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THE IMPACT OF DIGITAL MARKETING IN FINANCIAL ORGANIZATIONS IN ZIMBABWE

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Abstract

The general indication from literature is that the effective application of digital marketing can lead to customer retention, customer loyalty and brand awareness. The major thrust of the study was to explore the effectiveness of digital marketing in financial organisation in improving brand awareness, fostering customer retention and cultivate customer loyalty with the case of financial organizations in Zimbabwe. The research was conducted in view of recommending measures for financial organisations to benefit from digital marketing. Data was collected using questionnaires and interviews from the group's employees and customers. Preliminary results show that financial organisations recently adopted the digital marketing concept but it's not being fully utilised. Some reasons among them include no budgetary support. There is extensive use of traditional marketing methods in financial organisations. The study also

indicated that there are two distinct groups of customers namely the X generation and the Y generation. The X generation are very loyal to the brand due to old age and because of this, the group's market share is bound to decrease in the long run. The group should carry out a thorough market research to determine the level of awareness and the general perception on the market. Also, the group should hire a dedicated digital marketing manager so as to realise full benefits of digital marketing and incorporate digital marketing into the group's strategic marketing communication. Most importantly the group should actively engage its clients using integrated marketing communication methods to increase the level of awareness. A good client relationship management system (CRM) should be in place together with very intelligent systems backed with modern, flexible and competitive products to cater for the generation Y so as to improve customer retention and loyalty.

Keywords: digital marketing, financial organisations, brand awareness, loyalty, retention

Introduction

There has been an explosion of technology and interactions have changed as people embrace the internet. Budden et al. (2007) suggested that there is a hasty development internet-based communication which enable online community behaviour. According to Kumar et al. (2010), everyday community association has been drifted to the computer-generated world resultant in connected societies that brings individuals into one village from across the world. Also due to the increasing usage of digital technology by customers, more corporations are now using digital promotion to influence their target clients. A review of Internet world in 2010 established that the number of people using internet may exceed 2 billion globally by end of 2010. Smith (2011) reiterated the same view when they noted that this number would be doubling after every one year or one and half years. The view given by Smith (2011) indicates that companies were predictable to devote more than sixty billion United States dollars on digital promotion at the end of 2011. Digital resources remain the best way to market products and services as put forward by Okazaki et al. (2007) hence the need for financial organisations to move with this changing marketing environment. Some organizations are somehow not aware of the application digital marketing and its benefits to exploit new market opportunities. A common challenge is failure to understand the depth and benefits of the digital marketing and also where to start drawing up your digital marketing plan. Many companies do not have a clear direction on what they want to achieve.

A brief analysis of the financial organisations shows that members who terminate agreements and withdraw from the firm's products to date indicate that there is a serious problem that need attention. The number of queries through various channels speaking to poor systems and poor response time and also clearly indicates that certain things are not well. Some of the challenges include: Databases not effectively utilised; Can be utilised by engaging customers; Marketing and administration has often been a costly; Website failing to capture visitors; The landing page conversion rate is low; Low social media engagement; Struggling to draw in new website visitors; Slower task completion; Difficulties with customer targeting.

Digital marketing is still at its infancy particularly in third world countries. There are also few scholars who have devoted their time to undertake researches in this area hence there is little information on the

application of the digital marketing in the financial sector in developing countries and Zimbabwe not spared. Against this background, the available literature cannot fully answer the research questions. The thrust of this study is filling this gap by evaluating impact of digital marketing in financial organisations.

Literature review

The literature covers an analytical review of existing literature on digital marketing in the financial service industry. Digital marketing concepts are discussed under the following categories: Digital marketing definition, definition of financial services and conceptual framework. The theoretical framework states that brand awareness, customer retention, and customer loyalty, are all characteristics of digital marketing. There are also benefits, the framework below is showing social media in relation to other strands of digital marketing, depended on the digital marketing.

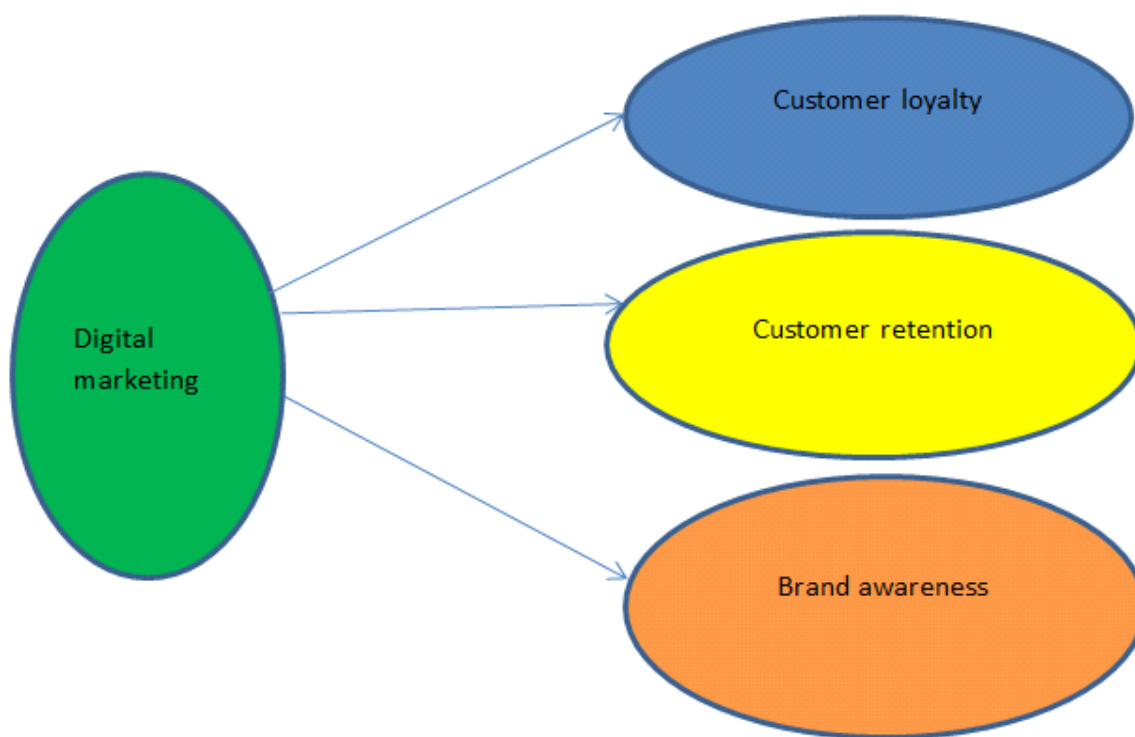


Fig 1: Digital marketing framework

What are financial organizations?

Hayes and Chandy (2006) defined financial institution as a company or organization dealing with financial or monetary transactions for example deposits, loans, investments and currency exchange. The most common examples of financial institutions as also shared by Hayes and Chandy (2006) includes loan and savings organizations, commercial banks, insurance companies, credit unions and mutual savings banks and many others.

Definition of digital marketing

Digital marketing is the embracing of online technologies in order to communicate, attract and keep profitable customers (Royle & Laing, 2014). Strauss et al. (2006) defines digital marketing as the custom

of deploying technology in communicating with business partners in fostering business relationships. Kotler et al. (2009) defined digital marketing as a tool for marketing directly to customers using all digital platforms and applications. According to Kotler and Keller (2013), marketing is meeting needs profitably. This definition, therefore, suggests that marketing is ascertaining and satisfying human and social needs. The notion of online marketing has been defined as the application of the internet to attain promotion objectives. Sedlacek (2006) defined digital marketing as the use of internet, information and communication tools to accomplish business goals. More importantly Vasileiou and Rowley (2011) postulates that digital marketing is founded on the pillars of immediacy, personalization, interaction and relevance of the messages.

Definition of traditional marketing

Rai et al. (2018) defined traditional marketing as any way of communication with customers that does not involve sophisticated technology. Methods used for traditional marketing can include but not limited to the following as depicted on figure 2 below:

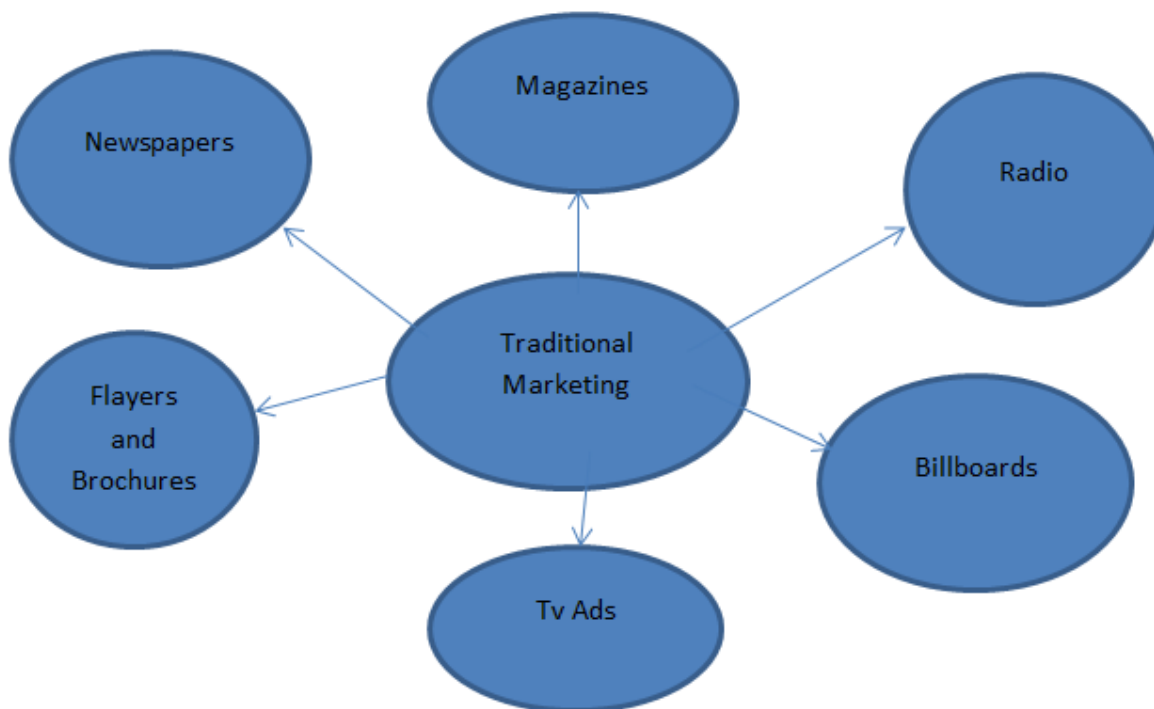


Fig 2. Traditional marketing methods-Source: Rai et al. (2018)

Traditional marketing versus digital marketing

Kuberappaa and Kumarb (2016) also add on to say traditional marketing grabs attention for a short time, its also expensive and time consuming. On the other hand Kuberrappaa and Kumarb (2016) noted that digital marketing is more relevent and consistant for a long time, cost effective and easy to measure, but traditional marketing is hard to measure.

Motivation to digital marketing

The easiness of connecting business to business and people to people has been abridged by the advent of technology and digital platforms. New technology needs to be adopted for it to have impact on the

intended users. Adoption as observed by Hall and Khan (2002) means the decision of using or obtaining use of a concept or an object while Rogers (1995) defined adoption as utilising the new way of doing things as the only best way available. Adoption is however, a deliberate decision to use a new model, items or knowledge upon consideration of the prevailing situation. Sabuhoru and Wunisch (2003) put forth that the choice to accept certain technologies is subject to cost, hardware platforms and functionality. They also said the ease of system maintenance; updates and installation of new modules are also key functionality factors in technology adoption. According to Zhu (2004), a positive relationship exists between firm gross sales and acceptance of technology. Maumbe and Okello (2013) pointed out that, although some researches point out cost of ICTs deployment and inability to quantify ICT benefits as the main impediment of technology adoption, there is consensus among many researchers that profitability is a function of cost which can be improved through adoption of ICTs.

Characteristics of digital marketing

Digital marketing varies from traditional marketing because it capitalise on tools that permit marketers to evaluate effectiveness of each tool based on set objectives (Manyumba, 2018). Manyumbu (2018) argue that although the internet is the predominant digital channel, digital marketing encompasses other forms like text messages, electronic board, digital TV and radio amongst other platforms. Microsoft advertising used econometrics model to study the effectiveness of digital marketing on sales, concluded that digital marketing is the second most efficient channel, behind cinema, for driving short-medium sales. Adding to digital marketing media mix makes spend on the other media to work harder, digital's revenue return on investment (ROI) outperforms radio, TV, cinema, print and outdoor media for the impulse category (Manyumba, 2018; Petersen, 2018). In addition to these, digital marketing has also the following characteristics: High interactivity, addressability, connectivity, accessibility and control (Petersen, 2018).

Digital marketing tools and platforms

Facebook

Facebook was originated as a service that enables social communications online. According to Sponder and Khan (2017), Facebook has become a force to reckon with in social and business interactions. According to Shiller, Waldfogel and Ryan (2017), Facebook is regarded as the best platform after Google based on number of traffic.

Twitter

According to Dodson (2016), Twitter has recently become common and it is now getting more users for both business and social interactions. According to Shiller, Waldfogel and Ryan (2017), Twitter provide feedback from users on what they think about a product or service or organization. Shiller, Waldfogel and Ryan (2017) also postulates that Twitter provide quick notices from an organization to its publics and it also allows using images and hashing tags which increase popularity of an organization and draws more followers. According to Dodson (2016), Twitter boasts of 175 million registered users.

Social media marketing (SMM)

According to Dodson (2016), SMM has become useful in building brands and general marketing. This supports businesses in form of attracting traffic, brand creation and engagement. Shiller, Waldfogel and

Ryan (2017) posit that clients share information on social issues and their buying patterns and recommend each other via word of mouth but more importantly is the emergence of online word of mouth. Kaufmann et al. (2015) discover that content marketing is being used for business to business. Through SMM business relationships can be enhanced through content marketing.

Instagram

Sponder and Khan (2017) defined Instagram as an app that allows sharing of photographs and social interactions, enables instant communication with the users. It also useful in advertising products and services online for wider audience reach. Instagram has gained acceptance and more users are coming on board. Its popularity is the several hash tags that are used to search services and products.

LinkedIn

Dodson (2016) defined LinkedIn as a link for social interactions consist of users exceed 116 million users and this link is also used for jobs and leadership issues. Sponder and Khan (2017) also added that LinkedIn is used for professional recruitment by big corporates. According to Sponder and Khan (2017), LinkedIn is a useful tool in creating important contacts for the organisation for sending advertisements and news. Dodson (2016) also postulates that LinkedIn provide the public with staff profiles of a particular brand

Mobile application

Nielsen and Hunter (2013) outlined that people spent more time on social app than mobile web and the figure grew by 76% in 2011. Hence, mobile application is gaining more popularity due to its ubiquity feature (Nielsen and Hunter, 2013).

Content marketing

Cibro (2016) defined content marketing as a tool to cause behaviour change through content which is pleasurable, appropriate and persuasive. Through content marketing customers can be retained, acquired and enhance the brand. Content marketing can be in form of information, entertainment and marketing. However, Shokeen (2014) postulate that content marketing involves generating and sharing information in order to entice and turn visitors into clients and encourage repeat purchase. Cibro (2016) posit that content must be in line with the business and its targeted customers.

Search engine optimization (SEO)

According to Chaffey (2019), SEO is referred as an organized tactic used to upsurge the position that an organisation occupies when it is searched either on organic or natural based on keywords. Vryniotis (2013) posit that SEO is defined as an established system meant at boosting the position of an organisation when searched online so that it receives more visitors. Gandour and Regolini (2011) argued that SEO gives a better position in terms of indexing of the organisation's site. According to Sheehan (2010), search makes it easier to find an organisation or its products online. Charlesworth (2014) also pointed that SEO represent a consolidation of issues such as content, endorsements, architecture and social channels. According to Shiller, Waldfogel and Ryan (2017), organisations pay for them to appear at the top as way to improve the results from search by web visitors.

Pay per click (PPC)

Shiller, Waldfogel and Ryan (2017) postulates that pay-per-click is a form of advertising using search engine and this will influence the outcome of search results. Organisations that facilitates PPC are Google, Yahoo and Microsoft Live. The organisation’s website will automatically put on top of the search results once you pay, hence increased traffic to a website. This approach ensure that you pay only the targeted customers in the area specified have clicked your site.

E-mail marketing

Schumann et al. (2007) defined e-mail marketing as a tool used to create continuous and instant interaction with clients. Schwarzl and Grabowska (2015) posit that e-mailing is a strategy of conducting customers directly. Schumann et al. (2007) also argued that emailing assist in creating more awareness of the organisation in terms of innovations or information. The advantages noted by Shiller, Waldfogel and Ryan (2017) is that through an email the marketer can send pictures of the promoted products and can also give a connection to the company’s Facebook page to support social media marketing.

The AIDA model in digital marketing

AIDA model presents customer’s purchase behaviour phases. Flores et al. (2014) is a model that can also be applied digital marketing. The phases involved are attention, interest, desire and action. Clemente (2002) also states that this model is applicable to marketing communications and advertising.

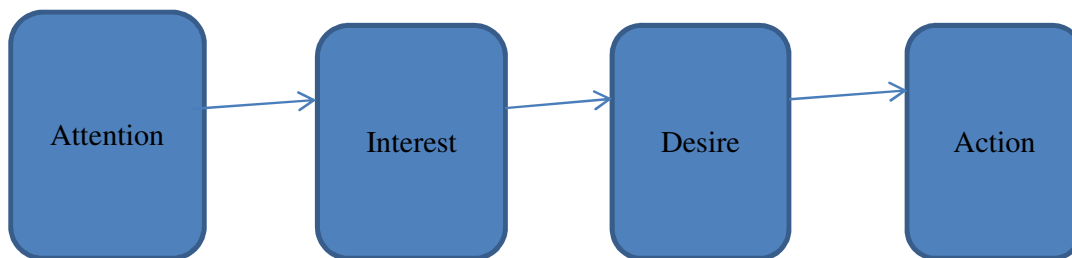


Fig 4: The AIDA model-Source: Tyagi and Kumar (2004)

Kotler and Keller (2006) postulate that attention deals with attracting suspects to the organization’s message. According to Kotler and Keller (2006), interest stage involves growing the interest of the target audience. Kotler and Keller (2006) postulate that desire is another stage where consumers show that they want a product or service and they need a small push. Finally, Kotler and Keller (2006) mentioned action as the last and very important step. According to Saxena and Saxena (2015), AIDA model assist organizations to take necessary action towards customers in stimulate them into buying. Charlesworth (2014) states that the old AIDA model reveals buyer behavior when exposed to marketing stimuli. Saxena and Saxena (2015) also mentions that in this AIDA model, the attention will result in interest which will be upgraded to desire and finally action to buy a product is executed at the last phase.

Digital marketing and organisational performance

As alluded by Kariuki et al. (2014) digital marketing enables firms to interact with its customers and has the ability to positively influence the performance of business as well as enhancing a firm’s marketing communications. With the intense competition in the financial sector marketers are compelled to find

alternative ways to appeal to and retain customers. According to Kimani (2015), marketing activities employed by businesses are expected to add value and deliver on the goals of the organizations. Kimani (2015) also found out that social media influences consumer awareness, information acquisition and buying behaviour thus an effective tool in brand monitoring. Onyango (2016) also added that the use of digital marketing impacts positively on performance of small and medium enterprises by harmonizing their clients and business processes with technology to achieve profitable growth. Kithinji (2014) postulate that digital marketing enables firms to reach new customers, enhance brand awareness and mitigate clients complains thereby improving on profitability. Odede (2017) argued that marketing creates brand and products awareness, leading to better sales networks and market share

The impact of digital marketing on penetration of new markets

Sawhney et al. (2005) postulates that Internet enables the organisation to reach more local and global audience. Sawhney et al. (2005) postulates that through the Internet an organisation may interact with its publics and improve its operations. Constantinides and Fountain (2008) added that through social media an organisation may reach new markets that were difficult to reach. Costantinides and Fountain (2008) further added that these customers may also be retained through continuous engagement.

The impact of digital marketing on brand awareness

According to Zailskaitė-Jakstė and Kuvykaite (2013), digital marketing can attract customers in a very short period of time and if impressed, customers can disseminate the organisation's communications and messages to others. Ulusu (2010) postulate that digital marketing can expand brand awareness and customer can participate in the brand creation process. Companies seeking to expand brand awareness should communicate quite well so that messages can spread rapidly among customers. According to Zailskaitė-Jakstė and Kuvykaite (2013), this can also in turn increase brand equity. According to Fournier and Avery (2011), brand image and awareness are very vital aspects of brand equity. According to Keller (2009), Internet permits companies to reach isolated customer groups making the creation of brand awareness very easy for such market segments.

The impact of digital marketing on customer loyalty

Fournier and Avery (2011) posit that due to constant interactions, social media increase customer loyalty to a brand. Zailskaitė-Jakstė and Kuvykaite (2013) also affirms that constant communication on social media affects loyalty to the brand. Bernoff & Li (2008) also added on to say consumers provide to one another credible information about brands, which in turn result in brand loyalty. According to Pullig, Netemeyer and Biswas (2006), organisations with high brand equity should not only count on consumer loyalty because brand equity can significantly decrease due to negative online comments. Thus organisations should influence consumer dialogue and discussion on social media to build customer loyalty. Bambauer-Sachse and Mangold (2010) also reckon the need for continuous monitoring to check the validity of negative comments about the brand and if negative comments are high the organisation should create proper communication channels to educate customers. Fullerton (2011) discovered that loyalty and commitment to a brand is influenced by social media activities. Customers effortlessly exchange information on social media with other users (Fullerton, 2011). Also, it is more effective for customers to receive information from other customers as customers trust each other than the organisation (Fullerton,

2011).

The impact of digital marketing on customer retention

Stone et al. (2003) postulates that customer retention is the situation where customers are prepared to do business with the organisation into the unforeseeable future. It can be viewed from different perspectives in relation to the company in (Stone et al., 2003). According to Bitner and Bitner (2002), is based on the ability to treat customers well from the moment of first impression throughout the customer's life time period. Bitner and Bitner (2002) also postulates that an organisation must also create a good name, good service and also good products. Stone et al. (2003) also postulates that for retention to happen, customer expectations must be surpassed. Martin et al. (2003) conducted a research on customer loyalty and email marketing and found that if customers are reminded via e-mails, they are likely to purchase more products. Kagendo (2015) also support that e-mail marketing is effective for loyalty and increased sales.

The impact of digital marketing on sales and profit of an organisation

Zhu (2004) established that acceptance and use of technology improve the firm's gross sales. Kagendo (2015) claim that through embracing technology costs are reduced and it's easy to meet customer's needs. Kagendo (2015) also put forth that internet marketing can assist small players in marketing its products at the lowest possible cost. Martin et al. (2003) outlined that marketing costs when using technology-based tools decline as the number of customers increase due to online presence. As alluded by Kotler (2000), marketing performance is determined by analysing sales, analysing market share, analysing sales to marketing expenses, and overall financial performance. It is very important that, firms properly manage their marketing activities and clearly observe their output while taking appropriate corrective action where necessary. Understanding effects of marketing on performance is important because marketing activities have direct influence on sales and to a large extend the overall performance of the firm.

Research objectives

1. To determine the impact of digital marketing in fostering customer retention.
2. To explore the impact of digital marketing on customer loyalty.
3. To ascertain the impact of digital marketing on brand awareness.

Research questions

1. What impact does digital marketing have on customer retention?
2. What impact does digital marketing have on customer loyalty?
3. What impact does digital marketing have on brand awareness?

Methodology

The study methodology covers research design, sampling and methods used to collect data.

Research philosophy

Mixed methods were used by combining quantitative and qualitative research approaches to get balanced results. Creswell (2012) indicated that a mixed research design is actually a procedure for collecting and analysing data using quantitative and qualitative research in one study. Using mixed approach enables the

researcher to have a breadth and depth of understanding as well as corroboration of the views of both staff and customers. Greene (2007) endorsed by Johnson and Onwegbuzie (2004) believes that this approach provides researchers with opportunities to compensate for the inherent method strengths and offset inevitable method biases.

Research design

According to Yin (2003), research design ties data to the initial questions of the study and conclusions to be drawn. Furthermore, research design guides researchers in collection, analysis and interpretation data from observations. This research adopted cross sectional design, where data was collected at one goal and analysed.

Qualitative approach

Green (2007) describes qualitative research as an unstructured research method carried out using few individuals to come up with non-quantifiable insights into behaviour, motivations and attitudes. White (2000) also posit that qualitative techniques use undefined interviews to explore opinions, behaviours and attitudes of individuals or group of individual. The data collected using qualitative methods are mostly descriptive in nature. Silverman (2000) postulates that qualitative approaches give a broad understanding of the social phenomenon. Interviews were used to collect qualitative data.

Quantitative approach

Denzim and Lincoln (2005) suggested that quantitative research makes valuable descriptions of observed occurrence and explains the probable relationships involving descriptive surveys, longitudinal, co-relational and ex-post factors research designs. According to Kumar (2019), quantitative research can be descriptive or experimental and involves huge randomized samples and the use of statistical inferences. Furthermore, Kumar (2019) suggested that quantitative research determines the connection between independent and dependent variables in a population. Questionnaires were used to collect quantitative data.

Target population

It is a large group from which the researches would want to generalise the sample results (Burns & Grove, 1997). The following table provides the population which the researcher intends to obtain information from. The researcher has chosen these respondents because these groups deal with the clients daily on different platforms.

Table 1: Targeted population

Category of Respondents	Total
Customer experience Agents	15
Life assurance company employees	10
External customers (Generation Y)	8
External Customers (Generation X)	8
Total	41

Sample size

Sampling is a process of drawing a sample from a Johnson (2010). According to Johnson (2010), a sample is a subset selected from a large group for the purposes of understanding the characteristics of a large group. It can also be described of as a set of elements extracted from a large group called a population. The table below presents the sample.

Table 2: Sample size

Category of Respondents	Sample
Customer experience Agents	10
Life assurance company employees	5
External Customers (Generation Y)	5
External Customers (Generation X)	5
Total	25

Sampling procedure

Convenience sampling was used which encompasses the selection of study objects due to the reason of them being readily available and also well known for costs reduction and time saving. Convenience sampling was adopted during the data collection period for sampling customers. The researcher also used judgemental or purposive sampling method for sampling agents, management and staff because it is appropriate when studying small samples. This method enabled the researcher to use own judgement to pick out the managers and staff that were experienced in the customer services field.

Data presentation and analysis

Data was presented and analysed using content and theme analysis.

Response rate

The response rate from staff was 100%. For the customers the response rate was 80%.

Demographics

From the research findings, out of 8 customers interviewed only two gave very positive responses to all the questions asked, they had no complaints and those two were age 45 and above. Six were age 44 and below their feedback was very negative, their responses showed a lot of dissatisfaction in a number of areas.

What impact does digital marketing have on brand awareness?

Emerging theme: Digital marketing communications impact on brand awareness especially the ‘Y’ Generation.

Both staff and customers have a general appreciation of the company’s products and they are all aware of its existence. The feedback also confirms that either through traditional media or digital channel they have all came across the brand’s products. All ‘Generation Y (these are the young adults) who interacts with the brand through both digital marketing and traditional media though not to their satisfaction, there is need for

improvement. From the research the X generation (These are adults above 40 years) are not strong users of the digital platforms and are not comfortable with it. From the above responses, respondents confirmed that they are all aware of the brand but not quite on its products. Maybe the awareness was due to the brand's age and size. The literature on market outcomes and brand awareness is scant and it is difficult to make conclusions. Most researches are much linked to the service sector. Kim and Prideaux (2005) use perceptual data in analysis brand awareness results. In addition, other studies use sales as the outcome variable measured with brand awareness effect (Srinivasan & Hanssens, 2009).

According to Keller and Lehmann (2003), most studies study brand awareness together with brand market outcome. It is important that customers know the entire brand's product so that they will not go elsewhere seeking for the similar products the brand is already offering, as this will reduce its market share. Companies seeking to expand brand awareness should communicate quite well so that messages can spread rapidly among customers. According to Zailskaite-Jakste and Kuvykaite (2013), this can also in turn increase brand equity. According to Fournier and Avery (2011), brand image and awareness are very vital aspects of brand equity. According to Keller (2009), Internet permits companies to reach isolated customer groups making the creation of brand awareness very easy for such market segments.

What impact does digital marketing have on customer loyalty?

Emerging themes: Interactions through digital platforms are very important for strengthening customer Loyalty.

The X-generations are not interested in using the digital platforms, they are very comfortable with the traditional platforms. Feedback from the Y-generation also showed that they prefer to use digital platforms but the interactions between them and the brand is far below their expectations. To them the platforms are being underutilised. Very important updates they expect to receive through these channels are not being channelled causing some frustrations when dealing with the brand. According to a 2014 study by Deloitte Development LLC, 75 percent of online customers are of the opinion that social media have an influence on brand loyalty (Lobaugh, Simpson & Ohri, 2014). Fournier and Avery (2011) posit that due to constant interactions, social media increase customer loyalty to a brand. Zailskaite-Jakste and Kuvykaite (2013) affirms that constant communication on social media affects loyalty to the brand. To support this Bernoff and Li (2008) also added that consumers provide to one another credible information about brands, which in turn result in brand loyalty.

What impact does digital marketing have on customer retention?

Emerging themes: Interactions with customers through modern digital communication platforms is very important for client retention

From the responses it is clear that the organisation's communication is not up to standard. Some customers seem to be now fed up dealing with the organisational which might lead to switching over to competitors. Frustrated customers will move to competitors in search for good service. Customers pointed out that

communication needs to improve and the organisation should not wait for follow ups from customers always rather the organisation should be proactive not reactive. Customers also said that their debit order system is not working and the organisation did not bother to let customers know, until the policy lapsed that's when they then send to customers arrears notices that the policy has lapsed. Chances of winning back such frustrated customers and retain them are very slim. Another very important point was raised was that financial organisations should put in place proper systems, where customers can access their information pertaining to their account status without having to call. Customers should have access to their policy status conveniently in the comfort of their home through digital marketing. Customer also raised that there is need for quick updates to customers when the market rates changes drastically so that informed investments decisions can be made quickly before losing out. Especially in this period of economic meltdown many customers are losing their investments overnight.

Another important point which was raised by customers is that customers need that peace of mind after they have made their payments through sms acknowledgements which the organisation is not doing. According to Singh et al. (2008), customers are now more informed due to more access to information via the social media. Shiller, Waldfogel and Ryan (2017) are of the idea that it is crucial to engage customers in content creation as customers prefer interaction with the organisation. Subramanian et al. (2000) added also to say that internet have changed the way marketing is done because it has brought birth to digital marketing.

Summary of findings

Effectiveness of digital marketing

The analysis indicates that the use of digital marketing can allow the company to communicate interactively and effectively so as to have a closer relationship with their customers as well as retaining them for a longer time. If well natured this strong relationship will promote loyalty. Furthermore, digital marketing reaches out to almost everyone cost effectively with limited number of people involved. In line with this, literature from a number of researchers has reported a declining influence and rising cost of traditional marketing (Browning & Sparks, 2013). Evolving marketing techniques have proved to have a high success rate in helping retail businesses adopt to the time dependent preference of customers (Hanley & Leahy, 2008). Digital marketing is viewed as one of the emerging opportunities that can provide a positive contribution to business profitability. Unlike traditional marketing, digital marketing provides companies with a two-way communication which is very useful in creating brand awareness, building customer loyalty and also creates customer retention. Digital marketing also provides organisations with a two-way communication which is useful in tailoring products to specific customers' requirements.

Digital marketing

According to Cox (2010), the relationship between age and social network users' results points out that young adults who are below the ages of 35 had a very positive attitude towards the use of channels such as blogs and video and branded channels and they are online users. The finding on taking advantage of viral marketing concurred with literature for example, Dijkmas (2015) which stated that 92% of customers prefer referrals from friend and family while 70% trusted online reviews. Sethuraman et al. (2011) postulates that the decline in the effectiveness of traditional marketing as it focuses on transactional marketing. The

researcher added that relationship marketing leads to customer loyalty which would translate to 125% increase in profitability. The deployment of information through social media has instant feedback and provides vast tools for analysing customer behaviour thereby building strong bonds or relationship which results in retention with the customers (Mangold & Fauds, 2009).

Tiago and Verissimo (2014) contend that marketing managers evaluate digital marketing effectiveness by measuring user generated content, customer retention, web analytics, word of mouth buzz, customer satisfaction and brand awareness. In addition, Zinnbauer and Honer (2011) postulated that through social media content generated by users can be exchanged among them. In the same vein Gonzalez (2010) supported the notion that digital marketing influences consumer behaviour from product search to post purchase, that is feedback. According to Singh et al. (2008), marketing emphasis have changed to the customer from the company and in this digital era its now engagement, customer focused, interactive, participation by society, user generated content and dynamic in nature. Shiller, Waldfogel and Ryan (2017) further posit that due to digital era communication is now interactive that means the organisation must also listen from customer comments

Brand awareness

From the researcher findings it was found out that generally brand awareness is low for financial products. Customers have a general awareness of the organisation because of its huge size, but in terms of its products customers are not fully aware. However, it is concluded that the organisation is still lagging behind in this aspect of digital marketing. For relationship marketing which breeds retention and loyalty to be successful, there is need for strong multi-channel relations between the organisation and its customers. Agility in this digital aspect is lacking.

Conclusions from the study

Conclusions of the study are as follows:

Brand awareness improvement through digital marketing

This research concludes that digital marketing communication affect brand awareness especially to the ‘Y’ generation, and there is need to invest more in digital marketing, as it is currently not being fully utilized

Building customer loyalty through digital marketing

This research also concludes that regular interactions through digital platforms are very important for cementing loyalty and there is need to invest more in digital marketing so as to have very close relationship with its clients, as a result built strong customer loyalty.

Customer retention through digital marketing

This research also concludes that interactions with customers through modern digital communication platforms are very important for client retention. As they create emotional touch, keep customers posted and take seriously this business strategy.

Allocation of social media budget

The study also concludes that most financial organizations does not have an approved budget specifically for social media and it relies much on organic. Financial organizations should consider using paid social media so as to amplify its reach, enhance its targeting as well as boosting brand awareness.

Attitude of customers

The conclusion here is that customers are ahead of financial organizations in terms of advancements towards digital marketing tools usage especially the Generation Y since they preferred digital marketing as compared to traditional marketing. It was also established that customers have embraced digital tools.

Digital notifications, payments adoption and opportunities

It is concluded that financial organizations were lagging behind its competitors on digital marketing in almost all aspects. The most recurring complain was on poor communication especially on notifications. There are no instant notifications.

Testing the proposition

The research proposition is stated that there is no effective application of digital marketing communication in financial organizations due to lack of agility in the adoption and full utilization of digital marketing, as well as holding on to traditional marketing communication. The study confirmed the proposition to a larger extent in that the slow-moving pace and lack of digital marketing budget inhibit the effective implementation of digital marketing.

Implications of the study

The study identified the following implications:

Brand awareness through digital marketing

Financial organizations should extensively engage its customers using a variety of marketing communication methods conveying the same message through different channels to improve brand awareness. In addition, the organization should incorporate contemporary internet-based marketing methods such as social marketing in its corporate communication strategy to reduce marketing communication costs. The brand should be very visible and accessible through various touch points.

Customer loyalty through digital marketing platforms

Financial organizations are here being recommended to invest in an effective digitalized client relationship management system (CRM). This system will help the business to improve on service delivery. Customers will be valued and loyalty will improve through the aid of such digital systems that provide more information about clients and their opinions. Once customers' opinions are known by the organization, it becomes easy to respond to issues raised. Other strategies which financial organizations need to use to enhance customer loyalty include, using the best digital marketing channels, connect with its clients through social media, celebrate with its customers for example, sending happy birthday messages.

Customer retention through digital marketing platforms

Financial organizations should desist from merely attracting new customers or new business to attempting to retain and sustain it for the long-term. There is also need for financial organizations to continuously re-invent itself in order to retain customers. It also very important that financial organizations abandon the old legacy systems and move on to very smart, intelligent and integrated systems that are able to keep the customers posted on any updates necessary for decision making. So as to reduce disappointments of

having policies lapsing without customers' knowledge.

Study limitations and areas of further study

The major limitation to the study was focusing on a single financial services organization. Also getting the much-needed information was also a hustle because of the size and nature of the organization, being registered on the stock market inside information was not easy get due to confidentiality issues. This research study is based on big if not biggest financial organization in Zimbabwe and this may pose challenges because some of the generalization may not be applicable to other small financial institutions. Future studies must focus on the whole sector and cover a wider geographical space.

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MEDIATING EFFECTS OF BRAND REPUTATION ON THE RELATIONSHIP BETWEEN CSR, CUSTOMER REPURCHASES INTENTIONS AND PERCEIVED SERVICE QUALITY OF FAST FOOD IN VIETNAM

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Abstract:

The present study attempts to develop a research framework for exploring the mediating influences of brand reputation on the relationship between CSR, customer repurchases intentions and perceived service quality of fast food industry in an emerging market, Vietnam. In the study, corporate social responsibility is measured in term of economic responsibility, legal responsibility, environmental responsibility, and ethical responsibility. The designed questionnaire is distributed to the study's target respondents aged from 18 to 30 years old. Convenient sampling method is utilized to collect the necessary data. The current study is one of few studies that discover the mediating impacts of brand reputation on the link between CSR, customer repurchases intentions and perceived service quality of fast food industry in an emerging market.

Keywords

Brand Reputation, Corporate Social Responsibility, Customer Repurchases Intentions and Perceived Service Quality, Fast Food Industry, Vietnam.

Introduction

Background of the Study

Vietnamese customers spend their money on local vendors over fast food chains because of affordable price and convenient place, particularly 78 percent of eating out cash on Vietnamese stores, and just one percent on Western fast food franchises (European Commission's report The Food and Beverage Market Entry Handbook). However, research company Decision Lab stated that most Vietnamese perceive Western restaurants to have a higher standard of cleanliness than Asian ones, so they also enjoy the atmosphere, friendly service, and a variety of meal deals, promotions at fast-food restaurants. Thus, fast food chains still have ample opportunities to expand in Vietnam generally.

On the contrary, the more extensive fast food chains get, the higher competition and less recognition fast

food chains gain due to minimal ethical conduct of fast food retailers is ensuring quality and food health. Therefore, fast food retailers seek competitive advantages with optimal concepts such as CSR- Corporate Social Responsibility strategy into retail management. According to a Nielsen report released that Vietnamese people are more willing to pay extra for products or services of the companies carrying social and environmental responsibilities (73 %). This figure was on the second rank after the Philippines' rate with 79 %, compared to 71% of consumers in Thailand, 65% in Indonesia, 57% in Malaysia and 48 % in Singapore, and 55 % worldwide. Thus, societal-oriented marketing and implementing CSR in their business strategy are a target of these retailers. Additionally, because of the heavy competition, safety skepticism and customer trust for fast-food restaurants (Rijswijk & Frewer, 2008), brand reputation has been significantly evaluated for customers choice (Chang, 2013). This finding is also researched in-line with the previous studies by (Tong, 2014): reputation fast food restaurants seek positive recognition to provoke revisits and recommendations.

Problem Statement

Since CSR initiatives points out the trust of customer, developing a positive attitude in customers and setting up loyalty (McDonald & Rundle-Thiele, 2008), the study will seek the relationship between CSR and fast-food chains which are famous for making negative health for their buyers due to unhealthy ingredients, and using cheated advertisements. This research therefore is examined whether the CSR has more effect on customers' repurchasing intentions and perceived food quality by using brand reputation as a mediator.

Significance of the Study

CSR has a high relevance for the food processing system since food is basic human needs, people are pretty concerned about what they eat. This leads to various complicated requirements for the food sector such as raw materials (animal welfare), the environment (waste, water use) and social condition (quality, healthiness and safe products) (Maloni and Brown, 2006). In addition, multifaceted structure is a unique design of the food chain (Gheribi, 2017), so this study can serve as a tool in creating a clear picture of fast food processing brands in customers' perception. The more customers pay attention to CSR activities conducted by the retailers, the more confident they are of the brand of retailer (Tong, 2014), then, this finding emphasized the contribution of CSR to joint reputation, customer repurchase intention (RI), and perceived food quality (PFQ).

Scope of the Study

The present research is conducted in the fast food industry in Vietnam. Brand names which Brands Vietnam news and customer evaluation on Foody.vn recognized "effective fast food restaurant" in Vietnam market over many years such as KFC, Lotteria, McDonald's, Jollibee, Popeyes, Texas, Burger King, Pizza Hut, Domino's Pizza, and The Pizza Company are considered for the purpose of this research.

Literature Review

Corporate Social Responsibility

There are various meanings and definitions related to CSR depending on stakeholder perspectives, be they employees, shareholders and executives. On the one hand, Friedman argued that organizations just

needed to be concerned solely about their profit, effectively excluding charitable activities that do not contribute to generate revenue. On the other hand, Carroll (1991) demonstrated that in the CSR concept legal, ethical, and philanthropic responsibility are key factors which a firm has to take care of besides economics. Additionally, European Commission also added into the CSR dimension that environmental responsibility is also a goal obligation for companies. In recent years, CSR has bloomed significantly and received the consideration of people from various walks of life, thus sustainable campaigns have been involved in that honestly examines the environment and society as same as workforce, morale and welfare (Hutchinson et al., 2012). To illustrate, in technology field, Google has carried out over \$ 1 billion to renewable energy projects and enable other businesses to reduce their environmental impact through services like Gmail; in beverage industry, Starbucks is looking to diversify their workforce and provide opportunities for certain groups; or in fast-food industry, McDonald's has been procuring 100 percent of fiber-based packaging from recycled sources.

The running of CSR at the food sector is more complicated than that of other selling tangible products because of established earlier. Therefore, CSR in food processing can perform in the real case, food service retailers need to put great importance on customer satisfaction. The measurement for customer satisfaction includes nutritional, palatability, and hygiene factors (Wagner et al., 2008). The fast food retailers in Hong Kong have stimulated kind of CSR activities, and finally its result gained positive points such as word of mouth, re-visit and purchase, upward advanced perception of the overall food quality (Tong, 2014). In the nutshell, in general customers are interested in taking responsibility for social aspects and then seeking ethical businesses to trade and build relationships with (Yang Q, 2012).

Brand Reputation

Fombrum (1996) argued that reputation is like “the perceptual representation of a merchant's past actions and future prospects that indicates the merchant's overall appeal to its key constituents when compared to other leading rivals”. Reputation signifies a seller's honesty and reliability in relation between seller and buyer, which fall consumer behavioral uncertainty (Walsh et al. 2015). Thus, reputation has been connected to a variety of beneficial results for the brand, including consumer decisions to buy both tangibles and intangibles.

