, terror funding and corruptions. The demonetization of old currency was also a move towards cashless economy. After demonetization India faces severe cash shortage in the bank across the country which in turn affected various small

businesses, agriculture and transportation sector. The black money in the economy has been accounted through direct and indirect channels. Demonetization

encourage digital mode of payment, use of plastic money etc. On medium to long term base demonetization is beneficial to the economy.

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HOW SATISFIED ARE SALES PERSONS IN KERALA?: EVIDENCE FROM APPAREL RETAIL SECTOR

*Sreelakshmi S Prabhu, **Dr. S Nataraja Iyer

Abstract

Apparel retailing is widely believed to be a sector with high growth potential in India in the coming days. In an era where customer experience is valued more than anything, the job of sales employees is increasingly becoming difficult as they have to keep themselves satisfied and then ensure customer satisfaction in the larger interest of the their employers. In this context, this study examines the influences nature of jobs and selected demographic characteristics on job satisfaction among employees in retail apparel showrooms in Kerala having academic as well as policy implications.

Key words:- Job Satisfaction, Apparel Retailing, Nature of Job, Demographic Characteristics, Kerala

Job satisfaction has been one of the most researched areas from earlier days of industrial production and the scholarly interest in this area remains as live as at the time of Hawthorne studies in the early 20th century. Over the years, the concept

of job satisfaction has been critically viewed through the lens of different subject disciplines like economics, sociology, psychology, management etc., yet remained inconclusive due to the interplay of complex variables adding new dimensions to the conundrum. Also,

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job satisfaction has remained an under-researched concept in some of the key emerging areas of business in Indian context.

1.1. Job Satisfaction in Apparel Retail Sector in Kerala: The Missing Links

Literature suggests that sales employees handle the twin responsibility of persuading their customers in purchasing the goods or services offered as well as building long lasting relationship with the customers (Bardford, Crant & Phillips, 2009) keeping in mind the long term business interests of their employers. In an era where “customer experience will overtake price and product as the key brand differentiator” (Walker cited in KPMG, 2018) sales persons hold the key in ensuring optimum customer experience. This necessitates the employers to keep the sales work force highly satisfied in their jobs and in turn ensure employee efficacy. Coming to the retail sector in Indian context, which is highly fragmented with an estimated 15 million outlets (KPMG, 2014) vast majority of the labour force still continues to be in the unorganized sector though recent emergence of organized sector is reported. It becomes imperative to have a closer look on the employee satisfaction in the retail sector which is a strong determinant of sustainably maintaining the business.

In the context of retail showrooms/shops in Kerala, where the sales force is highly feminized with women comprising more than three-fourths of the total employees as per rough estimates (Patrick, 2000), the issue assumes more significance, due to the contradicting

nature of status of women employment in comparison with the gains they have made in the social front. Even while enjoying high status in terms of a vast majority of social indicators like basic literacy, mortality rate and access to higher education and health care, comparable with Scandinavian and European countries the challenges faced by Kerala women are many. Female Work Participation Rate (FWPF), lower than the national average is only one among them. While at the national level, FWPF is 25.51, in Kerala the same is just 18.23 (Census 2011). Unemployment rate among urban women in Kerala (19.2%) is six times more than that of urban men (3.3%) (NSSO, 2014). In rural areas also, the situation is not different. Another indicator worth noticing is the difference in the average wage/salary received per day by regular male and female employees. While the average per day wage/salary for urban males is Rs. 519.84, for women it is just Rs. 412.17 (NSSO, 2014). The extent of unionization among female employee is either absent (Usha, n.d.) or is less compared to their male counterparts (Patrick, 2000). All these have led to a peculiar situation in Kerala, where even highly educated females are forced to find work in sectors which require lesser skills and where competition is lesser from males (Patrick, 2000). The net result is that women employees are subject to both occupational and wage discrimination and their multiple roles in the capacity of a home maker as well as labourer worsens the situation. Long working hours, comparatively low wages even less than the statutory minimum wages, lack of leave, non-rotation of job, absence of

promotion opportunities and poor working conditions women employees experience (Patrick, 2000; Usha, n.d.) make a strong case in favour of exploring how satisfied are they in the work place and how it impacts their own lives as well as the business prospects of their employers.

In the backdrop of this, this paper explores the issue of job satisfaction among sales persons in the apparel retail sector, which is projected as one of the three sectors with potential for high growth in Indian context (KPMG, 2018). Even though described as God's own retail lab for the innovative experiences in the retail sector since the 1980s, and home to even the world's largest silk saree showroom (Punnathara 2011), the apparel retail sector in Kerala remains to be an under-explored one. While on the one hand, both official as well as un-official statistics are silent on even the number of apparel retail shops and the number of employees in them, on the other hand, there is also dearth of academic literature on the extent and nature of employment in the sector. Addressing this gap in the academic literature, this paper, based on a study among large retail apparel showrooms in selected cities of Kerala, discusses the level of job satisfaction among various categories of sales employees and the influence of demographic factors on job satisfaction.

1.2. Theoretical Frame Work

Judge et.al. (2001), have categorized various theories on the causes of job satisfaction in to three groups as (1) Situational Theories; (2) Dispositional Theories or Approaches and

(3) Interactive Theories. While the situational theories consider job satisfaction as a function of one's job or other aspects in the job situation or environment, dispositional theories takes in to consideration the influence of personal characteristics in explaining individual attitudes and behavior. The interactional theories as the name suggests, assume it as a function of both personal characteristics as well as situational variables. The issue of job satisfaction is addressed from a dispositional point of view in this study.

1.3. Methodology

The population of the present study is comprised of employees of the apparel retail showrooms in Kerala. As per official estimates, in 2015, altogether, there were 2,87,598 shops with 5,34,917 employees in Kerala (GoK, 2015). However data in public domain is silent on the figures on apparel sector in the State. A reply to an application under RTI Act, 2005 by the researcher revealed that a total of 22605 textile shops functioned in the State, with 70402 employees. (However, informal discussions with the authorities as well as some textile shop owners revealed that the official figure on the number of employees in the showrooms as highly under estimated as most of the shops in the small and medium category use to under report the number of employees in order to circumvent the provisions of statutes like Kerala Shops and Establishments Act, 1960 and Minimum Wages Act, 1948. Yet, for the purpose of this research, the population is taken as 70,402 as per official estimates.). These 70402 employees constitute the population of the present study.

As the total population of the study is fairly large making it impossible to take a census within the available economic and limited time span of the research, the researcher was forced to a multi-stage random sampling technique for selecting the samples. At the first stage, the state was divided into three geographic clusters, namely, Southern (comprising the districts of Thiruvananthapuram, Kollam, Alappuzha and Pathanamthitta), Central (comprising Kottayam, Idukki, Ernakulam and Thrissur districts) and Northern (Palakkad, Malappuram, Kozhikode, Wayanad, Kannur and Kasargode districts). Subsequently, from each cluster, from among the municipal corporations housing large textile showrooms, one each, namely Thiruvananthapuram, Kochi and Kozhikode were respectively selected randomly. At the second stage, a list of textile showrooms employing 100 or more employees was prepared collecting data from the respective offices of the labour department in these selected cities and total number of such showrooms turned out to be 13. Following this, a complete list of employees in all these 13 showrooms was prepared after collecting the same from the respective showroom managements. This is taken as the sampling frame of the research. From this list, 400 respondents were selected randomly in proportion to number of employees in each showroom. The standardized questionnaires were then distributed to all the selected employees and 375 completely filled-in questionnaires received back were analyzed to reach on the conclusion. The data collection for the study spanned from January to March 2019.

