

# **Journal of Marketing Strategy**

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# Journal of Marketing Strategy

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## **Aims and Scope**

Marketing strategy is essential for every business. This Journal of Marketing strategy is containing contributions from theoreticians and practitioners cover a wide area including:

State of the art papers on particular topics - e.g. portfolio planning, sales management, pricing.

Strategy of the marketing - Marketing strategy, you must study and evaluate your business and its target audience, then create a plan of action and follow through with it.

Customer behavior - How and why both corporate and ultimate customers behave in the way they do.

Marketing intelligence - The establishment and maintenance of marketing information systems and everything associated with them.

Case studies - How an organization has tackled an important marketing problem.

Field Containing-

- ❖ Retail Marketing
- ❖ Relationship Marketing
- ❖ Social Marketing
- ❖ Product Marketing

# Journal of Marketing Strategy

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# Journal of Marketing Strategy

(Volume No. 11, Issue No. 3, September - December 2023)

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# E Commerce- An Analytical Perspective

**Dr. C. V. Ranjani, R. Aditya**

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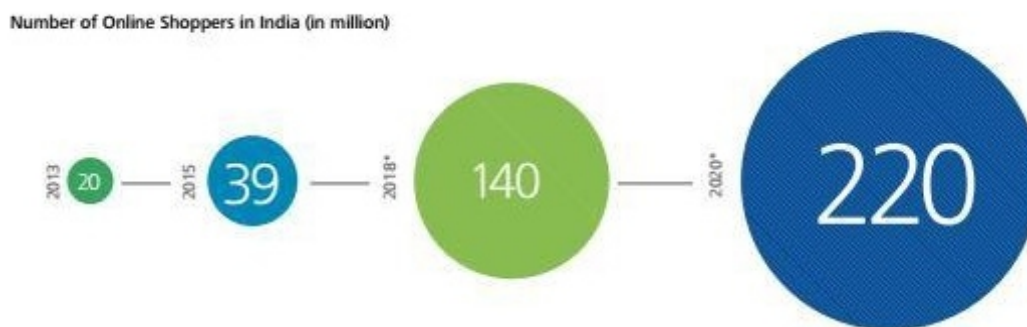
## ABSTRACT

*E Commerce is the new buzzword across the country with a growing number of customers shifting online owing to the time and money constraints. The E commerce wave in India has been triggered primarily by two factors. Firstly, the burgeoning middle class with aspirational lifestyles and secondly the diffusion of telecommunication and smart phone technology. The meteoric rise of this sector reflects the urge of the new consumer segment which has distorted the conventional rules of marketing with regard to the purchase decision making process, logistical and delivery issues. Unlike traditional sectors this sector emerges as one which is diverse in its requirements necessitating the application of swift and clear strategies to complete the ultimate process of sale. The present paper is aimed at giving an overview of the Indian E commerce industry and its potential based on the presentation of Primary and secondary data collected via research.*

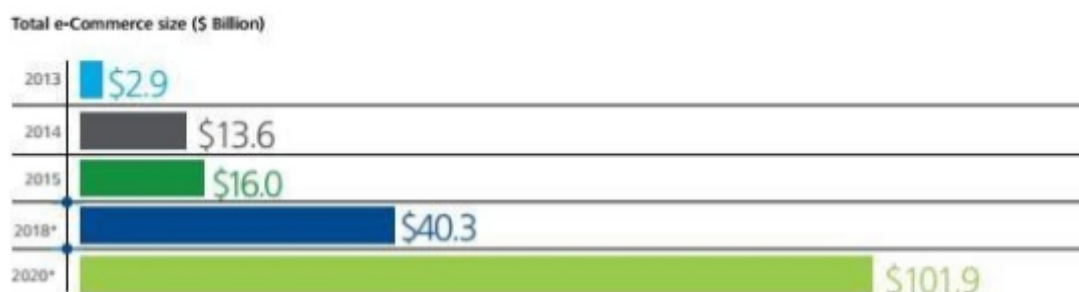
**KEYWORDS:** *Distortion, Virtual Groups, Decision Making.*

## INTRODUCTION:

India as a nation is increasingly embracing technology and in the field of marketing its E tailing that's ruling the roost. The phenomenal increase in the number of online shoppers is reflected in the figure:

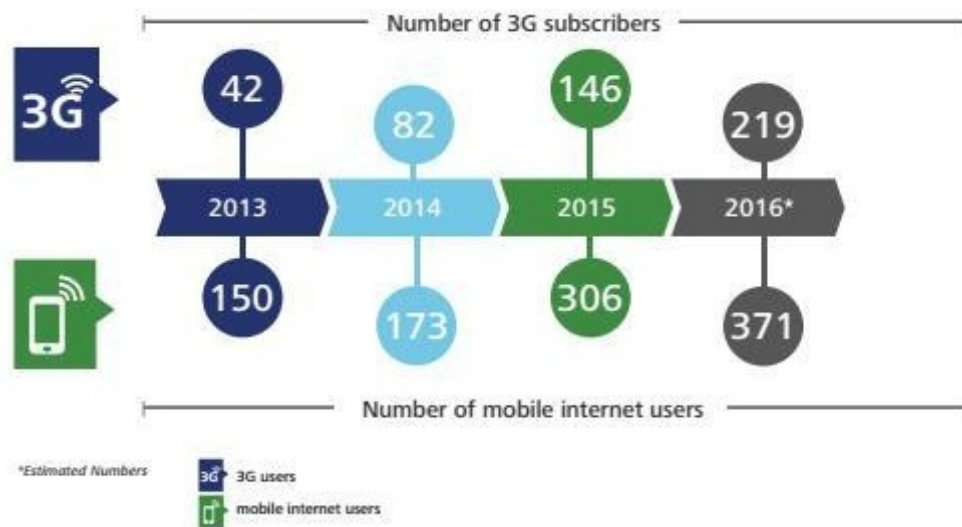


The Volume of the transactions is reflected in the figure 2.



Increased access to global products at the click of the button and enticing offers are swaying the minds of the ordinary consumers towards E commerce. These factors have resulted in the growth of this sector at a CAGR of 41%. The rise of the mobile and telecom sector has been complimentary to this with the trending technologies of 3G/4G opening new geographical markets and sweeping wave of going

cashless are further expected to fuel the rise of this sector. The simplification of the tax systems and improvement in the ease of doing businesses, greater digitalization and start up culture prevailing is further expected to boost the flow of investments into this sector.



The Evolution of the payment mechanisms in E commerce platform in India is reflected in the figure.

### E-PAYMENT OPTIONS:

Modes of payment for e-Commerce



Figure 9. Modes of payment used in e-Commerce in India  
Source – Company data, Deloitte Research



Figure 10. Growth of Digital Payment Services (\*USD Billion)  
Figure 10. Size of Digital Payment Services in India  
Source – IAMAI, Media Reports

\* Estimated numbers

### REVIEW OF LITERATURE:

E-Business probably began with electronic data interchange in the 1960s (Zwass, 1996). However, (Melao, 2008) suggests that it was only in the 1990s, primarily via the Internet, that e-Business has emerged as a core feature of many organizations. In his opinion, the hope was that e-Business would revolutionize the ways in which organizations interact with customers, employees, suppliers and partners. Some saw e-Business as part of a recipe to stay competitive in the global economy.

The term “e-Business” has a very broad application and means different things to different people. Furthermore, its relation with e-commerce is at the source of many disagreements. (Melao, 2008).A

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more comprehensive definition of e-business is: “The transformation of an organization’s processes to deliver additional customer value through the application of technologies, philosophies and computing paradigm of the new economy.” In a Simple sense, E-Business can be defined as, “the organized effort of individuals to produce and sell, for profit, products and services that satisfy society’s needs through the facilities available on the Internet” (Brahm Canzer, 2009)

Some authors view e-Business as the evolution of e-commerce from the buying and selling over the Internet, and argue that the former is a subset of the latter.( Turban et al., 2006). Others defend that, although related, they are distinct concepts (Laudon and Traver, 2008). Others use both terms interchangeably to mean the same thing (Schneider, 2002)

Businesses also see tremendous opportunities for cost saving, revenue generation, increased market share, marketing and market access, and improving customer service through direct links that facilitate speedy enquiry and feedback. Similarly, consumers can inter alia, access the world market through the virtual economy on the Internet, choose from a wider variety of products, and shop in the comfort of their homes. Globalization and specifically liberalization of communication networks have all facilitated this break-through that further presents a massive boost for international trade (A. K. Sohani, 2009).

While previous research has examined Internet usage (Teo, Lim, & Lai, 1999), commercial websites (Gonzalez and Palacios, 2004), website design (Kim, Shaw, & Schneider, 2003), website effectiveness from the consumers’ perspective (Bell & Tang, 1998), pricing paid placements on search engine (Sen et. al., 2008), and bidding (Bernard and Simone, 2011). This form of online advertising emerged in 1998 [Fain and Pedersen 2006], rapidly has become the central business model of the major search engines [Jansen and Mullen 2008], and is one of the most rapidly growing segments of the online marketing area [SEMPO Research 2009].

Kesharwani and Tiwari (2011) studied the importance of website quality towards the success or failure of any e-vendor. Khan and Mahapatra (2009) studied that the quality of internet banking (i-banking) services in India from customer’s perspective. Malhotra and Singh (2007) carried out a research to find the i-banking adoption by the banks in India.

### **OBJECTIVES:**

1. To present an overview of the e commerce sector in India.
2. To analyse, evaluate and deduce regarding various aspects of cyber purchasing.

### **METHODOLOGY:**

The present paper is analytical in nature and based on both primary and secondary data. The data has been obtained via a questionnaire administered to 180 participants selected from various income levels. Random Sampling has been applied while collecting the data. The said data has been analyzed using statistical tools such as SPSS, MS excel to obtain the necessary presentation. Percentages, Graphs and Averages have been used regarding the interpretation.

### **PROFILE OF THE TABLE:**

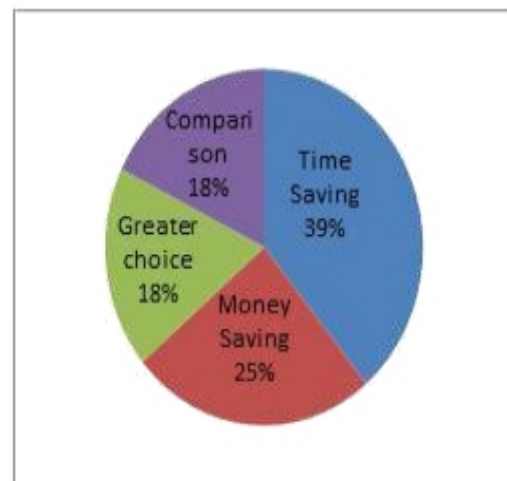
Sufficient Research has been done on the basic principles of E commerce. Through this paper I attempt to present the perceptions of online buyers towards the basic drivers and motivations for the purchase in the online Platform. The primary data for the study was obtained through a survey of 180 participants.