Reputation has its own right value, customers value associations and transactions with high-reputation firms (Roberts & Dowling, 2002). Additionally, reputation also serves the quality of a firm's product and services, so customers do not hesitate to pay a premium for the high-reputation firms offer (Shapiro, 1983). Ha and Stoel (2009) concluded that consumers generally consider the reputation of the firm before conducting a purchase decision.

Customer Repurchases Intentions

There are two stages of customer buying behavior: the encouragement with people to purchase and stimulate them to turn back (Zhang et al., 2011). The customer repurchases intentions is defined as the individual's judgment about buying again a product or service at the same company at current situation or instance (Hellier et al., 2003). Repeating purchases at the same company presents the customer's willingness to buy at here for a long time (Gounaris et al., 2010). It also can say that customer purchases intentions refers to the customer's determination to continue using the product. In reality, customer

repurchase intention not only contribute to predict sales and increase profit in a number of marketing activities (Sánchez-Pérez et al., 2007), also become a tool for academic researchers regularly like they can use the reference to identify indicator of customer satisfaction, trust and loyalty in firms' behavior (Chinomona & Dubihlela, 2014)

Perceived Food Quality

Perceived quality is usually defined as “ the degree to which a product fulfills its functions, given the needs of the customer” (Kawath 1969; Box 1984; Kotler 1984). It does not mean that there is “ one best quality” for all customers, it depends on the needs of the customer. If a customer changes their needs, quality evaluations will adjust partially. In-line findings, (Wimmer 1975; Kupsch et al. 1978; Etgar and Malhotra 1981; Jun and Jolibert 1983) stated that perceived quality is found on the perception of the product on the quality attributes. Since customers barely have accurate importation, perceptions of the products may well conflict with objective reality (STEENKAMP, 1986). To illustrate, 45% of the British customers wrongly think that whole milk contains over 10% fat. Generally, perceived quality is a tool to judge and make a decision for a product or service on the customer side.

CSR, Brand Reputation and Customer Repurchases Intentions.

From Econsultancy.com “It is clear that while establishing brands are adopting CSR models that boost their bottom lines (61% of people are more likely to buy from companies with good reputations), communicating that message effectively to influence and educate consumers takes an innovative marketing approach”. Some studies reveal customers who are concerned about the CSR information's enterprises have a positive attitude towards the companies and have a tendency to buy their products frequently (Murray and Brown 1997). In this case, customers put considerable challenges for companies to run CSR clearly since they usually expect a sustainable business (Nguyen et al., 2020). In the fast food sector, CSR in their business strategy seems like a supporting tool for a brand image, it means it helps recognition and provides distinction (Kim & Lim, 2019). CSR would be beneficial for fast food retailers since they are performing in a field where there are a variety of factors that affect consumer health, supplies that have influence on animal rights, pesticide-free products and organic supplies (Tong, 2014). In summary, it is clear that CSR is the first – rate tool to build up a strong brand image and reputation that customers will doubtlessly select Western fast food franchises, (Tong, 2014) identified.

Prior research stated brand equity including brand awareness, brand association and brand loyalty attract the consumers (Fan et al., 2018) the intention or likelihood to own the products or services is also climbed as well (Chaipoopirutana, n.d.) For example, previous study indicated Thai passengers travelling on economy carriers also select the carrier's brand image which is demonstrated to effect on passenger; repurchase intention (Fan et al., 2018). All in all, without any doubt that brand strength was statistically dramatic stimulation of customer repurchase intention.

The influence of perceived CSR on brand reputation also varies depending on the customer's evaluation, and it has positive demeanor. That means when evaluating two similar brands, customers may consider a brand with societal reputation (Hea & Laib, 2014) In some sociological studies, they identified that the willingness of managers to repeat purchase is changed dramatically by CSR programs. Therefore, awareness of customers may connect with willingness to repeat purchase in response to CSR application

of a fast food restaurant (Tong, 2014). Hence, the more CSR activities are carried out by the businesses, the more customer awareness of CSR’s practices by all the retailers they re-visit.

CSR, Brand Reputation and Perceived Food Quality.

It is doubtless the role of CSR has been implemented from a buzzword to an essential factor of both brand reputation and strategy development. (Demetriou et al., 2010) stated that effectively designed and accomplished CSR activities can boost a company’s reputation, which, in turn, can upgrade ratio of purchase intentions and product evaluations (Gatti et al., 2012) It is the fact that customers usually evaluate perceived quality based on some indicators depending on type of service. In fast-food restaurants, the food, packaging, customer service, atmosphere, convenience, promotion, bundled meal and reliability are key factors which can be judged by customers (Holbrook, 1999). These quality assessments also cover the retailers’ initiatives to serve quality food with organic ingredients or friendly environmental material. For the purpose of this study, the perceived food quality indicators were determined by customers’ perception of the food quality in Vietnam fast food restaurants.

Research Framework

Based on the above related literature and studies, the theoretical framework is presented in the below Figure 1.

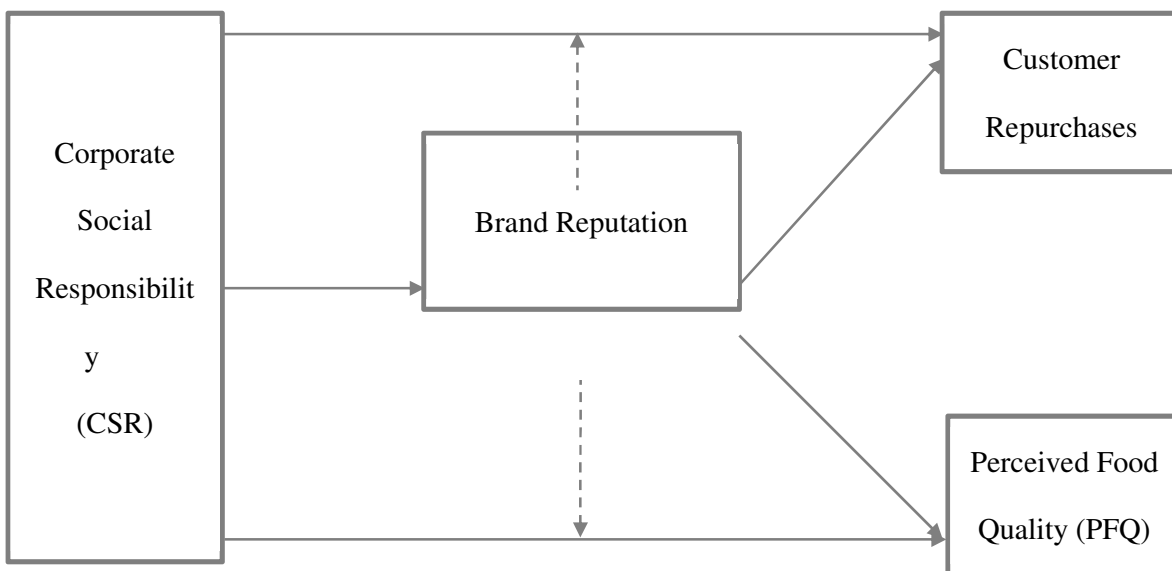


Figure 1. Research Framework

Following hypotheses are developed from the earlier related literature review and discussions on the role of brand reputation in influences of CSR on customer repurchases intention and perceived fast food quality.

H1	CSR activities of a fast-food restaurant in Vietnam increase customer RPI
H2	CSR activities of a fast-food restaurant in Vietnam increase customer PFQ
H3	CSR activities of a fast-food restaurant in Vietnam increase its brand reputation

	as perceived by customers
H4	Brand reputation of a fast- food restaurant in Vietnam increases customers RPI
H5	Brand reputation of a fast- food restaurant in Vietnam increases customers PFQ
H6	Brand reputation of a fast- food restaurant in Vietnam partially mediates the relationship between CSR and customer RPI
H7	Brand reputation of a fast- food restaurant in Vietnam partially mediates the relationship between CSR and customer PFQ

Research Methodology

Research Instrument

The study employs survey questionnaire as research instrument to collect the necessary data. The survey questionnaire used in the study is a structured questionnaire based on the previous studies. The questionnaire is originally in English and then is translated to Vietnamese. The questionnaire is divided into 3 parts including questions on the target respondents’ demographic information and the questions on the respondents’ assessment on CSR, brand reputation, customer repurchase intention and perceived quality of fast food in Vietnam.

Measurement of Variables

Independent and dependent variables are measured by fifteen items which are adapted from previous related studies in order to warranty the validity. All the items are listed together with their notation as well as sources.

Data Process and Analysis

The study utilizes a statistical treatment method to analyze the data. SPSS and AMOS are used to process the collected data. This research goes through the following steps. Cronbach’s alpha is used to test the reliability. Next, Exploratory factor Analysis (EFA) is done to get a better model with correlated factors. Then, the study passes through Confirmatory Factor Analysis (CFA) to evaluate the measurement structure (model FIT). Finally, Structural Equation Model (SEM) is utilized to resolve simultaneous multilevel models that can not be solved by a linear regression equation. Descriptive statistics is also be under consideration to understand the characteristics of respondents as well as the factors deeper.

Conclusion

The study aims to propose a research on the mediating role of brand reputation in the influences of corporate social responsibility on customer repurchases intentions and perceived service quality of fast food industry in an emerging market, Vietnam. The questionnaire survey is utilized to gather the necessary data regarding to the target respondents’ opinions on CSR, brand reputation, customer repurchases intentions and perceived service quality of fast food industry in Vietnam. Few studies on the mediating effect of brand reputation on CSR, customer repurchases intentions and perceived service quality of fast food industry has been conducted, research results of the current study are expected to contribute more insight into the mediating impact of brand reputation on the link between CSR, customer repurchases intentions and perceived service quality of fast food industry in a developing country that is Vietnam.

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OPERATING PROCEDURE POLICY AND JOB SATISFACTION AMONG RECORDS PERSONNEL IN THE CIVIL SERVICE OF GHANA

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ABSTRACT

Operating procedure policy plays a central role in every organization as it provides the framework for the conduct of activities. Operating procedure policy is a vital element that influences employees' satisfaction. The human resource carries out virtually all the activities of organizations and this makes policies vital to employees towards achieving satisfaction with their work. Employee satisfaction has become a topical issue in recent studies due to the contribution that the human resource offers to every organization. The aim of this study was to find out whether operating procedure policy is a possible factor that affects job satisfaction among records personnel in the Civil Service of Ghana. Adopting a survey method under the quantitative approach, 155 questionnaires were administered to Civil Servants from twenty-seven (27) ministries and Public Records and Archives Administration Department (PRAAD). The findings revealed that operating procedure policy had a significant relationship with job satisfaction. It was also observed that majority of records personnel were less satisfied with some aspects of bureaucracy in the conduct of their business, workload and paperwork. The paper recommends the reduction of the chain of command in the Civil Service to speed up task performance, more delegation of roles to subordinates as well as constant training of subordinates so that they handle the delegated task to achieve high productivity.

Key words: Job satisfaction, operating procedure policies, work procedure polices

1. Introduction

Records are a vital resource for every organization for the conduct of her operations. Without accurate and reliable records, it will be difficult for organizations (both public and private) to track and crosscheck the achievement of their goals. Therefore, records must be well kept and properly managed. Records are managed by specialized professionals who have the requisite knowledge and skills to manage them. These professionals are known as records personnel or records management professionals (Popoola, 2012). They ensure proper management of records and make them accessible when needed. Job satisfaction plays a crucial role in the performance of duties in every profession, including that of record personnel.

Literature abounds on organizational policies and how they contribute to the satisfaction of employees in a wide range of professions (Ali, 2019; Gachie, 2011; Maurya, et al., 2015; Noor, Khanl, & Naseem,

2015). These studies concentrated on the relationship between job satisfaction and institutional policies like human resource policy, work- life balance policies and job promotion and advancement policies. Others (see Lengnick-Hall, Beck & Lengnick-Hall, 2011; Poell & Van Der Krogt, 2014) have also indicated that human resource policies are very essential for personal and professional development. This is because human resource policies consider the welfare of employees.

Work-life balance policy is another area of institutional policy that has gained attention in research. According to Maurya, et al. (2015) work-life balance policies are more likely to retain employees in their current jobs than even benefits and salaries. They posit that work-life balance policies are considered the backbone of employees satisfaction and drive organizational performance. Noor et al. (2015) have also paid much attention to job promotion and job advancement policies because they are deemed vital for employees and they bring multiple benefits to the organization.

Much attention has been given to these aspects of institutional policy because some researchers assert that human resource policies for instance, are low in the list of management priorities and as such are not given strategic importance (Gachie, 2011). If researchers are focusing their attention on human resource policies to accentuate its importance, there is the need to pay equal attention to operating procedure policy because there seems to be a scarcity of literature on operating procedure policy and how it impacts on job satisfaction. Operating procedure policy is a critical area of institutional policy for researchers to consider.

In as much as researchers conduct studies into other aspects of institutional policies to highlight their importance, the intrinsic importance of operating procedure policy needs to be emphasized. Operating procedure policies are essential in every organization since they spell out how employees conduct their activities towards the upliftment and growth of the organization as a whole. It provides directions to employees on how to discharge their duties appropriately. In the absence of operating procedure policy, employees may have to resolve to make decisions based on their discretion, which may result in uncertainties and frustration for the organization. If employees are not given the necessary guideline to facilitate their work, they will be frustrated, which tends to affect their job satisfaction. The aim of the study, therefore, was to find out the relationship between operating procedure policy and job satisfaction among records personnel in the Civil Service of Ghana.

2. Literature Review

2.1 Concept of Policy

Every organization aims to achieve immense growth and this growth is mostly pivoted on sound policies that guide both management and employees of every organization. A well-structured and appropriate policy is a necessary component to ensure the efficiency and effectiveness of tasks (Kwenin, Muathe & Nzulwa, 2013). Institutional policies form an integral part of every organization since it ensures that the desired goals of the organization are achieved. According to Czerniewicz & Brown (2009), policies can be defined as the allocation of goals, values and resources. These policies also guide and support employees to carry out their assigned roles leading to fast task delivery resulting in productivity.

Kwenin et al. (2013) assert that every organization develops a set of policies based on the circumstances around the organization. Therefore, a policy should reflect sound practices, documented, communicated

across the organization, reviewed and periodically modified to reflect changing circumstances. Institutional policies spell out the role of employees, values and resources allotted to the performance of their functions as well as their conditions of work in the organization (Pule et al., 2014).

Kwenin et al. (2013) for instance observed that appropriate human resource policy covering employees leads to a high level of job satisfaction, thereby encouraging employees to work hard. There is therefore no doubt that a good institutional policy brings the best out of employees leading to productivity. Institutional policies may include operating procedure policy, human resource policy, promotional policy, training and developmental policy and reward policy (Pule et al., 2014). Managers need to know and understand how employees feel about their jobs in order to devise policies that are sensitive to their work conditions

2.2 Records Professionals

In Ghana, records personnel constitute professionals who have received formal training or education in records management in secondary to tertiary education. They encompass professionals and sub-professionals. Professional records personnel are those with higher educational qualifications ranging from first degree to post graduate degree and above. At the same time, diploma, West Africa Senior School Certificate Examination (WASSCE), Ordinary and Advanced Level holders are considered sub-professionals. There are different categories of records personnel in Ghana: the public sector records professionals and the private sector records professionals and consultants.

The Civil Service in Ghana refers to the administrative arm of the executive, which is separate from the legislature, judiciary, and other services (Tumfo, 2017). The civil servants are those who work in the Ministries, Departments and Agencies. Private sector records professionals are also professionals who work in individually owned organizations. In contrast, records consultants are a team of experts who do not work with any institution but provide records management services to anyone who needs their services (Scheme of Service for the Records Class, 2008). Within the Civil Service, there are records personnel who manage the records created through government activities. The Public Records and Archives Administration Department (PRAAD) is a department of the Civil Service and the staff of PRAAD constitutes a Class within the Civil Service (PRAAD Instrument, 1996). Records personnel in the Records Class play a vital role within the Civil Service.

2.3 Operating Procedure policy

Sales (2015: 83) views operating procedure policy as “organizational policies, rules and procedures. Similarly, Danish & Usman, (2010: 162) define operating procedures as “rules, regulations, procedures and requirements of the job that have to be performed during the job”. It also includes the nature of the job and the values of an organization that one is bound to while performing the job. All these definitions emphasize the fact that operating procedure policies give guidance to employees as to how to perform their functions within the organization. Without operating procedure policies, it will be difficult to determine the roles and boundaries of individual employees. It helps to prevent confusion and brings harmony to the organization. This suggests that operating procedure policy is critical to the success of every organization.

Several scholars have proved that operating procedure policy has a direct relationship with job satisfaction (Kardam & Rangnekar, 2012; Gu, 2016; Kjeldsen & Hansen, 2013). A study conducted by Danish & Usman (2010) concluded that there was a significant relationship between operating procedure and work motivation and satisfaction. Kardam & Rangnekar (2012) in their study also revealed that operating procedure had a significant difference in the context of job satisfaction. They stress the point that operating procedure policies encompass indicators such as bureaucracy, rules and procedures, workload and paper-work and all these indicators have an influence on employee satisfaction.

Kjeldsen & Hansen (2013) found that perceived red tape had a negative influence on job satisfaction. Similarly, Tummers et al. (2016) found that red tape has a powerful negative impact on the satisfaction of students from two Dutch universities. Kelly (2015) observed that excessive workload contributes to the high stress level of employee, which in turn affects job satisfaction negatively although Khandan & Maghsoudipour's (2012) suggest that there was no statistical relationship between workload and job satisfaction.

Also, Arboleda & Bekic (2016) found that employees in the Swedish Public Sector were dissatisfied with the rules and procedures because they were not adequately communicated to the workforce. Inadequate rules and regulations for task performance do not help employees to be productive. With regards to paperwork, some authors (Reeter, 2012; Luckner & Hanks, 2003) conclude that excessive paperwork negatively affects the satisfaction of employees. The above studies indicate that employees satisfaction varies and operating procedure policy and its indicators have a significant influence on the satisfaction of employees.

2.4 Job satisfaction

According to Spector (1997:1), "job satisfaction is simply how people feel about their jobs and different aspects of their jobs". Oshagbemi (1999: 108) defined Job satisfaction as "an individual's positive emotional reactions to a particular job". Job satisfaction is an emotional response of an individual toward his or her work or place of work coming out from his or her experience from the job (Bushra, et al., 2011 p. 262). Similarly, Silva (2014, p. 31) defined job satisfaction as the "positive attitude and feelings people have towards their jobs".

A key component among these definitions is employee's reaction regarding their experiences at the work place. The above definitions suggest that employees are more likely to exhibit a positive attitude towards work when management institutes an excellent working atmosphere. Inversely, employees are more likely to show negative attitudes towards work when conditions of service at work are hostile. Further, the nature of job satisfaction manifests itself as an implicit employee commitment to the job and organization.

Positive attitudes suggest that employees are willing to exhibit positive emotions (affective commitment), positive cognition (continuance commitment) and positive behavior (normative commitment) towards their job and organization. It is challenging for an employee who enjoys his/ her job to voluntarily quit and look for other job opportunities elsewhere (Lambert & Hogan, 2009). The lack of job satisfaction greatly affects organizations negatively as it may yield high employee turnover and low commitment levels. Employees tend to consider other job offers that may provide satisfaction, thus leaving the initial

job with their experience (Coomber & Barriball, 2007; Mbah & Ikemefuna, 2012).

Task performance in most organizations is solely dependent on the human resource of the organization. Due to this, an appropriate policy is crucial in achieving satisfaction among employees. When these policies are well structured and favourable to employees high level of job satisfaction is likely to be achieved (Kwenin et al., 2013).

3. Theoretical framework

Herzberg’s Motivation – Hygiene Theory states that, there are two factors (motivating and hygiene factors) that drive employees satisfaction or dissatisfaction at the workplace. Motivating factors (also known as satisfiers) are the needs for personal development and these factors are related to the work itself. It considers factors such as achievement, recognition, responsibility, challenge, promotion and growth (Herzberg, Mausner & Snyderman, 2011).

On the other hand, Hygiene factors are necessary because they help avoid dissatisfaction of employees but do not provide satisfaction either. The hygiene factors include company policy, supervision and relationship with superiors and working conditions among others. This study therefore operationalized operating procedure policy as either satisfier or dissatisfier. If operating procedure policies support task performance, employees will be satisfied. On the contrary, if they are not supportive of task performance, employees will be dissatisfied.

4. Methodology

The study adopted a quantitative research approach, which measures variables and determines the relationship between phenomena by counting the variation. The researcher used the quantitative approach to achieve the aim of the study which was to establish the relationship between operating procedure policy and job satisfaction among records personnel in the Civil Service of Ghana. A population of two hundred and eight (208) records personnel was the focus of the study. This comprised of forty -nine (49) records personnel from PRAAD (Head office) and one hundred and fifty- nine (159) from the Ministries (Head office). The distribution is depicted in Tables 1 and 2.

Table 1. Distribution of Population (PRAAD Staff) by Class

CATEGORY OF STAFF	TOTAL NUMBER
Professional	23
Sub- professional	19
Technical staff	7
Total	49

Table 1: Population of Staff by Ministries

NAME OF MINISTRY	PROFESSIONAL	SUB-PROFESSIONAL	TOTAL NUMBER
Ministry of Trade and Industry	9	6	15
Ministry of Finance	3	12	15
Ministry of Defense	5	0	5
Ministry of The Interior	1	4	5
Ministry of Energy And Petroleum	2	1	3
Office of Attorney General and Ministry of Justice	4	4	8
Ministry of Foreign Affairs	4	11	15
Ministry of Food And Agriculture	4	0	4
Ministry of Education	2	4	6
Ministry of Health	3	1	4
Ministry of Employment And Labour Relations	2	1	3
Ministry of Transport	3	2	5
Ministry of Lands and Natural Resources	4	5	9
Ministry of Sanitation And Water Resources	2	0	2
Ministry of Railway Development	2	0	2

Ministry of Tourism, Culture and Creative Arts	2	1	3
Ministry of Environment, Science and Technology	2	1	3
Ministry of Youth and Sports	2	1	3
Ministry of Local Government and Rural Development	5	5	10
Ministry of Works and Housing	3	3	6
NAME OF MINISTRY	PROFESSIONAL	SUB-PROFESSIONAL	TOTAL NUMBER
Ministry of Communication	3	1	4
Ministry of Information	3	3	6
Ministry of Roads And Highways	3	1	4
Ministry of Gender, Children and Social Protection	2	1	3
Ministry of Fisheries And Aquaculture	0	2	2
Ministry of And Chieftaincy Religious Affairs	2	1	3
Ministry of Aviation	2	0	2
Total	84	75	159

Due to the small population, the researcher used the total number of two hundred and eight (208) as the sample. The researcher adopted two scales to measure job satisfaction and leadership style of supervisors. Regarding job satisfaction, the researcher adopted the job satisfaction questionnaire by Spector (1997) to measure job satisfaction among records personnel. This scale uses 36 items to describe nine job facets, which includes salary, promotion, supervision, benefits, rewards, operating procedure, co-workers, nature of work and communication.

Responses obtained were rated using a six-point Likert scale where (1- disagree very much and 6 agree

very much). The researcher also adopted the leadership style questionnaire by Padsakoff et al. (1996) to measure the style of leadership exhibited by records personnel supervisors. A seven (7) point Likert scale was used to rate the responses where (1-Strongly disagree and 7-Strongly agree). The idea of Out of the 208 questionnaires distributed, 155 representing 74.5% were completed and returned. Sixteen point one percent (16.1%) were respondents from PRAAD whilst 83.9% were respondents from the various ministries.

5. Results

5.1 Rules and procedures and job satisfaction

The findings indicate that rules and procedures have a positive and negative relationship with job satisfaction. Table 3 suggest that 60.6% of respondents disagreed that they have many rules and procedures, which make the performance of their duties difficult. However, 39.3% agreed that rules and procedures make their duties difficult.

Table 3: Rules, Procedures and Job Satisfaction

Statement: Many of our rules and procedures make doing a good job difficult		
Responses	Frequency	Percentage
Disagree very much	29	18.7
Disagree moderately	25	16.1
Disagree slightly	40	25.8
Agree slightly	16	10.3
Agree moderately	16	10.3
Agree very much	29	18.7
Total	155	100.0

5.2 Bureaucracy and Job Satisfaction

The study also sought to find out the level of bureaucracy in organizations and how it influences job satisfaction among records personnel. The results of the study suggest that bureaucracy has a positive and negative relationship with job satisfaction. From Table 4, majority of the respondents (50.3%) agreed that bureaucracy/red tapeism has a negative impact on employees satisfaction whilst 49.7% indicated that bureaucracy/red tapeism has a positive effect on employees satisfaction.

Table 4: Bureaucracy and Job Satisfaction

Statement: My efforts to do a good job are seldom blocked by red tape (bureaucracy)		
Responses	Frequency	Percentage
Disagree very much	18	11.6
Disagree moderately	27	17.4
Disagree slightly	33	21.3
Agree slightly	31	20.0

Agree moderately	19	12.3
Agree very much	27	17.4
Total	155	100.0

5.3 Workload and job satisfaction

It is evident from the findings that workload has both positive and negative relationships with job satisfaction among records personnel in the Civil Service. From Table 5, 56.1% constituting the majority of respondents agreed that workload is too much which has the tendency to affect their job satisfaction negatively whilst, 43.8% respondents disagreed that the workload is too much.

Table 5: Workload and job satisfaction

Statement: I have too much to do at work

Responses	Frequency	Percentage
Disagree very much	12	7.7
Disagree moderately	18	11.6
Disagree slightly	38	24.5
Agree slightly	29	18.7
Agree moderately	24	15.5
Agree very much	34	21.9
Total	155	100.0

5.4 Paperwork and job satisfaction

The findings from Table 6 infer that there is a positive and a negative relationship between paperwork and job satisfaction. The majority of records personnel (72.3 %) indicate that they have too much paperwork whilst 27.8 % disagreed that they have too much paperwork to do.

Table 6: Paperwork and job satisfaction

Statement: I have too much paperwork

Responses	Frequency	Percentage
Disagree very much	10	6.5
Disagree moderately	18	11.6
Disagree slightly	15	9.7
Agree slightly	37	23.9
Agree moderately	9	5.8
Agree very much	66	42.6
Total	155	100.0

6. Discussion

6.1 Rules and Procedures and Job Satisfaction

The findings of the study implies that a more significant percentage of the respondents find rules and procedure guiding their work as good, thus enabling them to work effectively whilst the minority disagrees to this assertion. Rules and procedures have a positive and negative relation with job satisfaction. The finding support the findings of Sales (2015), who discovered that employees prefer workplaces that provide them with clear rules and expectations where they have autonomy over their work. Andreassi et al. (2012) suggest that clarity in rules and policies has the tendency to increase the comfort levels of employees. When employees feel comfortable with the rules and procedures guiding their work, it boosts their morale to work hard. Although previous studies contrast with this study, it is evident that rules and procedures guiding employees has a tremendous impact on their satisfaction. It is therefore important for organizations to ensure that employees are more oriented with the rules and procedures guiding their work to ensure high productivity. Records managers need to consider aspects of the rules and procedures within the Civil Service that negatively affect employees task performance and improve upon them. This will bring about maximum satisfaction paving the way for productivity.

6.2 Bureaucracy and job satisfaction

The findings revealed that bureaucracy has a positive and negative relationship with job satisfaction. The majority of the respondents agreed that bureaucracy blocks the efforts of majority of records personnel in the Civil Service to do a good job. Government organizations are usually bureaucratic and this affects the way employees discharge their duties. For a majority of records personnel, the bureaucracy they go through to carry out their functions is problematic for them and does not make them effective.

However, some 49.7% of the respondents are of the view that the bureaucracy existing in the Civil Service does not affect their effort to carry out their good jobs. Though the Civil Service is bureaucratic in nature, it does not affect their efficiency and effectiveness to work. This may be due to their understanding and experience of how organizations operate; hence, they have become used to the bureaucracy in the Civil Service.

The result supports the findings of Kjeldsen & Hansen (2013) who in their study found that perceived red tape had a negative influence on job satisfaction. Similarly, Tummers et al. (2016) found that red tape has a strong negative impact on the satisfaction of citizens who are students from two Dutch universities. The result also supports the findings of Jie, Zu Yee & Wok (2017) who found that bureaucratic and organizational culture had a positive relationship with employees job satisfaction. This finding suggests that bureaucracy/red tapeism affects employees satisfaction. Organizations need to ensure that the chain of command since it may frustrate employees.

6.3 Workload and job satisfaction

The findings revealed that workload has a positive and a negative relationship with job satisfaction. The majority of the respondents agreed that workload is too much and affects their job satisfaction negatively. This suggests that the higher the workload the lower the satisfaction. High workload has negative consequences on the health of employees. Besides, employees become emotionally stressed out which may affect their ability as records personnel to manage records properly. Too much workload leads to counter productivity since employees due to stress may make errors, which consequently affect the

organization. These findings suggest that records personnel in the Civil Service are few, and thereby are tasked with a lot of work. Another possible reason may be that there are enough records personnel working in the Civil Service, but only a few have the requisite skills to work and as a result, are overwhelmed with a lot of tasks. This finding supports similar studies conducted by Kelly (2015) and Srivalli & Vijayalakshmi (2015), who found that excessive workload contributed to the high-stress level, which in turn negatively affects job satisfaction. In a similar vein, Ahmad et al. (2015) found that private sector academicians had a high level of workload, which consequently had a negative bearing on their job satisfaction.

On the other hand, the minority of the respondents disagreed that the workload is too much. For this category of respondents, the workload is less of a problem to impact their job satisfaction negatively. It may be inferred that these group of respondents derive satisfaction from their jobs and therefore did not feel over burdened with their workload. Again, this finding could attributed to the high level of unemployment in Ghana, hence some persons have no alternative but to manage their high workload.

The finding confirms that of Jalal and Zaheer (2017) who in their study discovered that workload had a positive impact on employees satisfaction. This finding contradicts that of Kelly (2015) and Srivalli & Vijayalakshmi (2015) who observed a negative relationship between workload and job satisfaction. However, Khandan & Maghsoudipour (2012) found in their study that workload had no significant correlation with job satisfaction, which contradicts the findings of this study. By implication, it is essential that managers periodically organize training for records personnel who lack the requisite skills. Record managers are encouraged to delegate more responsibilities to subordinate records personnel as it offers an excellent opportunity for them to learn.

6.4 Paperwork and job satisfaction

The findings revealed that there is a positive and a negative relationship between paperwork and job satisfaction. The majority of the respondents agreed that they have too much paperwork whilst the minority of the respondents disagreed that they have too much paperwork to do. Too much paper work implies performing the majority of organizational core duties manually with little or no use of computers. It is not surprising that 72.3% have confirmed that their work is characterized by too much paperwork. It may be the case that records management in Ghana entails more engagement with paper than computers. A comparative study conducted by Wamukoya (2000) posits that many African countries have their records created and maintained in paper format. With current trends in records management globally, there has been a paradigm shift from manual records management to automated records management (Joseph et al., 2012).

The result of the study does not reflect the current trends. In other words, records are managed without the use of advanced technologies. This may be because in Ghana, records management has not gained much recognition and even the manual system of keeping records is a challenge. Tale and Alefaio (2005) found in their study that records management in Sub-Saharan Africa was receiving little attention and support as compared to developed countries. In addition, the cost of acquiring ICT gadgets to manage records poses a great challenge to many developing countries of which Ghana is not exempted. The findings of Mohammed et al. (2018) revealed that lack of requisite material and human resource were

some of the challenges facing records management in the Sunyani Technical University.

The use of computers and computer software to manage records makes work easier and faster. Therefore, where employees have to do every work without the help of computers, it brings about stress, delay and an increase in human errors leading to less satisfaction. A similar conclusion was drawn by authors (Reeter, 2012; Luckner & Hanks, 2003) who confirmed that excessive paperwork negatively affects the satisfaction of employees.

However, for minority of respondents (27.8 %) paperwork does not have any negative impact on their satisfaction. This may be because records personnel have become accustomed to paperwork since most of them do not have computers for their routine assignments. For the few respondents who intimated that paperwork does not have any negative impact on their job satisfaction, it may be the case that some records personnel do not have the requisite skills and therefore get frustrated in using technology to manage records. Hence, they enjoy paperwork or the manual means of managing records.

The result supports the findings of Lazar et al. (2006) who found that employees experienced frustration in the use of computers to perform their task. Managers should therefore consider adopting advanced technologies to enhance records management as well as training records staff to acquire the needed skills for their work. This will maximize satisfaction among records personnel in the Civil Service.

7. Conclusion and recommendations

Job satisfaction is of great concern for all organizations. The study sought to examine whether operating procedure policy has any relationship with job satisfaction among records personnel in the Civil Service of Ghana. The paper found that some employees experienced satisfaction when rules and procedures support their work and when bureaucracy or chain of command is not too long. Others are also satisfied when the workload is not too much and there is less paperwork. All these items constitute how employees are to operate within the confines of their operating procedure policy.

The paper recommends that the Head of Civil Service together with the Director of PRAAD, supervisors of records personnel and heads of other departments within the Civil Service should come together and revise some aspects of the policy that encourages too much bureaucracy. Supervisors are also encouraged to delegate more responsibilities to subordinate records personnel as it offers a great opportunity for them to learn. Finally, managers should consider adopting advance technology to enhance records management as well as training records staff to acquire the needed skills for their work. It is important for organizations to understand what satisfies records personnel and work towards those factors in order to achieve maximum satisfaction paving the way for development.

The findings of this present study are very significant since it lends credence to the fact that operating procedure is one of the key predictors of job satisfaction among records personnel. This finding will help policy makers within the Civil Service to develop policies that will clearly spell out how records personnel can easily carry out their roles and thus increasing their job satisfaction. The study is not without limitation. Data was gathered from a sampled population of records personnel within the Civil Service in one of Ghana Regions, which is the Greater Accra Region, and may not reflect the views of records personnel from different organizations or geographic locations within Ghana. However, the Greater Accra Region was chosen since it is Ghana's capital and as such, much of these policy decisions

are taken in the capital. Future researchers may however want to conduct a broader study to cover the views of records personnel within the Civil Service in other regions so as to get a wider perspective of views on the topic. They can also replicate the same study but using a qualitative approach so as to get some important insights that the present study missed out using a quantitative study.

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THE EFFECT OF INTERNAL COMMUNICATION ON EMPLOYEE ENGAGEMENT: EMPIRICAL EVIDENCE FROM COMMERCIAL BANK OF ETHIOPIA

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Abstract

Employee engagement has garnered so much attention from researchers and management practitioners because it is reported to have a strong relationship with business outcomes. Cognizant of this, various researchers nowadays focus on identifying drivers of employee engagement. However, little research has been conducted to demonstrate internal communication as a driving force to enhance employee engagement. Therefore, this research aims at examining the effect of internal communication on employee engagement based on primary data obtained from 287 employees of Commercial Bank of Ethiopia. The independent variable for this study, internal communication was measured by employing four dimensions suggested by Dennis internal communication climate survey, 1974, namely superior-subordinate communication relationship, quality of information, opportunities for upward communication, and reliability of information, and the dependent variable, Employee Engagement was measured by employing Utrecht Work Engagement Scale (UWES) further categorized into three subscales: Vigor, dedication and absorption. The finding indicates that there is significant and positive relationship between internal communication and employee engagement. The result also demonstrated that superior -subordinate communication relationship, quality of information, and opportunity for upward communications significantly predict employee engagement accounting for thirty percent of variance in employee engagement. Therefore, the study suggests that managers can enhance employee engagement by designing and effectively executing internal communication strategies.

Keywords: Internal Communication, Employee Engagement, Superior-subordinate relationship, Quality of information, Reliability of information, upward communication.

1. Main Text Introduction

The human factor as influencer of business performance has been a popular area of research (Wright & Cropanzano, 2007). Human capital is the most important asset of any organization. Related to this, Gallup study (2006) argues that organizations have realized and started to look into employees as an asset so that they can utilize their skills, knowledge and abilities to sustain competitiveness in their respective industries. Organizations in such a situation may benefit from employees who are engaged to achieve better financial performance (Baumruk, 2006). In recent years, as companies have begun recognizing the importance of engaged employees for direct business outcomes such as innovation, and productivity, employee engagement has emerged as a vital concept that attracted increasing attention from researchers (Bakker & Demerouti, 2008; Morris, 2016; Sporenson, 2013).

Different authors define employee engagement differently. To date, there is no single and generally accepted definition for the term employee engagement. This is evident if one looks at the definitions forwarded for the concept by well-known research organizations in human resource area, let alone individual researchers (Markos and Sandya, 2010). Robinson et al (2004), researchers of Institute for Employment Studies, define employee engagement as “a positive attitude held by the employee towards the organization and its value. An engaged employee is aware of business context, and works with colleagues to improve performance within the job for the benefit of the organization. The organization must work to develop and nurture engagement, which requires a two-way relationship between employer and employee.” In relation, Hewitt Associates (2004) defines employee engagement in terms of behavior. “Engaged employees **say**- speak positively about the organization, **stay**-desire to be an effective member and **strive** - continue to perform beyond minimal requirements for the organization.”

Kahn (1990, P.694) one of the first academic to define employee engagement, who is also believed to develop the concept, defines the construct as “harnessing of organization members’ selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances” Another well noted definition of engagement among academia comes from (Schaufeli and Bakker, 2004). According to them, work engagement is a positive, fulfilling, work - related state of mind that is characterized by vigor, dedication, and absorption. Vigor, dedication and absorption serve as dimensions to measure employees’ engagement.

Vigor is characterized by high level of energy and mental resilience while working. It includes the willingness to invest effort in one's work, and persistence even in the face of difficulties (Schaufeli and Bakker, 2004). Vigor includes employee's willingness to persevere during difficult times in performing their job tasks. These employees go beyond the call of duty and perform extra roles that promote the effective functioning of the organization (Bakker et al., 2011). Dedication is the second dimension of employee engagement that refers to being strongly involved in one's work and experiencing a sense of significance, enthusiasm, inspiration, pride, and challenge (Schaufeli & Bakker, 2004; Schaufeli et al., 2002). Same authors further state that dedication is characterized by strong involvement, which leads to psychological identification with one's work that goes a step further than usual level of identification. The

last dimension is absorption. Absorption is characterized by being fully concentrated and happily engrossed in one's work, whereby time passes quickly and one has difficulty detaching oneself from work (Schaufeli & Bakker, 2004). Schaufeli et al., (2006) explain that engaged employees are fully immersed with their work; are so preoccupied with their work that to them, time passes quickly without them noticing and are so engrossed that they find it difficult to detach themselves from work.

There are many factors that may contribute to promoting employee engagement. Among others internal communication which is also known as organizational communication, employee communication, intra-organizational communication, employee communication, internal relation, or internal public relations is one of them and it serves as a vehicle through which other variables are disseminated, supported and communicated (Welch, 2008; Hayase, 2009).

Though the importance of internal communication is emphasized in practice, its theoretical framework is not yet well developed (Yeoman, 2006). He further argues that very little attention is paid to internal communication by public relations scholars. However, it is viewed as a part of an organization's strategic communication function by practitioners. This gap in conceptualization and practice between scholars and practitioners creates a situation where it might be not always clear how to measure the effectiveness of internal communication strategies.

The gap in theoretical framework begins with the definition of internal communication. The definitions vary from a broad approach meaning all communication flows within organization, to a more narrow understanding of it as a specific field of corporate communication.

Bovee and Thill (2000) define internal communication as “the exchange of information and ideas within an organization”. In this sense, all communication between employees, formal or informal, planned or spontaneous could be considered internal communication. As the definition indicates the only differentiating factor from the other types of communication is that it has organizational boundaries.

Similarly Yeoman (2006) defines internal communication as a managed communication system where employees are regarded as a public or stakeholder group. This definition considers internal communication as a managed process, thus confirming the above-mentioned distinction from a broader concept of organizational communication. Employees are either receivers of information or stakeholders - in the second case they also contribute to the communication process themselves. Managed and non-managed internal communication could be positioned in different fields of research. According to Welch and Jackson (2007), organizational communication is concerned with communication phenomenon, therefore including all communication inside the organization, while corporate communications field sees internal communication as a management instrument.

Welch and Jackson (2007) defines internal communication from its strategic perspective as “communication between an organization's strategic managers and its internal stakeholders, designated to promote commitment to the organization, a sense of belonging to it, awareness of its changing

environment and understanding of its evolving aims”. This research will revolve around this definition of internal communication.

Communication plays a great deal of role in organizational success. Interestingly, definitions and discussions concerning internal communication do not necessarily fall into either of the two categories: the academic or practitioner literature. On contrary, the function of communication is widely discussed under the heading of employee communication, organizational communication and corporate or business communication (Argenti, 1998; Gruning, 1992; and Kitchen, 1997) respectively. But the main thrust remains the same, in ever - changing business environment, " as companies become more focused on retaining a happy workforce with changing values, organizations have necessarily had to think more now than in the past about how they communicate with employees through what is called internal communication(Argenti,1998)”. According to Pearson and Thomas (1997) effective communication means that managers must also take understanding what employees: must know, should know and could know. And the above mentioned scholars further explained the three points as follows. Must know are issues related to Key job - specific information; Should know to be essential but desirable organizational information, e.g. changes in senior management, and could know as relatively unimportant or office gossip.

Communication is regarded as a key issue in the successful implementation of change programs because it is used as a tool for announcing, explaining or preparing people for change and preparing them for the positive and negative effects of impending change (Spike & Lesser, 1995). Further they explained internal communication can also increase understanding of the commitment to change as well as reducing confusion and resistance to it.

An important role of strategic internal communication is to generate “buy-in” for an organization’s goals and strategies. No matter how brilliant the business strategy, it must reach and win employees to achieve optimum effectiveness. Employees want to know where their organization is headed and how they contribute to achieving the vision (Moorcroft, 2003). Employees need a “core story” that consistently puts strategy into the context of the mission and values of the organization (Sanchez, 2004).

According to Kular et al (2008), it is imperative that management provide employee with chances to share their ideas and feelings with view to accommodate employees’ concerns and improve employee engagement. Employee attitude is a positive factor for employee engagement. Therefore, the recognition of employee attitude is an important element for competition to contribute to organizational profitability (Shamila, 2013). In other words, there is a need to share the strategic plan of the organization with employees to ensure that all employees work towards strategic directions. In strengthening these facts, the study conducted by Wyatt (2008) shows a strong correlation between effective employee communication and superior organizational performance.

For organizations to remain competitive in dynamic business environment, among other things, it is

important to revisit their strategies, policies and plans continuously. Changes in those areas have to be communicated back to employees in a consistent and effective manner. Effective and consistent communication enables organizations to induce common understanding about organizations' strategies and objectives through aligning the employees with organization (Gaither and Nadkarni, 2013). Therefore, every employee should be kept informed with any changes that can affect their group performance. Organizations also have to play role to provide a clear instruction or information to all employees and make employees know what is happening in their organization. In addition, (Rothenberg, 2003; Ryyanen, Pekkarinen & Salminen, 2012) state that internal communication as an internal organizational process provides and shares information to create a sense of community and trust among employees. Developing a sense of community and trust through internal communication involves establishing and maintaining relationships between an organization, supervisors, and employees (Lockwood, 2007). Internal communication is communication between the organization's leaders and one of its key publics, the employees (Dolphin, 2005). It is "social interaction through messages" (Kalla, 2005, p. 303) and reflects management's ability to build relationships between internal stakeholders at all levels within an organization (Welch & Jackson, 2007).