1.4. Data Analysis

Table 1.1 gives a summary of the nature of occupation of the employees. While majority of the respondents were found to be in sales department (64%), the next highest were in cash (13%) and the least were in delivery (just 4%). The data strongly indicates that retail apparel sector is highly sales oriented. Table 1.2 summarizes the age profile of the respondents. That more than 60% of the respondents are below the age of 30 years points to both supply side as well as demand side factors. While on the supply side, it indicates an inflow of new entrants to the job amidst high rate of unemployment, on the demand side, it reflects the preference for a comparatively young work force among the employers.

The gender composition of the respondents given in table 1.3 though testimonies the feminization of job in the sector, it is important to note that feminization of work force is not to the extent roughly quantified by Patrick (2000). The religious composition of the respondents given in table 1.4 is also roughly proportionate to their numbers in the overall population in Kerala society. Data in table 1.5 suggest that married and un-married employees are present in almost equal proportion in the work force.

Summary of educational qualification of employees given in table 1.6 brings no surprise. In tune with studies reporting high under employment, the data shows that more than half of the employees have studied up to either higher secondary or diploma. 13% of the respondents also have a degree to their credit. Data on the

experience of the employees presented in table 1.7 indicate how unstable the job for females compared to males is. That 60% of the females have less than 5 years of experience and their number use to come down with increasing experience may be an indication of the females quitting the job after their marriage. However absence of such a trend among males suggests their increased probability in continuing the job.

1.5. Discussion

1.5.1. Nature of Job

As mentioned earlier, in this paper we discuss about job satisfaction according to the nature of jobs and also the influence of selected personal characteristics on job satisfaction. Table 1.8 summarizes the findings of the study based on the nature of job. Though the mean score of job satisfaction is slightly different for each category of the employees, the data do not reveal whether there is any significant difference in job satisfaction with the nature of job. To find this, a comparison of the mean job satisfaction was done using ANOVA, the results of which are given in table 1.9. The obtained P value of 0.654 more than 0.05, shows that there is no significant difference between the mean scores of job satisfaction between different categories of employees and hence it is concluded that nature of jobs has no influence on the job satisfaction of employees.

The study also examined the influence of three important personal characteristics, namely age, gender and educational qualification

1.5.2. Age and Job Satisfaction

In order to examine whether there is any influence of age of the employee in job satisfaction, the following hypothesis was formulated:

H₁: The level of job satisfaction is the same for employees of all age groups

The results of the ANOVA used testing this hypothesis is given the table 1.10. As the p value of 0.017 is less than 0.05, this hypothesis is rejected and concluded that age has a significant influence on job satisfaction. Post-Hoc analysis of age and job satisfaction following this showed that age has a significant influence on job satisfaction among employees in the age group 20-30 years compared to the age groups of 31-40 and 41-50 years.

1.5.3. Educational Qualification and Job Satisfaction

In order to examine whether there is any influence of educational qualification of the employee in job satisfaction, the following hypothesis was formulated:

H₂: The level of job satisfaction is the same for employees irrespective of their educational qualifications.

On the basis of ANOVA test results given in table 1.11, which yielded a P value of 0.415, significantly higher than 0.05, it was concluded that employees are satisfied irrespective of their educational qualifications and hence educational qualifications has no influence on job satisfaction.

1.5.4. Gender and Educational Qualification

In order to find the influence of gender on job satisfaction, the following hypothesis was formulated:

H3: The level of job satisfaction is the same for both male and female employees.

The t test results, given in table 1.12 revealed that there is significant difference in the job satisfaction of male and female employees.

1.6. Conclusion

This study has examined the job satisfaction among retail apparel showroom employees based on the nature of job and also selected personal characteristics. While nature of job and educational qualification were found to have no influence on job satisfaction among employees, age and gender were found to significantly influence job satisfaction.

**Table 1.1
Nature of Job**

Nature of Job	Number	Percent
Sales	240	64
Billing	20	5.33
Cash	49	13.07
Delivery	16	4.27
Front office	29	12.00
Supervisor	21	5.60
Total	375	100

**Table 1.2
Age Profile of the Respondents**

Age	Number	Percent
Below 20	23	6.1
20-30	198	52.8
31-40	114	30.4
41-50	32	8.5
51-60	8	2.1
Total	375	100

Table 1.3

Gender Composition of the Respondents

Gender	Number	Percent
Male	130	34.67
Female	245	65.33
Total	450	100

Table 1.4

Religious Composition of the Respondents

Religion	Numbers	Percent
Hindu	178	47.67
Christian	125	33.33
Muslim	72	19
Total	375	100

Table 1.5

Marital status of the Respondents

Marital status	Numbers	Percent
Unmarried	178	47.47
Married	197	52.53
Total	375	100

Table 1.6

Educational Profile

Qualification	Number	Percent
Below SSLC	14	3.73
SSLC	104	27.73
Plus two/Diploma	207	55.20
Degree	47	12.53
PG and above	3	0.80
Total	375	100.00

Table 1.7 Experience of Respondents

Experience in Years	Male		Female	
	Number	Percent	Number	Percent
0-5	34	26.2	146	59.6
6-10	40	30.8	34	13.9
11-15	28	21.5	38	15.5
16-20	28	21.5	16	6.5
21-25	0	0	11	4.5
Total	130	100	245	100

Table 1.8
Nature of Job and Job Satisfaction

	Numbers	Mean	Standard Deviation
Sales	240	272.3250	18.18508
Billing	20	266.2000	14.90532
Cash	49	270.2857	16.93861
Delivery	16	273.4375	17.67849
Front Office	29	270.0000	17.43560
Supervisor	21	269.3810	12.92082
Total	375	271.4347	17.50356

Table 1.9
One Way ANOVA Between Nature of Job and Job Satisfaction

	Sum of Squares	df	Mean Square	F	p
Between Groups	1015.409	5	203.082	.660	.654
Within Groups	113568.740	369	307.774		
Total	114584.149	374			

Table 1.10
Age and Job Satisfaction: ANOVA Test

Age	N	Mean	Std. Deviation	Std. Error	F value	p value
Below 20	23	270.7826	10.85004	2.26239	3.062	.017
20-30	198	268.9040	18.05057	1.28280		
31-40	114	274.5702	17.67402	1.65532		
41-50	32	277.4063	15.08441	2.66657		
51-60	8	267.3750	15.96369	5.64402		
Total	375	271.4347	17.50356	.90388		

Table 1.11
Educational Qualification and Job Satisfaction: One Way ANOVA Test

Educational Qualification	N	Mean	Std. Deviation	F Value	p Value
Below SSLC	14	277.0714	15.59321	.986	.415
SSLC	104	269.0288	18.49086		
Plus Two/Diploma	207	272.2464	17.30122		
Graduation	47	271.3191	16.77356		
PG & Above	3	274.3333	14.01190		
Total	375	271.4347	17.50356		