The composition of the group was purposely chosen as a homogenous one to obtain the opinion of frequent buyers. Of the 180 participants 114 were males and 64 were females. The information was collected in three income categories of Up to 15k, 15k-30k and more than 30k. The results of the survey have been used to draw conclusions regarding the various aspects linked to marketing.

### PERCEPTION ABOUT TIME AND MONEY:

The time factor has emerged as the most important factor influencing the purchase decision of the individual. More than half of the respondents have chosen time as the motivating factor. This was followed by money i.e. discounts and offers as a factor. This disproves the general notion that purchases in E commerce are discount driven. Further for about 80% of the respondents the purchase time has been just an hour.

Choice Opted	Number	Percentage
Time Saving	70	39
Money Saving	45	25
Greater choice	33	18
Comparison	32	18



### INFERENCE:

These results indicate that e marketers tend to gain a lot with reduced purchased time that can be facilitated through greater Branding and standardization of the products. Branding and Standardization helps translating the value to other new products pushing their sale. The buyer in the present situation is faced with an explosion of information around him.

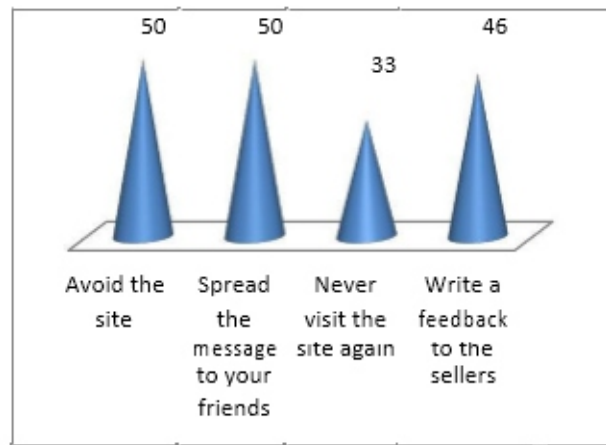
“Clarity of Marketing” without the additional clutter will ensure the ultimate sale. Umbrella marketing of products under a single name provides the customer retention and ensures shopping frequency as revealed by the respondents.

### THE SENSITIVE CONSUMER:

Online Consumer is extremely sensitive to factors such as prices and quality. The infectious appeal of the virtual groups and discussion platform play an important role in making or breaking the brand image. A quarter of the respondents have “decided” to avoid the site in case of deceptive deals and false propaganda and another quarter have expressed their intention to share their experience with the peers. The flow of information presents an opportunity as well as a risk that has to be managed well for the marketer to make good of the situation. This calls for an effective and swifter communication between the marketer and consumer to avoid incidents such as the Big Billion day pitfalls.



Choice Opted	Number	Percentage
Avoid the site	50	28
Spread the message to your friends	50	28
Never visit the site again	33	18
Write a feedback to the sellers	46	26



The new generation of consumers prefers a two way personalized communication unlike a mass communication which will ensure their loyalty towards the website. Online reviews, Blogs and other Platforms have become indispensable in the purchase decision making of the products. A dedicated online query mechanism would help the customers in feeling reassured.

#### PERSONALIZED MAILS & REMINDERS:

The respondent's reaction to personalized mails and reminders seems to have no effect on the respondents with close to a quarter of them indicating that they do not read the mail and close to two Thirds of them reporting that it doesn't affect their purchase. Further the view that such communication keeps the sellers name refreshed is also not fulfilled with less than 10% of the respondents reacting positively to it. This view is further collaborated by the fact that Pop ups for the products have been regarded as highly distracting with over 80% responding negatively about it. This calls for the focused and relevant communication about the product.

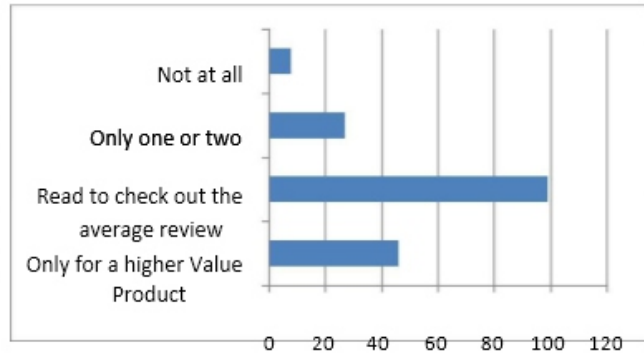
Choice Opted	Number	Percentage
Don't read the mail	40	22
Keeps the sellers name refreshed	18	10
Doesn't affect my purchase	51	29
Does little help	70	39



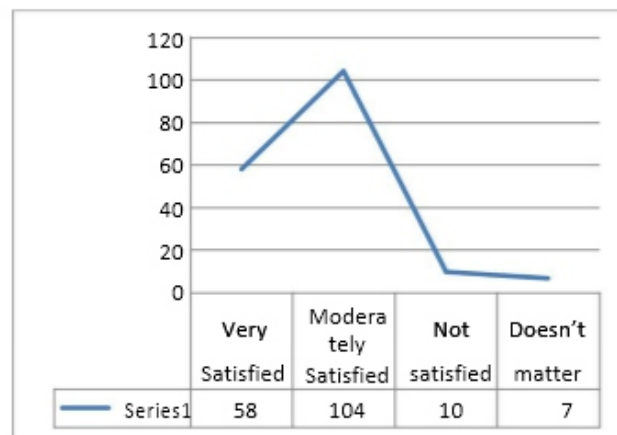
#### QUALITY OF THE PRODUCTS:

With regard to the quality of the product in an online purchase the current landscape is dominated by products of moderate quality. Two thirds of the respondents say they are moderately satisfied with the quality products. Incomplete evolution of the services and marginal penetration of branded goods across all sectors is slowing the transition in the quality of products purchased. This is reiterated by the finding that a quarter of the respondents choose online shopping for smaller value goods and personal visit for high value goods.

Choice Opted	Number	Percentage
Only for a higher Value Product	46	26
Read to check out the average review	99	55
Only one or two	27	15
Not at all	8	4



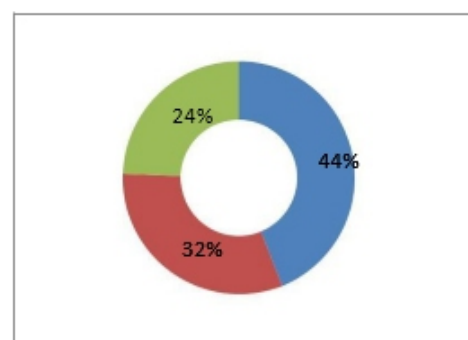
Choice Opted	Number	Percentage
Very Satisfied	58	32
Moderately Satisfied	104	58
Not satisfied	10	6
Doesn't matter	7	4



**TRUST:**

A third of the customers do not trust Online that may be attributed to technical, personal established beliefs or incidents. Gaining trust has been crucial to expand the base of the sellers is quite competitive. Close to 70% of the buyers reported ease of access as a must for purchase. As talked about earlier a simple pathway and basic atmospherics will go a long way in trust building process. Faster Delivery, efficient customer Service, better communication may play a highly persuasive role in convincing the conservative Indian customer.

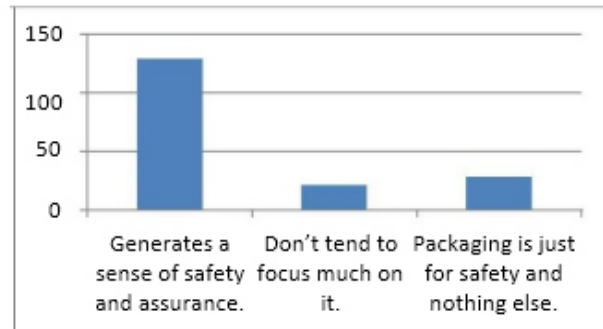
Choice Opted	Number	Percentage
Yes, discounts influence my decision.	79	44
No, I like to get hands on experience of the product since i totally do not trust the online markets.	57	32
I go by online markets for smaller value goods and personal visit for high value product	44	24



**PACKAGING:**

Packaging offers a greater opportunity for the sellers to focus to expand their sales base. Innovative and fool proof packing may enable the marketers to foray into premium products, high value products and into the field of perishables which remain relatively untapped. Contrary to the perception that packing is looked as secondary the survey establishes that an overwhelming number of respondents tend to see it as one generating a sense of safety and assurance.

Choice Opted	Number	Percentage
Generates a sense of safety and assurance.	129	72
Don't tend to focus much on it.	21	12
Packaging is just for safety and nothing else.	28	16



### CONCLUSION:

The findings of the paper indicate that there is a need to continuously evaluate the perceptions of customers towards the various dynamics of e commerce. The principles governing these markets, the trend predictions and continuous consumer reach out programmes are of immense importance to reap the potential of the market. With added emphasis on digitization and the emergence of tech savvy demography this sector is bound to see changes in the most unconventional manner demanding flexible, swift and innovative processes and technology for last mile delivery.

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# Empirical Study on the Work Life Balance of Housekeeping Supervisor in Hotels of Delhi

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## **ABSTRACT**

*The objective of the research was to find out work life balance issues for housekeeping supervisors in Hotels of Delhi. The supervisors are very critical to fulfill the requirement of the smooth operations for the different section of the hotel. Supervisors have to monitor, guide and motivate the operative staff of any department or process.*

*The objective of the study was to find out whether there exists a healthy work life balance in lives of housekeeping supervisors engaged in hotels of Delhi. The paper try to evaluate the work life balance on the four dimensions of work life balance namely quality time, involvement, satisfaction and health. The study tries to analyze and identify the probable causes for work life imbalance and expected solutions for the improvement of work life balance.*

*The author had devised a questionnaire to gather the data from the respondents, which included a set of statement on which participants agreement or disagreement was recorded. Based on the responses scores for each dimension were calculated and integrating the scores the overall levels for work life balance were ascertained. Study employed SPSS for analysis of data, where data was analyzed using cross tables, descriptive statistics & t test to come to conclusions. The reliability for the questionnaire was ascertained through Cronbach alpha and coefficient of correlations.*

*The results had clearly reflected that housekeeping supervisors have work life balance issues as their mean score is less than the average for all the dimensions also on overall score for work life balance the data clearly proves that the supervisors have low levels.*

*The main causes which were found for work life imbalance were inability to get leaves, stretched working hours and rigid shift timings. The main probable solutions identified to improve the levels of work life balance were ease to get leaves, increased salary, to compensate for actual hours of work, .*

**KEYWORDS:** *hotels, housekeeping supervisor, work life balance,*

## **INTRODUCTION & BACKGROUND OF STUDY:**

There are numerous definitions of work life balance although scholars have yet to arrive at a consensus meaning (Reiter, 2007). Work-life balance is a broad and complex phenomenon, lacking in a universal definition (Maxwell, 2004). The expression 'work-life balance' (WLB) was first used in the middle of 1970s to describe the balance between an individual's work and personal life (Newman & Matthews, 1999). Work-life balance is the trend of individuals spending more time on work and less time on other aspects of their lives (Lockwood, 2003). One of the deterrents is the work life balance or work family conflict issues.