Lockwood (2007) and Welch & Jackson (2007) also indicated that transparent and consistent internal communication from the management is an important driver of employee engagement. Further, Frank and Brownell (1989) argue that employee communication plays vital role to ensure good relationship among the workforce. Thus, it is seen as an important management tool for employee engagement.

Welch and Jackson (2007) found out that the effective and future-oriented internal communication is a leading indicator of organizational success. According to Meng and Berger (2012), the values created by excellent internal communications in organizations are often future-oriented, such as issue recommendations and potential growth in investor opportunities. Iyer and Israel (2012) identified internal communication as a key driver of employee engagement. Similarly, Hoover (2005) evidenced internal communication is a key driver for engagement by stating that, poor communication is the most common problem among large and small businesses. An organization that is silent can experience the worst outcomes as it forces employees to speculate, listen to the grapevine and turn to the media for information about their company. Organizations that communicate effectively experience less turnover and resistance, higher shareholder returns, increased commitment and higher levels of employee engagement (Guzley, 1992).

As Mohammed and Hussein (2007) puts forth, as soon as two people start communicating, a climate begins to develop. Good communication should therefore be a relationship-building, and two-way process rather than only a means of transferring information and ideas from one party to another. According to Ireland, Auken and Lewis (1978) there are two types of communication climates found in organization, namely: defensive and supportive. Supportive communication climate can be associated to a positive communication climate wherein employees perceive the communication climate, encouraging them to work strategically, collaboratively, cost-effectively, innovatively, accountable solving problems with

self-initiation, feel a sense of belonging to an organization and creates an organization that empowers employees (Guzley, 1992). On the other hand, defensive communication climate is associated to a negative climate, wherein employees unduly criticize or are not satisfied with the communication environment (Ireland et al., 1978).

Dennis (1974) conceptualized communication climate as subjectively experienced quality of the internal environment of an organization. It embraces a general cluster of inferred predispositions identifiable through reports of members' perceptions of messages and message related events occurring in the organization. From general interactional processes of their organization, members perceive the existence of trust, support, openness, concern, and candidness. Dennis' communication climate survey includes five factors namely: superior-subordinate communication, quality of information, superior openness/candor, opportunities for upward communication, and reliability of information which are considered as dimensions of internal communication in this study.

Considering the above mentioned facts, globally there are empirical research that are conducted to figure out the relationship between internal communication and employees' engagement even though they are limited in number. There is very limited research on this topic in African context. Nebat (2015) conducted research on practices and challenges of employees' engagement. One of her findings depicted that poor internal communication appears to be one of the challenges that hinder employees to engage in their tasks actively. Another study by Mekedes (2015) discussed the role of internal communication on Employee Engagement. Among other things she found out that there is strong relationship between formal internal communication and employee engagement. However, these studies mentioned above are not in a position to show the linkage between internal communication and employees' engagement due to their scopes, inadequate methodology used and other attributes of the studies. In line with this, this study measures the level of employee engagement, examines international communication practice and determines the relationship between internal communication and employees' engagement by taking Commercial Bank of Ethiopia (CBE); the largest state-owned Bank in the country as a case company. CBE conducts Employee Engagement Survey every two years. The dimensions that have been used to measure employees engagement include work environment, recognition and reward, career development, work expectation, employee commitment, benefit and satisfaction with current role, compensation, and focus on quality. From this it is clear that internal communication is not given the required level of emphasis as a driver of engagement. The researchers opine that this could be the practice of other related institutions. Hence, the researchers further argue that the linkage between internal communication and employee engagement has not yet been discussed sufficiently.

This study contributes in providing up-to-date information to management practitioners, mainly senior management and Human Resource (HR) professionals about the effect that internal communication may have on employees' engagement because they may use the findings of this study to design internal communication strategy by identifying the areas where improvements are required thereby improving employee engagement scores. Further, the study aims to increase understanding of concept of employee

engagement and internal communication in connection with prior research conducted on the subject matter.

Below, the relationship between each dimension of internal communication vis-a- vis engagement is briefly discussed based on empirical evidences obtained from various studies:

a. Superior - Subordinate Communication

Measuring an organization's effectiveness is imperative for both researchers and practitioners. In cognizant of this, researchers have become increasingly interested in studying the relationship between superior and his/her subordinate as determinant factor of organizational effectiveness in recent times.

Lee and Jablin (1995), who are who are interested in the maintenance communication used by superiors and subordinates in work relationships, identified three strategic maintenance situations – deteriorating, routine, and escalating. They found that in almost half of the situations that were identified, the situation was classified as deteriorating, about 25% were routine situations, and the other 25% were classified as escalating. It is evident by these results that superiors and subordinates were most aware of situations in which they were concerned that their relationship with the other person might deteriorate to a level that they were not comfortable with or ready for.

Taking a broader view of maintenance communication used in superior-subordinate relationships, Glaser and Eblen (1986) discussed superior's organizational communication effectiveness from a manager's standpoint. Superiors in the study identified six dimensions of effectiveness: coaching and motivating employees, encouraging worker involvement and participation, self-motivation, problem solving ability, direct and adaptive interpersonal style, and listening skills. All of these dimensions were seen as important predictors of their competence as superiors. These were also acknowledged as effective means of establishing and maintaining healthy relationships with their subordinates (Deetz, 1992).

Bennis, Goleman, O'Toole, and Biederman (2008) describe the importance of supervisors' candor and information-sharing as follows: "For any institution, the flow of information is akin to a central nervous system: the organization's effectiveness depends on it. An organization's ability to compete, solves problems, innovate, meet challenges and achieve goals—its intelligence, if you will—varies to the degree that information flow remains healthy. That is particularly true when the information in question consists of crucial but hard-to-take facts, the information that leaders may bristle at hearing. We are not talking about some mysterious process. It simply means that the right information gets to the right person at the right time and for the right reason."

A "culture of candor," fostering unencumbered information flow, is essential to having an early warning system for addressing issues. Encouraging employees to "speak up" about issues, questions or concerns is a critical factor in heading off misconduct; the most significant obstacle to this kind of candor is fear of retaliation; and breaking down barriers to honest feedback can also enhance long-term shareholder value. Educating managers about their special responsibilities for addressing and escalating issues is a key

element of this unencumbered information flow.

Cultivating “culture of candor” is especially important to the effectiveness of the compliance and ethics program, since unencumbered information flow is essential to having an early-warning system for heading off or addressing issues. Unfortunately, while escalating issues is critical to preventing or correcting misconduct, it remains a difficult kind of communication to foster.

While the diagnostics are slightly different, we might take the opportunity to cross-check our compliance and ethics survey results regarding “speaking up” with these candor-related questions in the employee engagement survey. Is it one thing seems clear: getting this right—encouraging a culture of candor—is one of the most important investments we can make in setting a reliable foundation for identifying, addressing and preventing misconduct and unacceptable risk in the way our organizations operate.

H1: Superior - subordinate communication relationship is positively related with employees' engagement.

b. Opportunity to upward communication

Organizations need to promote an atmosphere in which employees feel psychologically safe to express their views. This feeling of safety and trust builds a solid stakeholder environment where employees become more productive and are higher performers who contribute to the overall success of the organization (Feliciano, 2016).

According to Pfeffer (2005), “One consequence of the trend away from communal and caring relationships has been less trust and psychological attachment between employees and their employers”. Deetz et al’ (2013)’s “Critical Theory of Communication in Organizations” discusses corporate control over employees and implications of the lack of a forum for employee upward feedback. According to Deetz (1992) many managers provide employees the opportunity to offer feedback, but if the employees have previously given feedback that they perceived was undervalued, it doesn’t take much time for the employees to become skeptical and distrustful of the practice altogether.

Employees can feel frustrated and disconnected from those who are in charge when business within an organization is constantly in flux and/or communication is lacking. If employees feel their thoughts and opinions are not valued, morale will decline, upward communication will diminish, and ultimately, business will suffer (Roberts & O’Reilly, 1974). It is critical that leaders in organizations build trust and encourage upward communication from employees in order to “identify strengths that need to be reinforced and weaknesses that must be corrected” (Downs & Adrian, 2004, p. 13).

When there is a lack of upward communication, employee concerns cannot be addressed, suggestions for improvement cannot be implemented, and opportunities are missed. Simply put, it causes a stagnant work environment in which a leader will be looked upon as ineffective and disconnected. A leader will also miss out on opportunities for his/her own professional growth and for growth of the company. When employees do not trust their superiors, downward feedback has no effect on the employee performance, which causes inertia and lack of growth on all levels (Garnett, Marlowe & Pandey, 2008).

Where leadership credibility is lacking, so is trust, confidence, and compliance from employees (Men, 2015). It has been suggested that innovative corporate cultures retain authentic leaders who are skilled at building value and respect from and among their followers (Azanza, Moriano & Molero, 2013). Leaders who foster an environment of psychological safety tend to have employees who speak up and also tend to

be better performers (Detert & Burris, 2007). Encouraging thoughtful dissent from employees shows trust, which then builds trust (Kouzes & Posner, 2011).

As organizations come to understand more about the positive effects of upward communication within organizations, we will be better equipped to build organizations with strong employee engagement and healthy corporate cultures (Feliciano, 2016).

H2 - Opportunity to upward communication is positively related with employees' engagement.

d. Quality of Information

Karanges (2014) define quality of information as individual employee perception of the value of information they receive. Quality of communication refers to the extent to which information is perceived to be timely, accurate, adequate and complete; and therefore considered valuable.

Guest and Conway (2002) cited by Balakrishnan and Masthan (2013) in their study that explores the management of psychological contract, report that their results justify stressing the importance of communication that is directly related daily work, the accuracy of instructions or quality of feedback about an employee's work. The management can bring the employee commitment to organization by improving the quality of communication.

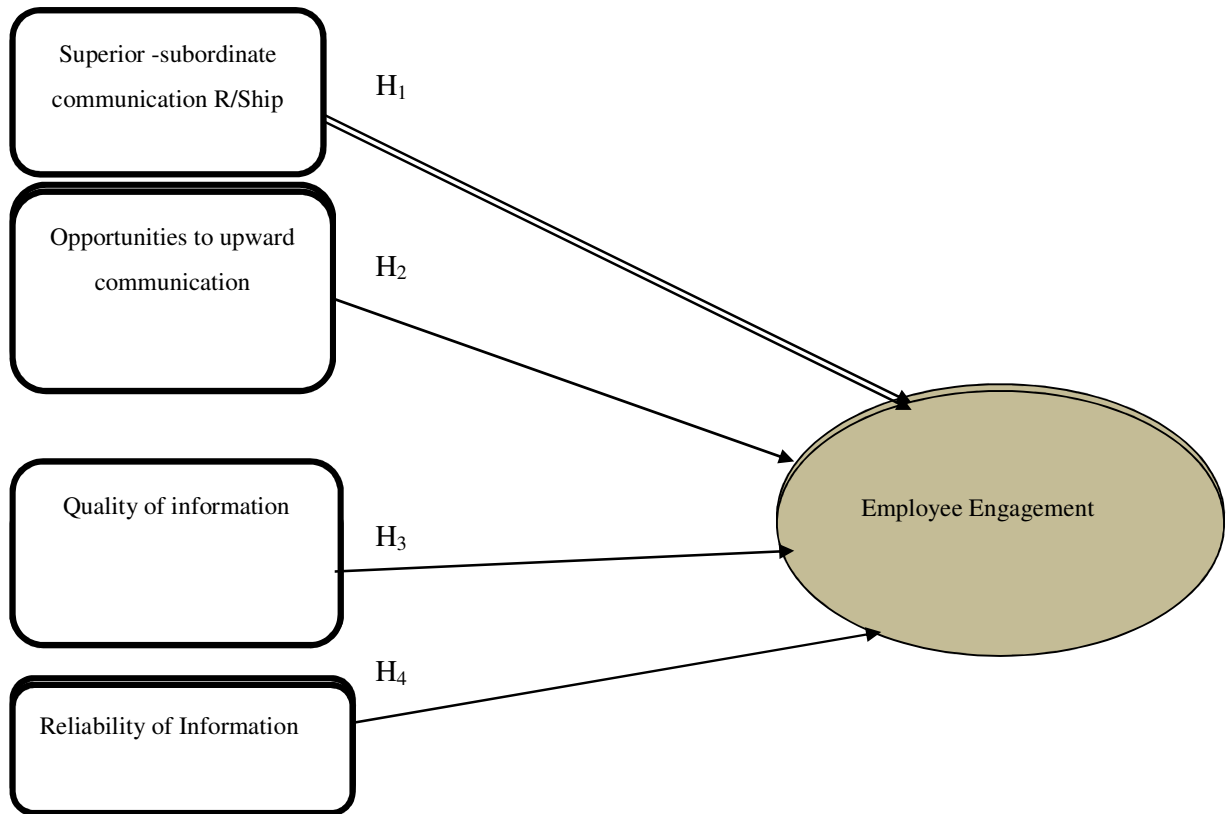
H3 - Quality information is positively related with employees' engagement.

e. Reliability of information

Reliability of information on the other hand, is linked to accuracy (Dennis, 1974). Reliability of information refers to the trustworthiness of sender and channel used. From the recipient's view it is understood as the perception of the sender of information. The sender that consistently transmits accurate information to employees is perceived as a trusted supervisor thus improves employee engagement (Mbhele, 2016).

According to Down and Hazen, 1997 cited by Balkrishnan and Masthan, (2013) communication satisfaction implies effective response to the fulfillment of expectations in message exchange processes and which translate into an enjoyable, fulfilling experience. Hayase (2009) explained that "sharing reliable information a criteria for effective communication". Trust between employees and managers can also be built through open communication. According to Mishra, Boyton and Mishra (2014), trust and reliable information are ways of building sound relationships thus driving employee engagement. They further argue that internal communications can generate benefits for both employees and the firm. Employees feel more engaged; build trust with their supervisors and the firm. This in turn will improve organizational performance. Therefore, effective internal communication can enhance employee engagement.

H4- Reliable information is positively related with employees' engagement.

Figure 1: Conceptual framework

2. Materials and Methods

2.1 Research design and approach

According to Kothari (2004), the research method employed is determined by the research topic. Since this study examines the relationship between dependent (employee engagement) and independent variables (dimensions of internal communication), explanatory research design fits is objective. Explanatory research is chosen for this research because it is thought to be deeper in the sense that it describes phenomena and attempts to explain why behavior is the way it is (Pallant, 2005). This study is conducted with the objective of addressing the relation between internal communication and employee engagement through empirical quantitative assessments that involve numerical measurement and analysis approaches. Quantitative approach enables rigorous analysis through use of formal and systematic measurement and application of statistics to show the relationship between variables (Ibid).

2.2 Types, Sources of Data and Method of Data Collection

The study has been conducted based on primary data collected from employees of Commercial bank of Ethiopia through self-administered questionnaire. Data was collected in person as it was viewed to increase efficiency of data collection procedure. In addition to this it enables the researchers to elaborate for the respondents regarding the purpose and objective of the study.

2.3 Measurement

The independent variable for this study, internal communication was measured by employing five dimensions suggested by Dennis internal communication climate survey, 1974, namely superior-subordinate communication relationship, superior openness /candor, quality of information, opportunities for upward communication, and reliability of information. This survey followed a five-point scale for each question item ranging from "strongly disagree" to "strongly agree". The scale was coded from one to five, one representing "strongly disagree" and five "strongly agree". The dependent variable, Employee Engagement was measured by using Utrecht Work Engagement Scale (UWES) further categorized into three subscales that reflect the underlying dimensions of employee engagement (Schaufeli et al., 2002). The three dimensions included as subscales of Utrecht Work Engagement Scale were: Vigor which included three items (e.g., At my work, I feel bursting with energy; At my work, I feel strong and vigorous), Dedication (three items; e.g., I am enthusiastic about my job; My job inspires me) and Absorption (three items; e.g., I feel happy when I am working intensely; I get carried away when I am working). The instrument was scaled for each question item ranging from "Never" to "Always" where "Never" takes a value of zero while "Always" represented by six.

2.4 Target Population and Sample Design

This study was conducted based on the perception of employees of Commercial Bank of Ethiopia (CBE). CBE's current organizational structure includes: head office, district offices and branches. Since all the three organization levels may have their own peculiar nature, internal communication perceived by employees from each organization level of the Bank may affect employees' engagement differently considering the variables in this study. Therefore, the study deployed stratified simple random sampling technique in order to obtain a representative sample from each organizational level. In this study, head office is represented by three core processes of the Bank: which are Trade service (TS), Customer Accounts Transaction Service (CATS) and Credit Management. CBE has fifteen districts offices throughout the country while four of them are found in Addis Ababa namely; South, West, North and East Addis Ababa district offices and all the district offices in Addis are considered for this study. Further, six special branches are purposively selected with a reason that they provide full-fledged services and they serve a number of customers per day. Due to this, the interaction between employees and their immediate supervisors is high which it has its own contribution the study to yield a better and robust result. Following this, respondents from each stratum were selected by simple random sampling in a fashion by allotting the total sample for each stratum proportionally. To do so, Slovin's sampling formula was used. Slovin's formula calculates the number of samples required when the population is too large to directly sample every member. Slovin's formula works for simple random sampling (Ellen, 2018). If the population to be sampled has obviously stratified, Slovin's formula could be applied to each individual stratum instead of the whole strata. In this study the formula deployed for each stratum (Head Office, District Offices and Branches) individually. According to Ellen the formula and sample size computation depicted as below.

$$\text{Arithmetically, } n = \frac{N}{1 + N(e^2)} = \frac{1,501}{1 + 1,501 (.05)^2} = 316$$

$$\text{Head Office Sample Size} = \frac{nh}{N} \times n = \frac{807}{1501} \times 316 = 170$$

$$\text{District Sample Size} = \frac{nd}{N} \times n = \frac{265}{1501} \times 316 = 56$$

$$\text{Branch Sample Size} = \frac{nd}{N} \times n = \frac{419}{1501} \times 316 = 89$$

Further applying the formula at head office the following sample size result is obtained.

$$\text{Credit Management Sample size} = \frac{n \text{ Cr}}{N} \times n = \frac{400}{807} \times 170 = 84$$

$$\text{CATS sample size} = \frac{n \text{ CATS}}{N} \times n = \frac{125}{807} \times 170 = 26$$

$$\text{TS sample Size} = \frac{n \text{ TS}}{N} \times n = \frac{282}{807} \times 170 = 60$$

For the district offices under consideration East Addis, North Addis, South Addis and West Addis Ababa district offices, by applying the same formula the sample size result obtained are 15, 14, 16 and 12 respectively.

Further following same pattern for the special branches under consideration Addis Ababa, Arat Killo, Arada Georgis, Silassie, Nifas Silk and Finfine branches the sample size results obtained are 27, 13, 10, 8, 12 and 19 respectively.

Where,

N= Total employees

n= number of sample

nh = total number of head office employees

nd = total number of branch employees

ncr = total number of Credit Management employees

nTS = total number of Trade Service

e = Acceptable Level of Error (that is 5 percent)

2.5 Data Analysis and Presentation

Statistical Package for Social Sciences (SPSS version 20) was employed to generate the data. Various statistical measures such as descriptive statistics were used to describe both dependent and independent variables. In addition, correlation, and multiple regressions were deployed to analyse the relationship between internal communication and employee engagement.

2.6 Model Summary

Regression analysis is a statistical tool used to investigate the nature of cause/effect relationship between two or more variable, where one of the variables depends on the other variable(s). In this study, multiple regression analysis was adopted to investigate the effect of internal communication on employee engagement. Multiple regression is based on correlation, but allows a more sophisticated exploration of

the interrelationship among a set of variables (Pallant, 2005). Thus, the relationship between employee engagement (Y_i) and the explanatory variables are specified as follows.

$$Y_i = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e_i$$

Where α = intercept, where the regression line crosses the Y axis (Constant)

β_1 = is the partial slope for X_1 on Y

β_1 indicates the change in Y for one unit change in X_1 , controlling for X_2, X_3 and X_4

β_2 = is the partial slope for X_2 on Y

β_2 indicates the change in Y for one unit change in X_2 , controlling for X_1, X_3 and X_4

β_3 = is the partial slope for X_3 on Y

β_3 indicates the change in Y for one unit change in X_3 , controlling for X_1, X_2 and X_4

β_4 = is the partial slope for X_4 on Y

β_4 indicates the change in Y for one unit change in X_4 , controlling for X_1, X_2 and X_3

X_1 = Superior Subordinate Communication relationship

X_2 = Opportunity for upward communication

X_3 = Quality of Information

X_4 = Reliability of Information

e_i = the error term. The error term is included in the model to capture errors that may be occurred due to the effect of omitted variables, measurement error, randomness of the human behavior and the like which ultimately enables the final result of the study not to be distorted and misleading to draw conclusion and recommendation.

2.7 Ethical Considerations

Consent to conduct the study is obtained from the management of the Bank with their written permission. The objective of the study was explained to the participants at their place of work prior to data collection. Participation was voluntary and confidentiality and anonymity was assumed. All published and unpublished materials used for this study were properly acknowledged.

2.8 Reliability and Validity

Internal consistency was used as a way of measuring reliability. Correlation values among the questions on the instrument were computed by using Cronbach's Alpha. Cronbach's alpha exceeding .70 is traditionally used as a rule of thumb to measure reliability (Nunnally and Bernstein, 1994). The internal consistency measure estimate indicates that the alpha coefficient is greater than .70 for all variables measured as indicated in the table below.

Table 2: Cronbach's alpha test for study Variables

Variables	No. of Items	Cronbach's Alpha
Vigor	6	.830
Dedication	5	.784
Absorption	6	.787
Engagement	17	.926
Superior–Subordinate Communication Relationship	21	.960

Quality of Information	12	.918
Opportunity for upward communication	3	.796
Reliability of Information	2	.768
Overall	55	.957

This study adopted scales for both independent and dependent variables whose validity was well tested by different scholars across cultures in different settings. The questions used in this study were adopted based on extensive literature review from multiple sources. Furthermore, a series of different discussions were made with relevant scholars to check the validity of the questions.

3. Results and Discussions

3.1 Introduction

As stated in the research methodology above, the questioner was distributed to a total of 315 employees. However, only 287 questionnaires were appropriately filled and returned. Out of the total sample 28 questionnaires could not be collected. Thus, it gives a total of 91.11 % response rate. First, descriptions of internal communication and employee engagement are presented with support of descriptive statistics results. Subsequently, correlation and regression results were presented and discussions were made.

3.2 Perception of Employee Engagement

The result revealed that the mean the perceived engagement level of employees was found to be 4.09, which indicates that employees are moderately engaged. As can be depicted from the table below, the mean engagement level of employees in terms of vigor, dedication and absorption were turned out to be 4.29, 3.86 and 4.09 respectively. The higher mean value for' vigor, one of the three dimensions of engagement demonstrates the workers' high perceived willingness, energy and mental resilience in discharging their duties and responsibilities (Bakker, et.al, 2011). However, the dedication level of the sample employees was found to be moderate compared to the other two dimensions. This result implies that sample respondents are moderately inspired and challenged by the jobs they are undertake.

Table 1: Employee engagement level

Dimensions	Mean	Std. Deviation
Vigor	4.2904	1.28794
Dedication	3.8611	1.38691
Absorption	4.0873	1.24504
Engagement	4.0925	1.22102

Source: Own Computation (2018)

3.3 Perception of Internal Communication Practice

Employees' perception of internal communication practice was found to show above average score (mean= the mean (3) which is 3.30 upon five point scale. As indicated in the table below, the respondents

reportedly have a perception slightly above the "neutral" scale for all dimensions of internal communication under consideration.

Table 3: Employee Perception for Internal Communication Practice

	Mean	Std. Deviation
Superior-Subordinate Communication relationships	3.5158	.82900
Quality of information	3.2226	.79486
Opportunity for upward communication	3.1672	.94728
Reliability of information	3.3055	.84686
Internal communication	3.3028	.70435

3.4 The Relationship between Employee Engagement and Internal Communication

Bivariate Pearson Product- Moment Coefficient (r) has been used to determine the relationship between internal communication and employee’s engagement. Accordingly, a strong positive relationship was found between internal communication and employee engagement (r = .548). Further, Table below clearly depicts that all dimensions of internal communication are found to have positive relationship with employee engagement. For instance, a positive and significant correlation was observed between engagement and superior -subordinate communication relationship, quality of information, opportunity to upward communication and reliability of information.

Table 4: Correlation between the variables of the study

	Engagement	Superior Subordinate	Quality of Information	Opportunity to upward communication	Reliability of Information
Engagement					
Superior-Subordinate r/p	.420**				
Quality of Information	.485**	.545**			
Opportunity to upward communication	.449**	.456**	.653**		
Reliability of Information	.451**	.472**	.694**	.617**	

3.5. Effect of Internal Communication on Employees Engagement

3.5.1 Model Goodness of Fit

The goodness of fit measure indicates how well employee engagement is explained by the variables considered in this study. Table below shows ($R=.548$) result which explains there is significant and positive correlation between internal communication and employee engagement. Further, ($R^2 =.300$) suggests that 30% of employee engagement level in the organization under consideration for this study is explained by the dimensions of internal communication (Superior-Subordinate Communication Relationship, Quality of information, Opportunity to upward communication).

Table 5: Model Goodness of Fit Test

Model	R	R Square	Adjusted R Square	Std. Err of the estimate
1	.548 ^a	.300	.290	1.02866

a. Predictor: (Constant), Superior Subordinate Communication Relationship, Quality of information, Opportunity to upward communication

b. Dependent Variable: Employee Engagement

3.5.2 Multicollinearity Test

According to Pallant (2005), multicollinearity can be checked by assessing the tolerance - and Variance Inflation Factor (VIF) which can be analyzed in SPSS. If the tolerance - value is less than 0.2 and if VIF values exceed 10, one can speak about the concern of multicollinearity (Pallant, 2005). In this study, results show acceptable level for the three constructs of the independent variable which are quality of information, opportunity for upward communication and reliability of information. Regarding the two constructs superior subordinate communication and superior openness /candor SPSS result showed their tolerance appeared as .162 and .114 respectively which are below the standard 0.2.

Considering this fact, the researcher should omit one of the constructs. From the two construct which they failed to fulfill, multicollinearity criteria Superior subordinate communication relationship is much more comprehensive as a result it comprises four sub constructs in it while superior openness/candor contains three sub constructs. To this end, Superior subordinate communication relationship is considered for further analysis together with the remaining constructs which they priory met the criteria to measure the effect of internal communication on employees engagement. Following this, SPSS software was run to get the following result as depicted in table here under.

Table 6: Multicollinearity Test

Model	Co linearity Statistics	
	Tolerance	VIF
Superior-Subordinate Communication relationship	.677	1.478
Quality of information	.515	1.943
Opportunity for upward	.465	2.149

communication		
Reliability of information	.403	2.480

3.5.3 Test for outliers

Multivariate outliers can be detected by using statistical methods such as case-wise diagnostics. SPSS produces a summary table of the residual statistics and these should be examined for extreme cases. SPSS Output shows any cases that have a standardized residual less than -3 or greater than 3 . In research sample it is expected that 95% of cases to have standardized residuals within about ± 3 (Field, 2009). In this research there is a sample of 287, therefore it is reasonable to expect about 14 cases (5%) to have standardized residuals outside of these limits. In the table below it is depicted that there are only two cases or less than 1 percent out of 287 samples which show extreme results. Hence, it can be concluded that the result revealed the data collected from respondents of this research is acceptable to continue running the regression in this aspect. Besides, for the normality test of the outliers, Normal P- Plot of regression standardized residual and scatter plot diagrams were found to indicate that the data is fit to regression analysis.

Table 7: Casewise Diagnostics

Case Number	Std. Residual	Engagement	Predicted Value	Residual
34	-3.020	1.12	4.2246	-3.10695
93	-3.135	1.82	5.0480	-3.22443

3.5.4 Regression analysis

Multiple regression analysis was carried out to investigate the extent to which internal communication (which is measured by four dimensions) affects employee engagement. The following table illustrates the relative contribution of each of the dimensions of internal communication to employee engagement as shown by respective standardized beta values.

Table 8: Regression Coefficients

Model	Unstandardized Coefficient		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.925	.302		3.061	.002
Superior-Subordinate Communication R/ship	.266	.089	.181	2.986	.003
Quality of Information	.288	.121	.187	2.386	.018
Opportunity to upward communication	.207	.089	.160	2.308	.022

Reliability of Information	.197	.105	.136	1.868	.063
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a. Dependent variable: Employee Engagement

The reason for taking beta values in standardized coefficients is that the values for each variable are converted to the same scale so that they can be compared. The higher the beta value, the strongest its contribution becomes. Accordingly, quality of information (Beta=.187, $p < 0.018$) makes the strongest contribution in explaining employee engagement followed by supervisor -subordinate communication relationship (B=.181, $p < 0.003$), and Opportunity to upward communication (B=.160, $p < 0.022$).

Moreover, as explained by the model results, quality of information has highest positive effect on the level of employee engagement thus, indicating that well informed employees do have higher engagement. The positive association between quality of information and engagement level was also proved by other researchers (Hayase, 2010). The superior subordinate communication relationship was the second most important determinant of employee's engagement. It means that better superior - subordinate communication relationship would trigger better employee engagement level consistent with (Roberts & O'Reilly, 2016). An improvement on superior- subordinate communication increases job satisfaction and increases their engagement level. In other words, it means that poor superior- subordinate communication is an obstacle to employee engagement. This implies that supervisors' openness in communication is an essential stimulus for active employee engagement. Therefore, except for one of the hypotheses (H4) the findings support all hypotheses of this study. The positive nexus between the opportunity for upward communication and employee engagement was also reported by another study. The study has found that Reliability of information (B=.136, $p < 0.063$) has positive and insignificant effect on employee engagement which is not consistent with (Feliciano, 2016)'s finding. Generally, it can be observed from the ANOVA table below that there is a significant relationship between internal communication and employee engagement ($P < 0.01$, $F > 1$).

Table 9: ANOVA Results

Model	Sum of Squares	df	Mean square	F	
Regression	128.002	4	32.001	30.242	.000 ^b
Residual	298.394	282	1.058		
Total	426.396	286			

a. Dependent Variable: Engagement

b. Predictors: (Constant), Reliability information, Superior Subordinate, Opportunity to upward communication, Quality of Information

4. Conclusions

From the findings of this study it can be observed that most employees reported moderate to high mean score on their perception of internal communication practice in general. Among the dimensions of internal communication, opportunity for upward communication has received the lowest mean score which shows that supervisors give little opportunity to their subordinates to have a say on job related issues. The study also reported moderate level of employee engagement.

The result indicates that all factors of internal communication (quality of information, reliability of information, opportunity to upward communication and superior- subordinate communication relationship) are positively related with employee engagement. Each of these dimensions of internal communication (except reliability of information) has been found to have positive and significant effect on employee engagement. Thus, based on the findings it could be concluded that internal communication plays a pivotal role in enhancing the level of employee engagement. Therefore, managers can increase employee engagement by developing and executing effective internal communication strategies that are aimed at fostering superior-subordinate relationship, quality of information, opportunity for upward communication and reliability of information and eliminating or minimizing any communication barriers related to these factors. Doing so is more important principally when an organization passes through multiple change programs. In addition, improving the pace and extent of internal communication through a wider adoption of communication enhancing technologies is highly recommendable. Furthermore, it is important to note that the communication skill of the superior is one of the most important determinants of internal communication. Thus, a planned training that enhances superior subordinate communication is highly suggested.

The findings of this paper were actually ended – up in favor of the hypothesis proposed in this study and rejecting only one of them (H4). As shown in regression analysis internal communication explains about 30 percent variable in employee engagement. From the findings of this study, it can be concluded that for managers internal communication practice is an opportunity to achieve higher employee engagement. This calls upon the top management commitment to enhance the various dimensions of internal communication that would in turn enhance employee engagement.

The results that are obtained from this study were checked if they are consistent or not based on comparisons against research results that have been conducted in different countries where communication culture is quite different from that of Ethiopia. To this end, it is appealing if such studies are conducted in other organizations. This study is not comprehensive enough to see all sub-components of communication against employee engagement. Thus, further studies can be conducted by selecting one of the dimensions of internal communication to have deep understanding in the area which it will serve as an input especially for HR professionals in designing and amending related HR policies and procedures accordingly with view to enhance employee engagement. Further, it is an encouraging area to conduct same research with different models of study which enable researchers to make their own contribution in the area and bridge the gaps of this research.

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MODERATING EFFECT OF CORPORATE CODE OF CONDUCT RELATED ETHICAL BEHAVIOUR ON ORGANIZATIONAL JUSTICE AND EMPLOYEE DEVIANCE WITH CONTEXT TO BANKING SECTOR OF PAKISTAN.

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Abstract

Purpose: currently in banking sector of Pakistan employee deviance is embryonic issue due to different factor of this sector, employee satisfaction and employee retention have been studies adequately, however this paper proposes to study employee deviant behavior with context to national bank of Pakistan.

Design /Methodology/Approach: In this quantitative study questionnaire survey (n=300) was collected physically and through e-mails to bankers posted in different branches of National Bank of Pakistan in Lahore and Faisalabad, theory of planed behavior was theoretical underpinning. The validated scales were adopted and adapted for all constructs.SPSS20 was used to apply multiple linear regressions and scale reliability of the data.

Findings: a negative association was found between the organizational justice and employee deviance and this negative relationship become more stronger with the moderating effect of corporate code of conduct in ethics related behaviour, **adjusted R square value is $R^2= 0.39$** and after the moderating effect **$R^2=0.413$** P-value was less than 0.05 in all the tests.

Research Limitations: this research study focuses on employee of national bank of Pakistan and data collected from only one bank, future research may investigate the generalizability of findings across other banks as well as other cities.

Practical implications: the results stress the importance of organizational justice and ethical code of conduct to mitigate the employee deviant behaviour and this study has be beneficial for the policy makers to improve the human resources related policies which has finally improve the employees' belongingness with the organization and dedication towards their work.

Originality/Value: this this first empirical study to examine the relationship between the organizational justice and employee deviance with moderation of corporate code of conduct ethics related behaviour.

Key Words: Organizational justice, corporate code of conduct, employee deviance, employee retention, employee satisfaction.

1. Introduction:

The employee deviant behaviour with regards to public sector employees is a relatively a new area and has lot potential to develop new policies, in under develop countries in contemporary years, previous researches established that negative, violent, and unethical behaviours are astonishingly common in organizations. One of the previous studies describes that 30 to 72 % of workers of organizations have involved in some form of pilfering, deception, misappropriation, wreckage, snooping, and unauthorised absence (Lawrence and Robinson, 2016, Tsao and Hsieh, 2012).

To date, relatively few empirical studies have investigated the antecedents and correlates the deviant behaviour (Robinson et al., 2014)Of the studies that do exist, most researcher have examined fairly tapered range of questions about specific behaviour like theft(Lawrence and Kacmar, 2016) , sexual harassment (**Smith, 2013**), and unethical decision-making (**Appelbaum et al., 2005**). One explanation for the scarceness of empirical work on this topic is that, with a few invulnerabilities, no extensive models of deviant behaviour in organizations have developed to guide research. In public sector organizations of developing countries like Pakistan, there have been adequate literary inquiries concerning employee behaviour at work place but there is a limited research regarding employee deviant behaviour in public sector banks operating in Pakistan. This study has been designed to find out the reasons for employee deviant behaviour and internal customer intentions to continue relationship with existing bank, in relationship with organizational justice and corporate code of conduct related behaviour in public sector banks of Pakistan.

One of the previous research study valued that about 2.00 (M) individuals were tangibly attacked at workplace during their job, about 6 million employees threatened, and nearly 16 (M) assaulted(Niehoff and Moorman, 1993). Threating and harassment at workplace is type of unethical behaviour or employee deviance (**Erica R. Lawrence,2017**)In Pakistan 60% of employees of public sector organization found unsatisfied (Pakistan bureau of statistic ,2017) banking sector of Pakistan suffer 6(six) billion loss due to unsatisfied employees and lack of justice from employer (**express tribune, December10, 2016**)

Total 29 banks are operating in Pakistan and out of which only 5 banks are public sector banks and other all are private sector banks(www.sbp.org.pk,June,2018)In this study our focus is on employee deviant behaviour with context to banking sector of Pakistan, although to study banking sector of Pakistan has make our study very broad that is why this paper focus on two public sector bank of Pakistan that are National bank of Pakistan and Punjab bank,NBP is the largest government bank having 1284 branches in all over the country([NBP,Annual report-2017](#)). Bank of Punjab having 550 branches is major cities of Punjab (www.bop.com.pk)

In recent years especially in Pakistan employees of public sector banks found involved in embezzlement of cash, misappropriation of assets, unethical activities in offices and fraud and recently National bank of Pakistan suffer six billion losses due employee deviant behaviour and penalty imposed by the regulator that is state bank of Pakistan. This increasing trend of employee unethical behaviour and deviance is

alarming and main causes given by accused are injustice by employer and non-implementation of ethical code of conduct due to which internal customer of public sector banks have also suffer and changed intentions to continue relationship with banks.

In this study researcher has find out the impact concerning organizational justice, employee deviance and customer intension to continue relationship with public sector banks with moderating effect of code of conduct related ethical behaviour in public sector banks of Pakistan. Some studies describe that proper implementation of code of conduct related ethical values in organizations can minimise the employee deviance (**Ericka R. Lawrence, 2017**). Thus in this study four constructs e.g. organizational justice, employee deviance , internal customer intentions to continue relationship and corporate code of conduct related ethical behaviour has empirically test to find out the significant impact of one construct on another

2.1. Research Problem: In recent years especially in Pakistan employees of public sector banks found involved in embezzlement of cash, misappropriation of assets, unethical activities in offices and employee deviance and recently National bank of Pakistan suffer six billion losses due employee deviant behaviour and penalty imposed by the regulator that is state bank of Pakistan. This increasing trend of employee unethical behaviour and deviance is alarming and main causes given by accused are injustice by employer and non-implementation of ethical code of conduct.

2.2. Research objective: To find out the relationship between organizational justice and employee deviance with moderating effect of code of conduct related ethical behaviour in public sector banks of Pakistan.

3.0. Literature background:-

3.1. Employee Deviance:-

Deviation, in broader sense explains as the opinions, behaviour and conducts which have been changed entirely from the set standard. In most of the cases, perception of employee deviation is taken a negative (Lucas and Friedrich, 2005)deviance name specifies, that it means employee deviance is the deviance at workplace. (Huiras et al., 2000)described the workplace deviance by employees is associated with some injustice or problem by employers at one side and due to co-workers is another aspect. Deviation by employees includes unauthorised absence, lack of interest in work, employee intentions to switch the job and unethical activities at office. **Thau et al. (2009) further divided the employee deviant behaviour in to four categories i.e. deviance related to production, deviance related to organizations property, deviance related to politics in organizations and deviance related to co-workers.** Deviance related to production is associated with negative behaviour of employee that derail the work quality and production speed in organizations , ultimately due to this behaviour production of organization has reduce , as for as deviance related to property is concerned it means misappropriation or destruction of assets of organization by employees, politically deviant employees blackmail their bosses to take unfair benefits by making groups in organizations (Langton et al., 2006). Due to these intolerable acts by employee organizations bear the losses from low level misappropriation of assets to great scams of corruption by employees due to which ethical system of organization collapsed and enormous companies have become insolvent (**Lavelle et al., 2009**). Few researchers has done research work find out the causes of high level of employee deviation in corporations as likened to some other organizations(**Spector and Fox,**

2002). This is common belief of researchers that employee deviance is not the consequences of power crazy human nature and also not due to social environment of the employees. Somewhat, employee deviance has multiple reasons due to which they acted as deviant employee. **Warren (2003)** said employees of different organization found to give false statements and in leg-pulling just only to get promotion and extra benefits as compared to other employees. **Shantz et al. (2012)** employee deviant behaviour overlooks a significant factor which may be very supportive to describe the motives of employee deviance. There may be particular situation in which employee deviate in workplace as environment is organization is associated with deviance at work place. **Henle (2005)** employee unethical behaviour at workplace has no effect on other workforce. Moderately, it is reliant on environment of the organization as culture of organization and organization settings describes the justice and ethical values implementation in organization. **Henle (2005)** defines employee deviance as 'cautious behaviour of employees that oppose the rules and regulation of organizations and destroy the image of organizations or its members or both through their illegal and unethical acts. Due to lack of fulfilment of employees expectation by the employer most of the employees show deviant behaviour at workplace. Moreover violation of organizations norms by employees have also discussed which includes all range of employees and violation of organizational norms are not subject to particular specific responsibilities. Employee deviance, then, is constituted by actions which disrupt norms; however these organizational norms encourage to give respect to all the rules and regulations of organization and organization's assets or individuals linked with organizations.

Behaviours known by way of deviance in prior research contain delicate terms of agitation, such as blathering and compelling unwanted interruptions, moreover destructive actions, such as theft and vocal abuse. In accordance with our definition of organization deviance and prior research, this range of behaviours can be broken down into those directed toward other individuals and those directed toward the organization (**Spector and Fox, 2002**). The first category of employee deviance, conversed to as relational deviance, relational deviance means any act of individual which is harmful to other individual within an organization (e.g. verbal provocation, stabbing). Researchers define the deviance in organization as act of employees which harm the organization norms, assets, system and values. Although organizational deviance can affect production and efficiency, researchers have increasingly focused on the interpersonal dimension in the wake of highly publicized homicides in work settings like the post office and fast food restaurants (**Aquino et al., 1999**). Thus this study hypothesised that organizational justice has negatively affects on employee deviance, higher the organizational justice, lower the employee deviance.

3.2. Organizational justice.

Greenberg (2016) was the pioneer author to develop organizational justice theory and apply it for performance appraisal. Organizational justice defines as the degree of fairness by employer with employees at work (**Chun et al., 2011**). Moreover **Greenberg (2016)** further explains the organizational justice as fairness of employer with employees in an organization. As per literature, employees and all other human beings are interested in three types of justice. Number one is distributive justice, that deals with perceive fairness of outcomes and allocations which individual in an organization receive (**Alfes et**

al., 2013)

Erdogan (2002) describes that organizations fairness reflect in performance appraisal of the employee, either the employee appraise according to his/her input or vice versa. Some other studies explain that employees expect reward above average as compare to other colleagues, (Bartol et al., 2001). In continuation to previously mentioned second type of justice is procedural justice, procedural justice define as fairness of organizations procedure to decide outcomes which addresses fairness issues in term of methods, criteria and process use to determine outcomes (Bartol et al., 2001). Procedural justice means the fair process of decision making by high ups of organization. The third type of justice in organizations is interactional justice which indicates about the people care regarding fairness of interpersonal treatment, behaviour and communication that employees and other human beings receive (Korner et al., 2015). Keeping in view the Pakistan banking industry, it has been observed that most of the employees in public sector banks are unsatisfied due to injustice of employer regarding performance appraisal and employees of public sector banks file writ petition in high court against injustice from employers (Writ petition in Lahore High Court No.353 of 2015). Due to this abnormal behaviour of employer in public sector banks of Pakistan most of the internal customers are switching to other banks in private sector. Thus this study hypothesized that organizational justice has negative affect on employee deviance, higher the organizational justice, lower the employee deviance in public sector banks of Pakistan.