Table 1.12
Gender and Job Satisfaction: t Test

Sex	N	Mean	SD	t Value	df	p Value
Male	130	276.1154	16.07812	3.841	373	<0.001
Female	245	268.9510	17.75025			

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CUSTOMER PERCEPTION TOWARDS DATA WAREHOUSING IN MODERN RETAIL BUSINESS

Gopika K G, **Sruthi S R, ***Sujith S, *Dr. Ram Krishnan**

Abstract

Data warehousing is a method by which all the information obtained from various heterogeneous sources, with the support of analytical reporting, ad hoc queries, which are structured, and decision making, they are integrated together. In earlier times, sending the reports was the only way to give the feedback of the customers. Retailers play the role of a middle man in collecting the data of the daily business activities and maintain these records for both the customers and the manufacturer. Data warehousing helps in maintaining the inventory management and customer profiling in the retail industry. So this research is initiated in Thiruvananthapuram, so as to understand the customer perception towards data warehousing done by retailers. Convenience sampling was adopted and a sample size of 100 respondents was surveyed using the structured research instrument. Chi-square analysis was used for analyzing the obtained data and bar graphs, pie charts etc. are used for interpreting the results. The output of the study points out that the customers are aware of the data warehousing strategies and they expect the retailers to look into more service oriented approaches in day to day operations.

Key words:- Data Warehousing, Grievance handling, Risk factor (intrusion into privacy)

*D*ata warehousing is a process of storing a large amount of information regarding customers by business. Data warehousing was first introduced in 1988 by researchers in IBM, Paul Murphy and Barry Devlin. Data warehousing is a method by which all the information obtained from various

heterogeneous sources, with the support of analytical reporting and ad hoc queries, which are structured and used in decision making, as they are integrated together.

This helps the companies to consolidate data from various sources which improves the performance of the business. The data which are stored in the

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warehouse should be secure, easy to manage and easy to retrieve. The present and the historical data are included in this and are used by the enterprises.

Since 1990's, the concept of data warehousing was adopted in retail industry. The retailers deal with the customers directly, so that they will be well aware about the needs and wants of the customers and other demands of the customers. This information can be forwarded to the manufacturing industries by these retailers. In earlier times, sending the reports was the only way to give the feedback of the customers. Retailers play the role of a middle man in collecting the data of the daily business activities and maintain these records for both the customers and the manufacturer. Data warehousing helps in maintaining the inventory management and customer profiling in the retail industry. Data can be stored for many numbers of years, least for five years. Data warehousing helps the retailers to locate the potential untapped feasibility of their future business from the information they collect from the customers through the buying pattern. The feedback from the customers can be used in identifying the new techniques for marketing campaigns, designing store layout etc. Market analysis, in-store placement, product pricing, product movement and supply chain are some areas where the applicability of data warehousing is practiced in retail industry. The sales and marketing functions of the organization are mostly benefited by the customer centric data warehousing technique. Both the customers and the organizations will have the advantage of customer centric data warehousing so that

the customers can be informed about the new product development and features of improvement at the earliest in the market.

I. OBJECTIVES OF THE STUDY

- The primary objective of the study is to understand the customer perception regarding the data warehousing done by the retailers as a part of their operational strategy.
- To find out the association between grievance handling of the customers and data warehousing done by retailers.
- To analysis the association between assistance received by the customers and data warehousing by retailers.
- To find out the association between customer perception regarding risk factor and data warehousing.

II. RESEARCH PROBLEM STATEMENT

The emerging data warehousing techniques have proved that proper customer retention is possible only when proper assistance and service are provided to the customer. Being a globalised market, customers prefer to be addressed on a first hand preference to their grievances. So a study which can find out the association between the strategies of data warehousing and the perception of customers towards these retailers maintaining their data is of great enthusiasm. How customer perceives the retailers having data is a risk with their privacy, is a major factor where the study leans into. So this research is initiated in Thiruvananthapuram so as to understand

the customer perception towards data warehousing done by retailers.

III METHODOLOGY

Here the study is both exploratory and descriptive in nature confined to a sample frame of Thiruvananthapuram, as it is being the capital of the state of Kerala and the researcher has the limitation of convenience. Judgmental sampling and convenient sampling has being used for research and a sample size of 100 respondents was taken. Chi- square analysis was used for analyzing the obtained data through a well structured research instrument. Bar graph and pie charts are used for interpreting the obtained survey results.

IV. DISCUSSION

William (2012) in his study has explained that there are various factors which influence the perception of the customers towards the retail service quality. Mekinsey (2006) have proved that data warehousing helps the retailers in increasing their operating margin by more than 60%. Customers prefer personalized recommendation and multi level reward programme based on their purchase preference. Awng Di (2008) in his study proved that even though the customer is benefited from the competition, it is the player who maintains the proper data, wins the market.

The retail industry is the largest industry across the globe and it is witnessing revolution in India. Shopping in India has witnessed a revolution with change in the consumer buying behavior and the whole format of shopping which changed from traditional small shops and

barbers to window shopping done online. The consumer needs vary widely across the nation from city to city and state to state. Distinct strategies should be adopted for penetrating the market in different regions and for different products. There is a need to analyze the perception of the shoppers towards the retail stores for making better strategic decisions. The hype in the retail business attracted both the rural and urban customers towards their business by providing day to day requirements of individuals.

Driven by the need to maximize profit and compete in volatile marketplaces, retailers are deeply interested in collecting critical information from consumers and attempting to layout stores in such a way that it will attract their target customers. Despite significant academic and commercial research, many uncertainties remain as to how consumer behavior affects store choice. Store image can also be defined as the combination of a consumer's perception about a store according to different attributes.

Retailers are using different types of data warehousing techniques and methods for the retention of loyal customers and reminding the customers that the organisation reminds them. And it keeps record of the data about the customer's preference for purchase. It also notifies and provides them with reports on customer's needs and wants. From this the retailers can assess the buying behavior, changing buying pattern and increased buying experiences.

The evolution of data warehousing in retail industry helps the retailers to run the business efficient by putting the

customer first by prioritizing the customer's right to know what data is being collected.

Customer perception

Customer perception helps the companies to identify what the customer think about their product or services, the customer's response may be positive or negative for the company. Perception is something that influences the behavior of a person. In modern marketing concept, the customer is considered as the king, so it is important for the retailers to understand the perception of the customers towards their retail shop. The service provided by the retailers, advertising and promotional activities are some of the factors that influence the perception of an individual.

Grievance Handling

The customer may have dissatisfaction or a negative feeling towards the retailers. It may be due to the inappropriate service of the retailers which they experienced earlier or due to the quality of the product that the retailer has entrusted upon them. The complaints of the customers can be taken as an opportunity to identify the problem in the business. Handling customer grievances is one of the difficult tasks as the customers are heterogeneous in behavior. Once the customer grievances are handled properly and quickly then it will be an opportunity for the retailers to transform the customer into a long term loyal customer.