The hospitality industry is a people-centered industry where people are essential to all aspects of the service sequence (Fáilte Ireland, 2005). In relation to the hospitality industry many establishments lack family-supportive work environments which are necessary for both the benefit of the employee and the organization (Cullen and McLaughlin, 2006, Deery, 2008, Farrell, 2012). Work family conflict arises from the nature of the hospitality industry. Work in the hospitality industry is “known for having characteristics known to be detrimental to family life, such as long and irregular hours, emphasis on face time, frequent relocation, and so on” (Xiao and O' Neill, 2010, quoting Harris et al, 2007). This is more evident for chefs employed in the industry, as hospitality industry is known for having “ long working days, working long hours, low job security, a high need for coordination with others and shift work at irregular hours” (Blomme et al, 2010), and this is supported by Hoque (1999).

Employees' quality of work-life is becoming a business issue. Leading employers are recognizing that positive work-life outcomes for employees are key ingredients of a successful business strategy (Graham, 2007). Empirical research has demonstrated that work life balance is an important target for employee intervention measures that allow employees to negotiate realistic and adequate expectations from their roles within and outside of the workplace (Carlson, Grzywacz, & Zivnuska, 2009)

In the background of the above, this study try to ascertain challenges of work life balance for housekeeping supervisor, the study had following objectives.

#### **RESEARCH OBJECTIVES:**

- To find out the level of work life balance of housekeeping supervisors of Hotels of Delhi,
- To analyze the impact of work life imbalance on housekeeping supervisors.
- To find out probable causes of work life imbalance.
- The explore solutions to improve the levels work life balance.

#### **METHODOLOGY:**

Firstly an explorative research is conducted through literature review followed by discussion with academician, HR managers and housekeeping supervisors so as to identify and define the real issues. It was carried out to find out the dimensions that have to be analyzed for the study. The various dimensions which were identified as relevant for evaluation were quality time, involvement, satisfaction and health. Based on the result a questionnaire was developed in which respondents were asked about their agreement or disagreement for different statements. For analysis a five point scale was used with labels (1= strongly disagree, 2= somewhat disagree, 3= not sure, 4= somewhat agree and 5= fully agree). The respondents were required to give their response on the basis of their own experience and opinions.

1

Each dimension defined was assigned equal weightage and total score was calculated to ascertain the levels of work life balance. On the basis of the score obtained level of work life balance is being analyzed.

The study had also analyzed the various factors like demographic profile of housekeeping supervisors, family structure and other factors which can impact the levels of work life balance.

A pilot test helped the researcher to refine the research instrument and subsequently data was collected, researcher had distributed more than 120 questionnaires through his personal and professional network. Combination of random and convenience sampling were used and no prejudice had been shown in terms

of selection of the respondent in terms of age, sex, regionality or otherwise. The only criteria being followed for selection was they must have an employment in the current hotel (5 star deluxe, 5 star, 4 star only situated in Delhi) for more than a year and at supervisory level, the research excluded chefs at any other level in the hotel. Out of 120 questionnaires only 72 complete questionnaires were received for analysis.

For analysis SPSS software was used and data was analyzed using cross tabulation, t test and ANOVA to draw conclusions.

#### DATA PRESENTATION AND ANALYSIS:

The table 1 represents the age distribution of the participants, it shows that there is almost a gradual decrease in the frequency with increasing age group; it is highest 29 for 25-30 years, 22 for 30-35 years.

**Table 1 Age Distribution of the participants Source- Developed for the Research**

Age Group	Frequency
25-30 Years	29
30-35 Years	22
35-40 Years	18
40-45 Years	0
45-50 Years	3
<b>Total</b>	<b>72</b>

**Table 2 Gender Distribution of the participants**

		Frequency
<b>Gender</b>	<b>Male</b>	60
	<b>Female</b>	12
<b>Total</b>		<b>72</b>

#### Source- Developed for the Research

Table 2 presents the gender distribution of the participants, 60 or 83.33% participants were Males and rest were females.

**Table 3 Marital Status of the participants**

		Frequency
<b>Marital Status</b>	<b>Married</b>	48
	<b>Single</b>	24
<b>Total</b>		<b>72</b>

#### Source- Developed for the Research

Table 3 presents the distribution of marital status of the participants, majorities 66.67% of respondents were married and only 12 were single.

**Table 4 Distribution of Distance between Work Place & Residence**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<b>Less than 5 Km</b>	38	52.8	52.8	52.8
	<b>5-10 Km</b>	28	38.9	38.9	91.7
	<b>10-15 Km</b>	6	8.3	8.3	100
	<b>Total</b>	<b>72</b>	<b>100</b>	<b>100</b>	

#### Source- Developed for the Research

Table 4 present the distribution of distance between work place and residence for the participants, 52.8% respondents reported the distance less than 5 kilometers and 38.9% reported the distance between work place (Hotel) and residence to between 5-10 kilometers.

**Table 5 Level of Education Participants**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under Graduate	2	2.8	2.8	2.8
	Graduate	60	83.3	83.3	86.1
	Post Graduate	10	13.9	13.9	100
	Total	72	100	100	

**Source- Developed for the Research**

Table 5 present the distribution of level of education of the participants, 60 which is 83.3% participants had a graduation degree.

**Table 6 Years of Employment in Hotel**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-5 Years	57	79.2	79.2	79.2
	05-10- Years	15	20.8	20.8	100
	Total	72	100	100	

**Source- Developed for the Research**

Table 6 present the distribution of the time duration of the housekeeping supervisor's engagement in the existing hotel. 57 which are 79.2% of the total respondents reported to engaged in hotel for less than 5 years.

**Table 7 Family Structure of the Participants ( Live with Parent/s)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	48	66.7	66.7	66.7
	No	24	33.3	33.3	100
	Total	72	100	100	

**Source- Developed for the Research**

Table 7 present the description for the participants family structure (whether the participant live with parents or not). It was found that 48 or 66.7 % participant live with their parent/s.

**Table 8 Family Structure of the Participants (Participants have children who need their care)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	28	38.9	38.9	38.9
	Yes	44	61.1	61.1	100
	Total	72	100	100	

**Source- Developed for the Research**

Table 8 present the description of family structure of Participants (Participant have children who need their care). 61.1 % participants stated that they have children who need their care .



**Table 9 Employment of Participants Spouse**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	24	33.3	33.3	33.3
	Yes	12	16.7	16.7	50
	No	36	50	50	100
	Total	72	100	100	

**Source- Developed for the Research**

Table 9 present the data for employment of participant's spouse, usually spouse's employment was considered as a factor which can affect the levels of work life balance of the supervisors, out of total 72 respondents 36 which is 50% stated that their spouse were home maker.

**Table 10 Frequency Distribution of the Responses of Participants for Four Dimensions of Work Life Balance**

Statement	Strongly Disagree	Disagree	Neutral(neither agree nor disagree )	Agree	Strongly Agree	Total
T1: I spend enough quality time with my family	0	0	27	45	0	72
T2: I spend enough quality time with friends	0	0	68	4	0	72
T3: I get enough time for my personal life	0	22	50	0	0	72
T4: I get enough time for relaxation	0	42	30	0	0	72
T5: I spend more time at job	0	18	54	0	0	72
I1- Demands at work interfere in my family life	0	9	43	20	0	72
I feel pressure/ demand from my family	0	4	60	8	0	72
I3- I have to frequently change my plans for	4	61	7	0	0	72
I4- I am unable to complete my family duties because of job	0	0	52	20	0	72
I5- I am unable to celebrate festivals with my family	0	6	39	27	0	72
I6- I am able to take my family for vacations	0	10	42	20	0	72
I7- I am able to get leaves to fulfill requirements	0	4	64	4	0	72
I8- I am unable to take good care of my children	22	18	4	4	0	48
I9- I am able to take good care of my parents	0	0	0	44	4	48
I10- My family make adjustment on a regular basis, so that I can fulfill requirements of my job	0	22	42	8	0	72
S1- I am happy with my job	0	0	50	20	0	72
S2- I enjoy a good balance of work and family	0	6	54	12	0	72
S3- I feel that I am paid enough for my efforts on	0	32	40	0	0	72
S4- I am interested to change my job because of	0	40	24	8	0	72
S5- I enjoy working in hotel industry	0	46	26	0	0	72
H1- I experience poorer mental health	64	8	0	0	0	72
H2- I experience poorer physical health	0	64	8	0	0	72
H3- I experience higher level of stress	60	0	0	0	72	72
H4- I have higher level of emotional exhaustion	72	0	0	40	0	72
H5- I do less physical exercise	0	2	10	24	36	72
H6- I engage in drinking	48	16	6	2	0	72
H7- I have increased anxiety and depression	56	10	6	0	0	72
H8- I have poor appetite	54	18	0	0	0	72
H9- I experience fatigue	0	0	16	22	34	72

**Source- Developed for the Research**

Table 10 presents the frequency distribution of the responses towards the various statements to evaluate the scores of four dimensions of work life balance, namely quality time, involvement; satisfaction and health, based on the responses and the number of statements per dimensions scores for each participant were calculated and analyzed.

**Table 11 Data to Identify Probable Causes for Work Life Imbalance**

<i>Statement</i>	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neutral ( neither agree nor disagree )</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Total</i>
<b>C1- Stretched working hours</b>	0	0	71	1	0	72
<b>C2- Break Shifts</b>	66	6	0	0	0	72
<b>C3- Uncertainty of rosters</b>	22	38	12	0	0	72
<b>C4-Inability to get leaves</b>	0	1	29	38	4	72
<b>C5- Long travelling time</b>	10	46	4	12	0	72
<b>C6- Parents need care</b>	20	36	10	6	0	72
<b>C7- Children need care</b>	0	1	47	0	0	48
<b>C8- Health issues</b>	54	12	0	6	0	72

**Source- Developed for the Research**

Table 4.11 presents the data for the participant's responses towards the various statements to identify the various causes for the work life imbalance; the data was analyzed using SPSS to come the conclusions the results were provided in the later section.

**Table 12 Data to Identify the Probable Solutions for Improvement of Work Life Balance.**  
**Source- Developed for the Research**

<i>Statement</i>	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neutral ( neither agree nor disagree )</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Total</i>
<b>Select work hours</b>	6	28	38	0	0	72
<b>Have compressed work hours</b>	72	0	0	0	0	72
<b>Manage my workload</b>	48	24	0	0	0	72
<b>Get leaves easily</b>	0	2	51	12	7	72
<b>Have flexibility of working hours</b>	3	7	49	6	7	72
<b>Have less travel time</b>	24	32	4	12	0	72
<b>Work on part time basis</b>	72	0	0	0	0	72
<b>Have more salary</b>	0	12	52	8	0	72
<b>Get salary as per time duration of work</b>	0	0	12	52	8	72
<b>Get fully compensated reduced working hours</b>	50	22	0	0	0	72
<b>Have certainty of shift timing</b>	4	44	0	0	0	72

Table 12 presents the data to identify the probable solutions that can be implemented to improve work life balance, data was analyzed using SPSS, and the results were presents in the following section.