H1: Organizational justice has negative effect on employee deviance in banking sector.

3.3 Ethical behaviour:-

Corporate code of conduct related ethical behaviour is part of ethics program of organizations. This tool is usually accompanied by other measures like ethics training, ethics committee and ethics related forum for whistle-blower. These complementary measures are predominantly customary in big organizations. The role of ethics program in large organizations may be define by looking at both social and cognitive factors that go beyond philosophically grounded ethics. Stajkovic and Luthans (1997) introduce social cognitive theory to categorise factor influencing organizations ethical standards and norms and conduct by proposing ethical standard perception and subsequent organizational behaviour is inclined by influential factors (e.g., ethics legislation), personal factors (e.g., moral development), and organizational factors (e.g., ethics program). Within the ethnic context, the key antecedent aspects interact to influence ethical standards. Carasco and Singh (2003) define corporate code of conduct related ethical behaviour as “a statement setting down corporate moralities, ethics, rules of manner, codes of training or company philosophy regarding concern to employees, stockholders, customers, the environment, or any other aspects of society related to the organization.

Researchers have made several attempts to ethics literature to understand and explain corporate code of conduct related ethical behaviour (Arslan and Berkman, 2009, Callan, 1992). However the employee role is very important to implement effective ethical code in organizations and if the employee behaviour is deviant than it is very difficult to implement the ethics code of conduct in organizations, this has be beneficial when organization justice is properly implemented (Demirtas and Akdogan, 2015). Thus this

study hypothesised that corporate code of conduct related ethical behaviour moderates the relationship between organizational justice and employee deviance .

H2: Effects of organizational justice on employee deviance is negatively moderated by corporate code of conduct related ethical behaviour.

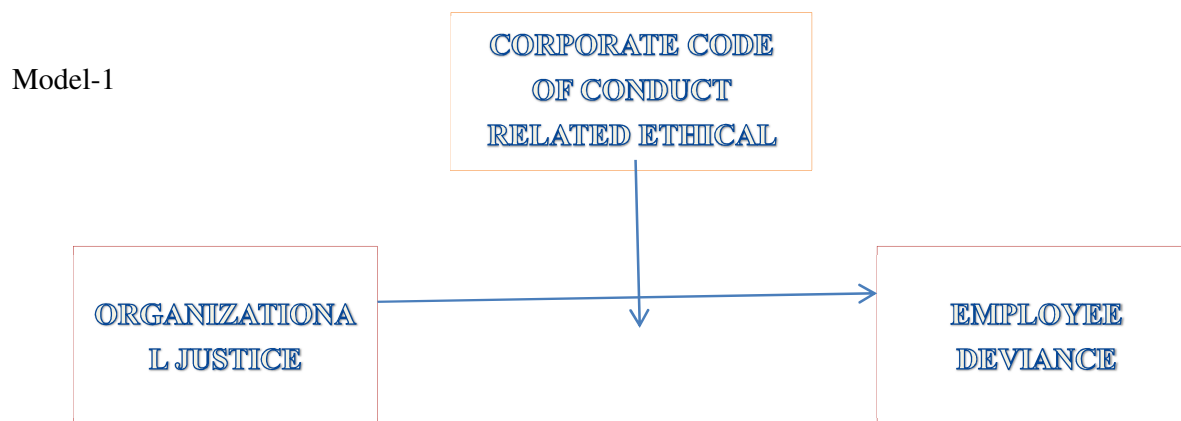
Moreover many researches have been conducted on relationship quality for example (Lages et al., 2005, Bagwell and Coie, 2004, Sureshchandar et al., 2002) for long-term relationship trust is the main component for keeping that relationship. Ganesan (1994) define trust as “ having to rely on exchange partner in whom one has confidence” this definition shows that if the employee has long-term relationship with the organization the level of trust has also high and employee has remain loyal to the organization. However organization justice is based on code of ethics implementation, as level of code of ethics implementation in organization is high the level of organizational justice has also high (Chen McCain et al., 2010) Thus this study hypothesized that :-

4.0. Conceptual Frame work & Hypothesis:-

4.1 Organizational justice, corporate codes of conduct on ethics-related behaviour and employee deviance

In this study, we argue that perceptions of organizational justice are linked with an employee deviance. The concept of organizational justice is a psychological concept that is “concerned with the ways in which employees determine if they have been treated fairly in their jobs and the ways in which those determinations influence other work-related variables” (Moorman, 1991,p. 845). Based on equity and justice theories (Organ and Moorman, 1993; Konovsky and Pugh, 1994), the organizational justice concept can be further understood to encapsulate two sub-dimensions: distributive and procedural justice. Distributive justice is a psychological concept that relates to the perceived fairness of outcomes, while procedural justice refers to the extent to which a decision-making process is perceived to be fair (Posthumous, 2003; Dietz et al., 2003). Both dimensions are linked by the concept of fairness and have implications for employee’s behaviour as a result of their perceptions of equitable treatment. Prior studies in general have found that when organizational justice is perceived as being low, it is likely to create dissatisfaction, resentment and even anger against the organization (Homans, 1982; Bies and Moag, 1986). Consequently, such attitudes are seen to motivate various types of workplace deviant behaviour which include behaviours that are directed at organizations (such as tardiness, absenteeism, theft and sabotage) as well as those directed at individuals in the workplace (such as intimidation, ridicule or abuse towards others) (Henle, 2005). Dietz et al. (2003), argue that employees tend to view repeated instances of unfair treatment at work as being a sign of disrespect for the individuals, creating feelings of animosity which in turn could escalate into a shared sense of negativity towards the organization, leading to workplace deviance. For instance, the empirical findings by Giacalone et al. (1997) indicated that low-distributive justice perceptions were significantly associated with instances of sabotage, and low-procedural justice perceptions were found by Bies et al. (1997) and Goldman (2003), to be significantly associated with revenge and consideration of litigation.

However, findings by Skarlicki et al. (1999) and Henle (2005) indicate that the relationship between perceptions of organizational justice and workplace deviance may be moderated by other factors. For example, Skarlicki et al.'s (1999) study examined personality factors as a moderating factor on the link between OJ and workplace retaliation, e.g. “taking supplies home without permission” and “damaging equipment or work processes on purpose”. The results indicate that as OJ improved, the degree of workplace retaliation decreased, particularly in situations when employee personality factors such as “positive affect” and “agreeableness” were high. Likewise, Henle (2005) found personality constructs of “socialisation” and “impulsivity” had a significant moderating effect on the relationship between organizational justice and workplace deviant behaviours such as “taking property from work without permission”. In this study, we argue that the corporate code of conduct related ethical behaviour has moderating effect on organizational justice and employee deviance on the relationship between OJ and the incidence of employee deviance. We propose that Ethics related Code of conduct acts as a proxy measure for the opportunities for employee deviance because High-quality ethics related code of conduct act to minimize the frequency and severity of employee deviance, whereas poor-quality ethics related code of conduct are likely to increase the opportunities for employee deviance.



For this study, based on the preceding discussions, it is argued that employee fraud is most likely to occur in situations when both the motivation to act dysfunctional (as a result of low perceptions of organizational justice) arises, and higher the employee deviance due to poor code of conduct implementation exist concurrently, rather than when only one or neither situation exists. In other words, in situations when organizational justice is perceived as being poor, the propensity for employees to act dysfunctionally in terms of employee deviance is likely to be high, and if ethics related code of conduct is also poor in such situations, then the employee deviance has increase. As noted by Moorman et al. (1998), perceptions of poor procedural justice have a negative impact on organizational citizenship behaviour because the perception of injustice affects the degree to which an employee believes an organization values him or her.

H1. Organizational justice has significant effect on employee deviance.

H2. There is a significant interaction between Organizational justice and corporate code of conduct related ethical behaviour to mitigate the employee deviance.

4.2. Research Method:

This is an empirical study and quantitative research method has been applied to conduct the research.

4.3. Sample:-

A survey questionnaire is used to collect the data, sample population is employees of national bank of Pakistan working in different branches of Lahore , Faisalabad, Sargodha and Jhang cities of Punjab , total 120 branches are situated in above mentioned cities and strength of employees is 1000 ,we have used survey software for calculation of sample size , with 95% confidence interval our sample size is 278 , we have sent 400 questionnaire to employees of different branches of national bank of Pakistan through e-mail out of which 300 employee responded that is why our sample size is 300.

4.4. Results:

All the scales were adopted and adapted from previous studies in different context. **A 13-item scale** measuring corporate code of conduct related ethical behaviour was adapted from Donald L. McCabe (1996) and internal reliability after testing is high as **crone Bachalpa is 0.768**, **15-item scale** measuring employee deviance was adapted from Karl Aquino (1999) **crone Bachalpa is 0.938**, **11-item scale** measuring organizational justice was adapted from Moorman’s (1991) **crone Bachalpa is 0.814**.

4.5. STATISTICAL ANALYSIS.

We have use SPSS20 software for statistical analysis to find out up to what extent independent variable explain the dependent variable without moderation by applying linear regression test and results are given as under:-

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.632 ^a	.400	.396	.69706	.400	98.856	2	297	.000

a. Predictors: (Constant), organizational justice, code_of_ethics

This table provides the *R* and *R*² values. The *R* value represents the simple correlation and is 0.632 (the "R" Column), which indicates a high degree of correlation. The *R*² value (the "R Square" column) indicates how much of the total variation in the dependent variable employee deviance, can be explained by the independent variable organizational justice and corporate code of conduct related ethical behaviour. In this case, 40.00% can be explained, which is very large.

Now we apply the moderator and after moderation results are given as under:-

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.647 ^a	.419	.413	.68690	.419	71.151	3	296	.000

a. Predictors: (Constant), code_of_ethics, organizational justice, moc

This table provides the *R* and *R*² values. The *R* value represents the simple correlation and is 0.647 (the "R" Column), which indicates a high degree of correlation. The *R*² value (the "R Square" column) indicates how much of the total variation in the dependent variable employee deviance, can be explained by the independent variable organizational justice and corporate code of conduct related ethical behaviour. In this case, 41.3% can be explained, which is very large as compare to before moderation.

4.6. Discussion of the results

Results of model summary one shows that our first hypothesis H1 results support the significance between organizational justice, corporate code of conduct related ethical behaviour and employee deviance as the P value= $P < 0.5$ and $R^2 = 0.40$ which means independent variable explaining the variance in dependent variable up to 40%, whereas after moderation P value is $P < .05$ and $R^2 = 0.419$ which means after moderation the variance in dependent variable increase i.e. 41.9% which support our H2.hence our prediction regarding employee deviance that is higher the organizational justice lower the employee deviance is true with empirical evidence that is, as the corporate code of conduct and organizational justice has implemented effectively it has reduce the employee deviance .

5.0. Conclusion:

In conclusion, this study provides timely empirical evidence on the importance of both corporate code of conduct related ethical behaviour and fairness of organizational policies such as the perceived procedural and distributive fairness in the workplace for deterring employee deviance. Further, the study also highlights the need for the evolving governance practices and related legislation and practice guidelines to pay significant attention to an array of management control features. These features include the role of oversight mechanisms such as organizational justice, corporate code of conduct related ethical behaviour and employee deviance activities, as well as organizational policies and procedures that deal with issues of fairness and integrity at the workplace.

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“STUDY OF THE RELATIONSHIP BETWEEN INDEX OF GOOD GOVERNANCE AND THE PERFORMANCE OF RECRUITMENT DEPARTMENT OF THE ADMINISTRATIVE REFORMS AND CIVIL SERVICES COMMISSION OF AFGHANISTAN” PROVINCE TO BE STUDIED: HERAT

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Abstract

The purpose of this research project was to study the relationship between good governance and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission of Afghanistan. The research methodology that used in this research, was descriptive-correlation method. The Statistical population included government organizations' staff (N=3758) and Herat public and private Universities' alumni (N= 5378). A survey questionnaire was distributed to a sample of 351 public servants and 357 universities' alumni. The sample size was determined based on Krejcy and Morgan table. Stratified Sampling was used as the method of sampling. The questionnaire's validity was confirmed by the researchers and a panel of five professors from Economic, Sociology and Political Science Schools at Herat University. Cronbach's Alpha was used to determine the reliability of the survey, resulted in a coefficient of 0.91. 750 questioners were distributed and 675 questioners were gathered. Descriptive Statistics and Inferential Statistics (Pearson Correlation Coefficient) were used to analyze the data. The study results indicate a positive and strong relationship between good governance and the performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission. According to the results of the study, the researchers suggest that the performance of the commission should be monitored by the government in order to promote professionalism and meritocracy in the process of recruitment. Moreover, recruitment of effective human capital leads to the development of the organization and facilitate the development process of the country.

Key Words:

Administrative Reform, Good Governance, Law enforcement, Meritocracy, Professionalism, and the Management of talents.

Introduction

In the last twenty years, the concept of governance and good governance have become widely

used terms amongst both the academic and donor communities. However, both communities differently conceptualize these concepts. The former focuses mainly on the study of the diverse ways in which power and authority relations are structured in a given society. Puts emphasis on the state structures play in ensuring social, economic and policy equity and accountability through open policy. Processes(Good Governance in Multiethnic Communities, 2018, p11). Governance is not synonymous with government. This confusion of terms can have unfortunate consequences. A public policy issue where the heart of the matter is a problem of "governance" becomes defined implicitly as a problem of "government", with the corollary that the onus for "fixing", it necessarily rests with government. Since about government, partly it is about how governments and other social organizations interact, how they relate to citizens, and how decisions are taken in a complex world. Thus governance is a process whereby societies or organizations make their important decisions, determine whom they involve in the process and how they render account (Graham, Bruce, & Plumpter, 2003, p. 6).

There is a great deal of specialization and meritocracy in developing countries. Therefore, government agencies should pay attention to this. Until the interest of young people in science and education increases. After the collapse of Taliban regime, no single agency was responsible to manage the civil services. HRM functions, including recruitment, staff placement, and promotion, were outspread among the different organizations, such as Ministry of Labor and Social Affairs, Ministry of Finance, and President's office of the administrative affairs. In addition to this, there were some other tasks, such as restructuring of organizations and the public administration reforms which were not applied at all. There wasn't any specific organ within the state to make the public policies, so it prevented any opportunity that could be considered for policy implementation. But by the establishment of the Islamic Transitional Government of Afghanistan in late 2001, many changes were planned to be done for the political reconstruction in Afghanistan, including the public services delivery and the administrative reforms. So in order to achieve this objective, the Bonn Agreement provided the basis for the establishment of an independent Civil Service Commission. The commission was established according to the presidential Decree No. 257, dated May 23, 2002. But its duties were limited and the commission wasn't able to implement other reforms in public sector organizations. Therefore, according to Decree No. 25 and Decree No. 26 on June 10, 2003, the responsibilities of the commission expanded and its name has been changed to Independent Administrative Reform and Civil Service Commission (IARCSC) (Evansetul, Manning, Osmani, Anne, & Andrew, 2004, p. 25).

Since Directorate of Administrative Reforms and Civil Services Commission is a newly established institute and therefore needs research and survey, the Research Team intends to identify its performance and its relationship with good governance following the study of relationship between index of good governance and the performance of Recruitment Department of the Administrative Reforms and Civil Services Commission in Herat province.

Problem Statement

Governments are considered to be in charge of the main sectors of social systems as well as guiding societies-on their behalf. Management of social systems entails many difficulties which require proactive, conscious and simultaneous presence in economic, political and cultural areas. Emphasizing on

a proactive presence signifies avoidance of reactive government's attitude. On the other hand, insisting on the conscious and proactive presence of the government indicates the necessity for it, to have vision and attention to foresee and evaluate the decisions, policies, approaches and its major plans. Otherwise a proactive but unaware presence or a reactive and or inactive presence suggests that an anarchy is far more preferable than the government itself because a reactive and unaware government merely serves as a vehicle to carry upheavals or is obsessed with its existence, in either case there's no benefit to its people and it just imposes its inconclusive or even distracting programs on its people. This may be the main reason why many intellectuals and thinkers have been keen to anarchy and need to fight government's development. Whenever, we talk about the necessity to anarchy, we should ask ourselves this question "what kind of government?" upon answering this question, true, proactive governments from reactive and authoritarian governments are distinguished and thus different types of governments as well as different features for each government form. The supposition of governments with different features leads to another question which is: What are the characteristics of a practical and effective government? Afghan Government established Directorate of Administrative Reforms and Civil Services Commission in Assad 1382 (August 2003) in order to have dynamic and effective organizations and expert civil servants with a sense of duty. Within this Commission, Civil Services Recruitment Board -previously known as Employment Independent Board- has been established for the purpose of achieving a sound, legal, neutral, free of corruption and political intervention administration in which civil servants are employed based on qualifications and not on account of discrimination (language, ethnicity, sect, sex and party). Since Directorate of Administrative Reforms and Civil Services Commission is a newly established institute and therefore needs research and survey, the Research Team intends to identify its performance and its relationship with good governance following the study of relationship between index of good governance and the performance of Recruitment Department of the Administrative Reforms and Civil Services Commission in Herat province.

Research questions

1. Is there any relationship between performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission and good governance?
2. Is there any relationship between meritocracy and good governance?
3. Is there any relationship between professionalism and good governance?
4. Is there any relationship between reduction of corruption and good governance?
5. Is there any relationship between monitoring and evaluation and good governance?
6. Is there any relationship between rule of law and good governance?
7. Is there any relationship between reform and good governance?

Goals and Objective of Research

The goals of this study are the main entrance to other areas of research and the researcher chooses their theoretic framework and statistical methods proportionate to his goals of research and finally achieves them in the research cycle. The research goal is to find answers for the questions within the research itself and seek a comprehensive and profound understanding of the performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission in Herat

Province and its relationship with good governance. Based on this, the following goals may be imagined for this research:

Primary goal of research

Study of relationship between good governance and the performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission of Afghanistan.

Secondary goals

1. Study of relationship between meritocracy and good governance
2. Study of relationship between professionalism and good governance
3. Study of relationship between reduction of official corruption and good governance
4. Study of relationship between monitoring and evaluation and good governance
5. Study of relationship between rule of law and good governance.
6. Study of relationship between reform and good governance.

Review of the literature

Every government has an administration. An administration refers to individuals who hold official positions and exercise their power on behalf of government. An administration is subject to change but a government is usually not. An administration is the main distinguishing point between rulers and leaders. In politics and law, there is a difference between an administration and government or State. In new legal systems in which separation of power and rule of law is recognized, administration refers to Executive Power which includes: administrative and political offices, police force and army under the direction of cabinet- also known as the board of ministers- who run the country according to the applicable laws (zahedi & ebrahimpoor, 1391, p. 25) .

The concept of good governance is set out in the United Nations Charter and has been enhanced by the United Nations' supports. Efforts have been made to expand human rights and a concept which has been gradually put into use in various international declarations and documents in the past decades. Etymologically, governance is derived from the Greek (KUBERAN) meaning *to guide* or *administer* which was first used by Plato with regards to the design of a governing system. Many definitions have been introduced for governance. In one definition it is: to administer the formal or informal political rules in a game. Governance points out to some standards which set up laws to exercise power and settle disputes in the light of those laws (Meedari, 2005). Good governance is compatible with modern government management which agrees with the restricted concept of government. (mokhtarzadeh, Study the indicators of Good Governance in Afghanistan and selected countries (Iran, Pakistan and Turkey, 2015, p. 3)

The concept of good governance is more than just practical management of financial and economic resources with delivery of particular public services but good governance consists of a large reforming strategy to improve civil societies' institutions which makes a government more open, more responsive, more accountable and more democratic. In this approach, the best method to deal with a problem may be considered a duty for the policy, setting up regulations to participate in private sector and privatization. In addition, provision and direct delivery of services by government and bureaucracy shall not be regarded as a barrier. This, of course, depends on the conditions which we must strive to choose

the best way to govern (Hughes, 2003, p. 77). Governance is not a new concept but it is as old as human civilization. A simple definition of governance is the process of making decisions and a process by which decisions are put into practice. Governance can be utilized in several areas such as: corporate governance, international governance, national governance and local governance (Mokhtarzadeh, Study the indicators of Good Governance in Afghanistan and selected countries (Iran, Pakistan and Turkey, 2015, p. 3)

A research conducted by Mokhtarzadeh in 1394 (2015) in the area of features of good governance has compared Turkey, Iran, Pakistan and Afghanistan together. The research was conducted in collaboration with the World Bank Task Group on 212 states between 1996-2013 which focused on six indicators as follow:

- 1- Voice and accountability
- 2- Political Stability and Absence of violence
- 3- Regulatory Quality
- 4- Government Effectiveness
- 5- Rule of Law
- 6- Control of Corruption

Results of this research show that the effectiveness of Afghan leaders in the past 13 years has been ranked third in terms of Voice and Accountability and Regulatory Quality and has been ranked fourth in terms of Political Stability and Absence of Violence, Government Effectiveness, Rule of Law and Control of Corruption amongst the aforementioned four states. It also indicates that Afghanistan has been falling downwards ever since. In 2003 Afghanistan had the highest rank compare to 2008 and 2013 which is an indicator of weakness in government organizations towards achieving these goals. Another research conducted by Mokhtarzadeh in area of combatting corruption in Afghanistan showed that not only Afghanistan has been unable to reduce corruption but also this cancer –metaphorically- has rooted deeply in the body of society (Mokhtarzadeh, 2015, p. 245).

Type of research location or site, field of research or statistical population and volume of sample is:

Staff of Public organization (N=3758, S= 351),

Herat public and private University Graduated students (N= 5378, S= 357).

Method of sampling

Method of sampling with regards to the population in this research is Stratified Sampling. Samples how answered the questionnaires conducted by the drawing method that it is one kind of Random methods.

Tools and Techniques for data collection

Following the study of variables in this research, a questionnaire to be provided and the questions for every section were designated, so the tool for data collection is a questioner that had been made by the researcher. This questioner has 35 questions

Method of data analysis

At the next section, we will analysis our data by the statistical methods and SPSS software.

SPSS software is used to analyze data throughout the research. To analyze data from the

questionnaire we use a quantitative measure namely 1-5 (in Likert Scale) in which the lowest is indicated by number (1) and the highest is (5) score (Sarmad, bazargan, & Hejazi, Research Methods in the behavior science, 2012, p. 54). The data from this research is analyzed by Descriptive Statistic Method (mean, frequency, average, graphs and tables) and Inferential Statistic Method (Pearson Correlation Coefficient (Sarmad & Esfandiari, Principles of experimental design, 1989, pp. 46-47).

Results and Discussion

By taking into consideration, the viewpoint of the relationship between good governance and the performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission of Afghanistan the Pearson correlation coefficient has used.

First sub hypothesis

Study of relationship between professionalism and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission. The Pearson correlation coefficient between these variables is presented in the (1) table as below.

Table number (1): Pearson Correlations between professionalism and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission

	performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission	Professionalism
performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission	1	.569**
Pearson Correlation		.000
Sig. (2-tailed)		
N	675	675
Professionalism	.569**	1
Pearson Correlation	.000	
Sig. (2-tailed)		
N	675	675

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

According to the results in Table 1, the $r = 0.569$, $\alpha = 0.01$, $sig = 0.000$ and $n = 675$. So the research hypothesis was confirmed and the null hypothesis was rejected. It indicates that there is a positive and strong relationship between professionalism and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission.

Second sub hypothesis

Study of relationship between meritocracy and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission. The Pearson correlation coefficient between these variables is presented in the (2) table as below.

Table number (2): Pearson Correlations between meritocracy and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission

	performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission	Meritocracy
performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission	1	.589**
Pearson Correlation		.000
Sig. (2-tailed)		
N	675	675
Meritocracy	.589**	1
Pearson Correlation		.000
Sig. (2-tailed)		
N	675	675

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

According to the results in Table 2, the $r = 0.589$, $\alpha = 0.01$, $sig = 0.000$ and $n = 675$. So the research hypothesis was confirmed and the null hypothesis was rejected. It indicates that there is a positive and strong relationship between meritocracy and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission.

Third sub hypothesis

Study of relationship between reduction of official corruption and the Recruitment Department of the Administrative Reforms and Civil Services Commission. The Pearson correlation coefficient between these variables is presented in the (3) table as below.

Table number (3): Pearson Correlations between reduction of official corruption and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission

	performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission	Reduction of official Corruption
performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission	1	.566**
Pearson Correlation		.000
Sig. (2-tailed)		
N	675	675
Reduction of Corruption	.566**	1
Pearson Correlation		.000
Sig. (2-tailed)		
N	675	675

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

According to the results in Table 3, the $r = 0.566$, $\alpha = 0.01$, $\text{sig} = 0.000$ and $n = 675$. So the research hypothesis was confirmed and the null hypothesis was rejected. It indicates that there is a positive and strong relationship between reduction of corruption and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission.

Fourth sub hypothesis

Study of relationship between monitoring and evaluation and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission. The Pearson correlation coefficient between these variables is presented in the (4) table as below.

Table number (4): Pearson Correlations between monitoring and evaluation and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission

	performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission	Monitoring and Evaluation
performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission	1	.650**
Pearson Correlation Sig. (2-tailed)		.000
N	675	675
Monitoring and Evaluation	.650**	1
Pearson Correlation Sig. (2-tailed)	.000	
N	675	675

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

According to the results in Table 4, the $r = 0.566$, $\alpha = 0.01$, $\text{sig} = 0.000$ and $n = 675$. So the research hypothesis was confirmed and the null hypothesis was rejected. It indicates that there is a positive and strong relationship between monitoring and evaluation and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission.

Fifth sub hypothesis

Study of relationship between rule of law and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission. The Pearson correlation coefficient between these variables is presented in the (5) table as below.

Table number (5): Pearson Correlations between rule of law and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission

	performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission	Rule of Law
performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission	Pearson Correlation Sig. (2-tailed) N	.527** .000 675
Rule of Law	Pearson Correlation Sig. (2-tailed) N	1 .000 675

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

According to the results in Table 5, the $r = 0.527$, $\alpha = 0.01$, $sig = 0.000$ and $n = 675$. So the research hypothesis was confirmed and the null hypothesis was rejected. It indicates that there is a positive and strong relationship between Rule of Law and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission.

Sixth sub hypothesis

Study of relationship between change - reform and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission. The Pearson correlation coefficient between these variables is presented in the (6) table as below.

Table number (6): Pearson Correlations between change - reform and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission

	performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission	Change and Reforms
performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission	1	.675**
Pearson Correlation		.000
Sig. (2-tailed)		
N	675	675
Change - Reforms	.675**	1
Pearson Correlation		
Sig. (2-tailed)	.000	
N	675	675

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

According to the results in Table 6, the $r = 0.675$, $\alpha = 0.01$, $sig = 0.000$ and $n = 675$. So the research hypothesis was confirmed and the null hypothesis was rejected. It indicates that there is a positive and strong relationship between Change - Reforms and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission.

Seventh sub hypothesis

Study of relationship between good governance and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission. The Pearson correlation coefficient between these variables is presented in the (7) table as below.

Table number (7): Pearson Correlations Study of relationship between good governance and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission

	performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission	Good governance
performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission	1	.732**
Pearson Correlation		.000
Sig. (2-tailed)		
N	675	675
Good governance	.732**	1
Pearson Correlation	.000	
Sig. (2-tailed)		
N	675	675

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

According to the results in Table 7, the $r = 0.732$, $\alpha = 0.01$, $\text{sig} = 0.000$ and $n = 675$. So the research hypothesis was confirmed and the null hypothesis was rejected. It indicates that there is a positive and strong relationship between Good governance and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission.

Discussion

The results of this study showed that between Good governance and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission there is a positive and strong relationship. The results of a study done by Khadijeh Mokhtarzadeh in 2015 under the title “Developing Exploratory Model for Anti-corruption Policy Making in Afghanistan” indicate that the most important factor in increasing corruption is the “dependence of political power on economic power” and the main factor in reducing administrative corruption is Good Governance” Which is in line with the results of this research. Also, the results of the study, which done by Khadijeh Mokhtarzadeh in 2016 under the title “ Study of Strength, Weakness, Opportunity and Treat of Recruitment Department of the Administrative Reforms and Civil Services Commission of Afghanistan” , shows that the strengths of this commission are Independence, Monitoring and Evaluation and Study Complaint. The weaknesses of this commission are Broad Corruption, The head of the relevant office as chair of the committee; don’t have Questions Bank and Unit Specific Resource. The opportunities of this commission are Latent management, Electronic System and Committee with 4 Organization and don’t difference between

Executive and politic condition locality, Powerful jawbone /strain and not having a job security are the threats of this commission. The results of these studies indicate that the commission's performance, if maintained consistently with good governance indicators, will lead to success in meritocracy, specialization, reducing corruption and increasing the motivation of young people to increase their skills and abilities. So it saves the organizations from the game policy.

Conclusion

This study was completed with two part of variables first part belongs to the Descriptive statistics related to demographic of the respondents (job, gender and educated) and the second part belongs to the analysis of the data related to research hypotheses. After analysis of the data related to research hypotheses, according the results to the Table7, the $r = 0.732$, $\alpha = 0.01$, $\text{sig} = 0.000$ and $n = 675$. So the research hypothesis was confirmed and the null hypothesis was rejected. It indicates that there is a positive and strong relationship between Good governance and performance of the Recruitment Department of the Administrative Reforms and Civil Services Commission. Therefore, Recruitment Department should observe the principle of merit and professionalism in the selection of employees and not have any ethnic, racial, linguistic and religious or gender discrimination. In that manner it should monitor and evaluate the performance of its staff and make the necessary changes and reform. Also, in order to reduce corruption, research should be stepped up and it should be done more quickly and accurately by electronic day activities and shortening the implementation process. Since the most important factor for the development of organizations is its capable human resources, it is necessary to take effective measures with educational programs in the direction of administrative reform.

Recommendations

Based on this study and field experience, the following recommendations are helpful for further study in this field, Study the performance of other sections in this Commission, Doing qualitative research instead quantitative research and Study the performance of the other Public and Private organizations.

Limitation

All the researchers accost with some limitations to doing a research in this study we have limitations like Universities don't have an association of their graduated and Most of graduated from Herat Universities are from another province that we could not find them.

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IMPACT OF THRIVING ON JOB PERFORMANCE, POSITIVE HEALTH AND TURNOVER INTENTION: CONSEQUENCES OF THRIVING AT WORKPLACE

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Abstract

Thriving is a factor that grabs the attention of management and organization. The objective of this analysis explores the consequences of thriving at place of work. Practitioners also aim to conduct investigation empirically to demonstrate the impact of thriving on study variables (job performance, positive health and turnover intention). This study shows that thriving is positively linked with job performance and negatively associated with turnover intention. The research has been conducted empirically through a random sampling method.

Keywords

Thriving, Job Performance, Positive Health and Turnover Intention

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Introduction

The business atmosphere of nowadays is rapid, advanced as well as extremely aggressive. Continued existence in such associate degree, situation in company needs a progressive approach and a continuing

seek for competitive benefits. Scholars, Students and practitioners have joined organization's success with human property that's the individual's thriving (Spreitzer et al, 2012). Still, victory and competitive edge over different corporations is just potential if organizations take care of their human capital, lookout of their happiness, growth, intensification, and extend capabilities, this can direct them to grow at work and in this manner causative to the achievement of the organization for future survival and expansion.

Thriving is the subject of research that apprehended the consideration of a number of researchers in the field of management. Steady increase in interest around thrived employees shows its worth. To make an organization victorious in quite the literal sense, it is important to make sure people working within that organization are overall happy content with their jobs and their surroundings and they develop a feeling of thrive. Thriving is taken into account when a crucial construct in analyzing today's work. It's gained substantial notice in modern period, as a result of its prejudicial to associate in Nursing employee's behavioral outcomes at the work (e.g. innovative work behavior, performance, turnover, and absenteeism). Normally, staff aren't feeling thrilled and learned at the work at the same time that leads to unfavorable outcomes within the work. Though empirical studies incontestable the mission of thriving (Spreitzer et al, 2005; Spreitzer et al, 2012), analysis on work thriving is thin (Niessen et al, 2012). For instance, however discussion factors (Paterson et al., 2014), and individual uniqueness (Walumbwa et al, 2017) promote thriving. Conceptual study is also conducted to examine the link of thrived individual with the workplace outcomes like "voice behavior, innovative work behavior, performance, absenteeism, commitment, well-being, positive health, turnover intention and engagement" (Abid, 2016). Empirical investigation explores the antecedents of thrived individual and provides new insights about how positive and thrived environment leads to individual health and well-being (Mushtaq et al, 2017). Perceived organizational support is strongly linked with thriving and intention to leave (Abid et al, 2016). Thriving is related to a number of important organizational outcomes, including performance, better health, innovation, low burnout, and self-development (Paterson et al, 2014; Porath et al, 2012; Wallace et al, 2016). For better understanding in thriving, we took job performance, positive health and turnover intention as a consequences and outcomes of thriving.

This current study not only observes the consequences of thrived employee but also demonstrates relationship between study variables. So it will help manager of the organizations to try to make employees thrived that, in turn, results in favorable outcomes.

Literature Review

What is Thriving?

Scholars have paid great attention towards the word "thriving at work" in the area of organizational actions (Paterson et al, 2014; Abid, 2016). As stated in Webster's Revised Unabridged Dictionary (2017), the term thrive refers to "An individual's capacity to prosper, grow, flourish and develop vigorously" (Abid, 2016). The notion of thriving is vital and applicable as a result of it is "an adaptive function that helps individuals navigates and changes their work contexts to promote their own development" (Spreitzer et al, 2005). From the beginning it absolutely was taken as a good outcome towards challenge (Carver, 1998). Consistent with Carver, Psychological thriving is thought of crucial for deed information, skills, self-believe and extremely improved sense of security in individual's relations may be reflected by

psychological thriving. The thriving literature reveals it as a psychological state which is helpful for individual to sense vitality and learn while working (Spreitzer et al, 2005). Psychological experiences are achieved by thriving at work as a bond of cognitive and effective dimension. In this process, learning is psychological feature dimension and vitality is effective dimension (Porath et al, 2012). For an individual to thrive, vitality and learning must be present in order (Spreitzer et al, 2005; Porath et al, 2012; Ren et al, 2015). Assuming that an individual gets low energy levels but at the same time gets a new skill, it shows that he is not actually thriving. In case of lack of momentum with regards to development at job for an particular who is obtaining vitality however it's not among gaining the information, he is considered not to get thriving. There is always a great power and best psychological functioning in thieved individual (Porath et al, 2012).

Consequences of Thriving

The literature on thriving at work described that important consequences of thriving at work are below the subsequent heads.

(1) Thriving at work and job Performance

Thriving at work has a positive impact on worker's performance (Abid 2014, Spreitzer et al, 2005, Porath et al, 2012). Performance is outlined as the "actions specified and required by and employee's job description and thus mandated, appraised, and rewarded by the employing organization" (Janssen and Yperen, 2004). Thrived staffs shows interest by taking everyday task that improved in-role presentation (Hobfoll, 2002). Thrived worker turn out resources endogenously corresponding to data at geographical point, significance, and higher social relationships with colleagues, in doing their work these resources, once pooled with vitality results in improved performance (Bruch and Ghoshal, 2003). Once staff sense vitality, they try striving over and over in job and therefore performing higher (Abid, 2014). Positive feelings mutually advances psychological and physical resources that are very important for employee's performance and vitality being a positive feeling tend to try to identical (Fredrickson, 2001).

The researcher said that thrived employees show better relationships with coworkers, they produce more meaningful work and sharing knowledge with colleagues and hence their performance is improved ((Spreitzer et al,2005, Bruch and Ghoshal, 2003). Thriving leads employees to put more efforts as it gives a sense of vitality and improved performance as a result (Fredrickson, 2001).

(2) Thriving at work and Positive Health

Christianson et al, (2005) has pointed out that thrived worker incorporates a positive influence on worker's health. The word "failure to thrive" is usually used as a sign of poor health in the area of medicine (Bergland and Kirkevold, 2001). The more employee thrive the better will be their health, and vice versa. Almost same idea is presented by Spreitzer et al, (2005) in his paper but his emphasize is on psychological health rather than physical health. According to Keyes (2002), lively and happy employees will be showing low or simply no depression and anxiety and hence mentally more healthy. Researchers have found that mental and physical health of employee lead to better learning of employee's (Ettner and Grzywacz, 2001). Thriving at job has also been connected to physical health and workers receive a higher risk of heart attack who feels they have restricted growth at the job (Alfredsson, et al, 1985). Individual's health is of great significant for the society as well as organization at large.

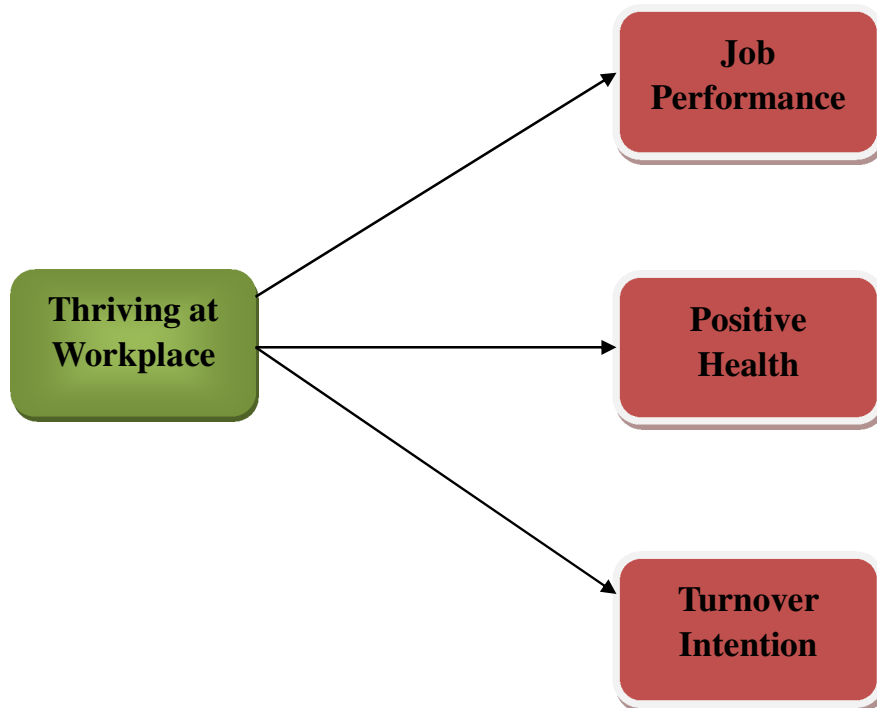
(3) Thriving at work and Turnover Intention

The researchers recognize that the turnover of the employees is come from the complicated psychological and cognitive processes (Lee et al, 1999, 2004). Employees show different anti-social behaviors alike enlarged absenteeism and turnover intentions along with diminution in extra role and in-role performance through these processes (Hanisch and Hulin, 1991; Hanisch et al, 1998). In addition, the turnover intention is the strong forecaster of the actual turnover (Griffeth et al, 2000). There are many studies which recognized that the predecessors and consequences of the intention of employees are to leave the organization. Though, the relation among turnover intentions as well as actual turnover has been discussed extensively (Bluedorn, 1982; Mobley et al, 1978; Mobley et al, 1979; Griffeth et al, 2000). Nevertheless, turnover is slightly different as of intentions (Madden et al, 2015). Turnover intention is defined as, “deliberate willfulness to leave the organization” (Tett and Meyer, 1993). Many scholars are trying to search out the ways in which to minimize the turnover intention and consequently the real turnover can reduce (Hassan et al, 2012).

Thriving is one in every of the foremost necessary factor to allay the turnover intentions (Abid et al, 2015). Thriving increases inherent incentive diminishes the turnover purpose. It generates the psychologically gratifying expertise, like, once workers thrive at their work; they identify their personal strength and try to improve their self over time (Spreitzer and Porath, 2013). Once staffs observe the logic of the growth psychologically gratifying then this one helps to improve the positivity of the individual like self-efficacy and self-evaluation (Porath et al, 2012). They proceed by way of barrier against work strains which generally lead towards turnover (De Croon et al, 2004). Furthermore, the workers have highly interactive relations with others at office who have the experience of thriving (Brown et al, 2003; Paterson et al, 2013). So, the workers who have respectable relations on their office are psychologically satisfied as they need a lot of socio-emotional support and hence they develop a lot of socially attachment towards organization.

Theoretical Framework

With the help of literature, we construct a theoretical framework.



Hypotheses Development

Hypothesis 1: Thrived employee at workplace is positively related to job performance.

Hypothesis 2: Thrived employee at workplace is positively related to positive health.

Hypothesis 3: Thrived employee at workplace is negatively related to turnover intention.

Data and Methods

Sample and Procedure

The objective of the present study was to seek out the significances of thriving at work. Therefore, in observing the target of the study, primary data were collected through random sampling method from famous restaurant chain Nando’s in four outlets of Lahore, Pakistan. A cross section of 200 Nando’s workers completed a questionnaire. We conduct carefully questionnaire process among workers because we were facing the problem to fill questionnaire among day and night shift workers. We had to fill questionnaire from day shift’s workers in day and night shift’s workers in night. Questions were asked in simple English for the workers. We were also ensured to workers that names and other details of the respondents will be kept confidential.

In demographic profile of respondents, 77% and 23% are male and female workers. In marital status, 85% are single, 13% are married and 2% lie in separation category. The bachelor level of respondents is 49 %

and Ph.D. level are just 1%.

Measures

Thriving at Work (THR)

Thriving at work consisted of ten- items similar to Porath et al, (2012).A sample piece from this scale was “I find myself learning often”. A five point Likert scale sort was accustomed measure individual’s thriving at place of work (1 = strongly disagree, 5 = strongly agree).

Job Performance (PER)

Job performance was assessed with the help of four- items (Farh and Cheng, 1999).A sample item includes “The conditions of my life are excellent”, “I am satisfied with my life”. A five point Likert scale category was accustomed to measure job performance of individual at place of worker (1 = strongly disagree, 5 = strongly agree).

Positive Health (PH)

Positive health was measured from five items scale (Diener et, 1985).Sample items include “The performance of this subordinate can always meets the requirements of the supervisor”. A five purpose Likert scale kind was used to measure individual’s positive health at place of work (1 = strongly disagree, 5 = strongly agree).