Data warehousing

Data warehousing and business intelligence solutions are the key to customer identification. Companies plan

to enhance the ability to better understand their customers. Better customer identification can aid in profiling best customers and the rate at which they are buying products. The information thus gathered can eventually lead to making better business rules, marketing strategies and trained sales forces. Another benefit of data warehousing is that it tries to accomplish customer profitability. When a customer gets benefited, the company gets profits automatically. It provides enhanced customer relationships, identification of new products and services and improved market segmentation. If detailed customer data is available for analysis, more analytical models can be created. These can further be used to promote customers to different segments by targeting new variables. With more customer data, such as their buying habits, gender differences, customer segmentation etc. data mining and extraction tools can be utilized to achieve best results.

Intrusion into privacy

The data warehousing stores the information about the customers buying behavior and their preferences which helps the retailers to predict about the buying pattern. But for this the persona; data of individuals regarding their income job social acceptance as job etc are required. Customers consider this as a risk factor as they don't want to disclose these details. Many a times , customers are reluctant to provide mobile numbers to retailers. This is just because of prior bitter experience of being disturbed unnecessarily. Data warehousing helps the retailers to answer the questions about the product or their services which was time consuming and

expensive in earlier times. The retailers use data warehousing to process customer information in day to day operations and also for analytical requirements. It works by collecting customer information at each transaction and from each customer activity. This data is analyzed to achieve quality in business processes. Data warehousing uses customer-profile, demographic and behavioral data. With more customer data available, such as their buying habits, gender differences, customer segmentation etc., data warehousing and extraction tools can be utilized to achieve best results. With data warehousing and knowledge discovery techniques, an organization can analyze reasons for service problems within itself.

One of the main issues faced by the retailers is the intrusion into individual privacy. The amount of data that is collected by Stores sparks privacy concerns for consumers. Traditionally, privacy law has been thought of as four major torts: (i) unreasonable intrusion upon the seclusion of another; (ii) appropriation of the other's name or likeness; (iii) unreasonable publicity given to the other's private life; or (iv) publicity that unreasonably places the other in a false light before the public. However, privacy

rights are protected by state law, and not all states recognize all four torts. Out of the four torts, intrusion upon the seclusion of others embodies the concerns with the information collected by retail technologies. Intrusion upon seclusion is an intrusion into a person's private matters that are not of public concern, and this intrusion must be considered highly offensive by the reasonable person to be actionable. A major privacy concern with the gathering of customer information by retailers is that they are collecting highly sensitive person information known as personal identifiable information .the data that are collected for advertising and other promotional purposes and maintaining records of customer transactions links back to the customers phone number and email, sending customers coupons and discount and others general messages

V. ANALYSIS

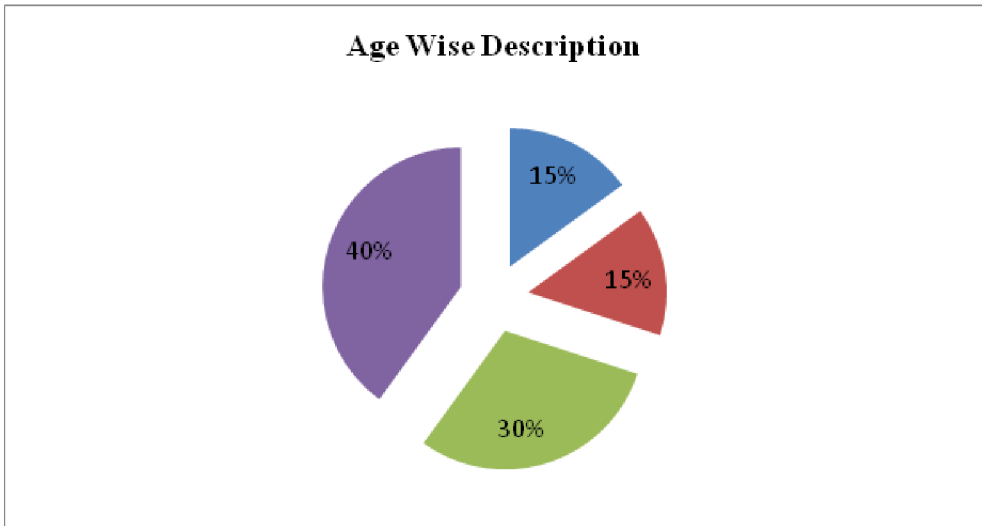
a. A total of 100 respondents were surveyed and the demographic classification of the sample are given in Table no.1

From the respondent 45 percent were aged between 31-40 years, while 40 percent were between 21-30 years and only 15 percent of the respondents were

Table No.1
Age Wise Description

SI No	Age	No of respondent	Percentage
1	Below 20	0	0
2	21-30	40	40
3	31-40	45	45
4	Above 40	15	15
	TOTAL	100	100

Chart No. 1
Demographic Segmentation



aged above 40 years. So it can be interpreted that the purchasing power mostly lies with the age group above 21 years.

b. The respondents occupation were inquired and the response is potted in Table no.2

From the study, it is clear that the 55percent of the respondents are employed, 20 percent are doing business and 25 percent are doing other works. So it can be understood that the purchasing power always lies with people who are employed and have a stable monthly income.

c. The monthly income of the respondents were surveyed and the response are plotted in Table no.3

From the respondent 40 percent were having a monthly salary above 25000, 30 percent were having salary between

20000-25000 and 15percent were having salary for every month between 10000-15000. Another 15 percent have a monthly salary ranging from 15000-20000. So it can be interpreted that the major purchasing power lies with people having a monthly salary above 25000.

Inferential analysis were done on the sample using chi-square analysis

Analysis I: In order to find out the association between the grievance handling by the retailers and data warehousing, a hypothesis was developed.

H₀:- There is no association between grievance handling and data warehousing.

Chi- square test was used to analysis the association between grievance handling with respect to data warehousing to data warehousing done by the retailers and the result are presented in Table no.4.

Table No.2
Occupation Wise Description

Sl No	Occupation	No of respondent	Percentage
1	Employed	55	55
2	Unemployed	0	0
3	Business	20	20
4	Other	25	25
	TOTAL	100	100

Chart No. 2
Income Wise Classification of Respondents

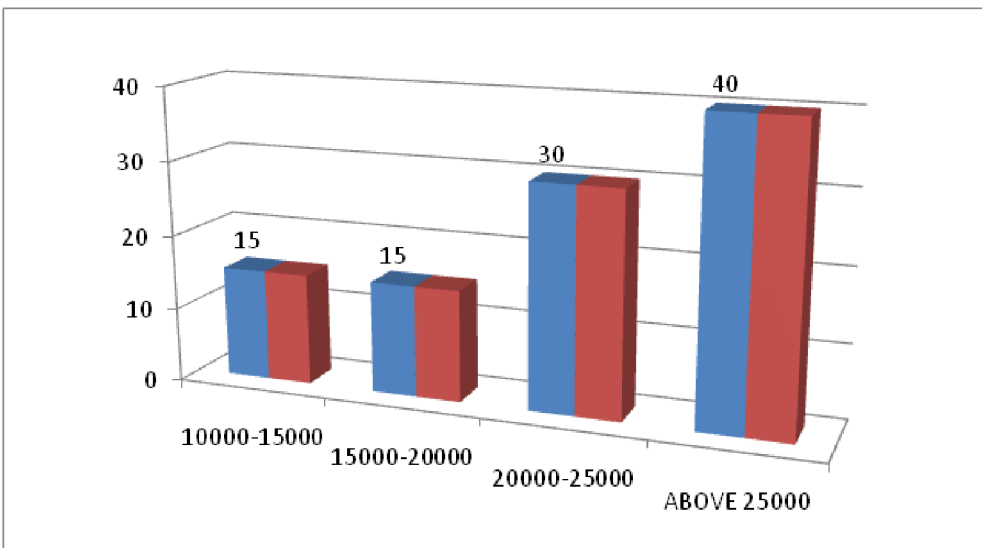


Table No.3
Income Wise Description

Sl No	Monthly income	No of respondent	Percentage
1	10000-15000	15	15
2	15000-20000	15	15
3	20000-25000	30	30
4	ABOVE 25000	40	40
	TOTAL	100	100