**Table 13 Results of ANOVA test to find out statistically significant difference exist in the levels of work life balance of the participants with different duration of their engagement in the current hotel.**

		Sum of Squares	df	Mean Square	F	Sig.
Quality Time	Between Groups	7.6	1	7.6	0.447	0.506
	Within Groups	1190.4	70	17.006		
	Total	1198	71			
Involvement	Between Groups	18.321	1	18.321	0.67	0.416
	Within Groups	1913.179	70	27.331		
	Total	1931.5	71			
Satisfaction	Between Groups	10.189	1	10.189	0.502	0.481
	Within Groups	1421.811	70	20.312		
	Total	1432	71			
Health	Between Groups	37.284	1	37.284	0.364	0.548
	Within Groups	7162.035	70	102.315		
	Total	7199.319	71			
Overall Score for Work Life Balance	Between Groups	326.321	1	326.321	0.496	0.484
	Within Groups	46049.179	70	657.845		
	Total	46375.5	71			

**Source- Developed for the Research**

Table 13 presents the results of ANOVA test to find out whether there exists statistically significant difference in levels of work life balance of housekeeping supervisors with different durations of their engagement in the current hotel.

As p values were greater than 0.05 there exist no significant difference for the levels of work life balance of the supervisors with different durations of their engagement with the current hotel.

**Table 14 Results of ANOVA test to find out statistically significant difference exist in the levels of work life balance of the participants representing different Family Structure ( Live With Parents)**

		Sum of Squares	df	Mean Square	F	Sig.
Quality Time	Between Groups	49	1	49	2.985	0.088
	Within Groups	1149	70	16.414		
	Total	1198	71			
Involvement	Between Groups	156.25	1	156.25	6.161	0.015
	Within Groups	1775.25	70	25.361		
	Total	1931.5	71			
Satisfaction	Between Groups	36	1	36	1.805	0.183
	Within Groups	1396	70	19.943		
	Total	1432	71			
Health	Between Groups	383.507	1	383.507	3.939	0.051
	Within Groups	6815.812	70	97.369		
	Total	7199.319	71			
Overall Score for Work Life Balance	Between Groups	370.562	1	370.562	0.564	0.455
	Within Groups	46004.937	70	657.213		
	Total	46375.5	71			

**Source- Developed for the Research**

Table 14 presents the results for the ANOVA test to find out whether there exist statistically significant differences in level of work life balance of housekeeping supervisors with different family structure i.e. whether the participant lives with parent/s or not. As the p values for all, except for involvement, were greater than 0.05 its proven that there exists no significant differences in work life balance for housekeeping supervisors with different family structure. In case of involvement significant differences were found.

**Table 15 Results of ANOVA test to find out statistically significant difference exist in the levels of work life balance of the participants and their Family Structure ( Have children who need care)**

		Sum of Squares	df	Mean Square	F	Sig.
Quality Time	Between Groups	90.416	1	90.416	5.714	0.02
	Within Groups	1107.584	70	15.823		
	Total	1198	71			
Involvement	Between Groups	377.149	1	377.149	16.99	0
	Within Groups	1554.351	70	22.205		
	Total	1931.5	71			
Satisfaction	Between Groups	584.416	1	584.416	48.27	0
	Within Groups	847.584	70	12.108		
	Total	1432	71			
Health	Between Groups	519.446	1	519.446	5.443	0.023
	Within Groups	6679.873	70	95.427		
	Total	7199.319	71			
Overall Score for Work Life Balance	Between Groups	952.526	1	952.526	1.468	0.23
	Within Groups	45422.974	70	648.9		
	Total	46375.5	71			

Source- Developed for the Research

Table 15 represents the result for ANOVA test to find out whether there exist statistically significant difference in the levels of work life balance of housekeeping supervisor with different family structure (whether they have children who needs their care) as the p value for all the four dimension were less than 0.05 there exist statistically significant differences in the work life balance of housekeeping supervisors with different family structure. No statistically significant differences were found for the overall score of work life balance as the p value was greater than 0.05.

**Table 16 Results of ANOVA test to find out statistically significant difference exist in the levels of work life balance of the participants with differences in the spouse's professional engagement.**

		Sum of Squares	df	Mean Square	F	Sig.
Quality Time	Between Groups	212	2	106	7.418	0.001
	Within Groups	986	69	14.29		
	Total	1198	71			
Involvement	Between Groups	1096.111	2	548.056	45.267	0
	Within Groups	835.389	69	12.107		
	Total	1931.5	71			
Satisfaction	Between Groups	495.111	2	247.556	18.232	0
	Within Groups	936.889	69	13.578		
	Total	1432	71			
Health	Between Groups	664.694	2	332.347	3.509	0.035
	Within Groups	6534.625	69	94.705		
	Total	7199.319	71			
Overall Score for Work Life Balance	Between Groups	1138.403	2	569.201	0.868	0.424
	Within Groups	45237.097	69	655.61		
	Total	46375.5	71			

Table 16 represent the results for the ANOVA test to find out whether there exist statistically significant differences in the levels of work life balance of housekeeping supervisors with differences in their spouse's engagement. As all p values were found to be less than 0.05 there exist statistically significant differences in the levels of work life balance of housekeeping supervisors with differences in spouse's engagement. But for overall score of work life balance the p value was found to be greater than 0.05 which means although there were differences in levels of four dimensions of work life balance but the integrated score have shown no significant differences.

**Table 17 One-Sample Statistics One-Sample Statistics**

	N	Mean	Std. Deviation	Std. Error Mean
C1- Stretched working hours	72	2.75	1.05817	0.12471
C2- Break Shifts	72	2.2222	1.49386	0.17605
C3- Uncertainty of rosters	72	1.8611	0.71809	0.08463
C4-Inability to get leaves	72	2.9861	0.59323	0.06991
C5- Long travelling time	72	2.1944	0.89818	0.10585
C6- Parents need care	72	1.5278	0.90339	0.10647
C7- Children need care	72	2.3056	1.32834	0.15655
C8- Health issues	72	1.5694	0.85294	0.10052

**Table 18 One-Sample Test One-Sample Test**

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
C1- Stretched working hours	-2.005	71	0.049	-0.25	-0.4987	-0.0013
C2- Break Shifts	-4.418	71	0	-0.77778	-1.1288	-0.4267
C3- Uncertainty of rosters	-13.458	71	0	-1.13889	-1.3076	-0.9701
C4-Inability to get leaves	-0.199	71	0.843	-0.01389	-0.1533	0.1255
C5- Long travelling time	-7.61	71	0	-0.80556	-1.0166	-0.5945
C6- Parents need care	-13.828	71	0	-1.47222	-1.6845	-1.2599
C7- Children need care	-4.436	71	0	-0.69444	-1.0066	-0.3823
C8- Health issues	-14.232	71	0	-1.43056	-1.631	-1.2301

Tables 17 and 18 present the result of one sample t test to find out the probable causes for work life imbalance, detailed interpretations were given in the figure 1.

Figure 1 interpretations of the one sample t test to identify the probable causes of work life imbalance.

<b>C1- Stretched working hours:</b> p value less than 0.05, the value is significantly different from 3. Rejected
<b>C2- Break Shifts:</b> p value less than 0.05, the value is significantly different from 3. Rejected
<b>C3- Uncertainty of rosters:</b> p value less than 0.05, the value is significantly different from 3. Uncertainty of roster was rejected as probable cause for work life imbalance.
<b>C4-Inability to get leaves:</b> p value greater than 0.05, the value is not significantly different from 3. Inability to get leaves can be cause of work life imbalance. Accepted
<b>C5- Long travelling time:</b> p value less than 0.05, the value is significantly different from 3. Rejected
<b>C6- Parents need care:</b> p value less than 0.05, the value is significantly different from 3. Rejected as a cause of work life imbalance.
<b>C7- Children need care:</b> p value less than 0.05, the value is significantly different from 3. Rejected as a cause of work life imbalance.
<b>C8- Health issues:</b> p value less than 0.05, the value is significantly different from 3. Rejected as a cause of work life imbalance.

**Table 19 One-Sample Statistics One-Sample Statistics**

	N	Mean	Std. Deviation	Std. Error Mean
Select work hours	72	2.1233	0.99924	0.11695
Have compressed work hours	72	1.1644	0.52741	0.06173
Manage my workload	72	1.3151	0.52379	0.0613
Get leaves easily	72	3.0274	0.55208	0.06462
Have flexibility of working hours	72	2.9589	0.80689	0.09444
Have less travel time	72	2.1233	0.97104	0.11365
Work on part time basis	72	1.4247	0.78027	0.09132
Have more salary	72	3.1918	0.56905	0.0666
Get salary as per time duration of work	72	3.8356	0.66695	0.07806
Get fully compensated reduced working hours	72	1.726	0.98967	0.11583
Have certainty of shift timing	72	1.863	0.63059	0.0738

**Table 20 One-Sample Test for probable solutions for improvement of levels of work life balance**

	Test Value = 3					
	T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Select work hours	-7.496	71	0	-0.87671	-1.1099	-0.6436
Have compressed work hours	-29.737	71	0	-1.83562	-1.9587	-1.7126
Manage my workload	-27.485	71	0	-1.68493	-1.8071	-1.5627
Get leaves easily	0.424	71	0.673	0.0274	-0.1014	0.1562
Have flexibility of working hours	-0.435	71	0.665	-0.0411	-0.2294	0.1472
Have less travel time	-7.714	71	0	-0.87671	-1.1033	-0.6502
Work on part time basis	-17.25	71	0	-1.57534	-1.7574	-1.3933
Have more salary	2.879	71	0.005	0.19178	0.059	0.3246
Get salary as per time duration of work	10.705	71	0	0.83562	0.68	0.9912
Get fully compensated reduced working hours	-10.998	71	0	-1.27397	-1.5049	-1.0431
Have certainty of shift timing	-15.405	71	0	-1.13699	-1.2841	-0.9899

Tables 19 and 20 present the data for one sample t test to identify the probable solution for improvement of work life balance. Figure 2 presents the detailed interpretations for the same

## Figure 2 interpretation of the one sample t test for the probable solution for improvement of work life balance

<b>Select work hours:</b> p value less than 0.05, the value is significantly different from 3. rejected
<b>Have compressed work hours:</b> p value less than 0.05, the value is significantly different from 3. Rejected
<b>Manage my workload:</b> p value less than 0.05, the value is significantly different from 3. Rejected.
<b>Get leaves easily</b> p value greater than 0.05, the value is not significantly different from 3. Participants consider it as probable solution to improve level of work life imbalance.
<b>Have flexibility of working hours:</b> p value greater than 0.05, the value is not significantly different from 3. Can be considered as prospective solution to improve work life balance of supervisors.
<b>Have less travel time:</b> p value less than 0.05, the value is significantly different from 3. Rejected.
<b>Work on part time basis:</b> p value less than 0.05, the value is significantly different from 3. Rejected
<b>Have more salary:</b> p value less than 0.05 and t value 2.879, the value is significantly different from 3. Accepted
<b>Get salary as per time duration of work:</b> p value less than 0.05 & t value 10.70, the value is significantly different from 3. Accepted
<b>Get fully compensated reduced working hours:</b> p value less than 0.05, the value is significantly different from 3. Rejected.
<b>Have certainty of shift timing:</b> p value less than 0.05, the value is significantly different from 3. Rejected.