Turnover Intention (TOI)

Turnover intention was developed as of modified version of Hom et al. (1984). In this scale, turnover intention or intention to leave of absence was captured through the three items like as, “Do you intend to leave the organization in the next 12 months?” A five point Likert scale category was accustomed to measure individual’s intention to leave (1 = strongly disagree, 5 = strongly agree).

Data Analysis

Table I indicates the correlations between all study variables. Age, gender, marital status and qualification are control variables in this study. Thriving at work and positive health is positively related (0.263). Thriving at job has a negative relationship with turnover intention (-0.175).Both values are significant at 0.01 level. It is also important to check the reliability of data. So we have also found that reliability of positive health and turnover intention is above 0.7 and its mean our data is reliable.

Table I

Descriptive Statistics

Table I show Means, Standard Deviation, Correlations and Reliabilities among all variables

Variables	M	SD	1	2	3	4	5	6	7	8
1: Age	23.75	3.71	1							
2: Gender	1.23	0.42	-.136*	1						
3: Marital status	1.17	0.43	.196**	-.023	1					
4: Qualification	2.49	0.77	.385**	.023	.326**	1				
5: THR	3.33	0.66	-.057	.090	.030	.093	(.691)			
6: PER	2.37	0.76	-.053	.094	.067	.100	.082	(.681)		

7: PH	3.44	0.66	-.113	-.066	.031	-.049	.263**	.282**	(.742)
8: TOI	2.94	0.49	.235	-.196	-.024	.019	-.175**	-.247*	(.811)

*. Correlation is significant at the 0.05 level.

** . Correlation is significant at the 0.01 level.

Note: N=200. M, mean; SD, Standard deviation; values in brackets are alpha coefficient

Table: II

Dependent Variable: Performance

Description	Unstandardized Coefficients		Standardized Coefficients	t-stat.	Sig.
	B	Std. Error	Beta		
Constant	2.116	.252		3.285	.000
THR	.239	.066	.241	2.968	.000
R-Square = .137 F-stat = 15.5901 Prob.(F-stat) = .000					

Table: III

Dependent Variable: Positive Health

Description	Unstandardized Coefficients		Standardized Coefficients	t-stat.	Sig.
	B	Std. Error	Beta		
Constant	1.516	.432		3.509	.000
THR	.226	.057	.262	4.091	.000
R-Square = .243 F-stat = 17.515 Prob.(F-stat) = .000					

Table: IV

Dependent Variable: Turnover Intention

Description	Unstandardized Coefficients		Standardized Coefficients	t-stat.	Sig.
	B	Std. Error	Beta		
Constant	3.629	.629		5.765	.000
THR	-.917	-.606	-.941	1.513	.048
R-Square = .371 F-stat = 12.0191					

Prob.(F-stat) = .000

Results

We ran a regression analysis to test all hypotheses.

Table II, III and IV shows the results of regression analysis. All models were significant. Thriving at work is significantly positive associated with job performance that is 0.241(see table II) so first hypothesis is supported. R square explains 13% variation in model I. Second hypothesis is also supported because thriving at work has a significant positive impact on positive health that is 0.262 (table III). 24 % variation is explained by R square in the model II. Third hypothesis is also supported because the results show that thriving at work is significantly and negatively impacting turnover intention that is-.941 (see table IV). R square explains 37% variation in the model III.

Discussion

The present study planned and highlighted factors that can be called as consequences of thriving at work such a job performance, positive health and turnover intention. The study adds to the literature on thriving by giving empirical information on the consequences of thriving. This study not only identified these factors but also empirically check the impact of thriving at work on performance, positive health and turnover intention.

We have established that thriving at work has a significantly positive impact on job performance. As individual thrive, level of individual's job performance increases. Positive health of individual becomes better due to thriving at work and our second hypothesis is also supported relating to positive health and thriving. Our third hypothesis is also supported so as individual feel to thrive, his intention to leave from the organization decreases.

This current study is very useful for the managers and HRD professionals when they face the problems of bad physical and mental health of workers and their turnover intention and also in try already to raise the growth and development of the organization.

Limitations

The current study has a few limitations. First, data has taken from all respondents of service sector. We have a tendency to urge that the study will be applied to alternative industries like manufacturing sector, so it will confirm whether or not the consequences of thriving known during this study are related to alternative industries also and a lot of studies are needed to spot the potential consequences of thriving. For instance, future studies can take notice on absenteeism, commitment, voice behavior, work engagement and many other variables which will be an outcome of thriving at place of work.

Furthermore, this study design contains cross-sectional data. We have a tendency to advocate that a longitudinal study also will be useful in the future analysis which will contribute to the literature of thriving at work. Thirdly data was taken from Lahore and will be not representative of other areas of Pakistan. Fourth, the research gap of this study is the sample size. The data is collected from 200 respondents only that are not sufficient to draw accurate results. It is very time consuming research to find out relationship

so another limitation is time constraint. So, this study also faced the constraint of limited time and can produce better results in case of availability of more time.

Conclusion

This present study planned and explored other factors that are measured as consequences of thriving at work. Specifically, we have recognized that job performance, positive health and turnover intention as outcomes of thriving at the workplace and also check the impact of thriving at work on these outcomes. The study contributes to the literature on thriving by providing empirical data on the consequences of thriving.

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A FRAMEWORK FOR ANALYTICAL CRM ASSESSMENTS CHALLENGES AND RECOMMENDATIONS

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Abstract

Businesses are increasingly adopting analytical customer relationship management (CRM) solutions. The critical customer information that resides within CRM can guide the decision-making process. Therefore, CRM analysis leads to higher loyalty and customer satisfaction, as well as enhanced competitive and financial performance. Data mining techniques are used to understanding customers and discovering interesting patterns. However, data mining techniques are considered a complicated process for non-technical decision makers and administrators. Therefore, the problem increases with the technical difficulty of large-scale CRM solutions for novice administrators and decision makers. This paper proposes a framework for the process of data mining in the context of analytical CRM to enhance the decision-making process. The paper also highlights the role of data mining in analytical CRM and how it assists the businesses to manage customer information better. The framework was evaluated and accepted by two senior CRM experts. The proposed framework revealed that there are still issues of customer data privacy and issues related to collected data types.

Keywords: Customer Relationship Management (CRM), Analytical CRM, CRM implementation, data mining, decision making

1. Introduction

In the business world, without catering to the needs of the customers, it is not possible for a business to survive amidst high competition (Hu et al., 2018). It is essential for a company to reach out to the right customer with the right offer at the right time. For this reason, companies are trying their best to make sure that the customers feel a sense of belongingness with them and remain as loyal customers for a more extended period. Customer Relationship Management (CRM) is an approach to managing the interaction of a company with current and potential customers. It is a set of techniques dedicated to analyzing, capturing and processing customer data with the sole intention of building customer loyalty (Markovic et al., 2018).

A customer-centric strategy consists of three phases: planning, assessment, and execution (Plakoyiannaki & Saren, 2006). The planning aims to develop plans for marketing, campaigns, sales and engage customers. In the assessment phase, the customer selection is based on the analysis of customer data and his requirements. The later phase involves techniques of data warehousing, data mining, and online analytical processing (OLAP) technologies (Berson & Smith, 1997). The data warehouse collects data

from various resources such as sales, ERP, marketing, and customer data. The OLAP use embedded data mining algorithms to process data into cubes that could be utilized for decision makers. Finally, the execution phase carries out decisions that were taken based on previous reports generated by the assessment phase.

With the rapid advancements of information and communication technology (ICT), companies are now using data mining tools for customer segmentation (Tsiptsis & Chorianopoulos, 2011), and profitability so that they can extract valuable customer information from the vast database and can successfully target the current and potential customers (Bhat & Darzi, 2016). Data mining is also helping the firms to make knowledge-driven, proactive decisions that assist them in gaining a competitive advantage (Rygielski et al., 2002).

In the competitive market, companies must improve their customer relationship to optimize their profitability. Since customer expectations are evolving in the market, a qualified relationship experience is more important rather than a price or an attractive product (Zineldin, 2006). Strategic customer-based metrics such as recency, frequency, monetary value (RFM), past customer value, lifetime value metrics, and the customer equity are looking forward measures are further discussed in (Kumar & Reinartz, 2018b). The problem is how we simplify the ICT techniques executed under the hood of CRM for decision makers who usually do not have extensive experience in the IT industry.

A mass of work exists in which data mining models are used to solve business needs and predict customer expectations (Kaur & Singh, 2018; Ngai et al., 2009; Tamayo et al., 2005; Tsiptsis & Chorianopoulos, 2011). However, these models target the technical people, or they provide rigid rules without simplifying stuff for non-technical decision makers. The objective of this paper is to present a framework of analytical CRM as it related to many CRM components. The proposed model describes the ICT techniques as they are related to the decision makers to generate useful information.

This paper is organized as follows. Related works are summarized in Section two. Section three provides a ground base for analytical CRM concepts. Section four illustrates the proposed model. Section five provides discussions and discovered challenges while section six concludes the paper.

2. Related Work

There are a great deal or related work in CRM analytics and data mining; however little work targets non-technical people.

The work of (Nam et al., 2019) tackles the dynamic marketing environment using dynamic capability applied with the emphasis on business analysis in CRM applications. They used a survey of 170 firms to find the relationship between IT competence and CRM performance. Similarity, to solve customer agility, the work of (Chatfield & Reddick, 2018) proposed a theoretical framework for big data analytics-enabled customer agility and responsiveness was developed from extant IS research. They used a case study 311 governmental on-demand services and found a Big data analytics use by 22 departments embedded into critical processes.

A solution by (Hamid et al., 2018) integrates social data of Institutions of Higher Learning (IHLs) in

Malaysia into existing Customer Relationship Management (CRM) systems to produce a Social CRM Analytic model. They claimed that the model could assist IHLs in taking actions on the customers' problems or complaints. A review of the existing literature on Social CRM highlighted the need for data flow and strategy (Marques & Costa, 2018).

At the University of Calgary, a collaboration project for Alberta Treasury Branches (ATB) uses analytical CRM with goal-question-metrics (GQM) to understand customer needs (Hargreaves et al., 2018). The project engaged the Software Engineering and Decision Support (SEDS) laboratory of ATB to study and develop decision support tools to assist companies to manage their projects. The case study investigates the effect of software development process over adopted CRM implementations.

3. Background of CRM

3.1. Data Management

One of the main goals of CRM is the optimization of customer data management especially with changing customer requirements, which expect more customizations (Anshari et al., 2018). Customers who interact through a website requesting a customer service should be recognized and provided with individualized responses to their requests. CRM and cloud computing are the technologies designed to centralize customer data management as it allows companies to respond effectively to customer requests. Simultaneously, the big data relies on the exploitation of massive data generated by the CRM channels to improve customer knowledge.

CRM features are the foundation of a productive customer relationship that will benefit all stakeholders in the company far with the customer prospects. Features are adapted to the needs and challenges of the company, as well as its organization and its targets. CRM solutions will therefore primarily concern commercial teams (e.g., sales) as well as marketing teams, IT teams and support or customer service teams (Figure 1). Centralized information within the CRM will, therefore, be shared by all the teams involved, in order to ensure optimal customer relationship management.



Figure 1. Microsoft Dynamics CRM components

Manage company data and customer information and make it available for salespeople. The company

focus on rewarding actions to improve the cross-sell and the up-sell. Saving the past actions or communications with customers enables companies to optimize marketing operations, eliminate inefficient tasks, continues to follow up of customers complaints. Consequently, business portfolios are administered with ease.

The progress of artificial intelligence is a real opportunity for brand products to improve its customer relationship especially in aspects of the requirements, ultra-availability, immediacy, personalization, and fluidity. For example, machine learning and deep learning techniques are at the origin of a much better ability for chatbots and voice bots (Følstad et al., 2018). The automation, achievable through chatbots, allows for example to release human agents and free them for time-consuming tasks. It is also possible to integrate a redirection solution through these conversational agents to pass the relay to a human agent when the need arises, or to leave the choice to the customer. The same scenario can also occur on a website, where it is possible to integrate automatic redirection solutions to a call center. With these technologies, business owners can understand the natural language of customers and offer a more personalized conversation to customers.

The giants of CRM: Amazon, Airbnb, Netflix, and Uber dominate the market, with a success that comes less from their products or price, but rather from the experience they offer their customers (Tiwari & others, 2018). Companies rely on customization to make a difference, but with a level that exceeds the expectations of the customer. On Amazon, suggestions are studied to fit perfectly with what interests' customers (Zhu, 2019). An art that the Netflix streaming platform also masters to perfection, offering series that meet the taste of each customer (Johnson, 2018). The success of the CRM giants has one thing in common: the adoption of Big Data technologies. Amazon and Netflix use customer data to be fair in their proposals by exploiting each piece of information such as the time spent on a page; products purchased or put in the basket, clicks or ratings. Therefore, it is possible to anticipate the needs of the customers and to put forward an individualized experience.

3.2. Analytical CRM

Based on activities and the nature of the work CRM system are generally categorized into three main categories: operational, collaborative, and analytical CRM. The operational CRM automates sales and marketing to generate leads of customer contacts within the CRM. The collaborative shared data between departments to achieve strategic goals and objectives. However, the analytical is responsible for enhancing business status based on decision provided from customer data. Figure 2 shows that the operational and analytical CRM is tightly coupled with data mining and business plans. In today's business world, new technologies are enabling business organizations to target individual customers or market segments more precisely. Simultaneously, new marketing techniques have made it possible to concentrate on more customer-focused perspectives. All of these factors are influencing the companies to increasingly embrace CRM as one of the significant elements of a corporate plan (Gurău et al., 2003).

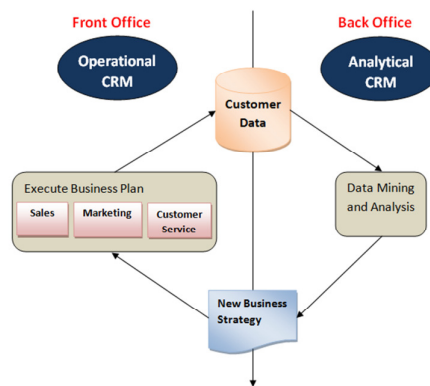


Figure 2. Relationship between operational and analytical CRM

Analytical CRM is the process of synthesizing and interpreting operational data for optimizing customer interactions, identifying opportunities, and managing business performance. In order to implement intelligent personalization, analytical CRM can help by providing essential insights into customer behavior which is accomplished by capturing, storing, processing, interpreting, and reporting of customer data (Goel, 2014).

As pointed out by Ranjan & Bhatnagar (2011), analytical CRM can solve many business issues, like achieving increased sales, providing better responses to customer queries through telephone, emails, and direct mail. It also helps companies identify their most profitable customers and influence them to get their products or services, as well as find future customers. According to (Al-Mudimigh et al. (2011), the critical success factors of analytical CRM are sales management, relationship management, opportunity management, and use of technology.

The internet has forced companies to shift their marketing focus from the traditional process of mass-marketing to a new approach to one-to-one marketing. Today's consumers are becoming more sophisticated and informed, and hence the companies are required to offer their products and services as per the needs of the customers. Businesses must store transaction records of the customers in an online system which can also help interact with the customers precisely and consistently (Rygielski et al., 2002). Collecting behavior data and customer demographics also make it possible to ensure precision targeting, which is the primary goal of analytical CRM.

In business-to-business (B2B) environments, analytical CRM can be particularly useful, as it can help manage complicated pricing schemes, different customer contracts, and numerous transactions. Both the buying and selling companies can be benefitted through improved efficiencies and simplified procurement process using targeted product offers personalized business portals and customized catalogs. Overall authority and trust are also enhanced in the process.

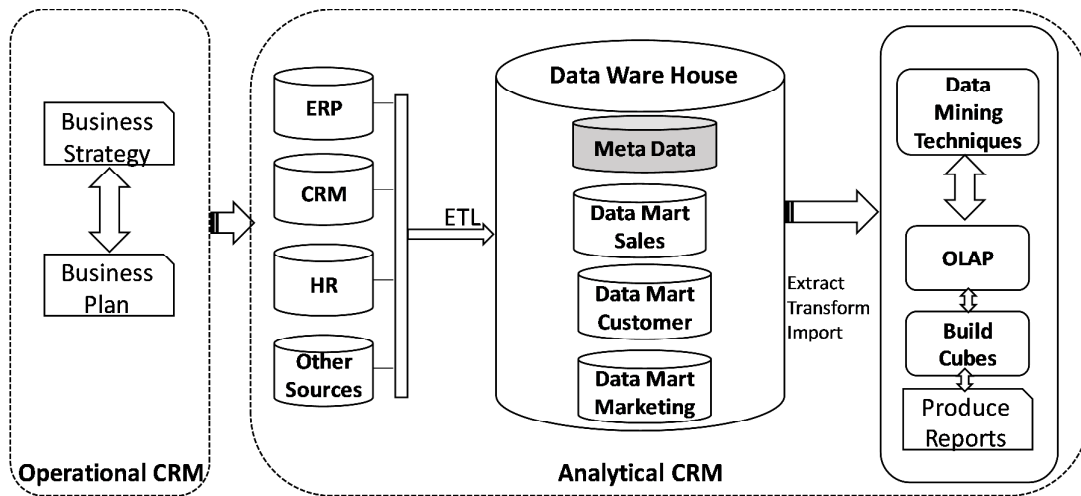


Figure 4. Proposed Framework

4. Proposed Framework

The figure number four depicts the proposed framework. The Analytical CRM consists of the following components: the data warehouse, a data mining module and OLAP (online analytical processing) tools. The data warehouse provides an updated clone of the transactional data specifically for querying and reporting. Usually, the data warehouse is stored in a rational or multidimensional approach to ease query. It consists of several Data Marts that categorize data by subjects (e.g., sales, marketing) and Meta Data (data about data) which describes how data is saved in the warehouse.

During the operational phase of CRM (or the front office), the business strategies are converted to executable business plans. During execution, the Analytical CRM comes into action. First, all related and needed data are loaded and saved into the data warehouse using Extraction Transformation Loading (ETL) tools. Then these data are extracted, transformed, and imported into online transaction processing (OLAP) servers. Next, based on data mining algorithms, the OLAP servers build the mined information cubes; therefore, producing patterns and decision support reports.

The most common types of OLAP warehouse are Relational OLAP (ROLAP) and Multidimensional OLAP (MOLAP). The ROLAP stores data in relational database management systems (RBDMS) such as Oracle and Microsoft SQL server databases. It is characterized for provided simple queries often specialized for frequent use such as those of niche marketing campaigns. Although it is used to store much information, it can slow the OLAP server as it relies on SQL queries. On the other hand, MOLAP is configured into slice-and-dice (OLAP cubes) functionality to performs more complex calculations repeatedly. However, it could hold less data as opposed to OLAP and is considered difficult to configure as it is related to different proprietary technologies. The Hybrid OLAP (HOLAP) is the combination of

OLAP and MLAP where vital information is saved in ROLAP while summative information is saved in MOLAP.

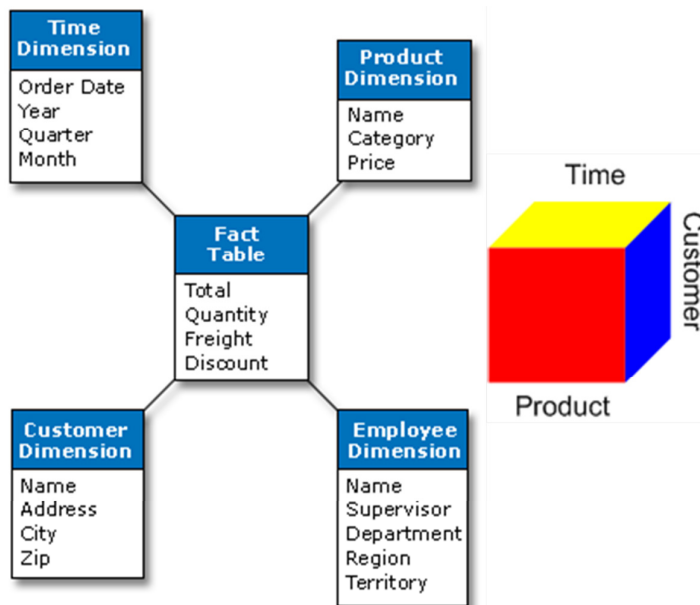


Figure 5. OLAP Structure

Figure 3 depicts the most common information that is handled by OLAP into a CRM solution. As the figure shows the dimensionality of the OLAP increase as data is increased. Usually a three-dimensionality of data is used; however, dimensionality can grow up to 10 levels.

5. Data Mining in CRM

This paper focuses on data mining techniques as applied to analytical CRM. Data mining is defined as the science of extracting valuable information from large databases (Kargupta et al., 2004). According to (Zaker & Hussien, 2017), data mining is the “process of extracting and presenting implicit knowledge from large volumes of databases for actionable decisions” (p. 28). It is the process of inferring essential business relationships by using raw data. By using sophisticated data analysis tools, data mining helps to find healthy relationships and patterns in the large data set. Tools used for discovering patterns can be mathematical, algorithms, statistical models, or different machine learning methods (Chopra et al., 2011). Results of data mining increase customers’ loyalty and enhance their confidence and trust (Jayashree et al., 2011).

Businesses data mining techniques have many objectives. Attracting and acquiring new customers and analyze their purchase patterns over time. Moreover, data mining provides segment-based products for segment-based customers; therefore, adding value to the existing products or services. Ultimately, a

company takes proactive actions following detected emerging trends in customer behavior in highly competitive business environments.

Data mining has various techniques; we illustrate the main three of them in the context of CRM analytics.

5.1 Clustering

Clustering is the technique of combining the customers with the same set of transactions or queries into one group, or the transactions with similar behavior into one group. For instance, customers with a job profile and residing in the same geographic area often demand a set of services, and it is possible to add them into the same group. Clustering technique can help a company find the solution of the 80/20 principle of marketing, i.e., identifying that 20% of the loyal customers who will contribute to 80% of the company's profit (Chopra et al., 2011). The clustering can be done in different ways, like using logistic regression, decision trees, weblog classification (Shim et al., 2012).

5.2 Association

Association is the technique of finding patterns by identifying the connection between two events triggered by customers. It helps the company make vital decisions regarding different marketing strategies, like pricing. For example, when a person buys a pen, it is highly likely that he/or she will buy the paper as well. Hence, it is the job of the company to make sure that the customer can find these two products easily by placing these adjacent to each other in the store. At the same time, by identifying patterns through association technique of data mining, the company can offer discounts when someone buys these products together (Ayyagari, 2019).

5.3 Forecasting

Companies use data mining forecasting technique for making reasonable predictions regarding future customer activities by discovering different patterns. For example, if a person took a loan for buying a car five years ago, it is highly likely that he/she will go for retaking loan for buying another brand-new car. The technique can make future predictions intelligently and automatically by using decision trees or clusters, and association rules. Companies can find loyal customers by analyzing their behavior or the transactions they make and take the necessary measures accordingly (Mau et al., 2018).

6. Evaluation and Discussion

We illustrate the proposed framework to two CRM experts. They agreed that the proposed framework is abstract enough to be understood by their peers. After interviewing them several times, we reach an agreement that is no one single way to explain analytical CRM and further work may be needed to add deep learning techniques to the proposed framework. Experts were worried about the level of abstraction of the model and the need to relate to other solutions and cloud solutions of CRMs.

The tools and techniques of data mining can be immensely helpful for businesses to become more customer oriented. Using customer lifecycle can help to apply data mining to analytical CRM, where it tells what information is available on the 'input' side of data mining. However, this customer lifecycle

also reveals what is likely to be interesting on the ‘output’ side. Data mining can predict prospects of becoming active customers, the probable time for them to continue being active customers and how likely they will leave (Rygielski et al., 2002).

The followings are the necessary steps in implementing data mining in the effective analytical CRM process (Gupta & Aggarwal, 2012):

1. Defining Business Problem
2. Building Marketing Databases
3. Exploring Data
4. Preparing Data for Modeling
5. Building Model
6. Evaluating Model
7. Deploying Model and Extracting Results

Through using data mining techniques in the analytical CRM process, the companies can successfully improve the retention rates of the customers, as well as improve their attraction, response rates, and cross-selling (Zineldin, 2006). Eventually, companies can increase the value of the customers, foster improved loyalty, and attract the right customers.

Business organizations can achieve greater success if they can implement analytical CRM by adopting the techniques of data mining (Zaker & Hussien, 2017). The data mining techniques can help the company improve their relationship with the customers and can have a better strategic vision. The techniques of data mining can be efficiently used for customer segmentation and providing useful results for marketing purposes (Gurău et al., 2003).

6.1. Challenges

An essential challenge for implementing data mining in analytical CRM is to ensure data privacy (Palmatier & Martin, 2019) and security (Fernando et al., 2018). Data mining techniques may add to the risk of invading customer privacy by using their information without their wishes, or sometimes to their detriment. Businesses often gather transactional data of customers when a business transaction takes place. They gather information like the name of the product, location, quantity, and the time of purchase, and then this customer data is turned into customer profiling information through data mining which is often unknown to the customers, who may not welcome the company’s initiatives to use those data and send personalized campaigns to them periodically (Rygielski et al., 2002). Often the transactional or purchasing behavior of the customers is considered while studying customer behavior which may sometimes lead to wrong conclusions, as this behavior may often vary depending on the customer.

Another challenge for implementing data mining in analytical CRM is to manage diverse data types, which often calls for the integrated mining of heterogeneous and diverse data. The ICT experts often have to manage data which comes in different forms, like temporal data (like weblogs), demographic data, text

(emails, blogs, customer reviews, chatroom data), audio (through recorded phone or conversation with customers) (El-Zehery et al., 2014). It is a daunting task for the data miners to manage these varieties of data while extracting useful customer information.

In analytical CRM, the required data may come from multiple sources, like from different departments of the company. Again, many new patterns span multiple data sources. Hence, before an actual data mining exploration can start, it is necessary to integrate this data, which can be a significant challenge. Consequently, the patterns discovered through data mining are needed to be tested using rigorous statistical procedures before they can be identified as accepted results which can be a vital issue when particular actions are taken based on those results (El-Zehery et al., 2014).

Another critical challenge is to tackle legal issues that define what data can be gathered and what actions are permissible (Kumar & Reinartz, 2018a). Particularly in some countries, it is not permissible to use data for those purposes that are different from those for which they are gathered. Legal issues often make it difficult for IT specialists to use data mining as and when needed.

7. Recommendations

In order to solve the privacy issues of customer information, the companies should be alert and try to disclose to their customers the types of information they are seeking and the way this information can be used which will enhance the trust of the customer on the company and also make them more loyal shortly. Companies must also use additional encryption procedures while keeping the identity information of the customers. Furthermore, businesses must be aware that they must use the data mining technology responsibly so that a balance can be achieved between economic benefits and privacy rights.

The companies must also engage experienced and skilled IT professionals to handle the data mining process for CRM. Otherwise, it will not be possible to handle critical issues related to data mining, and the successful and effective management of customer relationship will not be possible at the end. The experienced and certified professionals will be able to translate business needs into software modules effectively, which is vital for implementing data mining techniques in CRM.

At the same time, companies must also focus on investing in training to empower the employees or the end users so that they can execute the business processes effectively using the data mining techniques used for analytical CRM. They should also be trained about how the software functionalities and features can be used. The employees must have clear conceptions about how these processes can help the company serve the customers better.

8. Conclusion

Business organizations can be able to offer the right product to the right set of customers by judiciously selecting the appropriate data mining technique and implementing it correctly which may also ensure better customer relationship management. Data mining techniques can be vital for business organizations. Business use data mining to solve different problems by finding the correlations, associations, and

patterns in the business information that might help to find the real customers, reach them efficiently, and provide the goods and services according to their needs. This paper proposed a framework that heights the interaction between analytical CRM components to achieve company goals and touch their strategies. The proposed framework provides simplified concepts of data mining for decision makers, and it helps to reduce training time for administrators. Therefore, the proposed framework helps managers to make their company a profitable business.

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THE NIGERIA NATIONAL POLICY ON GENDER IN BASIC EDUCATION (2006 – 2015): A POLICY REVIEW OF MILESTONES SCHIEVEMENT

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ABSTRACT

This paper reviewed the milestone achievements of the Nigeria National Policy on Gender in Basic Education. It took a critical look at the nature of execution of the Nigeria National Policy on Gender in Basic Education. It also examined whether the policy objectives and strategies were achieved as contained in the policy document. Data was derived from both primary source and secondary source and analyzed, using descriptive statistics and chi-square method. Findings revealed that milestone achievements were recorded through the policy on gender in basic education during the periods under review because virtually all the respondents are of the opinion that gender balance was achieved through the implementation of the policy. It was however recommended among others that awareness be created on existing policy on gender in basic education, adequate funding should be provided by the three tiers of government by giving scholarship to the children of the less privileged parents and that equality of basic education opportunity be provided for both gender irrespective of their religious and ethnic background.

Key words: Gender, National Policy, Milestone achievement, Basic Education

INTRODUCTION

The transmission and transfer of values such as Knowledge, skills, as well as planned activities that can aid the development of learners' potentials for human and national development are known as education (Etuk, Ering, & Ajake 2012). The importance of education cannot be overemphasized, because it helps in providing the method of acquiring knowledge, skills and traits which are meant for human, social and national development (Ige, 2013). Many organizations (both local and international) and governments agencies have kept preaching about the encouragement of several children, most especially from the impoverished nations, to be educated in order to secure a promising future (Saliho, 2015).

Education is considered as the best option to bridge the vacuum between the rich and the less privilege in the society. The basic education refers to the foundation in which other levels of education installed on, which comes as a necessity for both human, social and national development. Basic education is essential to

societal and human development.(Anaduaka & Okafor 2013).

The main aim and objectives of Universal Basic Education (UBE) are to make compulsory attendance of school for every child in the country in acquiring the minimum basic education which is a period of 9years. UBE comprises of (9) period of nine-year, primary education for (6) six years and (3) junior secondary education for three years. Basic educations still includes the adult and the non- formal programs which comprises of both primary and junior secondary education which is a policy to take charge of the school dropout (Tahir, 2008) cited in (Aboluwodi, 2015) that Universal Basic Education is structured to guarantee access to free education, which leads to reduction in dropout rate to the barest minimum, which also makes education pertinent to meet desires of learners and makes education a lifetime project.

Obanya (2004) cited in Aboluwodi (2015) explained further that the main concern of Universal Basic Education are tackled with the purpose of satisfying the basic learning needs of children, adults and youth. The Universal Basic Education Policy laid more emphasis on "education" rather than schooling.

Gender refers to the term used to express feminine and masculine personality and social personality disparities, this also used to refer to by the society as men and women (Webb, 1991). In Nigeria, not until recently, there was emergence to rechannel equality in gender, which was to promote living standard of living, and fair environment that is void of discrimination, incorporating inbuilt potentials of all social group, irrespective of circumstances or sex that can give both women and men same voices in decision making and policy execution., different approach to correct and address in Nigeria women's right in the 80s first with the responsibility and further discussion to better the socio economic and political lots of Nigeria women in general, which adopted a framework and guiding principle which are fragile and weak, the weakness of the principle is as a result of the gender issues which has gone out of hands and also it is beyond women enduement method and limit Women in Development (WID) concepts to a more attractive technique of Gender and Development (GAD).

The emergencies of the gender policy were as a result of the permissive nature that revolves around gender discrimination worldwide. The pestering issue involves the accessibility and also the control of power over the political and economic resources field which is widening, also, the issue which relates to the promotion of the gender fairness is pertinent and important if not essential, development can be enhanced. Despite the fact that the issue of the fundamental human right is constitutional, this didn't stop it from facing different challenges and impediments as regard to the religious and culture norms being empowered on patriarchal community and very paramount to the regime of global human right.

Sequel to the rationale, it is obvious that gender balance is one of the targets of the world countries in order to equate the access of both female and male child to basic education, to reduce the level of illiteracy, most especially among the female as well as other cogent reason as mentioned in the objectives of the study.

OBJECTIVES OF THE STUDY

The main objective of the study is to evaluate the Nigeria National Policy on Gender in Basic Education and its milestone achievements while the specific objectives are to:

- i. promote equal access and enrolment of girls

- ii. promote high level of retention, completion and performance of girls
- iii. advocate the support of stakeholders in resource mobilization
- iv. create a formidable environment for adequate planning and policy implementation

RESEARCH QUESTIONS

The following research questions were drawn from the above research objectives:

- I. How does the Nigeria national policy on gender in basic education promote equal access and enrolment of girls?
- II. How does the Nigeria national policy on gender in basic education promote high level of retention, completion and performance of girls?
- III. How does the Nigeria national policy on gender in basic education advocate the support of stakeholders in resource mobilization?
- IV. How does the Nigeria national policy on gender in basic education create a formidable environment for adequate planning and policy implementation?

RESEARCH HYPOTHESES

The below research null hypotheses were tested in section four:

H₀1: Nigeria national policy on gender in basic education does not significantly promote equal access and enrolment of girls

H₀2: Nigeria national policy on gender in basic education does not significantly promote high level of retention, completion and performance of girls

H₀3: Nigeria national policy on gender in basic education does not advocate the support of stakeholders in resource mobilization

H₀4: Nigeria national policy on gender in basic education does not create a formidable environment for adequate planning and policy implementation

2.0 LITERATURE REVIEW

This work cuts across and was guided by the Third World Feminist theory. In other words, it is also referred to as Gender and Development Paradigm. This is the theory of feminism that advocates the equality of both genders in any or all aspect of life (Moser, 1993; Rai, 2004; Pettman, 2004).

Inegbeloh (2003) postulates that the basis of the whole questions about gender and development are all based on the issue of power. Which proceed on how power is shared between the genders? Basically, how power is shared, and how to achieve equality in political participation is a question which has raised so much concern within feminists from the Third World. They raised support for the view, that the gender question which is about unequal power relationship, may invariably be answered by not only acknowledging the existence of inequality but by taking the grand step in redistributing political and

economic resources, and the restructuring of political and legal power bases, at the three tiers of government. This brings about the invitation for the process of having a clearer picture in the change of power and their relationship, which now enable the females to gain more access into the commanding heights of politics. From the Third World Feminist theory, it gave about a solution to gender inequality is engendering the system of governance. The solution provided seeks for more comprehensive ways in order to ensure that issues relating to gender interest are not neglected, taken for granted or abandoned. The theory also postulates the supports of the women empowerment as giant stride to promoting gender equality.

There are various concepts crucial and central to the study under investigation. These concepts range from the ordinary meaning of gender and basic education. The views on these concepts as presented by various scholars, its relevance and limitations are reviewed below.

Gender can be said to be the social roles assigned to both feminine and masculine in a community at a given point in time. The disparities between them are determined by ideological, cultural, economic and political reasons and are attributed in several societies by different power relations. Civil Resource Development and Documentation Center (CIRDDOC) (2001:1) describes gender as a system of roles determined by the social, political and economic context rather than biological determination. Gender is another word which should be distinguished from the term "sex", because, most often, the concepts are usually swapped with one another or moreover they are mistakenly termed with the same meaning. Gender is use to explain personality and social disparity attributed to both gender, it can also be referred to be what the society describes as feminine and masculine but sex in the same vein, refers to is used to differentiate species into either male or female, understanding from sex makes further explanations that only female gives birth and also have the capacity to breastfeed, while the male genital and hormonal composition differs from their female counterpart CIRDDOC (2001:1). To understanding the disparities between men and women or between gender and sex is determined by nature and the socially described ones are seen to be ideal for female (women) and male (men).

The colonial and the post independent era are the two important stages that the Nigeria education policy has gone through. Way back in 1944, the Nigeria government has exhibited great dedication to educational development with the hope that they will overcome illiteracy that will engender and promote national development as a result. The National Policy on Education is in a dynamic way which is also subject to several levels of adjustment in order to strengthen it to tackle societal challenges and address the yearnings of the larger Nigeria society. The stability of the Nigerian democracy is Important for the stability National Education Policy (NEP) and will also give room for an enabling environment that will enhance effective execution of the national education policy. Educational opportunities were made available by the national educational policy for dropout through the common channels such as adult education, open and distance learning education which are part of the objectives of secondary education (the Federal Republic of Nigeria, 2004). Inability to pay school fees and other charges deter several student from advancing their education to senior secondary school, hence, such students are not empowered with relevant skills. This development corroborate the British educational policy which was derived from the 1944 education act and encourages

global free education at secondary level based on the students interests (Gillard, 2011).

Ekpe, Omenka and Bisong (2016) posit that if success is to be achieved the National Gender Policy will rest on the technology of the operators on the policy in order to be able to adhere strictly to procedure with the use of gender mainstream as an instrument for institutionalizing a paradigm shift in gender power role collaborations. It further explained that it is experienced for the government to amend existing policy especially those that strengthen gender inequality and injustice. Worthy of note is the fight against patriarchy favoured by the culture that support the male gender. They also proffered solutions to sort out the challenges in the methods for enhancing policy objectives. This was made in advanced measures in making it a success.

Kezie-Nwoha (2006) reveals that even though the National Gender Policy (NGP) set out to adopt a displacement strategy, its objectives and strategies display an interesting mix of the inclusion and reversal strategies. These help in finding support for the feminists' position and explain the three models of mainstreaming are mutually being supportive. It also explains that the Employment and labour are a critical area of concern which displays the interrelationship between the three strategies of mainstreaming. So they also made recommendations that NGP should adopt inclusion strategy as a means of empowering women, as they also believe that social justice and gender equality can only be achieved if women are empowered economically.

Amadi (2017) made use of the Third World Feminist Theory, also known as the Gender and Development Paradigm in guiding his research. It advocates equality, women empowerment, and the transformation of unequal gender power relations. And conclusion was made that lack of prioritization of empowerment of women, and inertia towards gender equality goals, weakens the democratic process and made recommendations that if women are also granted access to spheres of rulership, through the affirmative Action, makes a political and an economic sense and also that empowering women politically, and addressing the gender question, is a critical factor in creating positive and sustainable impact on democratic governance.

According to Kura and Baba (2013) opine that the female gender is grossly violated and relegated in Nigeria and several African countries despite the existing provision of constitution, regional and international human right agreements and conventions. They also explained that the earlier move to promote the political and socio-economic lots of Nigerian women in the early 80s did not meet the expected desire, this is because the earlier effort did not solve the problem of gender inequality, the concept used previously to address women empowerment as only jettisoned the right of women with respect to change in society. It was later concluded that the gender equality department be responsible for the coordination and appraisal of the execution of the national gender policy and shall report to the ministry of women affair and social development.

Lawan(2017) posits that there are a lot of benefits and contributions from educating girl-child, which literally explains the efforts made at both national and international level to improve girl-child education via various policies and programs. Boys were found to outnumber the girls in both primary and secondary schools despite the laudable efforts made by the government. Various challenges facing the girl--child are attributed to her inability to access qualitative education. The refusal to deal with this challenges will further widen gender gap in education.

Yamma and Izom (2018) postulate that since education is an instrument of social reform, economic growth and political awareness and development of people. Primary education is the foundation of all education and should be regarded as fundamental to success in life. In which they referred to it as a reason the Federal Government of Nigeria launched the Universal Basic Education to give every Nigerian child access to education. However, since no one ever attained education without passing through primary education, the importance of primary education cannot be overemphasized. they now made recommendations Adequate funds should be provided by the Federal, State and Local Governments to finance education, The problem of corruption, especially in education sector in Nigeria should be seriously tackled in order to implement this educational policy to its fullest, also both primary and secondary school teachers (Junior and Senior) should be constantly trained after qualified ones have been employed to improve their knowledge. They should be well-paid salaries and regularly too.

Okoroma (2006) asserts that Nigeria has placed themselves under the National Policy on Education which has been causing series of implementation issues, which has made the national values and aspirations go through series of problems. These made Nigeria development believes and rely of miracles for development. Considering the fact that Nigerians are trying to copy the British system which is not suitable for Nigeria development. Nigerians have also tried the American system which has not also been palatable and later failed because of the sociological circumstances. Since we know the Nigeria national policy is not working don't let be deceived, if we keep holding on the failed policies we won't have any policies in the nearest future to count on. He also made some recommendations that the present national policies should be checked and re-writes to suit the present development of the nation also made suggestion that the Asian countries made use of the indigenous system of education and Nigeria too can make use of it. Also suggest that the ancient believes cultures of Nigeria must be ignored because they have already failed. Also the Nigerian governments and should put more effort on the growth of Nigerian education.

Abul, Uyilowhoma and Aboli (2017) argue that the purpose of the programme which was launched on 30th September 1999 by President Olusegun Obasanjo, this was aimed at providing both free and compulsory education for children in the primary and junior secondary schools in the country, an examination of UBE Policy shows that a number of problems have bedeviled the policy considering its main thrust and specific objectives and he made conclusion that UBE policy in Nigeria has failed to deliver significant success rate that has been anticipated , new policies should be adopted in which the policy will be able to deliver more positive outcomes compare to the ones previously implemented. They also made some recommendations in

this research that Government should increase the budgetary allocation to the education sector in regard to the recommendation of UNESCO that 26% of the Gross Domestic Product (GDP) should be allocated to the sector. Also, government at all levels should increase the funding of education especially the UBE program also the scheme should employ more teachers to meet the current demand. There is a need for training and re-training of teachers already employed to meet modern teaching pedagogy.

Ajala, and Alonge (2013) opine that educating female and male children produce similar increase explaining their earnings and with a view of increasing the rate of the future opportunities for both genders. However, provision of girl's educations would leads to series of socio-economic gains which could benefit the societies at large. Some of these societal gains include the economic productivity increment, the increase in the income of the family, it also brings about delay of marriages, it brings about the reduction of the family fertility rates, it also brings about increment in the health sectors which could aid the number of survival rates for infants and children. Human capital is one of the factor of economic growth which is brought about by education it has been noticed that there is gender bias in relation to the girl child education in Nigeria. Educating the housewives produces more gain that leaving them uneducated which open them for more forthcoming danger in being a mother and their personal career as a women. He made recommendations that there should be a law in the law of Nigerian which persecute the preachers of the gender bias of girl-child education to bring them back to order.

Aja, Eze and Nick (2014) further assert that the possibility of achieving the six

Education For All (EFA) goals in Nigeria by 2015 is not feasible, in which the problem which they are facing on how to realize the EFA goals in Nigeria basically includes the availabilities of early child schools or the pre-school education has been generally overthrow by the private individuals or some organization. Which later explains the functions of the UBE is no more and the performance are of the past in collaborations with the economic situations of the country many children which are still of school age has been forced out of school in order to get other mans of sustainability which could be as hawking or involving themselves in other menial jobs. The new and expanded UBE needs to start its operations so as to give rooms for all those mentioned causalities because this present curriculum has not provided opportunities for skills learning in which can reduce the rate of youths and adults unemployment as evidenced in the country. Which means the success of education in the country is the responsibility of all.