Chart No.3
Income Wise Differentiation of Respondents

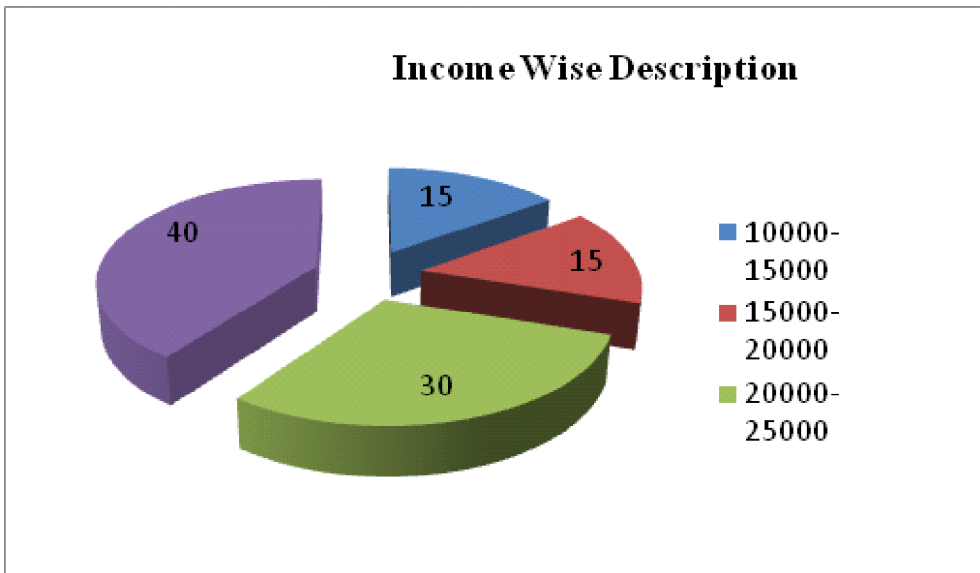


Table No. 4

Chi square distribution and calculation of factors under study

Effective grievance handling	Level of data warehousing			Total	Chi-Square	p Value
	Low	Moderate	High			
Low	0	0	0	0	0.000133	0.00999*
Moderate	0	5	15	20		
High	0	10	70	80		

**Denotes significant at 1 percent level*

Since the p value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence, concluded that there is significant association between data warehousing and the grievance handling done by retailer. Manufacturers with high level of data warehousing have effective grievance handling and retailers with moderate level of data warehousing have an above average performance in grievance handling and the retailers with low level of data warehousing suffer low level of effectiveness in grievance handling.

Analysis II: To find out the association of assistance received by the customer and the role of data warehousing in it, a hypothesis was developed and tested with Chi square test.

H₀: There is no association between the level of data warehousing and the assistance received by the customer.

The results of the analysis are furnished in Table no. 5

The null hypothesis is rejected at 1 percent level of significance as the p value is less than 0.01. Therefore, it is understood that there exists a great association between data warehousing and the assistance offered to the customer.

Analysis III: To find out the level of association between the customer perception about the risk of their data being kept by the retailer and the data warehousing done by the retailer, a hypothesis was developed.

H₀: There is no association between the customer perception of

risk of data provided to retailer and the data warehousing strategy by the retailer.

The above hypothesis was set and chi square test was performed. The result of the test is furnished in table 6.

The null hypothesis is rejected at 1 percent level of significance and it is understood that there exists association between the customer’s perceptions that providing the data to retailer is of high risk when intrusion into privacy is taken into concern. Hence it is proven that the perception of customer towards data

Table No. 5
Results of Chi square analysis

Level of assistance	Level of data warehousing			Total	Chi-Square	p Value
	Low	Moderate	High			
Low	0	0	0	0	0.000108	0.00999*
Moderate	0	0	20	20		
High	0	10	70	80		

**Denotes significant at 1 percent level*

Table No. 6
Chi square results after analysis of the factors under study

Level of assistance	Level of data warehousing			Total	Chi-Square	p Value
	Low	Moderate	High			
Low	0	0	0	0	0.00103	0.00999*
Moderate	0	5	10	15		
High	0	5	80	85		

**Denotes significant at 1 percent level*

warehousing done by the retailer involves a risk in intrusion of privacy by the retailer and hence, they are mostly reluctant in providing the data to retailers.

VI. FINDINGS OF THE STUDY

- The study has revealed that customers perceive that when this data is with the retailer, they will get priority and their problem will be resolved at the earliest. From the retailer point of view it is easy for the retailer to understand the customer and their purchasing behavior. So that the customer grievance can be handled.
- The research indeed imparts the knowledge that effective assistance can be provided to the customer if proper data is maintained. Customer perceive that efficient assistance should be provided to them to prefer the same retailers over a period of time as their data is with retailers. They also recommend the retailer to other when they are properly assisted.
- It is understood that even though customer provide their data to retailers they feel insecure about it. This perception can lead the customer to provide wrong information in data warehousing which can result in failure of strategy which are organized by business.
- The study also found out that the purchasing behavior of the customer has changed after frequent

update and message on certain product by the retailer.

VII. RECOMMENDATION OF THE STUDY

- The study highly recommends that the retailers should have a close watch on the customer buying behavior based on the data provided by them. This will ensure that the customer data with the retailer is right. Hence proper customer assistance and grievance handling can be done by the retailer in order to retain the customer.
- It is also recommended that the retailer should keep the customer updated about the business and new products in a manner that they are not distributed.

VIII. SCOPE AND CONCLUSION

The study here is confined to the district of Thiruvananthapuram and the sample size is less due to the limitations of the researcher. Further research on the topic can be of great possibility as the state of Kerala was under tremendous pace of development. Here the study found that several factor influence the perception of the customer regarding the data warehousing done by retailer. Even though the study provides 3 major analyses, several other factor can also be analyzed in future research. Retailer should be aware of developing technique of customer retention across the globe.

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**STATEMENT ABOUT THE OWNERSHIP AND OTHER PARTICULARS
ABOUT THE MANAGEMENT RESEARCHER**

Form IV (See Rule 8)

- | | | |
|-------------------------------|---|--|
| 1. Place of Publication | : | Trivandrum, Kerala |
| 2. Period of Publication | : | Quarterly |
| 3. Printer's Name and Address | : | Navadhara Printers
Sreekaryam, Trivandrum - 695 017 |
| 4. Editor's Name and Address | : | Dr. C.V. Jayamani
TC 8/123, Pooja, Kavil Lane
Cheruvakal, Sreekaryam
Trivandrum - 695 017 |
| 5. Ownership | : | Institute of Management Development
and Research, Convent Road, Trivandrum |

I, Prof. S. Krishnan Nair, hereby declare that the particulars given above are true to the best of my knowledge and belief.