**Table 21 One-Sample Statistics**

	N	Mean	Std. Deviation	Std. Error Mean
Score for Quality Time	72	60.1667	4.10770	.48410
Score for Involvement	72	60.0833	5.21577	.61468
Score for Satisfaction	72	59.0000	4.49099	.52927
Score for Health	72	82.5972	10.06970	1.18673

**Table 22 One-Sample Test One-Sample Test**

	Test Value = 75					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Score for Quality Time	-30.641	71	0	-14.83333	-15.7986	-13.8681
Score for Involvement	-24.267	71	0	-14.91667	-16.1423	-13.691
Score for Satisfaction	-30.23	71	0	-16	-17.0553	-14.9447
Score for Health	-6.402	71	0	7.59722	5.231	9.9635

Table 21 and 22 present the result for the t test for the various dimension of work life balance. As p value for quality time, involvement and satisfaction is less than 0.05 and t value -30.641, -24.267, -30.23

respectively, the scores are significantly different from test value 75. Only for Health the p value is 2less than 0.05 and t value 6.40, hence it can be stated that the score are not less than 75.

**Table 23 One-Sample Statistics One-Sample Statistics**

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Work Life Balance Score	72	2.31E+02	25.55731	3.01196

**Table 24 One-Sample Test One-Sample Test**

One-Sample Test						
	Test Value = 300					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Work Life Balance Score	-22.9	71	0	-69.08333	-75.089	-63.0777

Table 23 and 24 present the result of t test for scores of Work life balance, as the p value is less than 0.05 and t value -22.936, the scores were found to be less than 300. It proved that housekeeping supervisors don't have satisfactory work life balance in their lives.

## CONCLUSION:

As per the analysis of the empirical data following conclusions were made.

The levels of work life balance of housekeeping supervisor were found to be at lower level, which means there is work life imbalance in lives of housekeeping supervisors working in Hotels of Delhi.

It was found that out of four dimensions of work life balance, the score of Quality Time, Involvement and Satisfaction were low, which means that housekeeping supervisors were unable to spend sufficient quality time in their personal life, lack enough involvement with family and felt that they do not have satisfaction towards the work life balance.

It was found that apart from spouse's engagement in any profession, no other factor namely differences in distance between work place and resident, differences in family structure and duration of engagement affected the levels of work life balance of housekeeping supervisors.

Only in one dimension, that is Health the data reflected that housekeeping supervisors doesn't have any issues due to work life imbalance.

The main reasons for work life imbalance were found to be inability to get leaves.

The study identified probable solutions for improving the work life imbalance, they were get leaves easily, have more salary, get salary as per time duration of work, flexibility of shift timing was also being identified as a solution.

The probable solutions reflect that one of the main reasons behind the work life imbalance were inability to provide sufficient time for personal life, this may be because of the fact that housekeeping supervisors



doesn't get leaves easily. Supervisors also have to work for more time which leaves lesser time for their personal life and even if they were engaged for more time their compensation is not attached to the time for which they are engaged this has led to a feeling of more dissatisfaction and work life imbalance.

### RECOMMENDATIONS:

The study proposes following recommendations

- 1) The shift time should be followed more effectively so as to control unnecessary stretching of shift timings; this will lead to more time and better time management for their personal life.
- 2) Hotel management should try to modify leave management system, so that supervisor can get leaves more easily.
- 3) Other way of improvement can be compensating for additional hours being worked or providing compensatory leave for additional hours worked. This will provide more time to housekeeping supervisors for their personal life
- 4) Paying more salary seems to be effective but can be implemented with caution.

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# Challenges and Features of Digital India

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## **ABSTRACT**

*It is a well-known fact that digital India is the outcome of many innovations and technological advancements. These transform the lives of people in many ways and will empower the society in a better manner. The 'Digital India' programme, an initiative of honorable Prime Minister Mr. Narendra Modi, will emerge new progressions in every sector. The motive behind the concept is to build participative, transparent and responsive system. The Digital India drive is a project of the Indian Government to remodel India into a knowledgeable economy and digitally empowered society, with good governance for citizens by bringing co-ordination in public accountability, digitally connecting and delivering the government programs and services to mobilize the capability of information technology across government departments. Today, every nation wants to be fully digitalized and this program strives to provide equal benefit to the user and service provider. Hence, an attempt has been made in this paper to understand Digital India – as a campaign where technologies and connectivity will come together to make an impact on all aspects of governance and improve the quality of life of citizens.*

**KEYWORDS:** Objective, Types of e-Governance Initiatives, Challenges, Features of Digital India.

## **INTRODUCTION:**

Digital India is a programme to transform India into digital empowered society and knowledge economy. The Digital India is transformational in nature and would ensure that Government services are available to citizens electronically. It would also bring in public accountability through mandated delivery of government's services electronically; a Unique ID and e-Pramaan based on authentic and standard based interoperable and integrated government applications and data basis. The programme will be implemented in phases from the current year till 2018.

The “Digital India” initiative aims at availing digitizing of various individual projects of all central government and ministries like education, health services and other services, that can be delivered to citizens using Information and Communication Technology (ICT) by joining all the areas of India including the Gram Panchayats at high speed internet through broadband connectivity, in order to focus on the e-governance till 2019.

It is rightly said by the hon'ble Prime Minister of India, Narendra Modi that Information Technology plays important role to make India a digital country, in his words “India Today(IT) + Information Technology(IT)= India Tomorrow(IT)”.

## **OBJECTIVES:-**

- Digital India Group is to come out with innovative ideas and practical solutions to realise Hon'ble Prime Minister Narendra Modi's vision of a digital India.
- Prime Minister Modi envisions transforming our nation and creating opportunities for all citizens by harnessing digital technologies.

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**VISION OF DIGITAL INDIA:-**

The vision of Digital India programme aims at inclusive growth in areas of electronic services, products, manufacturing and job opportunities etc. It is centered on three key areas –

- Digital Infrastructure as a Utility to Every Citizen
- Governance & Services on Demand and
- Digital Empowerment of Citizens

With the above vision, the Digital India programme aims to provide Broadband Highways, Universal Access to Mobile Connectivity, Public Internet Access Programme, E-Governance: Reforming Government through Technology, eKranti - Electronic Delivery of Services, Information for All, Electronics Manufacturing: Target Net Zero Imports, IT for Jobs and Early Harvest Programmes.

**DIGITAL INFRASTRUCTURE AS A UTILITY TO EVERY CITIZEN:**

- High speed internet as a core utility
- Cradle to grave digital identity -unique, lifelong, online, authenticable
- Mobile phone & Bank account enabling participation in digital & financial space
- Easy access to a Common Service Centre
- Shareable private space on a public cloud
- Safe and secure Cyber-space

**GOVERNANCE & SERVICES ON DEMAND:**

- Seamlessly integrated across departments or jurisdictions
- Services available in real time from online & mobile platform
- All citizen entitlements to be available on the cloud
- Services digitally transformed for improving Ease of Doing Business
- Making financial transactions electronic & cashless
- Leveraging GIS for decision support systems & development

**DIGITAL EMPOWERMENT OF CITIZENS:**

- Universal Digital Literacy
- Universally accessible digital resources
- All documents/ certificates to be available on cloud
- Availability of digital resources / services in Indian languages
- Collaborative digital platforms for participative governance
- Portability of all entitlements through cloud

**TECHNOLOGIES OF DIGITAL INDIA:**

Digital India holds the potential to truly transform India from a developing into a developed economy. ICT infrastructure lies at the very foundation of the success of Digital India. We believe that as a nation we should allocate a fixed percentage of our GDP to be invested exclusively on creating, upgrading and maintaining digital infrastructure.

We have metrics on percentage of GDP spent on social infrastructure and physical infrastructure. It is time that we decide a minimum percentage of GDP which should be spent for ICT infrastructure.

Digital India is transcending beyond e-Governance to every aspect in the life of an Indian citizen. ICT is deeply enmeshed in Digital banking, insurance, e-Commerce, entertainment, e-Health, e- Education, KPOs, IT/ITES, modern manufacturing, transportation, agriculture and many such sectors today.

The robustness and the quality of ICT infrastructure will determine the success of digitization of Indian economy and overall success of Digital India. As a nation we should also set targets to roll out fibre infrastructure both in urban and rural India.

Our fibreisation is one of the lowest in the world amongst the large economies and we all should make it a national endeavor to bridge this gap.

### **TYPES OF E-GOVERNANCE INITIATIVES:**

Over the last two decades, India has seen the emergence of a range of e-Governance initiatives which have been undertaken by various government departments at state and central levels. They can be classified into four main categories, based on the entities that the government is interacting with:

- G2G: Government to Government
- G2C: Government to Citizen
- G2B: Government to Business
- G2E: Government to Employee

### **GOVERNMENT TO GOVERNMENT (G2G):**

Initiatives Comprehensive online treasury computerization project of the state government, the project has resulted in the computerization of the entire treasury related activities of the State Government. The system has the ability to track every activity right from the approval of the State Budget to the point of rendering accounts to the government.

### **GOVERNMENT TO CITIZEN (G2C):**

**Initiatives Computerization of Land Records (CLR):** In collaboration with NIC, CLR enabled better use of land resources, their formalization and analysis. This ensured that landowners get computerized copies of ownership, crop and tenancy and updated copies of Records of Rights (RoRs) on demand

### **GOVERNMENT TO BUSINESS (G2B):**

**Initiatives e-Procurement Project:** An initiative of the governments to reduce the time and cost of doing business for both vendors and government. This also aims to eliminate the corruption.

### **GOVERNMENT TO EMPLOYEE (G2E):**

G2E is agencies to be able to improve effectiveness and efficiency, eliminating delays in processing and improving employee satisfaction and retention. Internal efficiency and effectiveness, adopting commercial best practices in government operation in areas such as supply chain management, financial management and knowledge management.

### **CHALLENGES:**

Digital India initiation also face some challenges like: Privacy Protection, Data Protection, Cyber Law, Telegraph, E-Governance and E-Commerce Etc. Recently, ninth India Digital Summit was been hosted

by the Internet and Mobile Association of India (IAMAI) in New Delhi on Jan.2015 to discuss the plans of Digital India Initiative. There the increment in mobile wallets in India for payment and e-commerce infrastructure was been discussed by a panel, as over 60% of Indian citizens still deal in cash and don't have bank accounts, so in order to establish digital transaction mobile wallets are very essential.