Elaine, Ezegwu, Shercliff, Heslop and North (2015) in this research they explain that many critics has been developed while using the gender parity as the proxy measure for gender equality in education, bringing together of different measures for understanding and implementations of the policies. Not all Nigerian states were used in the process of this research conclusions was made that gender parity or gender biased while referring to the number of the tertiary level students or in teachers employed. In the states used, it brings out that women are much higher in numbers than men in these places which were Study from the teacher education policy documents which had been focused on gender disparities for the past 5years. Suggestions was later put through that though it is important to think about the attitudes and bring out

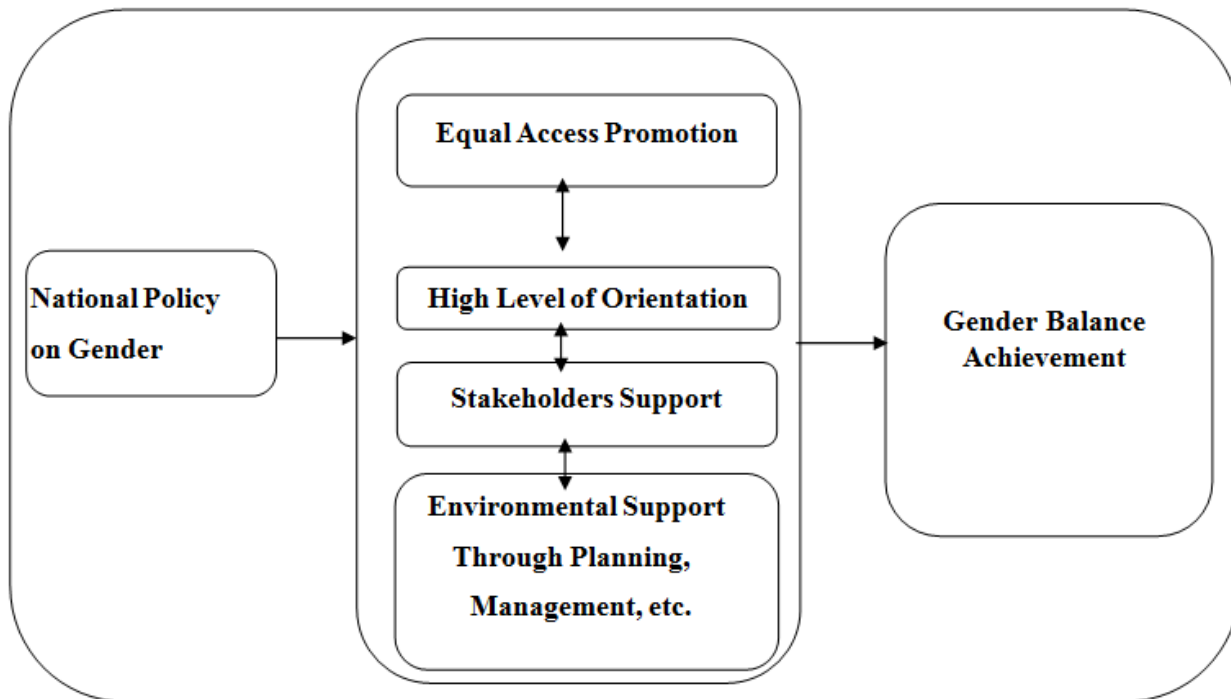
different ideas which is in accordance with the level of the gender quality together which will accordance with the total objective measures which can be the socio-economic background, the institutional arrangements, the place of its location, and the political economy of the state.

Kalio (2018) make references to different levels of issues, reasons, trends, specific issues on the differences among the implementation of the educational policies and the education policies itself in the process of explaining deeper the national development processes. The papers made conclusions and also recommended there should be review in the education polities and they should adopt the holistic and systematic approach while making formulation of future policies. He later suggested not overlooking the basic education and put more effort into this critical stage of education because it represents the bedrock of any developmental stages of human development.

CONCEPTUAL FRAMEWORK

The theoretical linkage between national policy on gender and gender balance achievement can be presented in Conceptual form, this is because gender balance depends largely on national policy on gender. If the national policy is not efficiently monitored no matter how the gender balance process can be it will definitely have little or no effect on the gender balance achievement.

CONCEPTUAL FRAMEWORK OF NATIONAL POLICY AND GENDER BALANCE ACHIEVEMENT



Source: Authors' Computation, 2019

3.0 METHODOLOGY

This aim of this section is to describe the type of estimating techniques to be adopted in carrying out this study in order to achieve the set objectives. It equally justifies the approaches used in the course of research findings that include the identification of the population and sampling size, data collection techniques, model specification, method of data analysis among others.

THE POPULATION AND SAMPLING SIZE

The targeted population are the senior personnel in Ministry of Education on gender desk, Senior personnels in Education District and Local Government Education Authority, Head of selected primary and Junior Secondary Schools (Headmasters/Headmistresses, Principals and vice Principals respectively). They consist of individuals with different sex, culture, educational qualification, background and perception.

The selected schools are comprehensive public schools, founded over two decades by the enabling law of Nigeria for the advancement of learning and establishment of academic excellence. The concern schools cater for a population of over three thousand enrolled students at each of the primary and junior secondary. All selected schools are located in the cities of Yaba and Agege in Lagos, Nigeria. The schools offer First Leaving School Certificate (FLSC) and Junior Secondary School Certificate (JSSC, fondly called Junior WAEC).

The study made use of 17 respondents as sample size, because the office holders involved were reached with required information of the study and the numeric strength of the respondents made it easier for the researchers to retrieved 100% of the questionnaires.

DATA COLLECTION TECHNIQUES

The instrument of data collection involves the use of questionnaires. This was used to elicit information from the key informants on some cogent issues on Nigeria national policy on gender in basic education with special reference to Federal Ministry of Education, Abuja, Yaba and Agege axis of Lagos state.

The key informants for the questionnaires are:

- One senior staff of Federal Ministry of Education
- Four senior staff from two educational district (1 and 4) in Lagos
- Seven Management staff (Three Principal and four Vice Principal) of Secondary schools
- One Senior staff from Local Government Education Authority
- Four Headmaster/Headmistress of primary schools

A total of seventeen (17) questionnaires were administered.

METHOD OF DATA ANALYSIS

The qualitative data from questionnaires were administered and analyzed using Descriptive statistic (percentage analysis) as well as Chi² analysis for testing the formulated hypotheses. Responses were presented using a simple Likert scale ranging from strongly agree (5), agree (4), undecided (3), disagree (2) to strongly disagree (1).

4.0 DATA PRESENTATION AND INTERPRETATION

This section depicts the data collection analysis based on the investigations gathered from the field. The data was extensively interpreted by using Chi square statistics.

Table 4.1 Distribution of respondents on Equal Access and Enrolment of Girls

Equal Access And Enrolment Of Girls	SA	A	U	D	SD	TOTAL
Q1	4 (23.5%)	3 (17.6%)	2 (11.8%)	6 (35.3%)	2 (11.8%)	17
Q2	1 (5.9%)	10 (58.8%)	0 (0%)	2 (11.8%)	4 (23.5%)	17
Q3	10 (58.8%)	0 (0%)	0 (0%)	0 (0%)	7 (41.2%)	17
Q4	7 (41.2%)	8 (47.1%)	2 (11.8%)	0 (0%)	0 (0%)	17
Q5	7 (41.2%)	7 (41.2%)	3 (17.6%)	0 (0%)	0 (0%)	17
Q6	3 (17.6%)	10 (58.8%)	4 (23.5%)	0 (0%)	0 (0%)	17
Q7	0 (0%)	10 (58.8%)	2 (11.8%)	0 (0%)	5 (28.4%)	17

Table 4.1 revealed that Girls have lower enrolment rates than boys in the formal basic education system as strongly agreed by 23.5% of the respondents, 17.6% agreed, 11.8% was undecided and 35.3% disagreed, and 11.8% strongly disagreed.

Meanwhile, 5.9% of the respondents strongly agreed that equitable access to basic education by gender is hindered by a combination of features such as lack of political commitment, poor commitment and poor management and so on, 58.8% agreed, and 11.8% disagreed, and 23.5% strongly disagreed.

Also, 58.8% of the respondents strongly agreed that Government advocacy through both internal and external agencies on campaign for sensitizing communities on girls' education importance on helping in reducing gender balance problem, and 41.2% strongly disagreed.

Also, 41.2% of the respondents strongly agreed that reaffirming the UBE policy of free and compulsory basic education for all the children as a fundamental human right assists all states of federation in the enactment and enforcement of the UBE Act, 47.1% agreed while, 11.8% was undecided

Moreover, 41.2% of the respondents strongly agreed that UBE improves state governments

provision of children/girls friendly school infrastructure, 41.2% agreed while, 17.6% was undecided meanwhile, 17.6% of the respondents strongly agreed that Federal government through internal & international agencies, civil society and private sector facilitates the western education integration, 58.8% agreed while, 23.5% was undecided

Lastly, the table revealed that Girls have lower enrolment rates than boys in the formal basic education system as 58.8% agreed, 11.8% was undecided and 28.4% strongly disagreed.

Hypothesis One

$H_0: X^2 = 0$: Nigeria national policy on gender in basic education does not significantly promote equal access and enrolment of girls

$H_a: X^2 \neq 0$: Nigeria national policy on gender in basic education significantly promote equal access and enrolment of girls

Table 4.1.1

Equitable access to basic education by gender is hindered by a combination of features such as: Lack of political commitment, poor planning, and poor management and so on.

	Observed N	Expected N	Residual
SD	4	4.3	-.3
D	2	4.3	-2.3
A	10	4.3	5.8
SA	1	4.3	-3.3
Total	17		

Test Statistics

	Equitable access to basic education by gender is hindered by a combination of features such as: Lack of political commitment, poor planning, and poor management and so on.
Chi-Square	11.471 ^a
Df	3
Asymp. Sig.	.009

a. 4 cells (100.0%) have expected frequencies less than 5. The minimum expected cell frequency is 4.3.

Table Value 3.841

5% significant

$X^2_{tab} = 11.471$

$X^2_{cal} = 3.841$

Since $X^2_{cal} = 11.471$ is greater than $X^2_{tab} = 3.841$ we therefore reject null hypothesis and accept the alternative hypothesis which states that Nigeria national policy on gender in basic education significantly promote equal access and enrolment of girls.

Table 4.2 Distribution of respondents on Retention, Completion and Performance of Girls

Retention, Completion And Performance Of Girls	SA	A	U	D	SD	TOTAL
Q8	0 (0%)	6 (35.3%)	5 (29.4%)	4 (23.5%)	2 (11.8%)	17
Q9	3 (17.6%)	11 (64.7%)	1 (5.9%)	0 (0%)	2 (11.8%)	17
Q10.	2 (11.8%)	8 (47.1%)	2 (11.8%)	5 (29.4%)	0 (0%)	17
Q11	1 (5.9%)	12 (70.6%)	0 (0%)	4 (23.5%)	0 (0%)	17
Q12.	1 (5.9%)	9 (52.9%)	4 (23.5%)	3 (17.6%)	0 (0%)	17
Q13	3 (17.6%)	5 (29.4%)	9 (52.9%)	0 (0%)	0 (0%)	17
Q14	3 (17.6%)	8 (47.1%)	6 (35.3%)	0 (0%)	0 (0%)	17

Table 4.2 revealed that Overall girls have lower retention rate than boys based on dropout rate before completion as a result of early marriage, poverty, Girl child labour, and teenage pregnancy and so on as 35.3% agreed, 29.4% was undecided and 23.5% disagreed, and 11.8% strongly disagreed.

Meanwhile, 17.6% of the respondents strongly agreed that Federal government encourages state governments to allow girls that dropout of school for some reasons (such as pregnancy, poverty, girls-child marriage) to continue their education, 64.7% agreed, and 5.9% was undecided, and 11.8% strongly disagreed.

Also, 11.8% of the respondents strongly agreed that Federal government enforces free compulsory basic education on state governments, and as 47.1% agreed, 11.8% was undecided and 29.4% disagreed.

Also, 5.9% of the respondents strongly agree that the federal government enforces law against child begging and hawking during school hours, provides mid-day meal for primary school pupils and implements poverty alleviation policy Act, 70.6% agreed while, 23.5% was disagreed.

Moreso, 5.9% of the respondents strongly agreed that the federal government spurs state governments in collaboration with other development partners to consider more scholarship scheme for junior secondary school girls. , 52.9% agreed while, 23.5% was undecided, 17.6% was disagreed.

meanwhile, 17.6% of the respondents strongly agreed that Federal government spurs state governments in Nigeria to establish second chance education centers for girls in order for them to continue their education after dropout, 29.4% agreed while, 52.9% was undecided

lastly, the table revealed that Federal government spurs state governments to collaborate with development partners, Parent Teachers Association (PTA), School Based Management Committee (SBMC) and so on to establish innovative girls encouragement clubs in schools that will focus on building self-esteem, improving girls performance, leadership skill and many more 17.6% of the respondents strongly agreed as 47.1% agreed, 35.3% was undecided.

Hypothesis Two

H₀: X²= 0: Nigeria national policy on gender in basic education does not significantly promote high level of retention, completion and performance of girls

H_a:X²≠ 0: Nigeria national policy on gender in basic education significantly promote high level of retention, completion and performance of girls

Table 4.2.1

Federal government encourages state governments to allow girls that dropout of school for some reasons (such as pregnancy, poverty, girls-child marriage to continue their education

	Observed N	Expected N	Residual
SD	2	4.3	-2.3
U	1	4.3	-3.3
A	11	4.3	6.8
SA	3	4.3	-1.3
Total	17		

Test Statistics

	Federal government encourages state governments to allow girls that dropout of school for some reasons (such as pregnancy, poverty, girls-child marriage to continue their education
Chi-Square	14.765 ^a
Df	3
Asymp. Sig.	.002

a. 4 cells (100.0%) have expected frequencies less than 5. The minimum expected cell frequency is 4.3.

Table Value 3.841

5% significant

X_{tab}= 3.841

$$X_{cal} = 14.765$$

Since $X_{cal} = 14.765$ is greater than $X_{tab} = 3.841$ we therefore reject null hypothesis and accept the alternative hypothesis which says Nigeria national policy on gender in basic education significantly promote high level of girls performance, completion as well as retention.

Table 4.3 Distribution of respondents on Stakeholders' Resource Mobilization

Stakeholders' Resource Mobilization	SA	A	U	D	SD	TOTAL
Q15	7 (41.2%)	8 (47.1%)	1 (5.9%)	1 (5.9%)	2 (11.8%)	17
Q16	10 (58.8%)	4 (23.5%)	1 (5.9%)	1 (5.9%)	1 (5.9%)	17
Q17	0 (0%)	14 (82.4%)	3 (17.6%)	0 (0%)	0 (0%)	17
Q18	6 (35.3%)	9 (52.9%)	1 (5.9%)	1 (5.9%)	0 (0%)	17
Q19	9 (52.9%)	8 (47.1%)	0 (0%)	0 (0%)	0 (0%)	17
Q20	3 (17.6%)	4 (29.4%)	3 (17.6%)	7 (41.2%)	0 (0%)	17
Q21	4 (23.5%)	9 (52.9%)	3 (17.6%)	1 (5.9%)	0 (0%)	17

Table 4.3 revealed that Participation of stakeholders in policy design, implementation, monitoring and evaluation is the cornerstone required to ensure impact and sustainability as 35.3% strongly agreed and 47.1% agreed, 5.9% was undecided and 5.9% disagreed, and 11.8% strongly disagreed.

Meanwhile, 58.8% of the respondents strongly agreed that financing the planning and implementation of projects to tackle gender disparities in education should not be the sole responsibility of government, 23.5% agreed, and 5.9% was undecided, and 5.9% disagreed and 5.9% strongly disagreed.

Also, 82.4% of the respondents agreed that Strategic plans for gender and basic education provides a framework in which development partners design their interventions, and 17.6% was undecided.

Also, 35.3% of the respondents strongly agreed that Private sectors and individuals mobilize resources, technical support and participated fully in the implementation of gender and basic education program, 52.9% agreed while, 5.9% was undecided and 5.9% was disagreed.

Moreso, 52.9% of the respondents strongly agreed that accountability, transparency and prudent financial management is a catalyst for sustainability of the gender and basic education program. In which

47.1% agreed

Meanwhile, 17.6% of the respondents strongly agreed that three tiers of government described budgetary line item(s) for implementation of gender in basic education’s programme activities, 29.4% agreed while, 17.6% was undecided and 41.2 % disagreed

Lastly in the table, revealed that Gender and basic education policy is widely disseminated in user friendly language and the key stakeholders sensitized of the content therein. 23.5% of the respondents strongly agreed as 52.9% agreed, 17.6% was undecided and 5.9% disagreed

Hypothesis Three

$H_0: X^2 = 0$: Nigeria national policy on gender in basic education does not advocate the support of stakeholders in resource mobilization

$H_a: X^2 \neq 0$: Nigeria national policy on gender in basic education advocate the support of stakeholders in resource mobilization

Table 4.3.1

Participation of all key stakeholders in policy design, implementation, monitoring and evaluation is the cornerstone required to ensure impact and sustainability

	Observed N	Expected N	Residual
D	1	4.3	-3.3
U	1	4.3	-3.3
A	8	4.3	3.8
SA	7	4.3	2.8
Total	17		

Test Statistics

	Participation of all key stakeholders in policy design, implementation, monitoring and evaluation is the cornerstone required to ensure impact and sustainability
Chi-Square	10.059 ^a
Df	3
Asymp. Sig.	.018

a. 4 cells (100.0%) have expected frequencies less than 5. The minimum expected cell frequency is 4.3.

Table Value 3.841

5% significant

$X_{tab} = 3.841$

$$X_{cal} = 10.059$$

Since $X_{cal} = 10.059$ is greater than $X_{tab} = 3.841$ we therefore reject the null hypothesis and accept the alternative hypothesis which says Nigeria national policy on gender in basic education advocates the support of stakeholders in resource mobilization

Table 4.4 Distribution of respondents on adequate planning & policy implementation

Adequate planning & policy implementation	SA	A	U	D	SD	TOTAL
Q22	5 (29.4%)	10 (58.8%)	2 (11.8%)	0 (0%)	0 (0%)	17
Q23	4 (23.5%)	11 (64.7%)	1 (5.9%)	1 (5.9%)	0 (0%)	17
Q24	3 (17.6%)	14 (82.4%)	0 (0%)	0 (0%)	0 (0%)	17
Q25	4 (23.5%)	9 (52.9%)	4 (23.5%)	0 (0%)	0 (0%)	17
Q26	3 (17.6%)	10 (58.8%)	4 (23.5%)	0 (0%)	0 (0%)	17
Q27	1 (5.9%)	1 (5.9%)	13 (76.5%)	2 (11.8%)	0 (0%)	17
Q28	4 (17.6%)	7 (41.2%)	1 (5.9%)	5 (29.4%)	0 (0%)	17

Table 4.4 revealed that Nigeria is taking a leading role in Africa in the development of long term strategic plans for implementing of the gender and basic education policy and 29.4% strongly agreed, 58.8% agreed and 11.8% was undecided.

Meanwhile, 23.5% of the respondents strongly agreed that Federal Ministry of Education engages consultants to develop solid indicators used to track progress on implementation of the gender and basic education policy, 64.7% agreed, and 5.9% was undecided, and 5.9% disagreed.

Also, 17.6% of the respondents agreed that Federal Ministry of Education coordinates annual joint review meetings to evaluate the degree to which key components of the gender and basic education policy are being implemented and 82.4% agreed

Also, 23.5% of the respondents strongly agreed that Community sensitization on gender issues including monitoring and evaluation are encouraged in all communities in Nigeria, 52.9% agreed while, 23.5% was undecided.

Moreso, 17.6% of the respondents strongly agreed that all institutions implementing projects in this

field conduct impact studies on their gender and basic education interventions. In which 58.8% agreed and 23.5% was undecided.

meanwhile, 5.9% of the respondents strongly agreed that Federal Ministry of Education conducts mid-term policy reviews at the two and half year mark and an evaluation of the policy at the 5 year period mark, 5.9% agreed while, 76.5% was undecided and 11.8% disagreed

Lastly in the table, revealed that there is serious and consistent advocacy and mobilization at leadership level. 17.6% of the respondents strongly agreed as 41.2% agreed, 5.9% was undecided and 29.4% disagreed

Hypothesis Four

H₀4: Nigeria national policy on gender in basic education does not create a formidable environment for adequate planning and policy implementation

H₁: Nigeria national policy on gender in basic education create a formidable environment for adequate planning and policy implementation

Table 4.4.1

Federal Ministry of Education coordinates annual joint review meetings to evaluate the degree to which key components of the gender and basic education policy are being implemented

	Observed N	Expected N	Residual
A	14	8.5	5.5
SA	3	8.5	-5.5
Total	17		

Test Statistics

	Federal Ministry of Education coordinates annual joint review meetings to evaluate the degree to which key components of the gender and basic education policy are being implemented
Chi-Square	7.118 ^a
Df	1
Asymp. Sig.	.008

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 8.5.

Table Value 3.841

5% significant

$X_{tab} = 3.841$

$X_{cal} = 7.118$

Since $X_{cal} = 7.118$ is greater than $X_{tab} = 3.841$ we therefore reject the null hypothesis and accept the alternative hypothesis which says that Nigeria national policy on gender in basic education creates a formidable environment for adequate planning and policy implementation

Discussion of Findings

The presentation and analysis in this section (4.0) depicts that milestone achievement was recorded through the Nigeria national policy on gender in basic education between the periods under review, because virtually all the respondents are of opinion that gender balance was achieved through well implementation of the policy.

5.0 CONCLUSION AND RECOMMENDATIONS

CONCLUSION

Nigeria National Policy on Gender in Basic Education helped in achieving a milestone during the period under review, because the set specific objectives helped the policy users (i.e. Federal Ministry of Education, Educational District, Local Government Education Authority, Universal Basic Education at all level, The Principals and Vice Principals of Junior Secondary Schools as well as Head Masters/Mistresses in Primary schools) to reduces the problems confronting the gender in basic education to barest minimum. Though, there is need for government to improve on existing platform on gender in basic education to neutralize the mentality of some individual that give credence to male supremacy over female.

RECOMMENDATIONS

It is obvious that there are challenges militating against strategies for achieving policy objectives in which we propose the following recommendations to achieve more success:

Awareness must be created on existing policy on gender in basic education (i.e. more percentage of budgets must be devoted to gender in basic education in such that an aspect of it will be allocated to raising awareness among employees, government, private institutions and the public. To ensure that relevant stakeholders are well informed about the efficacy of the policy, commitment of significant resources such as finance, time and manpower must be adequately annexed. Moreso, awareness campaign can be raised on the existing policy through the various social media as well as community leaders.

Gender Equality Unit in Basic Education (GEUBE) should be created within the Ministry of Education and other relevant Government Ministries. The GEUBE can be saddled with the responsibility of monitoring and supervising the implementation of existing educational policies and strategies designed to enhance gender equality in basic education. The creation of GEUBE should not be restricted to the federal ministry of education alone; it can also be replicated in the remaining two tiers of governments (i.e. state and local governments).

The implementation guidelines of the Nigeria national policy on gender in basic education must be

painstakingly followed. This will however, facilitate the successful achievement of the policy strategies and objectives through effective and efficient coordination of the policy framework.

Adequate funding should be provided by the government (i.e. federal, state and local) by giving scholarship to the less privilege/poverty stricken parents' children who cannot afford to sponsor their wards especially the girl-child. Also, in order to ensure that poverty is not a hindrance to schooling, the government can provide free textbooks in core subjects and abolish school fees at both the primary and junior secondary school levels. Besides, the Universal Basic Education Project (UBEP) can accommodate free education for adults who have been out of schools to acquire basic skills required for lifelong learning in form of non-formal programmes and training.

Equality of basic education opportunity should be provided for both gender irrespective of their religious inclination, ethnic, mental, physical disability and socio-economic background. Our culture must depict the egalitarian philosophy that is in alignment with democratic beliefs. This is to stress that education must be equally made available to both the boy and the girl-child without any iota of discrimination.

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Appendix I

QUESTIONNAIRE

School of Post Graduate Studies,
 Department of Business Administration,
 University of Lagos,
 Akoka – Yaba,
 Lagos.

Dear Respondent,

We are Doctoral *Students of the* above-named Institution currently researching on The Nigeria National Policy on Gender in Basic Education (2006 – 2015): A Policy Review of Milestone Achievement. Your Organization is one of the selected organisations for the study. Kindly go through each of the item below and respond objectively to those items to show degree to which you agree or disagree with each option.

Your response is only for academic research purpose and will be treated with high level of confidentiality.

Thank you in anticipation for your favourable response.

Yours faithfully,

Ishola, Ademola S.

Thomas, Gbola S.

Doctoral Students

SECTION A

INSTRUCTION: Please kindly tick {√} option that indicates your position:

Sex: Male () Female: ()

Marital Status: Married () Single: ()

Age: 28 - 35 () 36-45 () 46 +()

Years of Experience: 1-5years() 6-10years() 11-15years() 16 – 20years() 21 – 25 years() Above 25 years()

Educational Qualification: Grade I&II () NCE () B.Ed/B.Sc/HND () M.Sc ()

SECTION B

INSTRUCTION: Kindly tick {√} the most appropriate options that express your opinion on the questions below. Note that SA denotes Strongly Agree = 5, A denotes Agree = 4, U denotes Undecided = 3, D denotes Disagree = 2 and SD Strongly Disagree = 1

A	EQUAL ACCESS AND ENROLMENT OF GIRLS	Strongly Agree	Agree (A)	Undecided (U)	Disagree (D)	Strongly Disagree
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		(SA)				(SD)
1	Girls have lower enrolment rates than boys in the formal basic education system.					
2	Equitable access to basic education by gender is hindered by a combination of features such as: Lack of political commitment, poor planning, and poor management and so on.					
3	Government Advocacy through both internal and international agencies on campaign for sensitizing communities on girls' education importance is helping in resolving Gender balance Problem.					
4	Reaffirming the UBE policy of free and compulsory basic education for all the children as a fundamental human right assists all states of federation in the enactment and enforcement of the UBE Act.					
5	UBE improves state governments provision of children/girls friendly school infrastructure					
6	Federal government through internal& international agencies, civil society and private sector facilitates the western education integration					
7	Federal Government of Nigeria massively drives to build capacity of Basic Education Sector personnels					
B	RETENTION, COMPLETION AND PERFORMANCE OF GIRLS					
8	Overall girls have lower retention rate than boys based on dropout rate before completion as a result of early marriage, poverty, Girl-child labour, teenage pregnancy and so on.					
9	Federal government encourages state governments to allow girls that dropout of school for some reasons (such as pregnancy, poverty, girls-child marriage to continue their education					
10	Federal government enforces free compulsory basic education on state governments.					
11	Federal government enforces law against child begging and hawking during school hours, provides mid-day meal for primary school pupils and implements poverty alleviation policy					
12	Federal government spurs state governments in collaboration with other development partners to consider more scholarship scheme for junior secondary school girls.					
13	Federal government spurs state governments in Nigeria to establish second chance education centers for girls in order for them to continue their education after dropout.					
14	Federal government spurs state governments to collaborate with development partners, Parent					

	Teachers Association (PTA), School Based Management committee (SBMC) and so on to establish innovative girls encouragement clubs in schools that will focus on building self-esteem, improving girls performance, leadership skill and many more					
C	STAKEHOLDERS' RESOURCE MOBILIZATION					
15	Participation of all key stakeholders in policy design, implementation, monitoring and evaluation is the cornerstone required to ensure impact and sustainability					
16	Financing the planning and implementation of projects to tackle gender disparities in education should not be the sole responsibility of government					
17	Strategic plans for gender and basic education provides a framework in which development partners design their interventions					
18	Private sectors and individuals mobilize resources, technical support and participated fully in the implementation of gender and basic education program					
19	Accountability, transparency and prudent financial management is a catalyst for sustainability of the gender and basic education program.					
20	The three tiers of government define a budgetary line item(s) for programme activities for the implementation of the gender and basic education programme					
21	Gender and basic education policy is widely disseminated in user friendly language and the key stakeholders sensitized of the content therein.					
D	ADEQUATE PLANNING & POLICY IMPLEMENTATION					
22	Nigeria is taking a leading role in Africa in the development of long term strategic plans for implementing of the gender and basic education policy					
23	Federal Ministry of Education engages consultants to develop solid indicators used to track progress on implementation of the gender and basic education policy					
24	Federal Ministry of Education coordinates annual joint review meetings to evaluate the degree to which key components of the gender and basic education policy are being implemented					
25	Community sensitization on gender issues including monitoring and evaluation are encouraged in all					

	communities in Nigeria					
26	All institutions implementing projects in this field conduct impact studies on their gender and basic education interventions					
27	Federal Ministry of Education conducts mid-term policy reviews at the two and half year mark and an evaluation of the policy at the 5 year period mark.					
28	There is serious and consistent advocacy and mobilization at leadership level					

MAXIMIZING PROFITABILITY THROUGH MODEL SIMPLICITY AND CLUSTER ANALYSIS

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Abstract

Machine-learning techniques were used to construct forecasting models of consumer credit risk. Using mimic data from consumer credit risk domain, binary logistic regression was used to build the models to predict the likelihood of default. The goal was to develop a model with as few predictors as possible, while not going lower than a concordant level of 65%. This paper compares a 4-variable model and a 12-variable model based on simplicity and profitability. Using the selected model, cluster analysis was then performed to maximize the estimated profitability. The 4-variable model achieves a profit \$122,340.69 on 1000 accounts. KS of the model is 0.542. The 12-variable model achieves profit \$126,062.48 on 1000 accounts. KS of the model is 0.606. The profit difference on 1000 accounts base is only \$3,721.79. The Cluster1 segment of 4-variable model achieves profit \$143,616.62, which is determinant as the best segment.

1. Introduction

While developing a product or service, a predictive statistical model is needed to maximize the profitability of a product or service. While a predictive statistical model should be as accurate as possible to predict the likelihood of default, a statistical model with too many predictors can also cost company both time and money. It takes time to collect data, so it is reasonable to assume that it would cost additional time if a more complex model was selected. Data collection also costs money, and the more variables there are in a model, the more data would need to be acquired. The purposes of this paper are to explore the cost of simplicity and how a predictive statistical model can be maximized to increase a company's profitability.

2. Method

2.1 Logistic Regression

- Define binary variable to predict the likelihood of default using the binary response variable GoodBad.
- Before building the models, random samples taken from the dataset were partitioned into two independent files: a training dataset and a validation dataset.

- Models were developed and tested using the backward selection option in Proc Logistic procedure.
- Through the process of model development and validation, 4-variable and 12-variable models were selected for comparison.

2.2 Model Comparison

- ROC curves, Gains tables and KS test were generated for each model.
- Data was classified into four categories ERROR1, ERROR2, VALID1 and VALID2 using a selected cutoff probability.
- Profitability reports were generated for each model using a profitability function.

2.3 Cluster Analysis using K-means model

- Data was standardized using Proc Stdize procedure with range method.
- K-means was used to partition data into 3 clusters. The K-means method identifies 3 centroids, and then allocates every data point to the nearest cluster, while keeping the centroids as small as possible.
- Canonical discriminant analysis was performed using Proc Candisc procedure.
- The most profitable subpopulation to target was identified.

3. Result

3.1 4-Variable Model

A logistic regression model using 4-variable was established as below (See Table 1).

Table 1: Analysis of maximum likelihood estimates for 4-variable model

Analysis of Maximum Likelihood Estimates						
Parameter	Parameter Description	DF	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
Intercept		1	-0.05250	0.25820	0.04	0.8389
X1	Utilization of all revolving bankcard trades	1	0.00058	0.00025	5.23	0.0223
X2	Highest utilization on any single bank revolving trade	1	0.00099	0.00039	6.46	0.0111
X3	Total collection/charge off/Repossession dollars within 12 months	1	0.00005	0.00002	10.57	0.0011
X4	Percent of trades never delinquencies or derogatory	1	-0.03620	0.00310	136.36	<.0001

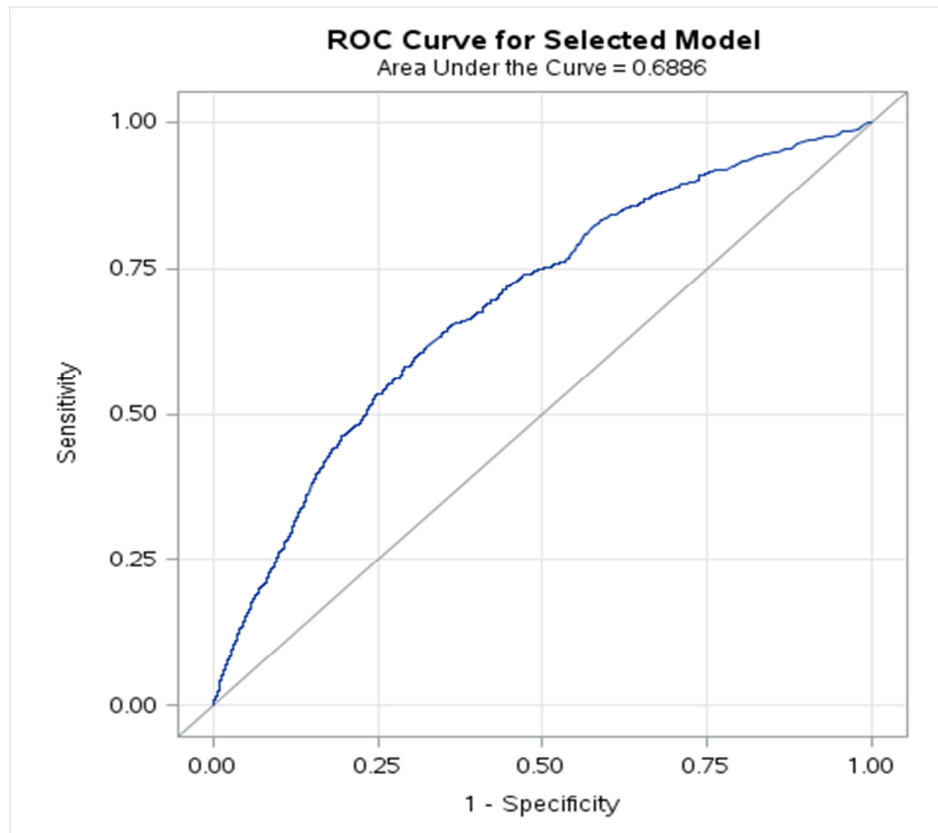
3.2 4-Variable Model Performance

All 4 variables are significant in the level of 0.05. The model can achieve percent concordant of 68.8 and Area Under Curve of 0.688 (See Table 2 and Figure 1).

Table 2: Association of predicted probabilities and observed for 4-variable model

Association of Predicted Probabilities and Observed			
Responses			
Percent Concordant	68.8	Somers' D	0.377
Percent Discordant	31.1	Gamma	0.378
Percent Tied	0.2	Tau-a	0.147
Pairs	2,082,730	c	0.689

Figure 1: ROC curve for 4-variable model



The gains table (See Table 3) is tabulated as below that KS achieves 0.542.

Table 3: Gains table for 4-variable model

Decile	Default	Cum Default	Mean Default	Cum Default Rate	Default Capture Rate	Min Score	Max Score	Mean Score	KS
1	80	80	0.327	0.327	0.439	0.172	1.000	0.356	0.366
2	46	127	0.190	0.259	0.693	0.082	0.170	0.116	0.533
3	20	147	0.080	0.199	0.801	0.049	0.082	0.062	0.542
4	6	153	0.025	0.155	0.835	0.038	0.049	0.043	0.470
5	9	162	0.038	0.132	0.885	0.031	0.038	0.034	0.416
6	15	177	0.062	0.120	0.969	0.029	0.031	0.029	0.399
7	3	180	0.011	0.105	0.984	0.027	0.029	0.028	0.307
8	2	182	0.009	0.093	0.996	0.026	0.027	0.026	0.212
9	1	183	0.003	0.083	0.999	0.025	0.026	0.025	0.108
10	0	183	0.000	0.074	1.000	0.025	0.025	0.025	0.000
Total	183	183	0.074	0.074	1.000	0.025	1.000	0.074	0.542

3.3 4-variable Model Profitability Calculation

If it is assumed when the predict default probability is greater than a given number, it would be a bad account; otherwise, it would be a good account. GoodBad can be assigned to the scored data. An example here is if the cutoff probability of 0.116 from the mean score at the second decile is used, the model development data can be classified into 4 categories: ERROR1, ERROR2, VALID1 and VALID2. The profitability can be listed in the below table (See Table 4).

Table 4: Profitability table for 4-variable model

outcome type	Percentage	n	Profit	Profit per 1000 account
ERROR1	17%	571	(\$105,833.14)	(\$185,347.01)
ERROR2	10%	327	\$0.00	\$0.00
VALID1	9%	295	\$0.00	\$0.00
VALID2	64%	2078	\$506,009.54	\$243,507.96

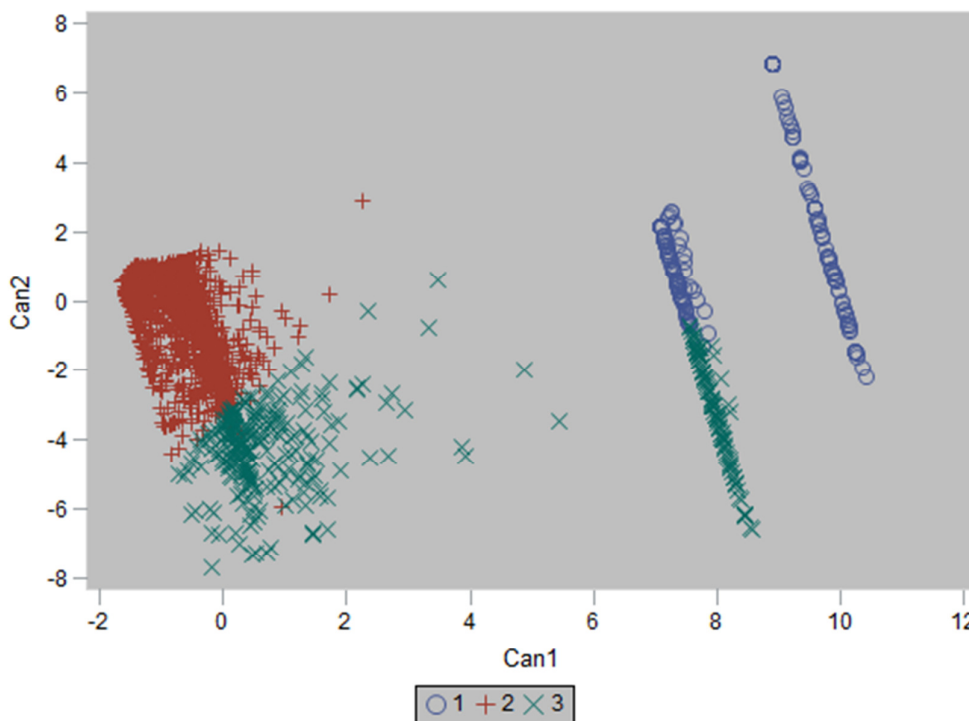
Total	100%	3271	\$400,176.39	\$122,340.69
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Here ERROR1 is a category in which the accounts are assigned to be good. However, the accounts are actually bad, so \$105,833.14 is lost on 571 accounts. It is equivalent that \$185,347.01 is lost on 1000 accounts. ERROR2 is a category in which the accounts are assigned to be bad, but they are actually good accounts, so money is neither lost nor earned; VALID1 is a category in which the accounts are assigned to be bad and the accounts are actually bad, so a lost is successfully avoided; VALID2 is a category in which the accounts are assigned to be good and they are actually good accounts, so \$506,009.54 is successfully earned on 2078 accounts. It is equivalent that \$243,507.96 is earned on 1000 accounts. This is a winning business in which \$400,176.39 can be earned on the total 3271 accounts; equivalently, \$122,340.69 can be earned on 1000 accounts.

3.4 4-Variable Model K-means Cluster and Profitability

Customers are clustered into 3 clusters. A SAS procedure FASTCLUS using K-means method was performed.

Figure 2: Plot of canonical variables identified by cluster value



The resulting plot (See Figure 2) illustrates the spatial separation of the clusters calculated in the FASTCLUS procedure. Here blue circles represent the Cluster1, which is assumed to be the best segment in profit.

If the same cutoff probability of 0.116 at the second decile is applied to the Cluster1 segment, there is the profitability table (See Table 5) below. Higher profit can be achieved. The Cluster1 is determined as the best segment.

Table 5: Profitability table for Cluster1 segment

outcome type	percentage	n	profit	pper1000
ERROR1	0.1972097	523	(\$96,893.07)	(\$185,264.00)
ERROR2	0.0343137	91	\$0.00	\$0.00
VALID1	0.0286576	76	\$0.00	\$0.00
VALID2	0.739819	1962	\$477,764.34	\$243,508.84
Total	1	2652	\$380,871.27	\$143,616.62

3.5 12-Variable Model

A logistic regression model using 12-variable was established as below (See Table 6).