(Sd/-)
Prof. S. Krishnan Nair
Publisher

TRANSFER OF RBI RESERVE

***Krishnapriya J**

Abstract

It is the duty and opportunity of the new government to reignite the reforms in order to push growth and create more jobs. The vision of new India will push the country further to accelerate its journey to realize its full economic potentials. The focus should be to hit economic growth to create new jobs thereby provide a better quality of life for all citizens. We need to unleash a plethora of development oriented investments in infrastructure, agriculture and health which will elevate India to position of pride among nations of the world. More tax friendly laws are required. We need to strengthen India's position in global trade while protecting domestic industry from dumping and create more conducive environment to attract FDI in critical segments. Only after reviving the growth rate the country could solve other problems of unemployment, low agricultural growth etc. This article probes into the present financial position of the government in the context of transfer of RBI reserve to the government's kitty.

Key words:- Economic Reforms, RBI Reserve, Gross Domestic Product, NPA, FPI

India, as a fastest growing economy, has several dreams. Indian economy has now become world's sixth biggest pushing France to the seventh place. The present positioning is US, China, Japan, Germany, Britain, India followed by France. It cherishes the ambition to become the third largest economy by 2032. A seven

trillion dollar economy is what the country aims to reach by 2030 and then cross the ten trillion mark by 2040. In order to reduce poverty and create full employment India needs to grow at 10% annually, supported by strong private consumption, high private investment, public investment as usual, good capital formation, structural reforms, high

capacity utilization, low inflation, good monsoon, high credit growth, industrial production, agricultural growth, employment generation, increased credit flow to productive sectors, and a strong banking sector with lower NPAs.

Fortunately the first Modi government has obtained high marks on the above criteria. With this confidence India is marching ahead to become a five trillion dollar economy. This is not just possible without sufficient capital. Banking and insurance companies require billions of dollars in equity capital. Budgetary support alone cannot prop up these sectors. In fact, private investors have to play an important role in the Indian economy.

The government needs to concentrate on containing the fiscal deficit to the targeted 3.3% in the current year. Steps may be taken to reduce the level of NPAs in the public sector banks. Also there is a need to find additional source of income through disinvestment, private investment initiatives and getting sufficient funds transferred from the Central bank.

India's GDP and Growth Prospects

The annual investments amounting to 1 to 1.5% of the GDP, once believed to be sufficient to meet the countries growth aspirations, is now proving to be inadequate. India will now need to attract private capital amounting to 3% to 4% of GDP for its Great March towards the five trillion dollar economy that the Prime Minister has flagged off.

We need to undertake the big infrastructure projects that transform tier two towns. It requires huge investments.

One of the key requirements for a five trillion economy is an investment of about five lakh crore in the power transmission sector over the next few years, in order to cater to the 1.8 lakh crore units of electricity that India is likely to consume by 2025 (White Paper, Confederation of Indian Industry). The government should continue to help the poor by providing LPG gas connection, electricity connection, sanitary facilities, drinking water supply to each household, and house for all families by 2022.

The GST collection gives some solace to the Central government. The average monthly collection of GST in the financial year 2019-20 has been Rs.104044 crore compared with Rs.98144 crore during 2018-19.

Banking sector NPAs are expected to come down to about 8% by the end of 2019-20 owing to the lower additional NPAs and increased recoveries. Credit growth is expected to recover to 14%, the highest in five years. Due to the concerted efforts taken by the central government to address the problem of NPAs in public sector banks both gross and net NPAs have shown drastic reduction in the first two quarters, ending Sep 30, of the financial year 2018-19. It reduced from Rs 10.36 lakh crore (Mar 2018) to Rs.10.14 lakh crore (Sep 30, 2018). It is now showing continuous declining trend.

Weak Investor Sentiments has become an area of concern. Government needs to take urgent steps to boost investor sentiments given the overall weak sentiment in the investor community especially foreign portfolio investors

(FPIs). Along with improving the ease of doing business we need to introduce investor friendly tax systems.

Searching New Source of Funds

The government has already announced a host of measures to help revive the economy by easing tax rules for foreign portfolio investors, start ups, increasing credit outflows by the banks and the NBFCs, increasing demand for the ailing auto sector and liberalizing the foreign direct investment rules for single brand retails.

As the Economic Survey 2019 shows, investment is a critical driver of the economy with consumption being a key force multiplier. It is expected that steps taken by the government for the banks and the financial sector together with the structural reforms envisaged, investment will pick up momentum and drive the economy to higher growth

But, unfortunately, India's gross domestic product rate slowed to a six years low of 5% in the first quarter of the 2019-20. It is mainly led by a domestic slow down in the manufacturing sector. The growth of Gross Value Added stood at 4.9% in the first quarter of the financial year 2019-20, also slowest in six years. The growth slowdown was led by private final consumption expenditure. During the period investment demand also remained lackluster and also the fixed capital formation slackened.

On August 26, the RBI Central Board decided to transfer Rs 1.76 lakh crore to the government including a sum of Rs.52635 crore from its contingency

reserves. The transfer amount included the payment of dividend worth Rs 1.23 lakh crore, and funds from its reserve as identified under a new Economic Capital Framework (ECF) adopted by the RBI Board.

The transfer of RBI surplus to the government is a routine matter. Every year after the finalization of the accounts of the RBI the surplus is transferred to the central government so as to enable augmentation of non-tax revenue. The RBI's transfer of funds per se is nothing new. But what has raised the eye brows is the amount of money transferred this time – 146.8% more than what had been done in the previous year. In the previous year the amount transferred was only Rs 50000 crore. The highest amount of surplus fund hitherto transferred was Rs.65896 crore in 2014-15. The net surplus figure transferred during 2013-14 was Rs.52683 crore, Rs. 65896 in 2014-15, Rs 65880 crore in 2015-16, Rs.30659 in 2016-17 and Rs. 50000 crore in 2017-18.

The RBI sources reveal that unlike the previous years, 2018-19 shows a sharp shoot up in income and net surplus and a considerable decline of expenditure in RBI account. The accounts show an income of Rs 1.93 lakh crore and an expenditure of 0.17 lakh crore generating a net surplus of 1.76 lakh crore. The RBI earns money in a variety of ways. Open market operation is one source of income. The central bank purchases or sells bond in the open market in order to regulate the money supply in the economy. Incidentally it becomes the major source of inflow into RBI. Apart from interest

received from these bonds, RBI also earns profit from favourable changes in the bond prices. RBI also engages in foreign exchange dealings. At times it may also contribute to the bank's profits. The RBI, for instance, may buy dollars cheaply and sell them dear in the future to pocket profits. It should be noted, however, that unlike commercial banks, the primary mandate of the RBI is not to earn profits but to preserve the value of the rupee. Profit and loss are thus merely a side effect of its regular operations to shape monetary policy.