### **FEATURES OF DIGITAL INDIA:**

- Digital locker system to minimize usage of physical documents and enable their e-sharing via registered repositories.
- MyGov.in as an online platform to engage citizens in governance through a "Discuss, Do and Disseminate" approach.
- Swachh Bharat Mission Mobile app to achieve the goals set by this mission.
- E-Sign framework to allow citizens to digitally sign documents online using Aadhaar.
- E-Hospital system for important healthcare services such as online registration, fee payment, fixing doctors' appointments, online diagnostics and checking blood availability online.
- National Scholarship Portal for beneficiaries from submission of application to verification, sanction and disbursal.
- Digitize India Platform for large-scale digitization of records in the country to facilitate efficient delivery of services to the citizens.
- Bharat Net programme as a high-speed digital highway to connect all 250,000 gram panchayats of country -- the world's largest rural broadband project using optical fibre.
- BSNL's Next Generation Network to replace 30-year old telephone exchanges to manage all types of services like voice, data, multimedia and other types of communication services.
- BSNL's large scale deployment of Wi-Fi hotspots throughout the country.
- "Broadband Highways" as one of the pillars of Digital India to address the connectivity issue while enabling and providing technologies to facilitate delivery of services to citizens.
- Outsourcing Policy to create such centers in different Northeastern states and in smaller towns across the country.
- Electronics Development Fund to promote innovation, research and product development to create a resource pool within the country as also a self-sustaining eco-system of venture funds.
- National Centre for Flexible Electronics to promote research and innovation in the emerging area of flexible electronics.

Digital India promises to transform India into a connected knowledge economy offering world-class services at the click of a mouse and will be implemented in a phased manner. The government feels that open access to "broadband highways" across cities, towns and villages would give a fillip to trade across the country.

### **CONCLUSION:**

The government has refused to reform the controversial IT Act. However, public outrage and protests against abuses of the law have multiplied since 2012. Civil society and political initiatives against this legislation have increased and demands for new transparent and participatory processes for making internet policy have gained popular support. Technical designed to curb freedom of expression, arguably to achieve political gain, have no place in a functioning democratic society. While government efforts to expand digital access across the country are promising, these efforts should not be undermined by disproportionate and politically motivated network shutdowns.

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# Risk of Inadequate Customers' Security Practices in Indian Banks

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## **ABSTRACT**

*In the present study, an attempt is made to analyze the group-wise bankers' viewpoint towards the risk of inadequate customers' security practices in public and private sector Indian banks. A sample of 440 banks' officials is taken on the basis of judgement sampling i.e. 120 from State Bank Group, 200 from Nationalized Banks and 120 from Private Sector Banks. The primary data were collected with the help of pre-tested structured questionnaire on five point Likert scale i.e. Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D) and Strongly Disagree (SD). The collected data were analyzed through various descriptive and inferential statistical techniques like percentage, mean and standard deviation, etc. Further, ANOVA technique was used to test the hypotheses and validate the results. It is found that lack of awareness about the compliance of security mechanism and lack of reliability of information system are the main factors responsible for the risk of inadequate customers' security practices in the selected banks. Further, financial loss through unauthorized transactions and potential adverse publicity about the bank are the significant impacts on the functioning of the risk on these banks. However, providing information to the customers on the importance of safeguarding information in non-secure transactions and incorporating security measures into products and services are most adopted measures for overcoming the risk of inadequate customers' security practices in the selected groups of banks. It is recommended that banks should implement reasonable measures to assess and enforce compliance with the established policies and procedures, and enforce rules requiring strong, hard guessing user IDs, and passwords.*

**KEYWORDS:** Security, Electronic, Safeguarding, Transactions, Unauthorized

## **INTRODUCTION**

Indian banks are in the process of implementation of technological solutions these days. But public sector banks are far behind in this process, therefore there is a huge scope for automation in these banks ([www.centralbank.in](http://www.centralbank.in)). No doubt, technology has been helpful for enhancing the customers' convenience in the products and services offered, which were difficult earlier with traditional banking. But the security of the transactions is a major concern in the use of technology as it induces some risks which are highly interdependent and events that affect one area of risk can also have ramifications for a range of other risk categories (Singh, 2015). Among these risks, operational risk is emerging as a new challenge to the Indian banks, which exists in each product and services offered and is not directly taken in return for an expected reward. The failure in properly managing the operational risk can result in a misstatement of an institution's risk profile and expose the institution to significant losses ([www.fsrb.gov.in](http://www.fsrb.gov.in)). Operational risk is confronted by the bank even before it decides its first credit transaction realizing that the merely a quantitative approach to credit risk and market risk overlooks the key danger areas and that operational risk management should consequently be developed into a discipline (Geiger, 2000). The regulatory authorities have also renewed their interest in operational risk as they feel that about 25 percent of regulatory capital is needed for operational risk (Akbari, 2012). Increasing dependence on computers and electronic communication in banking transactions has increased the possibility of system failure, which adversely affects its business. Risk of inadequate

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customers' security practices, which is an important component of operational risk, is the risk arising due to failure of the bank in maintaining the confidentiality of information of the customers' account, which results in breach of faith and migration of customers to other competing banks.

## REVIEW OF LITERATURE

The articles on different aspects of operational risk are restrictive in nature and do not give a comprehensive picture. Adrian (1999) examined the optimal relationship between operational risk and reward; and concluded that a systematic approach to manage operational risk will be more effective and efficient than allowing an informal and intuitive process to operate. Sood (2004) examined the factors responsible for operational risk, present practices on quantification of operational risk, sound practices and governing principles of operational risk management; and recommended that it would be appropriate for Indian banks to strengthen their MIS system, retain/re-skill the staff and put in place the comprehensive risk management policy. Jobst (2007) stated that with the increased size and complexity of the banking industry, operational risk has a greater potential to transpire in more harmful ways than many other sources of risk. The current regulatory framework of operational risk under the New Basel Capital Accord was overviewed with a view to inform a critical debate about the influence of varying loss profiles and different methods of data collection, loss reporting and model specification on the reliability of operational risk estimates and the consistency of risk-sensitive capital rules. Jankiraman (2008) assessed the status of operational risk management in the Indian banking system in the context of Basel II and the approach adopted for computation of capital required for operational risk is compared broadly with the banking system in Asia, Africa and Middle East. A survey on 22 Indian banks was conducted, which indicated the need to devote more time and resources if the banks desire to implement the advanced approaches under Basel. Jian et al. (2009) examined the influence of capital structure and operational risk on profitability of the life insurance industry in Taiwan. The results show that the profitability decreased with the higher debt-equity ratio; hence the regulatory organizations must urge insurance companies to effectively diversify their investments and employ risk avoidance strategies. Effective use of hedging and diversifying will also help to divide risk and create financial revenue. Tanase and Serbu (2010) said that the operational risk is generated primarily as a result of direct customer interaction with the credit institution. But the provision of e-banking services reduced direct contact with banks' customers and thus reduced potential losses arising from operational risk. They considered it necessary to be aware of the relationship between operational risks and e-banking services promoted by the banks and of the importance of this connection especially in a financial environment affected by the financial crisis. Embrechts and Hofert (2011) summarized the techniques, observed range of practices and supervisory issues in operational risk modeling, and found that one of the largest problems in operational risk modeling is data scarcity, therefore poses the challenges to both academia and industry. Akbari (2012) identified, compared and ranked the factors affecting operational risk in e-banking from the viewpoints of customers and employees of Kermanshah Melli bank of Iran. The results indicated that data accuracy, internal controls, technological infrastructure, access to system and security influences the operational risk in e-banking in the selected bank. In the security factors, employees' opinion is more effective than customers, but in case of data accuracy and technological infrastructure, the trend is reversed. Singh and Chaudhry (2014) analyzed the bankers' viewpoint towards various types of e-banking risks in selected public, private and foreign banks in India and operational risk is found as the most important risk in e-banking in all the three categories of banks, followed by reputational and legal risk. Further, the difference in the bankers' viewpoint towards various types of risks in e-banking is also found significant. Epetimehin and Fatoki (2015) examined the regulatory framework related to operational risk management with a sample of 150 employees from



different financial institutions such as banks, insurance, stock brokers and microfinance companies. The results showed that operational risk management has positive effects on the financial development and growth in the financial sector. The foregoing review of literature shows that no concerted effort has been made to examine the risk of inadequate customers' security practices in e-banking scenario, therefore the present study is undertaken to fill the gap in the existing literature.

### **SCOPE OF THE STUDY**

The present study is conducted to examine the bankers' viewpoint towards the risk of inadequate customers' security practices in the selected banks located in the area of Punjab, Chandigarh, Haryana, New Delhi and Rajasthan in India.

### **RESEARCH OBJECTIVES**

The following are the specific objectives of the study:

- (i) To identify the factors responsible for risk of inadequate customers' security practices in the selected banks.
- (ii) To examine the potential impacts of risk of inadequate customers' security practices on the functioning of the selected banks.
- (iii) To analyze the measures to overcome the risk of inadequate customers' security practices in the selected banks.

### **RESEARCH HYPOTHESES**

The following research hypotheses have been formulated and tested to validate the results of the present study:

**H01:** There is no significant difference among the bankers' viewpoint towards the factors responsible for risk of inadequate customers' security practices in the selected groups of banks.

**H02:** There is no significant difference among the bankers' viewpoint towards the potential impacts of risk of inadequate customers' security practices on the functioning of the selected groups of banks.

**H03:** There is no significant difference among the bankers' viewpoint towards the measures for overcoming the risk of inadequate customers' security practices in the selected groups of banks.

### **RESEARCH METHODOLOGY SAMPLE PROFILE**

The population for the present study is the Indian banking sector, which is divided into three categories i.e. State Bank Group, Nationalized Banks and Private Sector Banks. State Bank of India (SBI), State Bank of Patiala (SBOP), State Bank of Bikaner and Jaipur (SBBJ) from the category of State Bank group; Punjab National Bank (PNB), Dena Bank (DENA), Oriental Bank of Commerce (OBC), Andhra Bank (ANDRA), and Syndicate Bank (SYNDI) from the category of nationalized banks; and HDFC Bank (HDFC), ICICI Bank (ICICI) and Axis Bank (AXIS) from the category of private sector banks are selected for the present study. A sample of 440 banks officials (40 from each bank) is taken on the basis of judgement sampling. Out of 440 respondents, 99 respondents (22.5 percent) are having the experience of less than four years, 140 respondents (31.8 percent) are having the experience of 5-8 years and 201 respondents (45.7 percent) are having the experience of more than 8 years. On the other hand, 317 respondents (72 percent) are postgraduates, 121 respondents (27.5 percent) are graduates and 02 (0.50 percent) are having professional qualification like CA, CS, etc.

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## DATA COLLECTION

The present study is of exploratory-cum-descriptive in nature. Accordingly both types of data i.e. primary and secondary were used. The primary data were collected with the help of pre-tested structured questionnaire on five point Likert scale i.e. Strongly Disagree (SD), Disagree (D), Neutral (N), Agree (A) and Strongly Agree (SA) from the bank officials of branches of the selected located in the areas of Delhi, Rajasthan, Haryana, Chandigarh and Punjab. On the other hand, secondary data were collected from journals, magazines, websites, reports of RBI and IBA, etc. Besides questionnaire, interviews and discussion techniques were also used to unveil the required information.