Table 6: Analysis of maximum likelihood estimates for 12-variable model

Analysis of Maximum Likelihood Estimates						
Parameter	Parameter Description	DF	Estimate	Standard	Wald	Pr > ChiSq
				Error	Chi-Square	
Intercept		1	-1.63090	0.38640	17.81	<.0001
X1	Utilization of all revolving bankcard trades	1	0.00138	0.00032	19.16	<.0001
X2	Highest utilization on any single bank revolving trade	1	0.00716	0.00170	17.66	<.0001
X3	Total collection/charge off/repossession dollars within 12 months	1	0.00006	0.00002	10.45	0.0012
X4	Percent of trades never delinquencies or derogatory	1	-0.01380	0.00441	9.82	0.0017
X5	Trades open greater than or equal to 1-year payment ratio	1	-0.01310	0.00435	9.11	0.0025
X6	Inquiries in last 6 months	1	0.08310	0.02800	8.83	0.003
X7	Aggregate utilization of revolving trades	1	0.00777	0.00270	8.31	0.0039
X8	Aggregate credit limit on revolving trades	1	0.00000	0.00000	7.44	0.0064
X9	Number of 30 DPD trades reported within 2	1	0.16170	0.06240	6.71	0.0096

	years					
X10	Number of 30-180 DPD within 6 months	1	0.07540	0.02930	6.62	0.0101
X11	Number of revolving trades with high utilization	1	0.03660	0.01600	5.24	0.0221
X12	The average credit limit of trades	1	-0.00001	0.00001	4.94	0.0263

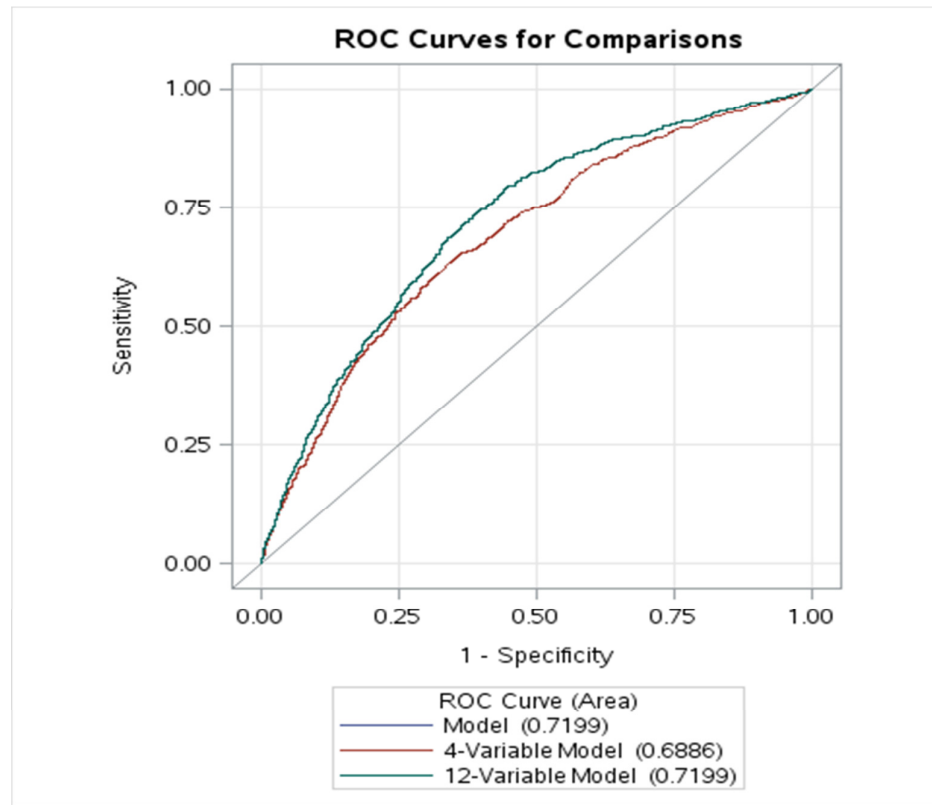
3.6 12-Variable Model Performance

All 12 variables are significant in the level of 0.05. The model can achieve percent concordant of 72 and Area Under Curve of 0.72 (See Table 7 and Figure 3).

Table 7: Association of predicted probabilities and observed for 12-variable model

Association of Predicted Probabilities and Observed			
Responses			
Percent Concordant	72	Somers' D	0.44
Percent Discordant	28	Gamma	0.44
Percent Tied	0	Tau-a	0.171
Pairs	2,082,730	c	0.72

Figure 3: ROC curve for comparison



The ROC curve above shows that there is very little difference between probabilities of the two models, especially when 1-Specificity is between 0.25 and 0.75. Will this difference be a big impact on profitability? The gains table (See Table 8) will be explored further, tabulated as below.

Table 8: Gains table for 12-variable model

Decile	Default	Cum Default	Mean Default	Cum Default Rate	Default Capture Rate	Min Score	Max Score	Mean Score	KS
1	97	97	0.398	0.398	0.532	0.207	1	0.400	0.467
2	42	139	0.170	0.284	0.760	0.101	0.207	0.143	0.606
3	17	156	0.067	0.211	0.851	0.062	0.101	0.079	0.595
4	12	168	0.050	0.171	0.918	0.038	0.062	0.047	0.560
5	7	175	0.029	0.143	0.957	0.023	0.038	0.030	0.493
6	4	179	0.015	0.121	0.977	0.015	0.023	0.019	0.408
7	1	180	0.004	0.105	0.982	0.010	0.015	0.012	0.305
8	1	181	0.004	0.092	0.988	0.006	0.010	0.008	0.203
9	2	183	0.008	0.083	0.999	0.003	0.006	0.005	0.108
10	0	183	0.001	0.074	1	0.000	0.003	0.002	0.000
Total	183	183	0.074	0.074	1	0.000	1	0.074	0.606

The Gains and Lift charts show only a small advantage of the 12-variable model over the simpler one. KS achieves 0.606.

3.7 12-variable Model Profitability Calculation

Similar to 4-variable model profitability calculation, when the predict default probability is greater than a given number, it would a bad account. Otherwise, it would be a good account. GoodBad can be assigned to the scored data. For example, if the cutoff probability of 0.143 from the mean score at second decile is used, the model development data can be classified into 4 categories: ERROR1, ERROR2, VALID1 and VALID2. The profitability is listed in the below table (See Table 9).

Table 9: Profitability table for 12-variable model

outcome type	pct	n	profit	pper1000
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ERROR1	0.16631	544	(\$98,427.90)	(\$180,933.65)
ERROR2	0.0963008	315	\$0.00	\$0.00
VALID1	0.0984408	322	\$0.00	\$0.00
VALID2	0.6389483	2090	\$510,778.27	\$244,391.52
	1	3271	\$412,350.37	\$126,062.48

Here ERROR1 is a category in which the accounts are assigned to be good. However, the accounts are actually bad, so \$98,427.9 is lost on 544 accounts. It is equivalent that \$180,933.65 is lost on 1000 accounts; ERROR2 is a category in which the accounts are assigned to be bad but they are actually good accounts, so money is neither lost nor earned; VALID1 is a category in which the accounts are assigned to be bad and they are actually bad accounts, so a loss is successfully avoided; VALID2 is a category in which the accounts are assigned to be good and the accounts actually good accounts, so \$510,779.27 is successfully earned on 2090 accounts. It is equivalent that \$244,391.52 is earned on 1000 accounts. This is also winning business in \$412,350.37 is earned on the total 3271 accounts; equivalently, \$126,062.48 can be earned on 1000 accounts.

4. Discussion

The profit difference on 1000 accounts base is \$3,721.79. It appears the 12-variable model has a little advantage over the 4-variable model. However, the cost in term of time and money also needs to take into consideration. Using 4-variable model or 12-variable model would depend on how much it could cost in complexity when the number of predictors is increased from 4 to 12.

5. Conclusion

The research paper built two logistic models in predicting the likelihood of default. Two models were evaluated and compared based on concordance, AUC, KS, simplicity, and profitability. No recommendation is provided on which model is a better choice to a company, but the final profitability that each model can give is calculated. It will depend on the cost and incremental complexity to implement the models. The analysis also finished an unsupervised clustering process, targeting the most profitable cluster segment.

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PIONEERING WAYS OF FINANCING EDUCATION

Dr. Radhika Kapur

Abstract

In the present existence, the individuals, belonging to all categories and backgrounds have recognized the significance of education. But financing education is regarded as one of the major problems, particularly regarding the deprived, marginalized and economically weaker sections of the society. When the individuals are engaged in minority jobs and experience financial problems, then they certainly face barriers in meeting financial requirements of education. On the other hand, individuals engaged in well-paid and reputed employment opportunities do not experience problems and challenges in financing education for their children. It is vital for the individuals to generate awareness in terms of measures and strategies that can be put into operation in an effective manner for financing education. The main aspects that have been taken into account in this research paper are, the structure of education in India, the significance of financial education, ways of financing education, and factors identifying the needs for pioneering financing for education.

Keywords: Education, Financing, Financial Resources, Livelihoods Opportunities, Tasks

One of the major objectives of the education system is to create an educated, progressive and a broad-minded community. The effective growth and development of the individuals, communities and the overall nation cannot be achieved, when the individuals are not educated. As lack of education makes the individuals ignorant and unaware. They experience problems and challenges within the course of implementation of tasks and functions and sustenance of livelihoods opportunities in an enhanced manner. Therefore, when the individuals acquire education, they are able to benefit in numerous ways. They are able to recognize the difference between appropriate and inappropriate, generate awareness in terms of various aspects and areas, get engaged in good income-generating activities, meet better livelihoods opportunities, become productive citizens and render an effectual contribution towards nation-building and economic growth. Therefore, it is indispensable for the individuals, belonging to all age groups, categories and backgrounds to recognize the significance of education and work diligently and conscientiously to attain educational qualifications.

When individuals aspire to attain education, then financing education is one of the major concerns. This is particularly in case of individuals, belonging to poverty stricken, marginalized and economically weaker sections of the society. They are normally engaged in low paying and minority jobs, which do not generate sufficient income. Therefore, lack of financial resources is regarded as one of the major barriers within the course of acquisition of education. The Government has formulated programs and schemes, which have the major objective of making provision of education to all individuals, irrespective of their status, categories, occupations and backgrounds. The Right to Education Act was formulated in 2009. It has the major objective of ensuring that free and compulsory education should be provided to all students,

belonging to the age group of six to fourteen years. Hence, with the formulation of programs and schemes, acquisition of education has been facilitated among students, especially belonging to economically weaker sections of the society and disadvantaged groups.

The Structure of Education in India

India, being a union of states has accepted a uniform structure of education, known as 10+2+3 and the education acquired in higher educational institutions (Francis, n.d.). This structure identifies that there are 10 years of general education, including eight years of elementary, two years of secondary education, two years of senior secondary education and after senior secondary education, individuals get enrolled in colleges to acquire higher education. Though this is regarded as optional. In Government schools, education up to senior secondary is usually provided free of cost. But individuals are required to meet other expenses involved in education. These are, related to textbooks, stationary items, uniforms, bags, transportation costs and so forth. Whereas, in private schools, the individuals are required to pay the tuition fees as well as meet the other expenses involved in education. Therefore, individuals are required to carry out financial planning in an efficient manner to meet the expenses involved in education.

Usually in rural communities, the system of education is not in a well-developed state. Therefore, the individuals aspire to migrate to urban areas to acquire good educational qualifications. Individuals usually aspire to get enrolled in higher educational institutions as well to acquire professional educational qualifications. Though they may complete their senior secondary education in their home towns, but migrate to urban communities to get enrolled in higher educational institutions. When they migrate to other regions or cities to pursue higher education, they may obtain scholarships and other forms of financial assistance, primarily based upon their academic background and meritorious performance. But they are required to meet other expenses as well, involved in education. These include, living accommodation, transportation costs, technologies, books, stationary items, and so forth. The individuals, belonging to wealthy families usually do not have to experience problems and challenges. But the individuals, belonging to deprived communities and economically backward sections of the society are required to get engaged in either full-time or part-time employment opportunities as well to finance their education.

Research has indicated that individuals are aspiring to acquire higher educational qualifications in international countries as well. In international countries, the expenses involved are even more as compared to pursuing education within one's own country. When the individuals are financially strong, in other words, when they are engaged in good employment opportunities, they are able to encourage their children towards acquisition of education in international countries and meet their expenses. After the pursuance of education from international countries, individuals may get engaged in employment opportunities or they may return to their home countries and work towards promoting well-being of their families and communities. When the individuals spend finances on the acquisition of education, then it is their prime responsibility to be regular in their studies and work diligently and conscientiously towards the achievement of academic goals. Another important aspect is, upon completion of education, they need to look for good employment opportunities that may generate sufficient income. In this manner, they are able to get back the monetary resources that they have spent.

The Significance of Financial Education

The financial education is regarded as one of the aspects that is of utmost significant. The major objective of this education is to augment the skills and abilities among individuals in terms of management of financial resources. The individuals need to manage their financial resources in the implementation of various tasks and activities. These include, management of household responsibilities, travelling, purchasing goods and materials, acquiring the services from domestic helpers and other individuals, health and well-being, providing education to children and so forth. The individuals meet their living requirements on the basis of their financial position. The individuals need to be aware of making efficient use of their finances. Providing good and better education and training opportunities require more finances (Options for Financing, n.d.). Financial education enables the individuals to generate awareness in terms of various dimensions that are related to meet the expenses involved in education ([Tilak, n.d.](#)).

Financial education is regarded as significant aspect in generating awareness among individuals regarding spending of financial resources. Financial education is regarded as only one pillar of an adequate financial policy that has the major objective of bringing about improvements in financial literacy among individuals (The Importance of Financial Education, 2006). Through the acquisition of this education, the individuals are able to generate awareness in terms of various ways that can be used to meet the financial requirements of education. The individuals, particularly belonging to deprived, marginalized and economically weaker sections of the society need to plan approaches and methods that are used to finance education in an appropriate manner. Hence, they need to acquire financial education to generate awareness in terms of various forms of financial assistance that are available to the individuals. Access to various forms of financial services is regarded as the significant issue, particularly in developing countries.

Financial education also needs to be complemented by the other approaches to ensure an improvement in the financial well-being of the individuals. For example, some experts and professionals state that when students get enrolled in masters and doctoral programs, automatically are able to attain financial assistance in the form of fellowships. Governments are clearly aware of bringing about improvements in financial literacy. A vital aspect of bringing about improvement in school education is, generating information among students in terms of financial literacy. In the present existence, the individuals, who leave schools, upon completion of education, need to be financially literate even more than their parents. As they need to be aware in terms of management of finances throughout their lives. Apart from educational institutions, financial institutions are regarded as important in making provision of financial education to the individuals. Communicating in terms of experiences are vital methods of imparting information to the students in terms of financial education.

Ways of Financing Education

Individuals, belonging to various categories and backgrounds aspire to obtain good quality education to accomplish personal and professional goals and obtain well paid employment opportunities. Higher education is becoming expensive to a major extent. This is mainly when the individuals aspire to acquire educational qualifications in international countries or when the individuals belonging to rural

communities migrate to urban areas. In some cases, meeting the financial requirements of education is manageable, whereas, in others, it is difficult. Therefore, to meet the financial requirements of education, the individuals need to devise ways of financing education. The major ways of financing education have been stated as follows:

Scholarships

There are number of scholarships offered by either the higher educational institutions to which the individuals are applying to, or government scholarships or scholarships from other organizations. One can refer to the resources from the Ministry of Human Resource Development, Department of Higher Education, which helps the students with the scholarships processes of various universities as well as countries. Before applying for scholarships, individuals are required to conduct research on the university websites as well as consult the staff members, employed in the scholarship departments. Scholarships can be partial or full. When the educational institutions make provision of scholarships to the students, there are number of aspects that need to be taken into consideration. These include, interests, grades, writing assignments, financial hardships, income of the parents and other activities.

Most of the scholarships are usually utilized to cover the tuition expenses. Furthermore, they are used to meet other expenses as well, such as housing accommodation, transportation costs, technologies, stationary items and so forth. When the amount of scholarship is limited, then the individuals normally cut down their expenses. Hence, to obtain financial assistance in the form of scholarships, research needs to be conducted regarding the programs of study, which the individuals are interested in pursuing. After researching the programs of study, the individuals are required to make list of scholarships and then apply, which is suitable to the educational programs and their academic goals.

Education Loans

Education loans are identified as the major enablers for aspiring and deserving students. Government of India has categorised the education loans as a priority sector loans in a bid to encourage more banks to provide credit to the students to finance higher education. In accordance to the report by credit bureau CRIF Highmark, banks disbursed the loans worth Rs. 82,600 crore in the last fiscal year. It was 9.25 percent more than in the fiscal year of 2017. The average amount disbursed per applicant climbed to Rs. 9.6 lakh in 2018 and Rs. 6.8 lakh in 2017. Education loans are the feasible choice for financing one's higher education, as they come at lower interest rates, have longer loan tenure, enjoy tax exemptions and have a waiting moratorium period before the commencement of EMI repayments. However, an education loan of the amount exceeding Rs. four lakhs, requires a guarantor and a loan above Rs. 7.5 lakhs, requires a collateral as security. Further, the loan may be available only for admissions to recognized and reputed educational institutions. Due to these factors, the choices get limited for many aspiring students.

The other option is to borrow a personal loan for financing education. This may be taken either by the parents or students. The benefit of the personal loan is that it does not require a guarantor or a collateral security. However, the EMI repayment begins immediately, so one has to plan accordingly. There are several online courses, which can guide students regarding which loan to take. In addition, it is vital for the individuals to generate efficient awareness in terms of how to go about the procedures of

borrowing loans and repayment of it.

Employer Sponsorship

In some cases, upon completion of Bachelor's degree, individuals get engaged in employment opportunities. As in the pursuance of some masters and doctoral programs, work experience is generally one of the admission requirements. Employer sponsorship is also regarded as one of the major ways of financing higher education. For encouraging employer sponsored higher education, several large and multinational companies run special programs for high performing and competent employees. These employees are offered paid sabbaticals for higher studies. The employees are allowed to go on sabbatical for higher studies and in most cases, these sabbaticals are paid. This kind of system is assisting to the companies in augmenting the educational qualifications and skills of their employees and obtaining an increase in productivity and profitability. When these employees return to their employment settings upon completion of education, they are able to render an effective contribution in promoting well-being and goodwill.

This is regarded as one of the most convenient and beneficial options. As the employees are also provided with the opportunities to complete their higher education, and after the completion of their education, they are able to return to their employment settings. The financial requirements of education are taken care of by the companies, this is one of the major benefits of employer sponsorship. Some companies pay for the education upfront, whereas, others reimburse the students themselves for meeting their expenses. Planning and researching are regarded as important aspects that need to be paid attention. The individuals are required to get engaged in discussion meetings with their employers.

Funding from Private Trusts

Private trusts are operated by large corporates and they have number of grants and scholarships. These grants and scholarships are available for meritorious students and the students, who are in need for financial support. Several organizations have their own programs, which have the primary objective of assisting the applicants with the education expenses. These include, K.C. Mahindra Education Trust and Mariwala Trust, which apply across disciplines, and the J.N. Tata Endowment, which offers loans for higher studies, particularly for international countries. One of the major benefits of funding from private trusts is, these are manageable, especially if other loans and scholarships do not work out. There is a great deal of information available online, regarding what they cover. The needs and requirements of the students, particularly in terms of academics is one of the major concerns, when they are applying for loans and scholarships from private trusts.

When the students aspire to pursue education from foreign universities and they experience financial problems, they are able to provide solutions to their problems by obtaining loans or scholarships from private trusts. On the other hand, when students are aspiring to pursue higher education and experience severe financial problems, then too, they can apply for loans and scholarships from private trusts. When these trusts make provision of financial assistance to students, there are certain aspects, which need to be taken into consideration. These include, academic background of students, occupation and income of parents, grades received, universities to which they are applying, and academic programs which they are willing to pursue.

Working and Saving

Working and saving is one of the effective options for the students to finance their education. Normally, when students aspire to pursue higher education nationally or internationally, and they are not financially strong, their parents advise them to take up employment opportunities, work and make savings. Working for two years would help the individuals in generating sufficient income to meet their financial requirements and in gaining work experience. On the other hand, when individuals cannot wait to pursue higher education, then working part-time is an option. They need to look for part-time employment opportunities and pursue educational programs simultaneously. When the full-time or part-time employment opportunities make provision of sufficient income, the individuals do not have to experience problems and are able to meet their educational expenses satisfactorily. Whereas, when the employment opportunities are not well-paid, then the individuals are required to adequately plan their finances and assign priority to various aspects.

In the present existence, there are number of freelance opportunities, which are regarded as convenient ways of generating some income. In most cases, students get engaged in them and are able to meet their educational expenses. When the individuals get enrolled in higher educational institutions in masters and doctoral programs, then normally they obtain fellowships. Within the course of obtaining fellowships, they do not get engaged in employment opportunities. But when they are fortunate enough to acquire good employment opportunities, then they need to give up fellowships. Hence, in this manner, they are able to meet the educational expenses as well as augment their career prospects.

Factors Identifying the Needs for Pioneering Financing for Education

The major factors which identify the needs for pioneering financing for education have been stated as follows:

Resource Mobilization

It is apparent that financial requirements at all levels of education are different ([Burnett, & Bermingham, 2010](#)). They are different in case of students at all levels of education, i.e. pre-schools, elementary, secondary, senior secondary and higher education. To meet the financial requirements in an appropriate manner, it is necessary to mobilize the resources. On the other hand, it is vital for schools and higher educational institutions to increase the resources that will be utilized in education. Mobilization of resources is regarded as making efficient use of resources in all areas.

It needs to be ensured that the overall environmental conditions contain proper infrastructure, equipment, materials, tools, civic amenities and other facilities. When the system of education will be well developed in educational institutions at all levels, when the members of the educational institutions will render an effective contribution in implementing measures and approaches to enable the individuals to achieve professional and personal goals, then there would be an increase in the expenses involved. It is also important to examine the scope of resource mobilization within the educational institutions at the post-primary levels, which could then allow for the reallocation of public spending from these levels towards the acquisition of basic education.

Augmenting the Outline of Education

Augmenting the outline of education is regarded to be of utmost significance within the course of

enriching the overall system of education and achievement of academic goals. The outline of education can be augmented by formulating various measures and putting into practice strategies and approaches. These are, the teaching-learning methods that are implemented should be well-organized and should be in accordance to the needs and requirements of the students. When the educators are implementing them, they need to ensure that they are in accordance to the subjects, concepts, and grade levels of students. Another aspect is, teaching-learning materials need to be appropriately used.

Nowadays, technologies have gained prominence. The educators and students are making use of technologies to work effectively towards the achievement of academic objectives. The use of internet is extensive. Through internet, they are able to generate information in terms of number of areas and concepts. Furthermore, the educational institutions should promote spacious classrooms, infrastructure, equipment and other facilities to enhance the outline of education. Furthermore, in educational institutions at all levels, there are provision of health care, medical and counselling and guidance facilities that have the primary objective of alleviating the problems of students, particularly in terms of their physical and psychological needs.

Improving the Effectiveness and Equity of Educational Expenses

The large financing needs of the education sector have led to an increase in the emphasis of resource mobilization. With the advent of globalization and modernization, the educational institutions are required to put into operation the measures and strategies that are necessary to improve the effectiveness, and equity in educational expenses. For this purpose, it is necessary to devise measures to improve the overall quality of system of education. In educational institutions, apart from spending of financial resources in the teaching-learning methods, instructional strategies, infrastructure, facilities and amenities, it is necessary to ensure that there are implementation of other activities as well. These include the organization of competitions, events, picnics, workshops, seminars and so forth.

The organization of these tasks and activities are some of the ways that are used to promote effective growth and development of students, enable them to generate desired academic outcomes and improve the overall system of education. Research has indicated that educational institutions, which are well-developed, teaching-learning methods are put into operation in an appropriate manner, there are provision of extra-curricular and creative activities, technologies and infrastructural facilities are effectively put into operation and the overall system of education is well-developed, it signifies that there have been improvements in effectiveness and equity of educational expenses.

Meeting the Needs of Disadvantaged Students

In some cases, schools as well as higher educational institutions form this objective of promoting well-being of disadvantaged students. In India, there are number of students, belonging to poverty stricken, deprived, marginalized and socio-economically weaker sections of the society, who aspire to study, but due to certain problems, they are unable to get enrolled in schools. In meeting the needs of disadvantaged students, the educators communicate with the students and encourage them to devote some time towards making provision of coaching classes related to academic subjects among students, belonging to disadvantaged communities. When the educational institutions are working towards meeting the needs of disadvantaged students and promoting well-being of the marginalized communities, it is

necessary for them to allocate resources.

Normally, the educators spread the word among students to make donations of necessary items as well. These include, textbooks, stationary items, clothing, bags and so forth. Usually, the students, who are residing nearby, make visits to educational institutions, but in some cases, they also work on providing free coaching classes to marginalized groups as requirements of their educational programs. In such cases, they are required to make visits to places. In some cases, youth make visits to rural communities and augment the literacy skills among individuals. Hence, making provision of free coaching classes to augment the literacy skills among individuals is one of the effectual ways of working for the well-being of disadvantaged children and communities. It has been observed that when they are obtaining assistance in augmenting their literacy skills, they do not have to be concerned regarding meeting the financial requirements of education.

Promoting Innovation in Education

Promoting innovation in education is one of the aspects that is regarded to be of utmost significance in augmenting the system of education ([Burnett, & Bermingham, 2010](#)). When educational institutions need to bring about modern and innovative methods in the teaching-learning processes and other tasks, they are required to plan financial resources. When teachers make use of textbooks in providing knowledge and information to the students in terms of academic concepts, it is regarded as the traditional method of teaching and learning. The traditional methods of teaching and learning are not regarded much efficient in enabling students to acquire an efficient understanding of academic concepts and achievement of academic goals. Research has indicated that the performance of students, especially in Government schools has not been up to the expected standards. Therefore, there is an essential requirement of educational institutions to put into operation, modern and innovative teaching-learning methods.

The various forms of innovative methods that are commonly used in educational institutions at all levels are computers, models, posters, charts, diagrams and other reading materials. For instance, when the teachers are required to impart knowledge and information to the students in terms of a particular lesson plan, they usually make use of technologies. Computers and projectors are made use of to show presentations. Furthermore, the educators make use of internet to augment their understanding regarding the academic concepts and provide answers to the questions put forward by students. In classrooms, charts, diagrams, models and posters are displayed. These are the modern and innovative teaching-learning materials that are used to enrich the classroom environment. Hence, use of these innovative methods have rendered a significant contribution in facilitating learning among students and augmenting the system of education.

Conclusion

In India, the individuals, belonging to all categories and backgrounds have recognized the significance of education. Individuals, particularly belonging to deprived, marginalized and economically weaker sections of the society are not educated, but they aspire to provide their children good quality education. The individuals need to manage the financial resources in an appropriate manner for the purpose of providing education as well as to attain better livelihoods opportunities. Educational

institutions and financial institutions generate awareness among individuals regarding the management of financial resources. Even though individuals are aware of management of financial resources, but having scarcity of financial resources and engagement in low income occupations are the major barriers within the course of acquisition of good quality education. In accordance to the Right to Education Act, free and compulsory education is provided to children, from six to fourteen years of age. But the individuals need to formulate measures regarding financing higher education. The various ways of financing education are, scholarships, education loans, employer sponsorship, funding from private trusts and working and saving.

The major factors which identify the needs for pioneering financing for education are, resource mobilization, augmenting the outline of education, improving the effectiveness and equity of educational expenses, meeting the needs of disadvantaged students and promoting innovation in education. When the educational institutions formulate objectives that they need to promote mobilization of resources, augment the outline of education, improve effectiveness and equity of educational expenses, meet the needs of disadvantaged students and promote innovation in education, they need to plan financial resources satisfactorily. To implement various tasks and activities and to bring about improvements in the overall system of education, appropriate financial planning is regarded to be of utmost significance. The individuals, belonging to wealthy families do not experience problems and challenges in the acquisition of education. They may even get enrolled in educational institutions in international countries. But for the deprived, marginalized and economically weaker sections of the society, it is essential to generate awareness in terms of various methods and approaches that are required to finance education.

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DEVELOPMENT OF MANAGEMENT SKILLS AMONG STUDENTS

Dr. Radhika Kapur

Abstract

The main objective of this research paper is to acquire an understanding of development of management skills among students. The primary objective of educational institutions is to lead to effective growth and development of students. After the completion of their education, they should turn out to be effectual citizens of the country and render useful and valuable contribution towards the achievement of personal and professional goals. Hence, to fulfil the desired goals and objectives, it is crucial to impart management skills to students. In educational institutions, apart from making provision of academic knowledge among students, it is vital for the educators to impart management skills among students as well. In order to impart management skills, it is necessary to make provision of theoretical as well as practical knowledge. The opportunities should be made available for the students that would enable them to enrich their management skills. The main areas that have been taken into account in this research paper include, significance of management skills, role of educational institutions and educators, responsibilities of the students, responsibilities of the parents and management skills.

Keywords: Development, Educational Institutions, Educators, Management Skills, Responsibilities, Students

Every society needs to foster its youth as they are the ones, who would render an effective contribution in promoting well-being and development of the community and nation. In the present existence, students are required to undergo number of challenges, especially within the course of achievement of academic goals and in attaining appropriate employment opportunities. Therefore, to alleviate the challenges and problems, it is vital for the students to develop management skills among themselves. The schools and higher educational institutions are required to create a productive learning community. In the formation of a productive learning community, there are certain factors, which need to be taken into account. These are, promoting a growth mind-set, teaching of self-management skills, development of study skills and rather than focusing upon the teaching content, emphasis need to be put upon the procedures and teaching them how to learn. Furthermore, what the students are learning needs to be utilized in the implementation of tasks and in enhancing their overall quality of lives.

Management skills are regarded as important components among individuals. Irrespective of the occupations and fields that they are engaged in, it is necessary to inculcate management skills. The development of management skills enables the individuals to carry out the functions of planning, organizing, directing, leading, co-ordinating and controlling in an effective manner. In order to develop management skills among students, the parents as well as the educators are required to provide knowledge and generate awareness among them (Loc, n.d.). When the students are attending training programs or obtaining classes in terms of management skills or they are acquiring them from their parents, it is up to them to ensure that they have acquired an understanding of the concepts in an appropriate

manner. The educators and trainers are required to put into practice, methods and strategies to guide the learners in terms of implementation of tasks and augmentation of their skills.

Significance of Management Skills

When acquiring an understanding of the significance of management skills, especially concerning students, it is vital to conduct research regarding areas, in which they are engaged in. Within educational institutions, the primary tasks of the students are to acquire an efficient understanding of the academic concepts to achieve academic goals. In the achievement of academic goals, they make use of technologies (Secker, & Lingard, 2010), other reading materials and develop effective terms and relationships with educators, and fellow students. Apart from providing knowledge and information to the students in terms of lesson plans, the educators also are required to impart sufficient understanding to them in terms of management skills. When the students are able to acquire an efficient understanding of management skills, they are able to progress effectively within the course of achievement of desired goals and objectives.

To promote management skills among students, the educators need to make provision of various opportunities. In schools, there are organization of competitions, events and other activities, in which students are encouraged to participate. By participating in these events and programs, the students are able to enhance their communication, intellectual and rational thinking skills. In higher educational institutions, within the course of pursuance of masters and doctoral programs, the supervisors in some cases, even give their lectures to their students, hence, students are able to augment their teaching skills. Management skills can be augmented by getting engaged in tasks and activities, which would enable the individuals to implement the managerial functions of planning, organizing, directing, leading, co-ordinating and controlling. The students are also able to obtain the opportunities of working with individuals, including administrators, supervisors, educators, fellow students and other personnel. They also had the opportunity to learn and understand their strengths and limitations. In addition, they are able to inculcate the traits to develop, transform, research and acquire an efficient understanding in terms of areas, which need to be improved. In this manner, they are able to acquire the opportunities to practice their participatory performance skills in their educational institution in a sustainable manner (Onkwanmoung, 2016).

Role of Educational Institutions and Educators

Even though the traditional educational institutions based on the assembly line industrial model have been effectual during the nineteenth and the twentieth centuries. But these are no longer relevant in the present existence, primarily due to the advent of industrialization and modernization. There has been an up-gradation in the teaching-learning methods and instructional strategies. The use of modern and innovative methods and technologies have gained prominence, which are rendering a significant contribution in enriching the overall system of education. The educators as well as the students are making use of innovative methods and technologies in the implementation of teaching-learning methods. To facilitate the impartment of academic skills, and management skills among students, it is necessary to bring about transformations in the overall system of education. As the primary objective of educational institutions is to prepare students for sustaining their living conditions in a well-organized manner.

In order to create a productive learning community, the educational institutions are required to

create a comprehensive range of consistencies, and expertise. Apart from implementation of lesson plans, the educators need to ensure that students are able to put into operation effective management skills, so they can successfully achieve their personal as well as professional goals. In the impartment of management skills, the educators need to be aware of certain strategies and methods. They need to assign opportunities to the students, where they are able to get trained in terms of leadership skills. The students are provided with opportunities to monitor and supervise the functions within the classroom environment. With the development of leadership skills, the students are able to generate awareness in terms of guiding, monitoring and supervising others. To prepare students in an efficient manner for tests and competitions, it is necessary to equip them with study skills. Equipping students with study skills takes place from the stage of early childhood. When the students get enrolled in pre-schools, teachers generate awareness among them regarding study skills. As they get enrolled in formal schools and higher educational institutions, they are able to implement study skills in an efficient manner to achieve the desired goals and objectives.

Teaching students to locate, organize and retain information is regarded as an integral part of the curriculum and instructional methods. When the educators are imparting knowledge and information to the students in terms of academic concepts, it is vital for them to help students retain the information. Research has indicated that normally students tend to forget what they have learned and experience challenges in the retention of information. Therefore, they tend to obtain ideas and suggestions from the educators in helping them to retain information. In addition, it is vital to teach students the techniques of mindfulness, help build self-esteem, identify the signs of early anxiety and reaching out to the students are regarded as other ways, in which the educators can provide support and assistance. Apart from these strategies, alignment should be created between instructional objectives with test objectives. In addition, creation of a rubric for the assessment of the sample responses, providing students with the blue print of marketing scheme, giving practice tests and formation of an amiable environment within the educational institutions play an important part in providing support and assistance to students.

When the educators are imparting information to the students in terms of academic skills or management skills, they themselves need to possess adequate information and knowledge. They need to ensure that students should not be pressurised in terms of completion of assignments. When they are giving homework assignments or a class test, than reasonable amount of time should be provided to students, so they are able to augment their skills and abilities. It is indispensable for the educators to put into practice, the strategies and approaches that are used to assess the performance of students. These strategies and approaches will help in identifying the limitations and educators and students can put into practice the methods to bring about improvements. Assignments and tests are regarded as effectual methods to assess the performance of students. When the students perform well, the educators are able to understand that they are well-quipped with the concepts. Whereas, when the students experience problems, there is a need to bring about improvements.

The educators need to put into practice, modern, scientific and innovative teaching-learning methods. As teaching-learning methods and instructional strategies are regarded indispensable in the achievement of academic goals. The most commonly used innovative methods are the use of technologies.

At all levels of education, the educators make extensive use of technologies in not only preparing themselves well regarding the lesson plans but also within the classroom setting, in imparting information to the students in terms of academic concepts and lesson plans. It has been observed that in some cases, individuals, educators as well as students, do not feel comfortable regarding the use of technologies. But with adequate training and regular practice, they are able to augment their skills and abilities. The use of technologies have enabled the individuals to carry out the tasks and functions in a less time consuming and manageable manner. When the students make use of them, they are able to work on their assignments as well as prepare themselves in an adequate manner for class tests and exams.

It is indispensable to establish effective communication skills among individuals, especially in educational institutions. Normally, in higher educational institutions, especially when the students are pursuing masters or doctoral programs, they work as teaching assistants. The job of the teaching assistant is to assist their professors in their teaching jobs. When the professors are occupied in some other tasks or are absent, then they may assign teaching jobs to their students. Hence, working as teaching assistants makes provision of skills and abilities among students and they are able to develop management skills. Assignment of duties and responsibilities are regarded important in the development of management skills among students. One of the important aspects is, within educational institutions and particularly within the classrooms, the educators should provide rights and opportunities to the students to express their ideas and viewpoints. They should have a say in the decision making matters. This would enable the students to develop confidence, effective communication skills and management skills among themselves.

Responsibilities of the Students

The students are primarily responsible for the implementation of their job duties. When they have acquired an efficient understanding of the lesson plan or skill, they are required to put it into practice in a well-organized manner. They need to ensure that learning should prove to be advantageous to them in every manner. When they are preparing for tests and exams, it is essential for them to utilize effective learning materials, put into practice effectual learning methods, communicate with other individuals, within educational institutions or family members, particularly to provide solutions to problems and difficulties and inculcate the traits of diligence, resourcefulness and conscientiousness. Furthermore, it is essential for the students to realize that with the acquisition of education and development of management skills, they will be able to achieve their professional and personal goals.

It is essential for the students to implement time management skills in an effective manner. In schools as well as in higher educational institutions, students are engaged in number of tasks and activities. The other tasks and activities include, extra-curricular and creative activities, management of household responsibilities, part-time or full-time employment opportunities and so forth. Apart from pursuance of studies, when the students are engaged in other tasks and activities, it is vital for them to put into practice, time management skills. The time management skills enable the individuals to devote sufficient amount of time towards the implementation of various tasks and activities. When the individuals are engaged in number of tasks, then priorities are assigned, the tasks, which are more important are implemented first and the tasks, which are not much important are postponed. Time management skills needs to be implemented, especially when the students are preparing for their exams.

They need to be aware of certain strategies and methods. When preparing for exams, it is vital for them to take enough rest and even get engaged in recreational activities. These help in stimulating their mind-sets, so they can concentrate well.

Within the classroom setting, when the educators are not around, then mostly students tend to get engaged in other tasks. In such cases, the duties of monitoring and supervision are assigned to some students. They are communicated by the educators to maintain discipline within the classroom setting, especially in their absence. When the students are assigned the job duties of monitoring and supervision, they are required to carry out certain tasks. These are, taking attendance of students, maintenance of various things, such as, attendance registers, technologies, equipment, tools, teaching-learning materials, furniture etc. and maintenance of discipline within the classroom environment. They need to ensure that students are disciplined and are adequately concentrating upon their assignments, particularly in the absence of the educators. Within the classroom, they need to ensure that technologies as well as other learning materials should not be made use of, particularly in the absence of the educators. In some cases, monitors are also assigned the job duties of implementing teaching-learning methods. In such cases, they are required to make use of technologies and other learning materials. But they need to obtain permission from educators and be well-equipped with usage of technologies.

Throughout the academic year, it is vital for the students to pay adequate attention towards their studies. Apart from getting engaged in other tasks and activities, they need to ensure that they devote considerable amount of time towards their studies. Research has indicated that to pursue higher education, individuals usually migrate to other cities or countries. When they are living at a distance from homes to acquire higher education, there are number of other aspects, which they need to take care of. These include, management of household responsibilities, transportation, academic studies and so forth. Research has indicated that when individuals, belonging to deprived, marginalized and socio-economically backward sections of the society migrate to urban communities, they get engaged in full-time or part-time employment opportunities to finance education. When they receive support and assistance from their parents, they do not tend to put pressure on them to provide financial resources. Hence, they get engaged into employment opportunities or obtain scholarships or fellowships or other forms of financial assistance to meet the expenses that are associated with education. Hence, pursuing education by living at a distance from homes enables the students to hone their management skills.

Within the course of pursuing their career goals as well as in the management of household responsibilities, the individuals are required to take into account number of factors. These include, planning of financial resources, implementation of various tasks and functions and so forth. Financial planning is regarded to be a significant aspect. The students, who belong to wealthy families, normally are not much concerned regarding planning of financial resources. They tend to participate in activities and even spend money on things, which are not much important. Especially, when they migrate to other cities to pursue education, they tend to spend their financial resources on leisure and recreational activities. On the other hand, when students, belonging to deprived, marginalized and socio-economically backward sections of the society pursue education, they need to adequately implement financial management and spend money on necessary activities. They usually assign priorities and spend financial

resources on activities, which are essential. Therefore, planning of financial resources is regarded as one of the indispensable responsibilities of not only students, but also for other individuals.

The students, belonging to all grade levels, need to realize their responsibilities in terms of academic studies. They should be aware of the target dates in terms of submission of their assignments. Before taking exams, they should put into practice, the essential learning methods, to be well-prepared. When they are attending classroom lectures, they should pay adequate attention to what the educators are teaching. They need to maintain effective terms and relationships with educators and fellow students. Within the course of pursuing academic goals, students do experience problems and challenges. Therefore, to provide solutions to these problems, they need to establish effective communication terms with other individuals. Furthermore, the students should participate in various activities and functions within the educational institutions. In this manner, they are able to inculcate the traits of ingenuity, creativity and resourcefulness. These aspects are considered as key features in enabling them to understand management skills. Management skills are key to the well-adjusted individuals.

Responsibilities of the Parents

Family is regarded to establish a foundation from where learning of the individuals takes place. The parents are the ones, who play the key role in imparting knowledge and information in terms of various areas and building self-esteem and self-approval. When the children get enrolled in pre-schools, parents train them in terms of morals and ethics, which they need to implement, when they go to schools. From the initial stage, the parents need to train their children in terms of various factors, such as, communicating with others in a polite and respectful manner, possessing a helpful nature, waiting for one's turn and giving others a chance, paying adequate attention in class, especially when the teacher is teaching, possessing a sharing nature, maintaining cleanliness, realizing their responsibilities towards completion of homework assignments on a regular basis, developing interest and enthusiasm towards tasks and activities, participating diligently in various school activities and assisting one's parents in the implementation of household responsibilities as well.

Within the household, it is the responsibility of the parents to form a pleasant and an amiable environmental conditions. The students should be provided with opportunities and independence to explore their strengths. They should encourage their children towards acquisition of education. In the formation of pleasant and amiable environmental conditions, the terms and relationships among family members should be peaceful. The parents should not make provision of various household responsibilities to their children and ensure that they are able to devote sufficient time towards their studies. Furthermore, the children should be provided with appropriate learning materials and resources. These include, textbooks, technologies, graphs, charts, documents, and other reading materials. When the students experience problems in academic learning, parents are the ones, whom they approach first. In the case of problems and challenges, either the parents themselves take out time to assist their children or if they are unable to assist them, they make provision of private tuitions.

The parents need to monitor and supervise the activities and tasks of their children. It is their responsibility to ensure that children are moving in the right direction, particularly towards the accomplishment of their goals and objectives. Research has indicated that in some cases, students do not

develop interest in studies and as a result drop out from educational institutions. Hence, it is the responsibility of the parents to ensure that they are able to provide effective solutions to the problems experienced by their children and they develop interest and enthusiasm towards studies. In some cases, parents possess the viewpoint that their children should pursue higher education by living at a distance from homes. When the students migrate to other regions or cities or countries to pursue higher education, they are able to become more independent, generate awareness in terms of management of various tasks and activities autonomously and are less likely to be dependent upon their parents. This enables the students to socialize and form a circle of friends. Hence, they are more likely to discuss their problems with their friends.

Modernization and balance are regarded as vital factors. Parents need to realize that each child is unique and possess own strengths and interests. The parents are vested with the responsibility to give suitable ideas and suggestions to their children, but they need to ensure that children are allowed to make their own decisions. In particularly higher educational institutions, students are allowed to make a selection of one subject area. This selection is made primarily in accordance to their grades, skills, abilities, and interests. Research has indicated that there are number of individuals, who migrate from rural communities to urban communities to get enrolled in higher educational institutions. They usually, belong to deprived, marginalized and socio-economically backward sections of the society, whose parents are not much educated or aware. Therefore, they look for educational institutions, and programs of study and make decisions on their own. They do not obtain any ideas or suggestions from their parents. In such cases, parents simply tell their children to make selection of the fields, which would be suitable and beneficial to them and do well in whatever field they select.

When parents assist their children in their studies, it is vital for them to take out sufficient time. They need to prepare the lesson plans and impart adequate knowledge to their children. It is vital for the parents to communicate effectively with their children and not compare them with others, such as, siblings or friends. The parents need to ensure that they put into practice appropriate teaching-learning methods. In the implementation of teaching-learning methods. First, efficient information is imparted in terms of lesson plans, which includes giving proper explanation of the concepts and making children write notes. After the explanation of lesson plans is completed, it is the responsibility of the parents to find out how much the children have learned. In other words, they are well-equipped in terms of lesson plans and concepts or experience setbacks. The assessment of the performance of students is carried out by giving tests. Hence, parents give tests regarding the lesson plans to identify the limitations and assess the performance of their children.