The Genesis of Transfer

An expert committee, under the chairmanship of former Governor of RBI was constituted by the central government to review the extant economic capital framework of the RBI. Besides Bimal Jalan, this committee consists of eminent central bankers, bureaucrats, economists and accountants as its members

In November 2018, the specially constituted panel identified "excess Capital" of the RBI. It has reported that RBI has adequate reserve and it can transfer over a trillion rupees (One lakh crore) to the central government. The RBI's Economic Capital Framework (ECF) identified Rs.1.30 trillion, which is 0.5% -1.6% of GDP, as excess capital. Giving a break up, the report said Rs 1.05 trillion can be transferred if the contingency reserve is capped at 3.5% of the RBI book. The report also identified that this level is 75% higher than the average of BRICS economies where India is a part. The report argued that

capping the overall reserves at 20% of the RBI book as against the present 28.3%, which is higher than 18% recommended by the Usha Thorat Panel. Accordingly, the RBI is able to release Rs.3.11 trillion to the central government.

This is the basis of the government contention that the quantum of reserve accumulated by the RBI over the years was well beyond the needs of the central bank and thus it can part with more than Rs. 3 lakh crore to the government. But people like former Deputy Director, Viral Acharya, did not subscribe to this idea and said that RBI will be turned into a piggy bank to fund the government's increasing needs. It can also cause investors to lose confidence in the RBI's ability to preserve the value of the rupee.

The RBI decided to transfer this increased surplus after following due process and after accepting the recommendations of the Bimal Jalan committee. The central bank is a unique independent institution. It is backed by the faith reposed on it by the central government. A huge reserve with the central bank is in the nature of idle cash that could be utilized far more productively in the economy otherwise. There is no particular reason why this extra capital should be kept with the RBI.

Benefits of Transfer

Indian economy is currently facing a spectrum of slow down. The channels of credit disbursements are choked because of lack of capital with the commercial banks. A transfer of money at this juncture could enable the government to go in for bank

recapitalization in a big way and would be good for the economy. The transfer of the additional surplus from the RBI could enable the government to pursue efforts towards stimulating the economy while maintaining the budgetary discipline.

The government is expected to achieve 3% fiscal deficit target this year with the help of the funds it has received from the RBI. The fresh funds would also help the government to spend more on any fiscal stimulus plan it may decide to implement in order to tackle the slowdown in the economy. The transfer of money from the vaults of the RBI to fund government spending will increase the amount of money supply in the economy, the exerting pressure on prices. The RBI's transfer of surplus fund to the government could thus effectively turn into a monetary stimulus for the economy which has been slowing down continuously for several quarters now.

It would support the government in its effort to maintain the fiscal deficit to the targeted level. To achieve this government is relying more on one-off disinvestment income as well as higher

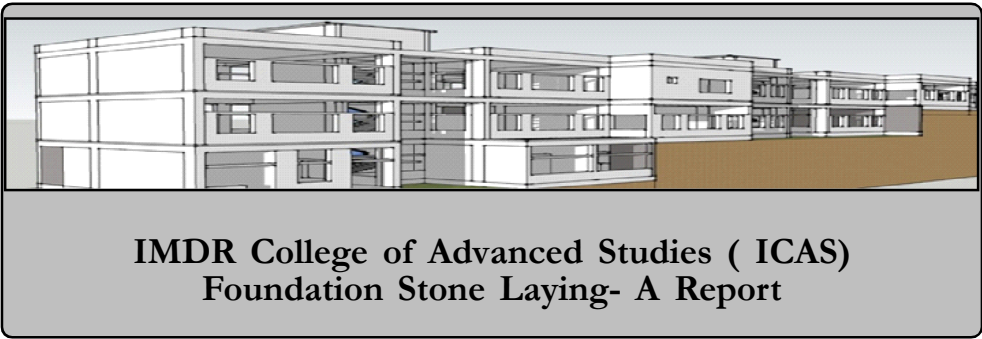
taxes on the rich and increased excise duties on petrol, diesel, precious metals and tobacco products as mentioned in the previous budgets. Higher disinvestment target of Rs. 1.05 lakh crore for 2019-20 and the transfer from RBI will make the government more comfortable in maintaining the fiscal deficit target.

Conclusion

India's GDP was valued at USD 2.597 trillion at the end of 2017. Pushing Indian economy to a size of five trillion dollar is the dream of the present government. This requires a steady growth of 10% annually with a controlled inflation at 4-5%. India's fundamental are very strong. But the sudden slippage of growth rate at 5%, the lowest in six years, is causing concern. The government should reaffirm its reform policies and come up with a clear focus on "Make in India", emphasizing on MSME, start up, defense equipments, automobile sectors and electronics. Government should encourage more foreign investment in the Indian capital market by making it easier to investors to invest in India in a hassle-free manner.

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The stone laying ceremony of IMDR College of Advanced Studies was held on 21st August 2019 at Purushothamagiri, Erayankode, CheriyaKonni, a picturesque place 15 kms away from the buzzles of Trivandrum city. The function, incidentally becomes the dream come true project of IMDR, was well attended by the founder members of IMDR, friends and the family members of the founder Chairman Professor. C.N.Purushothaman Nair. An educational institution of IMDR in Trivandrum was the brain child of Dr. CNP Nair. It was delayed due to several reasons.





The foundation stone was laid by Professor Krishnan Nair, the senior most member of IMDR and the Publisher of IMDR research journal Management Researcher. The Chairman Dr. K. Sasikumar, Vice Chairman Dr. C.V. Jayamani, Secretary Dr. V. Harikumar, members Dr. G.C. Gopala Pillai, former CMD, KINFRA, Dr. M. Sivaraman former Director CMD, Trivandrum, Dr. Chandrachoodan Nair, former Project Director, Planning Board, Dr. B. Rajendran, Principal, KIITS were participated in the function.



Representing the family of the founder Chairman, Dr. C.N.P.Nair, his wife Prof. Bhanumathi, daughter Dr. P.Bindu and son in law Dr. Unnikrishnan were in attendance. Though not attended, the senior members of IMDR, Dr. K.P Muraleedharan, Dr.G.Sasidharan, Dr. K.G.C. Nair of Chand Academy, Dr K. S.Chadrasekhar have sent their wishes in advance for the successful completion of the project. The IMDR College was represented by the Principal Dr. Sadanandan, Vice Principal Ambikadevi and the staff members of the college. All the staff members of IMDR were also present on the occasion. Ashok Associates has undertaken the contract of completing the college building having a plinth area of 13700 sq feet within a year

Glossary

Scientific Management

Scientific management is a theory of management that analyses and synthesizes workflows in the industrial ecosystem. Its main objective is improving economic efficiency, especially labour productivity. It was one of the earliest attempts in the recorded history in applying science to the engineering of processes and to management. Scientific management is sometimes known as Taylorism. Under Taylor's management system, factories are managed through scientific methods rather than by the use of the empirical "rule-of-thumb" methods.

Time and Motion Study

A time and motion study (or time-motion study) is a business efficiency technique combining the Time Study work of Frederick Winslow Taylor with the Motion Study work of Frank and Lillian Gilbreth (the same couple as is best known through the biographical 1950 film and book *Cheaper by the Dozen*). Systematic observation, analysis, and measurement of the separate steps in the performance of a specific job for the purpose of establishing a standard time for each performance, improving procedures, and increasing productivity.