## DATA ANALYSIS

The collected data were analyzed through various descriptive and inferential statistical techniques like frequency distribution, percentage, mean, standard deviation, etc. with the help of SPSS (18.0 version). For coding and editing the data, weights were assigned in order of importance i.e. 1 to Strongly Disagree (SD), 2 to Disagree (D), 3 to Neutral (N), 4 to Agree (A) and 5 to Strongly Agree (SA). Further, ANOVA (one-way) technique was used to test the research hypotheses and validate the results of the study. The reliability of the scale used for collection of data is evaluated by calculating the value of Cronbach alpha coefficient, which is 0.771 at 5 percent level of significance, so the scale is considered reliable.

## RESULTS AND DISCUSSIONS FACTORS RESPONSIBLE FOR RISK

As displayed in Table 1 (A), lack of awareness about the compliance of security mechanism in State Bank Group (Mean=4.10, SD=0.89) and lack of reliability of information system in Nationalized Banks (Mean=4.09, SD=1.05) and Private Sector Banks (Mean=4.22, SD=0.95), followed by lack of reliability of information system in State Bank Group (Mean=3.95, SD=1.19) and lack of awareness about the compliance of security mechanism in Nationalized Banks (Mean=4.01, SD=0.91) and Private Sector Banks (Mean=3.90, SD=1.02). The mean score of all the statements, which is greater than 3.00, implies that most of the respondents agree with the factors responsible for risk of inadequate customers' security practices in the selected groups of banks. Statistically, ANOVA results show that the respondents in the selected groups of banks do not differ significantly towards the factors responsible for risk of inadequate customers' security practices at 5 percent level of significance; therefore the null hypothesis (H<sub>01</sub>) is accepted. Further, the results of Post-hoc analysis (multiple comparisons) also show that there is no significant difference in the respondents' viewpoint of the selected groups of banks towards the factors responsible for the risk of inadequate customers' security practices at 5 percent level of significance.

As revealed from Table 1 (B), taking all the selected eleven banks together, lack of reliability of information system (Mean=4.09, SD=1.07) is ranked as the top most factor responsible for risk of inadequate customers' security practices, followed by lack of awareness about the compliance of security mechanism (Mean=4.00, SD=0.94) and use of personal information by the customers in non-secure electronic transactions (Mean=3.82, SD=1.13). The mean score of all the statements, which is greater than 3.00, implies that most of the respondents agree with the factors responsible for the risk of inadequate customers' security practices in the selected banks. Statistically, ANOVA results show that the respondents in the selected banks do not differ significantly towards the factors responsible for the risk of inadequate customers' security practices at 5 percent level of significance; therefore the null hypothesis (H<sub>01</sub>) is accepted.

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## IMPACTS OF RISK

As displayed in Table 2 (A), financial loss through unauthorized transactions is ranked as the significant impact in State Bank Group (Mean=4.05, SD=1.03), Nationalized Banks (Mean=4.16, SD=0.86) and Private Sector Banks (Mean=4.25, SD=0.95), followed by potential adverse publicity about the bank in State Bank Group (Mean=4.00, SD=1.11) and Private Sector Banks (Mean=4.00, SD=0.95), and loss of existing and potential customers in Nationalized Banks (Mean=3.98, SD=0.97). The mean score of all the statements, which is greater than 3.00, implies that most of the respondents agree with the impacts of risk of inadequate customers' security practices on the functioning of the selected groups of banks. Statistically, ANOVA results show that the respondents in the selected groups of banks do not differ significantly towards the impacts of risk of inadequate customers' security practices on the functioning of the selected banks at 5 percent level of significance; therefore the null hypothesis (H02) is accepted. Further, the results of Post-hoc analysis (multiple comparisons) also show that there is no significant difference in the respondents' viewpoint of the selected groups of banks towards the impacts of the risk of inadequate customers' security practices at 5 percent level of significance.

As revealed from Table 2 (B), taking all the selected banks together, financial loss through unauthorized transactions (Mean=4.16, SD=0.93) is ranked as the most significant impact of the risk of inadequate customers' security practices on the functioning of the selected banks, followed by loss of existing and potential customers (Mean=3.96, SD=1.07). The mean score of all the statements, which is greater than 3.00, implies that most of the respondents agree with the impacts of risk of inadequate customers' security practices on the functioning of the selected banks. Statistically, ANOVA results show that the respondents in the selected banks do not differ significantly towards the impacts of the risk of inadequate customers' security practices on the functioning of the selected banks at 5 percent level of significance; therefore the null hypothesis (H02) is accepted.

## MEASURES FOR OVERCOMING THE RISK

As displayed in Table 3 (A), providing information to the customers on the importance of safeguarding information in non-secure transactions is ranked at the top in State Bank Group (Mean=4.38, SD=0.80), Nationalized Banks (Mean=4.28, SD=0.87), Private Sector Banks (Mean=4.34, SD=0.78), followed by incorporating security measures into products and services in State Bank Group (Mean=4.26, SD=0.81), Nationalized Banks (Mean=4.00, SD=0.97) and Private Sector Banks (Mean=4.10, SD=0.90). The mean score of all the statements, which is greater than 3.00, implies that most of the respondents agree with the measures for overcoming the risk of inadequate customers' security practices in the selected groups of banks. Statistically, ANOVA results show that the respondents in the selected groups of banks differ significantly towards incorporating security measures into products and services ( $p=0.048$ ) as a measure for overcoming the risk of inadequate customers' security practices at 5 percent level of significance; therefore the null hypothesis (H03) is rejected. Further, the results of Post-hoc analysis (multiple comparisons) also show that there is a significant difference in the respondents' viewpoint of State Bank Group and Nationalized Banks towards incorporating security measures into products and services ( $p=0.037$ ) as a measure for overcoming the risk of inadequate customers' security practices at 5 percent level of significance.

As revealed from Table 3 (B), taking all the selected eleven banks together, providing information to the customers on the importance of safeguarding information in non-secure transactions (Mean=4.32, SD=0.83) is ranked as the most significant measure for overcoming the risk of inadequate customers' security practices, followed by incorporating security measures into products and services (Mean=4.10,

SD=0.92), ensuring that the necessary level of secrecy is enforced at each stage of data processing and prevents unauthorized disclosure (Mean=4.02, SD=1.06), addressing specific security issues that management feels need more detailed explanation (Mean=4.01, SD=1.02) and making sure that a comprehensive structure is built and all employees understand how they have to comply with these security issues (Mean=3.98, SD=1.06). The mean score of all the statements, which is greater than 3.00, implies that most of the respondents agree with the measures for overcoming the risk of inadequate customers' security practices in the selected banks. Statistically, ANOVA results show that the respondents in the selected banks differ significantly towards incorporating security measures into products and services ( $p=0.005$ ) as a measure for overcoming the risk of inadequate customers' security practices at 5 percent level of significance; therefore the null hypothesis ( $H_0$ ) is rejected.

## CONCLUSIONS AND RECOMMENDATIONS

To sum up, lack of awareness about the compliance of security mechanism and lack of reliability of information system are the main factors responsible for the risk of inadequate customers' security practices in the selected banks. Further, financial loss through unauthorized transactions and potential adverse publicity about the banks are the significant impacts of the risk on the functioning on these banks. However, providing information to the customers on the importance of safeguarding information in non-secure transactions and incorporating security measures into products and services are most adopted measures for overcoming the risk of inadequate customers' security practices in the selected groups of banks. It is recommended that banks should implement reasonable measures to assess and enforce compliance with the established policies and procedures, and enforce rules requiring strong, hard to guess user IDs, and passwords. Customers should also be made aware about the information security as 100 percent security guarantee for users' transactions is possible only if both the banks and customers together give flawless security posture to online banking. There should be a well-documented incident management process to handle security incidents and all the end users must be aware of the process. The process should clearly spells out the responsibilities and steps for orderly response to a security incident.

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### Other Related Links

1. [www.centralbank.ie](http://www.centralbank.ie)
2. [www.fsrb.gov.ag](http://www.fsrb.gov.ag)

**Table 1 (A): Factors Responsible for Risk of Inadequate Customers' Security Practices in Selected Groups of Banks**

Factors	State Bank Group				Nationalized Banks				Private Sector Banks				ANOVA	
	N	Mean	S.D.	Rank	N	Mean	S.D.	Rank	N	Mean	S.D.	Rank	F	Sig.
Lack of reliability of information system	120	3.95	1.19	2	200	4.09	1.05	1	120	4.22	0.95	1	1.857	0.157
Lack of awareness about the compliance of security mechanism	120	4.1	0.89	1	200	4.01	0.91	2	120	3.9	1.02	2	1.247	0.288
Use of personal information by the customers (credit card numbers, bank account numbers) in non-secure electronic transmissions	120	3.81	1.25	3	200	3.79	1.1	3	120	3.9	1.06	3	0.331	0.718
Access of confidential information of customers accounts by criminals	120	3.73	1.17	4	200	3.77	1.14	4	120	3.77	1.22	4	0.048	0.954

Source: Survey, Note: \*= Significant at 5 percent level, Degrees of Freedom (df) = 2,437.

**Table 1 (B): Factors Responsible for Risk of Inadequate Customers' Security Practices in the Selected Banks**

Factors	N/P	Response						Descriptive Statistics			ANOVA	
		SD	D	N	A	SA	Total	Mean	S.D.	Rank	F	Sig.
Lack of reliability of information system	N	16	42	13	184	185	440	4.09	1.07	1	1.4	0.177
	P	3.6	9.5	3	41.8	42	100					
Lack of awareness about the compliance of security mechanism	N	11	34	25	241	129	440	4	0.94	2	0.89	0.543
	P	2.5	7.7	5.7	54.8	29.3	100					
Customer use of personal information (credit card numbers, bank account numbers) in non-secure electronic transmissions	N	20	58	32	197	133	440	3.82	1.13	3	1.36	0.198
	P	4.5	13.2	7.3	44.8	30.2	100					
Access of confidential information of customers accounts by criminals	N	29	55	28	208	120	440	3.76	1.17	4	0.96	0.481
	P	6.6	12.5	6.4	47.3	27.3	100					

Source: Survey, N=Number of Respondents, P=Percent, Degree of Freedom (df)=10,429, \*=Significant at 5 percent level.