It is the responsibility of the parents to ensure that their children live healthy lives. In order to inculcate a healthy lifestyle, the students need to obtain adequate sleep, healthy and nutritious diet, get engaged in extra-curricular and creative activities, such as, sports, physical activities, dance, music, singing, artworks, handicrafts and so forth. When the students participate in these activities, their mind-sets gets stimulated and they are able to concentrate well towards learning. The parents need to ensure that their children participate in extra-curricular activities, in accordance to their interests and abilities. Research has indicated that in some cases, children tend to get engaged in other tasks and

activities to a major extent, as a result of which their academic performance experiences setbacks. Therefore, it is one of the major responsibilities of the parents to ensure that the children should not participate in other tasks to a major extent and neglect their studies. Academic studies should be given priority. Parents can play a supportive role by inculcating proper time management skills among their children.

Management Skills

The various management skills that the individuals need to inculcate to achieve their professional and personal goals and sustain their living conditions efficiently have been stated as follows: (Whetten, & Cameron, 2011).

Developing Self-Awareness – Developing self-awareness is regarded as the first and foremost management skill. This would enable the individuals to generate awareness in terms of oneself. The individuals are able to recognize the limitations and put into practice the measures to bring about improvements. In order to develop self-awareness, it is necessary to make provision of opportunities to the students. When students would participate in various tasks and activities, they would be able to identify their strengths and limitations. When limitations prove to be barriers within the course of attainment of desired goals and objectives, effective solutions need to be implemented to eliminate them. Emotional Intelligence Assessment is one of the effectual methods of developing self-awareness. In this case, the students are provided with the survey questionnaire. In this survey questionnaire, the answers to questions are in the form of Likert Scale, i.e. strongly disagree, disagree, not sure, agree and strongly agree. By providing answers to this survey questionnaire, the students are able to develop self-awareness and adequately find out their strengths and limitations.

Managing Personal Stress – Individuals vary in the extent to which stressors lead to pathologies and dysfunctions. The individuals, belonging to all categories and backgrounds need to manage personal stress. Stress should not prove to be an impediment within the course of achievement of desired goals and objectives. In managing stress, using a particular hierarchy of approaches have been found to be effective. The best way to manage stress is by making use of strategies that would minimise or eliminate stress. The enactive strategies are the ones that create or enact a new environment for the individuals that does not contain the stressors. The second effectual approach that is implemented to enhance the overall capacity of the individuals to deal with stress is by increasing their proactive strategies. Finally, the development of short-term techniques for dealing with stress is necessary, when immediate response is required, these are the reactive strategies. These are put into practice to alleviate the effects of stress on a temporary basis. Therefore, when the individuals are able to put into operation these strategies, they are able to efficiently manage personal stress.

Solving Problems Analytically and Creatively – When the individuals are required to provide solutions to the problems in an analytic and creative manner, especially in the implementation of tasks and activities, they need to inculcate within them management skills. When providing solutions to problems, analytically and creatively, there are certain approaches, which need to be taken into consideration. These are, defining the problem, providing oneself sufficient time, providing oneself a peaceful place, where they can think logically, communicate with other individuals regarding the

problems and obtaining ideas and suggestions from them, getting engaged in discussions with the other individuals and allowing them to express their perspectives, and individuals should conduct extensive research in terms of the problems by making use of technologies, textbooks and other reading materials. Therefore, communicating with other individuals and conducting research are regarded as important aspects in providing solutions to the problems analytically and creatively. When the individuals feel that ideas and suggestions that they are obtaining from other individuals are not worthwhile, they may conclude the discussions in a polite manner and look for other alternatives.

Building Relationships by communicating in a Supportive Manner – In educational institutions and in other organizations, one cannot carry out all the tasks and activities towards the achievement of academic goals in isolation. It is essential for the individuals to maintain good terms and relationships with others. For building good terms and relationships with others, it is vital for the individuals to establish communication terms in a supportive manner. Coaching, counselling and listening are the main strategies for establishing effective communication terms with other individuals. The educators are vested with the main job duty of coaching and counselling students. They need to guide and direct students in the right direction and ensure that they achieve their goals and objectives in an appropriate manner. When providing coaching and counselling, the educators also identify the limitations and help students eliminate them. When limitations are identified, they should be eliminated in a constructive manner. Furthermore, the educators should possess effective listening skills. The students should feel comfortable in communicating with the educators and seeking solutions in terms of problems and challenges. Therefore, it can be stated that constructive feedback and supportive communication would help in strengthening of terms and relationships.

Gaining Power and Influence – When the individuals assume leadership positions and gain power and influence, it is vital for them to implement the managerial functions of planning, organizing, directing, recruiting, controlling, co-ordinating and leading. The leaders need to ensure that the individuals are carrying out their job duties in a well-organized manner. The leaders need to ensure that the members possess effective skills and abilities to achieve the desired goals and objectives. The leaders should possess a magnanimous nature and ensure they are able to provide effective solutions to various kinds of problems and challenges that are experienced by individuals. Furthermore, it needs to be ensured that within the working environment, there are provision of appropriate materials, equipment, technologies and devices. The overall working environmental conditions should be amiable. Decision making is regarded as an integral part of working environments, in all institutions and organizations. The leaders are primarily vested with the authority to make decisions. When they are making decisions, they need to ensure that they are beneficial to all the members and are meaningful in the pursuance of goals and objectives.

Motivating Others – Motivation represents the desire of the employees and commitment to perform and is manifested in job-related effort. Motivating other individuals is an important job duty of the individuals, who possess leadership skills. For instance, within the classroom environment, students vary in their learning abilities. The students, who mainly experience challenges within the course of their academic performance need to get motivated by their educators. The educators normally implement

certain methods to motivate students. These are, by giving rewards, organization of picnics and other activities, encouraging them to participate in other tasks and activities, which may be pleasurable, restructuring of assignments and projects and so forth. When the educators are communicating with students in terms of these factors, they need to ensure that discipline is maintained. Motivation works best when it is based on self-governance. In schools, normally teachers and parents motivate students to pay attention towards their studies. But in higher educational institutions, students recognize their responsibilities and themselves develop motivation towards the achievement of academic goals and enrichment of career prospects.

Managing Conflict – A conflict over issues is not only likely within the top-management teams but also valuable. Such conflict provides executives with a more inclusive range of information, an in depth understanding of the issues and more meaningful ways of providing solutions to the problems. It has been found that the occurrence of conflicts between individuals is not agreement, but apathy and disengagement. The conflicts and disagreements within educational institutions do sometimes take place between two or more individuals. When these take place, it is vital for the individuals to put into practice conflict resolution techniques in a peaceful manner. For instance, when the supervisors convey to their students regarding their limitations and performance problems, it is vital for them to adequately listen, rather than depicting any form of frustration. Within the classroom setting, the educators also sometimes depict a negative attitude, especially, when the students do not complete their assignments on time, do not perform well in class tests or illustrate learning disabilities. In such cases, they need to ensure that they communicate with the students in a calm and composed manner, especially in terms of consequences.

Empowering and Delegating – Empowerment is based on the set of assumptions that are in contrast to those that are normally implemented by leaders. In educational institutions, it is vital for the educators, heads and principals to create empowerment opportunities for the individuals. When empowerment opportunities and delegation is granted to other individuals, it primarily is referred to making provision of opportunities to them regarding various aspects. These include, decision making matters, expressing their viewpoints and suggestions regarding various tasks and activities, and so forth. The implementation of these traits tend to bring about changes in the overall environmental conditions of the educational institutions and other organizations. When the educators provide empowerment opportunities to the students, they are able to express their viewpoints, give ideas and suggestions to the educators regarding the implementation of teaching-learning methods, evaluation strategies and other classroom activities. When the individuals are provided with empowerment opportunities, they need to ensure that they implement the traits of morality and ethics. One needs to be honest and truthful in the implementation of tasks and activities.

Forming Effective Teams and Teamwork – When one is employed within the organization, or is a subordinate, student or a homemaker, then it is almost impossible to avoid being a part of the team. Teams are referred to the groups of individuals, who are interdependent in the tasks that they perform. Within one's working environment, individuals are able to carry out their tasks and functions efficaciously and incur job satisfaction, when they form effective teams and promote teamwork. Development of team skills are regarded as indispensable, particularly when the individuals need to work in collaboration and

integration with each other. Promoting group discussions prove to be beneficial to the individuals to a major extent (Cameron, & Whetten, 1983). In higher educational institutions, particularly when the individuals are pursuing masters or doctoral programs, then working on group projects are an integral part of course curriculum. The supervisors primarily have busy schedules. In some cases, they are unable to devote sufficient amount of time towards researchers. Therefore, they encourage them to form effective teams with fellow students and work on their projects. Forming effective teams and teamwork helps in generating contentment among individuals and they are able to achieve the desired goals and objectives satisfactorily.

Leading Positive Change – The occurrence of changes and developments within educational institutions is apparent. With the advent of modernization and globalization, there have been implementation of modern and innovative strategies and methods in the teaching-learning processes. When programs and strategies are to be implemented to bring about changes, it is vital to ensure that they are beneficial to all the members of the educational institutions, particularly students. The primary objective of all educational institutions is to ensure that effective growth and development of the students takes place, they are able to efficiently work towards the achievement of desired goals and objectives, the educators are able to feel satisfied with their jobs and improvements are brought about in the overall system of education. In order to achieve the desired objectives, it is necessary to promote positive changes. To bring about positive changes, certain strategies need to be implemented. These are putting into practice effective teaching-learning methods, development of infrastructure, equipment, and amenities, the library and laboratory facilities should be well-developed, the technologies and computer centre should be well-developed and the overall environmental conditions of the educational institutions should be sociable and satisfactory.

Conclusion

The development of management skills among students are regarded as crucial in facilitating the acquisition of academic learning, enabling them to develop their competencies and abilities and achievement of academic goals. The educational institutions and educators render a significant contribution in facilitating the development of management skills among students. Within the educational institutions, opportunities should be provided to students, so they are able to hone their skills and abilities. Furthermore, educators need to effectively guide and direct students towards the right path. The students too need to be aware of their responsibilities. They need to inculcate the traits of diligence, resourcefulness and conscientiousness and pay adequate attention towards their academic goals. Parents need to ensure that they create an encouraging environment within home. They need to make provision of effective learning materials and help their children in providing solutions to problems and challenges, which may arise within the course of their academic learning. Therefore, educators and parents are the ones, who play an important part in the development of management skills among students.

The various management skills that are essential in the achievement of personal and professional goals are, developing self-awareness, managing personal stress, solving problems analytically and creatively, building relationships by communicating in a supportive manner, gaining power and influence, motivating others, managing conflict, empowering and delegating, forming effective teams and teamwork

and leading positive change. These skills are inculcated among students from the stage of early childhood, particularly when they get enrolled in pre-schools and begin learning. Within the course of time, as students get enrolled in secondary schools, senior secondary and higher educational institutions, they are able to hone these management skills and make effective use of them to enrich their academic outcomes and career goals. Therefore, it can be stated that to enhance management skills, the students need to effectively implement what they are taught by their educators and parents. On the other hand, as they progress in their career paths, they are able to generate awareness in terms of limitations and put into practice the measures to bring about improvements. The individuals need to pay attention towards management skills and hone them continuously.

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AIRLINES BANGLADESHIS PREFER MOST FOR TRAVEL TO US AND EUROPE

**Dr. Meinhaj Hossain, Md. Mahadi Hasan Rume, Daud Sharif, Akram Hossain, Mohammed Shoyeb
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Abstract:

Bangladeshis travel worldwide, but their most frequent destinations are often the US and Europe. One problem a traveller faces is in choosing the best airlines. Our research looks at what airlines Bangladeshis prefer most in terms of travelling to Europe & the USA. Bangladeshi peoples travel to Europe & USA for many reasons. Different individuals have different opinion regarding choosing the best airlines to travel as their demand is different. Some choose their airlines based on service quality, baggage allowance, ticket price or on time arrival/departure quality. However, no study has been done before on what factors determine the choice of airlines by Bangladeshis. For this we come with the problem of searching for specific reason of travelling on a particular airline.

After conducting a pilot study, we were able to determine some of the variables of interest. These include ticket price, baggage allowance, service quality, on time arrival and departure and what is the best food service airline. We also wanted to ask customers which airline they prefer most, overall.

Keywords: airlines, consumer preference, travel, international travel, consumer behavior

I. Introduction

Bangladeshis travel worldwide, but their most frequent destinations are often the US and Europe. One problem a traveller faces is in choosing the best airlines. Our research looks at what airlines Bangladeshis prefer most in terms of travelling to Europe & the USA. Bangladeshi peoples travel to Europe & USA for many reasons. Different individuals have different opinion regarding choosing the best airlines to travel as their demand is different. Some choose their airlines based on service quality, baggage allowance, ticket price or on time arrival/departure quality. However, no study has been done before on what factors determine the choice of airlines by Bangladeshis. For this we come with the problem of searching for specific reason of travelling on a particular airline.

After conducting a pilot study, we were able to determine some of the variables of interest. These include ticket price, baggage allowance, service quality, on time arrival and departure and what is the best food service airline. We also wanted to ask customers which airline they prefer most, overall.

II. Literature Review

Researching on airlines as which airline is best in terms of travel cost, best quality or traveller's favourite is a unique & innovative work in the dynamic world. As different airline companies publish their annual report & mention their service and favourability to the travellers and also targeting & doing the research

in this subject in a broad way with multiple airline companies is done by many research groups worldwide.

A research of Embry Riddle Aeronautical University on determination of factors that influence passengers' airline selection shows that there are many factors that influence the passengers while travelling to Thailand. While this study considered a number of factors, the most important factor they found was low cost which influenced the passengers most. (Buaphiban, 2015).

Another conference (9th Asia Pacific Chrie Conference) paper on factors determining the choice of full service airlines and low cost carriers: case of Malaysia showed a demographic breakdown of those samples and it found service quality and low cost carrier as the most important factors. The study indicated 70% of respondents who used low cost carrier are below age level 30. (Sai, Ekiz, & Kamarulzaman, 2011)

Another research from the state of American travel on consumer insights on vacationing, transportation, accommodation & more shows that many insights on those matters. It shows that Americans are interested in relaxing, affordable vacations. They are more likely to travel to abroad. The research also shows that 51% of Americans supports to visits on Hawaii. Respondents of 18-31 says that if money weren't an issue they would love to take vacations inside or outside the USA yearly (Morning Consult, 2018)

New ideas & innovation has also conducted a research on airline e-commerce travel trends. They have researched the global passengers to see in which region how often passenger is travelling & their interests while choosing the carrier. They have also shown how the regional passengers effect e-commerce, what's the relation & how they are forecasting future trends (Indra Neo, 2019)

A journal also researched flying or non-flying factors influencing customers purchase decisions, which shows that price & service quality are the most important factors of choosing the airline. Another important factor that affects the purchase of an airline ticket or travelling by an airline is the frequent traveller program (Park Thaicon, 2016). In our own study, we considered all these factors but we emphasized on the specific region & traveller from Bangladesh to Europe and the USA.

III. Research Methodology

Our research is a quantitative research. The reason we collected the data from different people through the questionnaires format with face-to-face interviews. At first we made a list of questions then asked to the people randomly to respond us, to gather numerical data for our survey. In our qualitative research we got different opinion from the different people, which helps us to know why people like different airlines. After a pilot study, we realized that baggage allowance and low ticket price were of vital importance.

Philosophy and Method

Our research philosophy is 'Realism' because quantifying opinions does not fulfil the requirements of Positivism. As we conducted a qualitative research & based on those results we did a quantitative research analysis with chi test. Primary data is the data that our team collected from first hand-sources or original sources by asking people questionnaires by conducting face to face interviews. So, our data collection method utilizes primary data. Our sampling method utilized was 'Simple Random Sampling'. Because

during the research time we tried to collect our information from the respondents randomly at the international airport in Dhaka, which is the main international airport of Bangladesh, catering to over 95% of all international flights.

Research Limitations

Doing this survey, we faced a number of limitations. Some major issues are given below...

1. Lack of Time: During this research we faced time problem. Approximately we work on our survey for 4 weeks. So it's a very short time for us. If we get more time, then we can could collect more information for our research.
2. Problems in communication with customers: During this research we faced communication problem. Like some customers couldn't talk with us. Because they were busy with another purpose, some people didn't like the topic & some were most secure person.
3. Budget Problems: We didn't had a big amount of money for the survey for this reason our amount isn't so big that's why we couldn't cover all area of Bangladesh.
4. Permission Restrictions: we didn't get all the permission that are related with our research, for this reason we faced so many restrictions problem.
5. Primary Information: we worked on primary information so we couldn't get any kinds of help from any secondary information or others. So it was a big challenge for us to collect the primary information.

IV. Analysis of Data

Total respondents were 136 with the following airlines that were indicative during the research:

Respondents by age is indicated by the pie chart below in figure 1:

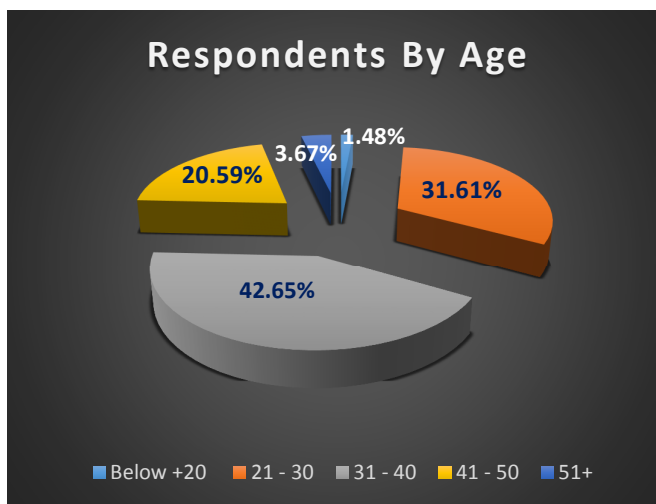


Figure 1: Respondents by Age

Respondents by gender is indicated by the pie chart below in figure 2:

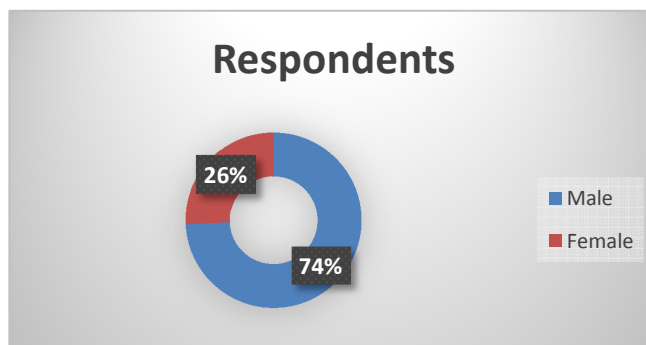


Figure 2: Gender

Best by Baggage Allowance

From our 136 respondents, 46 respondents has vote for Biman Bangladesh airlines as they think that it's the best airline to travel to Europe and USA with high baggage allowance which is highest. The details below:-

Airline Name	Best By Baggage Allowance
BimanBangladesh Airline	46
Qatar Airways	27
Saudia Airlines	4
Singapore Airlines	2
Emirates	26
Thai Airways	5
British Airways	4
Kuwait Airways	3
Turkish Airlines	10
Etihad Airways	9

Best by Ticket Price

From our 136 respondents, 41 respondents said that they think Biman Bangladesh airlines is best by low ticket price which is highest among those. The details are below:-

Airline Name	Ticket Price
BimanBangladesh Airline	41
Qatar Airways	23
Saudia Airlines	7
Singapore Airlines	0

Emirates	8
Thai Airways	21
British Airways	5
Kuwait Airways	2
Turkish Airlines	20
Etihad Airways	9

Best by Food Service

From our 136 respondents, 40 respondents has said that they think Thai airways is best for food service. The details are below:-

Airline Name	Best Food Service
BimanBangladesh Airline	0
Qatar Airways	22
Saudia Airlines	0
Singapore Airlines	8
Emirates	22
Thai Airways	26
British Airways	18
Kuwait Airways	5
Turkish Airlines	18
Etihad Airways	17

Best By On-Time Arrival

We have taken interview of 136 respondents, among them 31 respondents has said that emirates airlines is best for arriving and departing mostly on time. The details below:-

Airline Name	On Time
BimanBangladesh Airline	5
Qatar Airways	27
Saudia Airlines	2
Singapore Airlines	7
Emirates	31
Thai Airways	7
British Airways	20
Kuwait Airways	11
Turkish Airlines	9
Etihad Airways	17

Best by Easy Ticket Cancellation

From our 136 respondents, 32 respondents has vote for emirates airlines as they think that it's the best airline to travel to Europe and USA with easy ticket cancellation which is highest. The details below:-

Airline Name	Easy ticket Cancellation
BimanBangladesh Airline	0
Qatar Airways	25
Saudia Airlines	3
Singapore Airlines	9
Emirates	32
Thai Airways	13
British Airways	24
Kuwait Airways	5
Turkish Airlines	10
Etihad Airways	15

Best by Service Quality

From our 136 respondents, 40 respondents said that they think Qatar airways is best by service quality which is highest among those. The details are below:-

Airline Name	Service Quality
BimanBangladesh Airline	0
Qatar Airways	40
Saudia Airlines	7
Singapore Airlines	4
Emirates	31
Thai Airways	8
British Airways	20
Kuwait Airways	5
Turkish Airlines	8
Etihad Airways	13

Best by Overall Favorite

From our 136 respondents, 23 respondents has vote for emirates airlines as they think that it's the best airline to travel to Europe and USA by keeping every qualities in mind which is highest. The details below:-

Airline Name	Overall Favorite
Biman Bangladesh Airline	5
Qatar Airways	21

Saudia Airlines	1
Singapore Airlines	16
Emirates	23
Thai Airways	14
British Airways	19
Kuwait Airways	7
Turkish Airlines	13
Etihad Airways	17

Data Analysis

	P Value Of Null Hypothesis	If <0.05 reject the null Hypothesis	P Value Of Alternative	Chi Test Result Of Confidence
Baggage Allowance	0.00000000000000	Reject	0.00000000000000	Preferred 99% Confidence Level
Ticket Price	0.00000000000000	Reject	0.00000000000000	Preferred 99% Confidence Level
Best Food	0.0000000011613	Reject	0.00039365093059	Preferred 99% Confidence Level
On Time	0.0000000003347	Reject	0.00000065768699	Preferred 99% Confidence Level
Ease of Ticket Cancellation	0.00000000000052	Reject	0.00000014461272	Preferred 99% Confidence Level
Service Quality	0.00000000000000	Reject	0.00000000000004	Preferred 99% Confidence Level
Overall Favourite	0.0000793157405	Reject	0.00721377218585	Preferred 99% Confidence Level

Criteria for the Chi-Test

Following was the criteria utilized for the Chi-test.

- H1- Passengers have a preference for an airline while travelling from DAC to Europe or the US
- H0- Passengers do not have a preference for an airline while travelling from DAC to Europe or the US
- H1- Values would not be the same
- H0- Values would be equal to each other.

Conclusion

In this report we described about a problem which is- “which airlines does Bangladeshis prefer most in terms of travelling to Europe and USA”. Till 27 days we conducted a research on that. We used simple random sampling of primary data collection method in this research. We selected 136 respondents for our research whom are the sample of the broad population who travel to Europe and USA from Bangladesh. We went to the Hazrat Shahjalal International Airport and took interview of the passengers whom are travelling to & from Europe and USA. We’ve collected all the necessity data from the respondents. At the end of our report after analyzing all the data’s& doing a hypothesis and chi test of those data that we’ve collected we have come in a decision.

We’ve noticed that for baggage allowance & ticket price respondents prefer Biman Bangladesh airlines. For experiencing best food service they prefer Thai airways. For arriving and departing on time and easy ticket cancellation people like to travel in emirates airlines. In the matter of providing service Qatar airlines is ahead of all airlines. Last but not the least, overall people like to travel and most favourite airline is Emirates Airlines.

So, following above all the terms we recommend emirates airline as the overall best airlines among all the airlines that Bangladeshis use while travelling to the Europe & USA. The report is based on the research of airlines that Bangladeshis prefer most while travelling to Europe & USA. For the research, primary data collection method has been used. Data’s were directly collected from the respondents, and based on the data, hypothesis & chi test were done.

Following the results we can see that airlines vary in terms of expected demands of the traveller. We see that the reason is directly involved with the service quality & served food. But the research shows that passengers overall favourite airlines is emirates airlines, which is a combination of an affordable ticket price, regional food served, demanded baggage allowance, mostly on time & a very easy ticket cancellation process.

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BEST PRACTICES OF MANAGEMENT AND ADMINISTRATION

FROM THE IDF: MANAGING A HYBRID CONSCRIPT AND PROFESSIONAL HUMAN RESOURCE POOL

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Executive Summary

Abstract:

A study of the best practices of the IDF in terms of how to manage a hybrid conscript and professional human resource pool, from an administrative, management and human resource perspective.

Keywords: Human resource management, hybrid human resources, defence administration, public administration

Introduction

This report gives a short overview of the Israeli Defense Forces (IDF) and what lessons can be learned for other professional militaries. The IDF is a hybrid force made up of a professional standing army and a conscript citizen army, being largely the latter. The IDF is an integrated force that can rapidly mobilize its citizen reserves within 24 hours (Heller, 1992). While the IDF professional service is small, it is composed to a great extent of officers and technically experienced people, to support the citizen army. If a country adopts this strategy to a small extent, it could significantly lower personnel costs, allowing funds to be allocated for modernization and other critical activities. Such a citizen force would not only help national defense, but also help national integration and nation building projects.

Introduction to the IDF

The Israeli Defense Force (IDF) faces a challenge in fighting a significantly larger opponent with limited strategic depth. This paper gives a quick overview of the IDF, particularly features that may be useful for a smaller military to adopt in efficiently and effectively countering a larger military. The IDF is influenced itself both by the professional volunteer-based British Army and the Swiss army, which is a conscript army with a “nation at war” philosophy (Greenberg, 1995). In some ways, it is a hybrid of these two concepts. (Green, 1990)

The IDF has about 600,000 soldiers of whom approximately 18 percent are full-time professionals, similar to the Pakistan armed forces, while the rest are conscript forces that largely serve as reserve. This reserve can be rapidly activated, within 24 hours, and is fully integrated with the professional forces. (Green, 1990)

Reasons why this structure was chosen by the IDF include the ability to create large forces at low cost, to help national integration and engage in nation building projects using such forces, and to face larger

opponents. (Heller, 1992)

Structure of the IDF

The IDF is organized into a single force that includes an air force and a naval force, along with the land forces. This joint and integrated structure, keeps rivalry among the services at a minimum, and helps efficient coordination and integrated joint operations during war. Many countries have a similar joint office but they often play a nominal and ceremonial role.

The general staff of the IDF has five branches (Elran & Sheffar, 2016):

1. Operations
2. Logistics
3. Manpower
4. Intelligence
5. Planning

Operations Branch is responsible for Research & Development, Training and Doctrine and Senior Service School. Manpower is responsible for Personnel Data Processing Systems, Civil Engineers, Military Police, Civilian Education and Youth Scouting (Youth Battalions). The Planning branch controls strategic long-term planning.

The IDF also has a separate Women's Corps, commanded by a female brigadier general. The IDF attempts to keep women soldiers in duties that are not at the front.

A key characteristic is that both the professional and the conscript forces are intermixed and interchangeable within each of the three commands. The conscript forces are not treated as an addition to the regular forces, but a key component that is well integrated. A total of 82.6 percent of the force is represented by this reserve force, representing 494,000 of the 598,000 forces. In contrast, regular forces are only 104,000. Both Active Component (professional) and Reserve Component (conscript) officers command divisions and brigades.

Method of Conscription

The IDF recruits both men and women for compulsory national service. A nationwide announcement is made by birth date for those who have reached their 18th birthday. Service is 3 years for men and 20 months for women. Conscripts are tested and sorted into 14 classifications. Basic training is done for every recruit, even for those earmarked for the navy and air force (Heller, 1992).

If they qualify, citizen-soldiers can enter specializations. They may also join elite units on the basis of the same, or for officer candidacy. However, getting such a specialization or placement extends the service term by one year.

To become an officer in the IDF, service as a citizen soldier is a must. Officers are recruited from the best of the conscripts that show talent and willingness. Unlike Pakistan, there are no elite military academies, creating a more even playing field for talent to rise. A striking characteristic of the officers of IDF is their youthfulness.

To get degree educated and technically skilled recruits, the IDF has a separate program to gain college-educated recruits, who can then serve on a wide assortment of specializations, from doctors to scientists. The citizen-soldiers of the IDF continue after their conscription term as reservists who can be

activated in case of an emergency. For men, this continues until the age of 55, and for childless women, till 34.

Reservists are called up for 45 days of annual service. However, if they are 39 year old men, or 29 year old women, then this period is dropped to 14 days a year for enlisted soldiers. Reservists are generally assigned to a position near their home and compatible with their specialization (if any).

Reserve soldiers have the following characteristics in the IDF (Heller, 1992):

1. They may or may not be issued with the latest equipment available
2. They still enter combat alongside the *Keva* units.
3. Active duty of reserves vary widely depending on the political climate of the region
4. Activities during active duty can vary from training in traditional combat skills to riot control or border patrol. In this sense, it acts similarly to the Pakistani paramilitary forces.
5. IDF reserves helps to assimilate diverse groups of ethnicities. This is one area where Pakistan could benefit from a conscript reserve, particularly regarding ethnic and sectarian differences.
6. The minimum time required in peacetime is 45 days of duty for the Reserve
7. IDF also has a paramilitary youth scouting section
8. A social-welfare program to take slum dwellers and gang leaders, and educate and train them

The Professional Service

While less than 20 percent of the fighting force, the IDF maintains a professional army alongside its citizen-soldiers. 16,000 in number, they are primarily officers, with some soldiers and specialists. Professional service soldiers occupy senior and key operational command positions as well as command all installations and schools. They also maintain the equipment and facilities needed for the reserve units to rapidly activate.

Some Best Practices from the IDF

Best practices of IDF, according to Charles E. Heller:

1. Acceptance and practice of a Total Army concept
2. Flow-through system (active to reserve service)
3. Enlisted service required prior to commissioning
4. National Service
5. Significant equipment modernization through modification
6. Peacetime missions that are domestic nation building in nature
7. Joint organizational structure of the IDF
8. Youthful senior officer leadership
9. Brigade as the basic building block of the Army's force structure

Some Additional Salient of the IDF

Overseas Israelis are often instantly called back in event of war. They are also trained and organized for propaganda, and for social media. This includes a smart phone App that allows them to be directed to time-sensitive and critical social and political events.

IDF is instrumental in employing its Air Force in every conflict it enters. IAF's inventory includes world's best aircraft such as F-15, F-16 and F-35. These are all 4th and 5th generation aircraft. For a small

country like Israel, IDF deems it necessary to employ 300+ fighter aircrafts in its inventory.

IDF is supplemented for weapons and weaponry from its thriving defence industry such as IAI, Soltam etc. Israel has more than 150 defence related firms to support IDF. The avionics of IAF F-16's have been upgraded by local companies. IAF designed Lavi fighter program and IDF introduced Merkava MBT (Brower, 2018).

What this Means for other Militaries

If a country adopts a mixed professional and citizen army, it can lower costs while increasing the capacity to meet a larger and better funded opponent. It can also help with national integration and in implementing nation-building projects. Moving from a purely professional force, the country would be able to move towards a "nation at war" concept.

Conclusion

The IDF's organization structure and strategy can help us understand how to manage and utilize national human resources better, from a management and administrative perspective. Utilizing a mixture of professional and part-time workers, employees or warriors can prove to be an efficient way to utilize resources at hand. Particularly for organizations that run singular events at specific times, the "ramp up" of human resources is a practice that can be adopted. Similarly, for countries in the developing world where military expenditure is often a major burden, adopting similar organization structures can better and more efficiently meet national objectives.

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DIGITAL MARKETING: PROBLEMS AND PROSPECTS

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Abstract

(One of the major goals of every business is, of course, to grow and maintain a strong and loyal client base. That new era of digital and the infrastructure that lies beneath it defines a new marketing environment and the massive expansion in digital media positioned the internet as one of the most important marketplaces. In India, it is difficult to establish a relation between a customer and a virtual market. But still India is digitalising. The objective of this paper to analyse digital marketing pros and cons with reference to consumer acceptance.)

Introduction

According to Rayport and Sviokla (1995), “Every business today competes in two worlds: a physical world of resources that managers can see and touch and a virtual world made of information. The latter has given rise to the world of electronic commerce.” **Digital marketing** is the **marketing** of products or services using **digital** technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other **digital** medium. Digital marketing involves the use of digital technological tools to connect the marketers with people to achieve purchase of firm’s product and services. According to Blattberg and Deighton (1991), addressability of the Web provides the opportunity for marketing to create individual relationships, managing markets of one, and addressing each in terms of its stage of development. In essence, it represents the opportunity to customise and tailor either the product or the marketing effort to one consumer at a time. On seeing an advertisement, a consumer would be able to press an icon to request more information or to order the product or service. Therefore, marketers could monitor all such activities to assess which kinds of advertising, in which kinds of venues, work best with which kinds of subscribers (Hagel and Lansing, 1994).

Objective

This research paper is prepared for the purpose of find out emerging trends in digital marketing in India. It also emphasizes on challenges faced by digital marketing from traditional marketing which is also a large part of unorganised retail. This paper is also analysing problems faced by digital marketing over traditional marketing.

Research methodology

This paper is based on secondary data and information has been sourced from various sources books, trade journals, government publications, newspapers, web sites etc, and research is descriptive in nature.

Data Analysis

Digital marketing is not only about the use of technology at all, it is also about concern for the marketing needs of people as consumers. This is where the knowledge of traditional marketing is essential for effective digital marketing to track place. Like traditional marketing digital marketing is about marketer connect with consumer to build relationships and ultimately drive sales. Technology merely allows the marketer access to a new and existing platform to connect with customer in increasingly diverse and relevant ways. Digital marketing is about understanding people, and how they are using that technology, and how the marketer can leverage that to engage with them more effectively.

From	To	Sources
One-To-Many communication model	Many-To-Many communication model	Hoffman, and Novak (1996)
Mass marketing	Individualised marketing	Martin (1996)
Monologue	Dialogue	Blattberg and Deighton (1996)
Branding	Communication	Martin (1996)
Supply-side thinking	Demand-side thinking	Rayport and Sviokla (1995)
Megabrand	Diversity	Martin (1996)
Centralised market	Decentralised market	Blattberg, et al. (1994)
Customer as a target	Customer as a partner	McKenna (1995)
Segmentations	Communities	Armstrong and Hagel III (1996)

Source: Kiani (1997)

Figure 3 The new marketing paradigm shift in different directions: from marketplace to marketspace

The above table (Figure-1) shows that paradigm shift from marketplace to marketspace. Now-a-days people like to purchase products from virtual market rather than physical market. There are certain reasons why customer prefer to digital marketing :

Easy Consumer Reach

Digital Marketing is an effective way of communication for companies to target a large number of potential consumers at the same time. Using the internet channel for marketing is a quick approach to target a number of potential consumers and prospects at same time all over the world. Social Media Marketing has also revolutionized these marketing activities on different social media platforms such as Facebook, Twitter, LinkedIn, Pinterest etc.

Direct Advertising

Digital Marketing enables direct advertising and creates awareness about a product or a brand. Now the companies can easily show their advertisements for products and services on different digital channels. But a good online advertising strategy and promotional tools can help digital marketers to perform well in highly competitive marketing environment.

Perpetually Displaying Ads

Digital Marketing makes advertisements more accessible to target customers at any time or any place. There is no time and place limitation for the prospects to visit any website and view ads. The perpetually displayed ads attract the prospects together in touch with you and find the products and services of their need. But these ads should be managed efficiently to display on a webpage. See the four-step process to display Ads on a webpage as well.

Global Advertisements

This is one of the most effective benefits of Digital Marketing that enables the companies to make advertisements internationally and expand their customer reach to other countries across geographical boundaries.

Easy Brand Promotion

With the development of new technologies and use of internet in business, the brands may take a great advantage of customer's reach and communicate its clients successfully.

Cost Effective Channel

Using the internet, Digital Marketing is found cost-effective and cheaper source of advertising as compared to traditional marketing channels like T.V, Radio, Magazines, Newspapers, and Banners etc. Digital marketing allows marketers to set their advertising campaigns subject to availability of their budget. Mostly, the websites and business profiles (displaying ads and information about products or services) generate huge traffic for free. Social media, with its numerous benefits has played a vital role in promoting digital marketing activities. Social Media Marketing platforms such as Facebook, Twitter, Google+, LinkedIn, WhatsApp, Blogs, Yelp, Instagram, and YouTube etc. also provide a huge traffic source.

Consumer's Convenience to Shop Online

Due to more popularity and capabilities of digital marketing, customers have become more convenient to shop online at any time (24/7 basis) whether the shops are over or across the borders. Digital Marketing has opened-up an opportunity for companies and retailers to direct its customers to an outlet of the online store.

Accountability of Marketing Activity

Digital Marketing enables the companies to measure their marketing activities such as digital marketing is working or not, the amount of activity, and the conversation that is involved. Digital marketing also helps marketers to evaluate and audit their online contents for quality purposes.

Helping Marketers' Career

Digital Marketing has become a beneficial career for the individuals who are familiar with implementing digital marketing strategy and helping companies to expand their brands to target customers through internet.

According to a recent report by Google and Accenture Interactive 65 per cent people in India who purchase online seek to do so on smart phones. Consumers are also dependent on their smartphones for preliminary research, they seek out reviews and even compare prices all the time making these mobile sites extremely critical for businesses. Even a three-second delay in loading the websites can result in over 50 per cent of consumers dropping off.

Google and Accenture evaluated over 110 top mobile sites in India to figure out how users access and shop on mobile sites in India and why some websites manage to convert much better than the rest. The top traits that consumers seek on mobile sites are ease of finding products, clear and intuitive instructions/ symbols on actions, quick registration and payment, visual delight and most importantly the speed of loading the page itself. Not surprisingly, Indian mobile sites score the lowest on speed.

Small businesses have very little resources and capitalisation. Therefore digital marketing provides them with a better and much more cost-effective marketing channel that delivers result. 40% claimed getting considerable saving by using digital marketing methods of promotion for their products and services. 28% of business owners surveyed will shift marketing budget allocations from traditional media channels and invest them into digital online marketing tools and techniques.

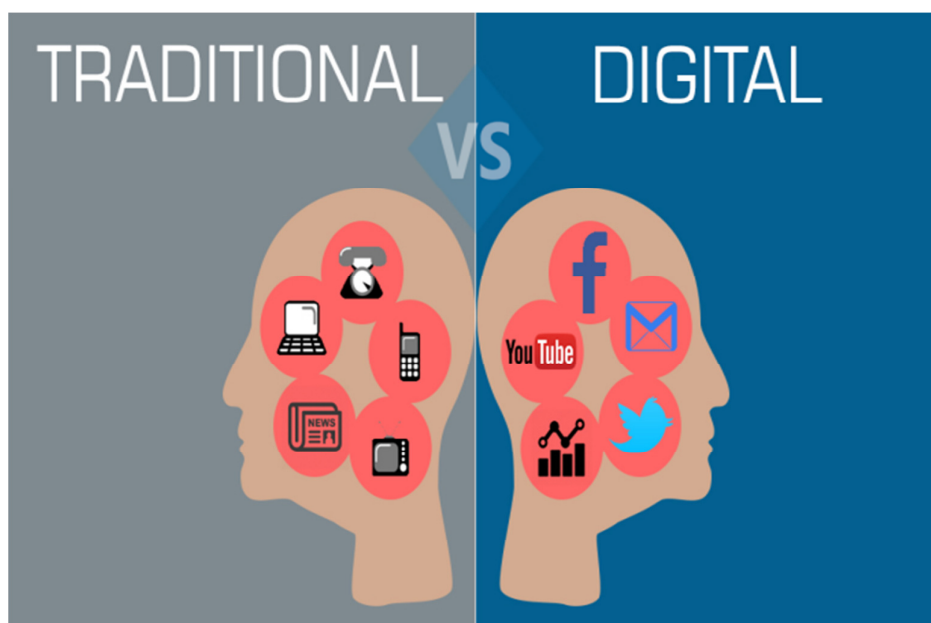


Figure 4 Traditional marketing vs Digital marketing

Problems of digital marketing.

Limitation of Internet Access

The Digital marketing is closely reliant on internet. In some areas, internet facility may not be accessible to the consumers or with poor internet connections. The Digital Marketing can be unsuccessful in those areas having no or limited internet accessibility.

Limited Consumer Link and Conversation

As digital marketing is highly dependent on internet, so the marketers may find it hard to make their advertisements more comprehensive and start a conversation with their consumers about the company brand image or products.

High Competition of Brands

Digital Marketing has a drawback when a customer searches for a specific product of a specific company on internet, many competing goods, and services having same marketing strategies appear on the customer’s home page. This conflicts the customers and provides an alternative option to choose cheaper

and better quality product of another company. As a result, some customers lack the trust on a lot of advertisements that appear on a website or social media and consider it as fraud and look like a dishonest brand.

Risk of Hacking Strategies

The risk of hacking promotion strategies of a company always rests on digital channels (internet) that is one of the drawbacks of digital marketing. The hackers or competitors can easily track and copy the valuable promotional strategies of a wellrenowned company and can utilize for their purposes.

Anti-Brand Activities (Doppelganger)

Another drawback of digital marketing is that even a person or group of persons can harm the image of a recognized brandthrough 'Doppelganger'. Anti-brand activists, bloggers, and opinion leaders spread the term 'Doppelganger' to disapprove the image of a certain brand.

Advertisement for Limited Products

Another practical drawback of Digital Marketing is that it is only beneficial for consumer goods. The industrial goods andpharmaceutical products cannot be marketed through digital channels. The aforementioned information may help digitalmarketers to understand the strengths and weaknesses of Digital Marketing. To learn more about digital marketing, visit thelinks under related posts.

[According to Business Insider Intelligence](#), data breaches are a real danger for both brands and customers and can affect retailer's trust in brands.

Findings

- 72% of consumers are currently connecting with businesses through digital marketing channels
- Digital marketing increases conversions by 24% on average
- 40% of businesses using digital marketing report “considerable savings.”
- The use of digital marketing strategies increases revenue growth by 2.8 times and improves ROI by as much as 300%
- Easy to reach local customer by adopting traditional marketing.
- Some times data breach can be a problem for digital marketing

Limitation of the study

The study is based on purely qualitative data which acts as a major limitation. It would have given better and more accurate results had it been based upon quantitative data.

Conclusion

Whereas modern marketing methods largely revolve around social media and the internet and reach a whole generation of computer-savvy consumers, traditional marketing has the ability to reach out to corners where internet connection is scarce. That, along with the fact that older people who are still a large part of the customer base are more familiar with traditional marketing methods make it something that will surely continue being utilized for years to come.

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