Motion study

Motion Study is a technique of analyzing the body motions employed in doing a task in order to eliminate or reduce ineffective movements and facilitates effective movements. By using motion study and the principles of motion economy the task is redesigned to be more effective and less time consuming. The purpose of operation analysis is to determine a simpler and more economical way of doing a job, by analyzing the job and the individual motions of workers. Here, a close study of the work of individual worker is made to determine a better method of performing his job.

Mental Revolution

Mental Revolution as enunciated by F.W Taylor, implies changing the attitude of the workers and the managers. Mental revolution aimed at improving the thinking of both, to create a better working environment. Management should take care of the needs of the workers and share the benefits with them. Mental Revolution is a change in thinking both on the part of management and workers. Success of implementation of scientific management depends on the mental revolution of management and workers both as to their duty to

cooperate in producing the largest possible surplus and to the necessity.

Techniques of Scientific Management

Functional Foremanship, Standardization of Work, which means setting standards for different factors, after due deliberation, Simplification, Scientific Study of Work, Differential Wage System/ Differential Piece Rate and Mental Revolution are the important techniques used in F.W.Taylor's Scientific management

Functional Foremanship

Functional Foremanship is an effective worker management concept postulated by Taylor. It defines that for optimizing workers performance and time, he needs to supervise by different specialized supervisors during the process of the work. Functional foremanship is a factory management technique that advocates for having multiple foremen in different, specialized roles. Traditionally, factories had just one foreman who would oversee operations. Thus, it becomes very essential to improve his performance. Functional foremanship is the extension of the principle of specialization. In this technique, Taylor suggested separation of planning and execution functions.

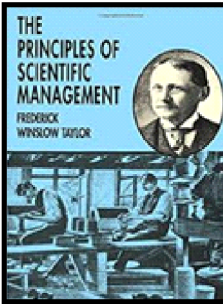
Speed Boss

The speed boss works directly under the production in-charge of the organisation and cooperates with the gang boss and repair boss to achieve the desired speed efficiency level. In functional formanship, the speed boss ensures that the workers achieve their work target in a timely manner and are not misusing time during their working hours. The speed boss works directly under the production in charge of the organization and cooperates with the gang boss and repair boss to achieve the desired speed efficiency level.

Management by Exception

Management by exception is a concept that managers use to focus on key areas of business performance instead of looking at the business as a whole. Managers only look at the areas that have large variances from the standard or budgeted projections. Every other process that is running smoothly and closely to the standard goals is ignored. These variances could be good or bad. The budget on one project might have been way over and the budget of another project might be way under budget. A manager who uses the management by exception philosophy will take a look at both projects to determine why the large variances exist and how they can be minimized.

Book Review



THE PRINCIPLES OF SCIENTIFIC MANAGEMENT

Frederick Winslow Taylor

F.W. Taylor, traced the history of management as back as 17th century to prove that the great loss the whole country is suffering through inefficiency in almost all or our activities. Five thousand years back in the battle field of Kurukshetra Krishna exhorts Arjuna about the need of efficiency in all his actions. According to him the achievement can be obtained only through efficiency in action. In 19th century a mechanical engineer tries to convince the industrial world that the remedy for inefficiency was possible through systematic management, rather than rule of thumb methods. The best management is a true science, resting upon clearly defined laws, rules, and principles, as a foundation. he showed that the fundamental principles of scientific management are applicable to all kinds of human activities, from our simplest individual acts to the work of our great corporations,

Taylor argued that the principle of management should be to secure the maximum prosperity for the employer, coupled with the maximum prosperity for each employee. He argued that the most important object of both the employee and the management should be the training and development of each individual in the establishment, so that he can do the highest class of work for which his natural abilities fit him. Taylor demonstrated that maximum prosperity can exist only as the result of maximum productivity, both for the shop and individual, and rebuked the idea that the fundamental interests of employees and employers are necessarily antagonistic.

In 1909, Taylor published “the Principles of Scientific Management”. In this classic book Taylor explained his principles of scientific

management. In this book he described what he considered the best system of management then in use, the system of “initiative and incentive”. In this system, management gives incentives for better work, and workers give their best effort. The form of payment is practically the whole system, in contrast to scientific management. Taylor’s scientific management consisted of four principles

First. They develop a science for each element of a man’s work, which replaces the old rule-of-thumb method. *Second.* They scientifically select and then train, teach, and develop the workman, whereas in the past he chose his own work and trained himself as best he could.

Third. They heartily cooperate with the men so as to ensure all of the work being done is in accordance with the principles of the science which has been developed.

Fourth. There is an almost equal division of the work and the responsibility between the management and the workmen. The book illustrates the industrial world that management takes over all work for which they are better fitted than the workmen, while in the past almost all of the work and the greater part of the responsibility were thrown upon the men.

Work Study, Standardisation of Tools and Equipment, Scientific Selection, Placement and Training, Development of Functional Foremanship, Introducing Costing System, Mental Revolution are the six basic elements of scientific management explained in the classic work of F.W.Taylor which stood the test of the time over a century.



Creative Thinkers

Frederick Winslow Taylor

(1856-1915)

Frederick Winslow Taylor (1856-1915) was an inventor and engineer who became famous as the father of scientific management. His immeasurable influence has impacted the organization of modern industry, management, and much of daily life in industrial societies across the world. Efficiency is a key word in all human activities including management. Taylor's scientific management theory, also called the classical management theory, emphasizes efficiency. Max Weber, the father of bureaucratic management has also emphasized on efficiency. However, according to Taylor, rather than scolding employees for every minor mistake, employers should reward workers for increased productivity.

In 1909, Taylor published "The Principles of Scientific Management." It is in the same year when Mahatma Gandhi wrote his master piece, the Hind Swaraj, which contained his vision about sustainable development. In this, Taylor proposed that by optimizing and simplifying jobs, productivity would increase. He also advanced the idea that workers and managers needed to cooperate with one another.

Frederick Winslow Taylor is called the father of Scientific Management, and his theory generally called Taylorism. He believed that the application of the scientific method, instead of customs and rule of thumb could yield this productivity without the expenditure of more human energy or effort

With a background in mechanical engineering, Taylor was very interested in efficiency. While advancing his career at a U.S.

steel manufacturer, he designed workplace experiments to determine optimal performance levels. In one, he experimented with shovel design until he had a design that would allow workers to shovel for several hours straight. With bricklayers, he experimented with the various motions required and developed an efficient way to lay bricks. And he applied the scientific method to study the optimal way to do any type of workplace task. As such, he found that by calculating the time needed for the various elements of a task, he could develop the "best" way to complete that task.

These "time and motion" studies also led Taylor to conclude that certain people could work more efficiently than others. They were the people whom managers should seek to hire where ever possible. Therefore, selecting the right people for the job was another important part of workplace efficiency. Taking what he learned from these workplace experiments, Taylor developed four principles of scientific management. These principles are also known simply as "Taylorism".

He is the one who taught the world about 3T management, viz. Task management, Talent management and Time Management. While scientific management principles improved productivity and had a substantial impact on industry, Taylor was criticized on his principles as they also increased the monotony of work. He was criticized most for this philosophy missed the core job dimensions of skill variety, task identity, task significance, autonomy, and feedback.

Dr. C.V. Jayamani

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