**Table 2 (A): Impacts of Risk of Inadequate Customers' Security Practices in Selected Groups of Banks**

Impacts	State Bank Group				Nationalized Banks				Private Sector Banks				ANOVA	
	N	Mean	S.D.	Rank	N	Mean	S.D.	Rank	N	Mean	S.D.	Rank	F	Sig.
Financial loss through unauthorized transactions	120	4.05	1.03	1	200	4.16	0.86	1	120	4.25	0.95	1	1.266	0.283
Potential adverse publicity about the bank	120	4	1.11	2	200	3.89	1.01	3	120	4	0.95	2	0.679	0.507
Loss of existing and potential customers	120	3.95	1.19	3	200	3.98	0.97	2	120	3.92	1.12	3	0.121	0.886

Source: Survey, Note: \*= Significant at 5 percent level, Degrees of Freedom (df) = 2,437

**Table 2 (B): Impacts of Risk of Inadequate Customers' Security Practices in Selected Banks**

Impacts	N/P	Response						Descriptive			ANOVA	
		SD	D	N	A	SA	Total	Mean	SD	Rank	F	Sig.
Financial loss through unauthorized transactions	N	10	28	19	208	175	440	4.16	0.93	1	1.59	0.11
	P	2.3	6.4	4.3	47	39.8	100					
Potential adverse publicity about the bank	N	14	42	31	217	136	440	3.95	1.02	3	0.46	0.91
	P	3.2	9.5	7	49	30.9	100					
Loss of existing and potential customers	N	15	49	28	195	153	440	3.96	1.07	2	1.44	0.16
	P	3.4	11.1	6.4	44	34.8	100					

Source: Survey, N=Number of Respondents, P=Percent, Degree of Freedom (df)=10,429, \*=Significant at 5 percent level

**Table 3 (A): Measures for Overcoming the Risk of Inadequate Customers' Security Practices in Selected Groups of Banks**

Measures	State Bank Group				Nationalized Banks				Private Sector Banks				ANOVA	
	N	Mean	S.D.	Rank	N	Mean	S.D.	Rank	N	Mean	S.D.	Rank	F	Sig.
Providing information to the customers on the importance of safeguarding information in non-secure transactions	120	4.38	0.8	1	200	4.28	0.87	1	120	4.34	0.78		0.549	0.578
Incorporating security measures into products and services	120	4.26	0.81	2	200	4	0.97	2	120	4.1	0.9	2	3.056	0.048*
Enforcing necessary level of secrecy at each stage of data processing and prevents unauthorized disclosure	120	4.14	1.09	3	200	3.94	1.11	6	120	4.03	0.94		1.351	0.26
Providing directions for all future security activities within the organization	120	3.92	1.06	7	200	3.97	1.08	4	120	4.01	1.01	4	0.225	0.799
Addressing specific security issues that management feels more detailed explanation	120	4.1	1.06	5	200	3.99	1.04	3	120	3.98	0.97	5	0.523	0.593
Building a comprehensive structure and ensuring that all employees understand how they have to comply with these security issues	120	4.09	1.04	6	200	3.96	1.05	5	120	3.93	1.11	6	0.79	0.454
Presenting the management's decisions that are specific to the actual computers networks, applications and data	120	4.12	1.04	4	200	3.92	1.11	7	120	3.88	1.16	7	1.73	0.179

Source: Survey, Note: \*= Significant at 5 percent level, Degrees of Freedom (df) = 2,437

**Table 3 (B): Measures for Overcoming the Risk of Inadequate Customers' Security Practices in the Selected Banks**

Measures	N/P	Response						Descriptive			ANOVA	
		SD	D	N	A	SA	Total	Mean	SD	Rank	F	Sig.
Provide information to the customers on the importance of safeguarding information in non-secure transactions.	N	9	13	10	201	207	440	4.32	0.83	1	1	0.439
	P	2	3	2.3	46	47	100					
Incorporate security measures into products and services	N	9	34	10	237	150	440	4.1	0.92	2	2.55	0.005*
	P	2	7.7	2.3	54	34.1	100					
Ensures that the necessary level of secrecy is enforced at each stage of data processing and prevents unauthorized disclosure	N	19	38	18	205	160	440	4.02	1.06	3	1.74	0.07
	P	4.3	8.6	4.1	47	36.4	100					
Provide scope and direction for all future security activities within the organization	N	16	47	15	218	144	440	3.97	1.05	6	1.28	0.24
	P	3.6	10.7	3.4	50	32.7	100					
Address specific security issues that management feels need more detailed explanation	N	12	46	18	210	154	440	4.01	1.02	4	0.4	0.948
	P	2.7	10.5	4.1	48	35	100					
Make sure that a comprehensive structure is built and all employees understand how they have to comply with these security issues	N	17	45	16	210	152	440	3.98	1.06	5	1.31	0.221
	P	3.9	10.2	3.6	48	34.5	100					
Present the management's decisions that are specific to the actual computers, networks, applications and data	N	25	38	16	209	152	440	3.96	1.11	7	1.79	0.061
	P	5.7	8.6	3.6	48	34.5	100					

**Source: Survey, N=Number of Respondents, P=Percent, Degree of Freedom (df)=10,429, \*=Significant at 5 percent level.**





# Comparative Study of Creativity Among Govt. and Private School Students

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## **ABSTRACT**

*Creativity is the capacity of the persons to form new compositions. Present study is focused on comparison of creativity of govt. and private school students. The result shows that both student groups have difference in creativity. Working methodology, student dealing, teaching pedagogies, curriculum plan are different for both systems. Product of both systems i.e., students have capability difference. Private school students found to possess high creativity rather than govt. school students.*

**KEYWORDS:** *Creativity, Environment, Capability*

## **INTRODUCTION:**

Creativity is an act of creating something new which is attractive. It is one's ability expressed in a new combination. Creative persons freely express their natural potentialities. It is a result of creative thinking and much of imagination put into action. Creativity includes flexibility, divergent thought, originality and ability to organize emotions, feelings and thoughts. Environment is important factor to support or repress the opportunity for creative development. Creativity needs to be nurtured throughout our lives to stay active.

Creativity may involve no. of disciplines as engineering, psychology, cognitive science, education, philosophy, technology, business studies etc. Research shows that verbal creativity is affected by enriched environment. Verbal abilities develop more in a highly enriched formal environment. Research on comparison of school students exhibit that central school students most creative than public school students and govt. School students respectively. Students who have creative thinking are able to have creativity. A good, healthy family environment is supportive to nurture student's creativity. Some home environment as social isolation, deprivation of privileges had negative effect. Class room environment stimulate development of creativity, provide different ideas, boosts self- confidence and focus on student's interest.

Creativity may enhanced by promotional activities of learning, use of most effective strategies, creative thinking, emotional connections, class room assignments as creative tasks, use of cultural artifact.

## **OBJECTIVE OF STUDY:**

- To assess creativity levels between govt. and private school students
- To find cause of differences in the creativity abilities among students

## **HYPOTHESIS:**

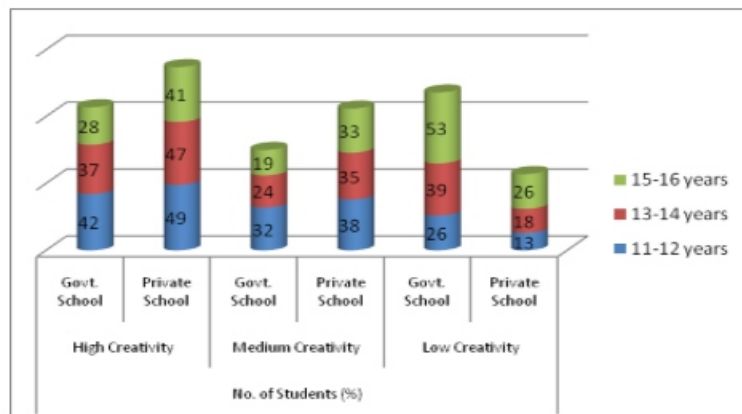
There is no significant difference between creativity level of govt. and private school students. There is no significant influence of promotional factor for creativity.

**METHODOLOGY:**

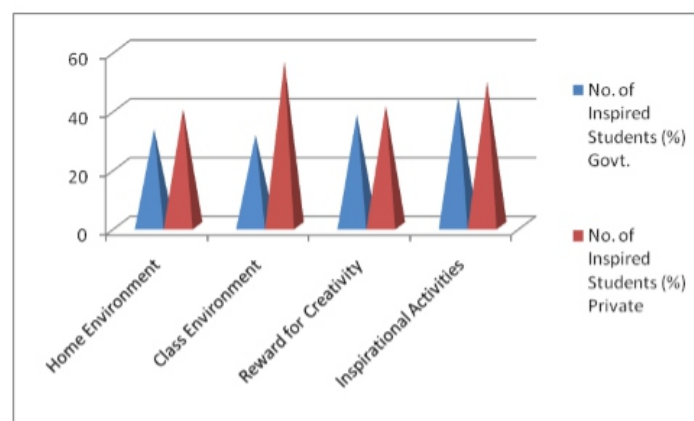
The study was conducted on sample of 100 students of age group 11-16 years. 50 students were from govt. school and 50 from private school. In both group 25 boys and 25 girls were selected randomly. All selected students were tested for creativity using a self-prepared test paper. Creativity result was divided into 3 grades as high, medium and low creativity. Data was tabulated, converted into percentage and comparatively analyzed.

**FINDING & ANALYSIS:****Table-1: Status of Creativity among School Students**

Age Group	No. of Students (%)					
	High Creativity		Medium Creativity		Low Creativity	
	Govt. School	Private School	Govt. School	Private School	Govt. School	Private School
11-12 years	42	49	32	38	26	13
13-14 years	37	47	24	35	39	18
15-16 years	28	41	19	33	53	26

**Chart-1: Status of Creativity among School Students****Table-2: Causes of Differences in Creativity of Govt. and Private School Students**

Promotional Factors for Creativity	No. of Inspired Students (%)	
	Govt.	Private
Home Environment	33	40
Class Environment	31	56
Reward for Creativity	38	41
Inspirational Activities	44	49

**Chart-2: Causes of Differences in Creativity of Govt. and Private School Students**

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Table-1 shows that as age increases, creativity decreases. Private school students are more creative rather than govt. school students. In the age group of 11-12 year students' 42% govt. and 49% private school students have high creativity. 32% govt. and 38% private school students are medium level creative while 26% govt. school student and 13 % private school students are found to have low creativity. For the age group 13-14 year students, 37% govt. school students and 47% private school students are highly creative. 24% govt. and 35% private school students are medium level creative on the other hand 39% govt. and 18% private school students have low creativity. For the age group 15-16 year, 28% govt. and 41% private school students have high creativity, 19% govt. 33% private school students have average creativity while 53% govt. and 26% private school students have low creativity. Hypothesis that there is no significant difference between creativity of govt. and private school students is rejected.

Table-2 shows home environment influenced both govt. and private school students. 33% govt. and 40% private school students influenced by home environment while 31% govt. and 56% private school students are influenced by class environment. Reward for creativity influence students creativity for govt. school 38% and 41% for private school students. Inspirational activities also affect creativity; its value is 44% for govt. and 49% for private which is highest. Hypothesis 2 there is no significant influence of promotional factor for creativity is rejected.

### **CONCLUSION:**

Private school students are more creative than govt. school students. Creativity varies with school environment, private school students has inspiring environment so students have more creativity. Lack of opportunities, facilities, inspiration, reward, ineffective scheduling suppress creativity of students in govt. schools. Class environment, home environment also influence student's creativity. Govt. schools are focused on only subject contents while private school emphasizes on multi facet development of students, extracurricular activities that's why private school students get more opportunities to present themselves.

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2. Hurlock, B., Elizabeth, *Child Development, Tata Mc Graw Hill Publications, New Delhi, 1997.*

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