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A Study on Digital Asset Management in Indian Banking Industry
(With Special reference to Retail Banking Products)

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BUSINESS RESEARCH

ABSTRACT

Digitization is changing industries across the world and altering the way we as individuals and companies operate. Banking is no exception. While the industry has been on a path towards digitization for a number of years, it is the advent of the mobile device that dramatically accelerated the pace of change. Now millions use apps to handle a majority of their transactions. This has changed the way people bank and the ways banks interact with their customers. Today's Indian Retail Banking industry and financial service industry infrastructure is often decades old and expensive to upgrade. The Digital Assets platform mitigates wasteful cost and risk while allowing rapid product development. In this paper an attempt is made to understand about digital asset management, digital technologies, challenges and opportunities emerging for Indian banks through digital asset management.

KEYWORDS: Digital Asset Management, Digitization, Digital Banks, Banking products

Introduction

Information is one of the most valuable assets of any company. This is why you should take steps to protect records that have permanent value in your organization. This could include annual reports, personnel records, maps of buildings, contractual documents, advertising materials, or anything else you determine has value for your company. This is a great introductory article for anyone just getting into the world of DAM.

Digital asset management (DAM) offers an effective solution for enterprises to store, organize, find, retrieve and share digital files. Quick to deploy and easy-to-use, a centralized digital library provides peers, employees, clients, contractors and any other key stakeholders controlled access to digital assets — including images, photos, creative files, video, audio, presentations, documents and more.

The term digital asset management actually covers a large array of software solutions, from an individual's digital file library or a photographer's photo database to solutions that resemble enterprise content management. The best digital asset management software has core capabilities surrounding cloud storage, how assets are retrieved, how assets are shared and features for brand management. DAM enables creative workflow automation, archival and backups, usage tracking, e-commerce and more. To further your knowledge about DAM, download our complimentary white paper entitled "

Review of Literature

White etal., in his study named Enterprise digital asset management (DAM) systems are beginning to be explored in higher education, but little information about their implementation issues is avail-able. This article describes the University of Michigan's investigation of managing and retrieving rich media assets in an enterprise DAM system. It includes the background of the pilot project and descriptions of its infrastructure and metadata schema. Two case studies are summarized—one in healthcare education, and one in teacher education and research. Experiences with five significant issues are summarized: privacy, intellectual ownership, digital rights management, un cataloged materials backlog, and user interface and integration with other systems. "PB Core - The Public Broad casting Meta-data Initiative"; Attig, Copel and, and Pelikan, "Context and Meaning."

A. Doyle and L. Dawson in their article named "Current Practices in Digital Asset Management" Enterprise digital asset management (DAM) systems are beginning to be explored in higher education, but little information about their implementation issues is available. This article describes the University of Michigan's investigation of managing and

retrieving rich media assets in an enterprise DAM system. It includes the background of the pilot project and descriptions of its infrastructure and metadata schema. Two case studies are summarized--one in healthcare education, and one in teacher education and research. Experiences with five significant issues are summarized: privacy, intellectual ownership, digital rights management, uncataloged materials backlog, and user interface and integration with other systems.

Research Gap:

Review of literature suggests that a few numbers of studies have been carried out on Digital Asset Management throughout the world with skewed focus on Digitalization concept. Moreover, a few studies have been mainly undertaken to understand about the Managing of Assets in Digital forms. As evident from this, there has been a rapid increase in consumers' preference towards Digitalization of Assets as it is having its own benefits in the recent years due to significant increase in technology level and disposable income of the consumers. Hence, This paper mainly concentrates on providing basic idea on theoretical concepts of Digital Asset Management as it is emerging trend in recent years.

Objectives of the study:

  ➢ To understand the concept of digital asset management and its associated advantages.
  ➢ To study the various digital technologies which are useful banking industry?

Research Methodology

The present empirical study has been incorporated by the collection of the secondary data. Secondary data includes journals, magazines, research articles and reports of the various banks and websites are used in this study.

Digital Asset Applications of Retail Banking Products

Equities

Supporting end-to-end clearing and settlement activities for Exchanges, Central Counterparties, Central Securities Depositories and their market participants, including innovative new revenue generating services.

Fixed Income

From issuance, auction and settlement, to OTC trading and asset servicing, demonstrating both privacy of market participant roles and transparency of regulatory oversight.

Repurchase Agreements

Providing the infrastructure to perform real-time, on demand repo clearing and netting reducing operating cost and risk, and capital requirements.

Structured Products

Supporting detailed controls across trade proposal, eligibility, lifecycle and securities movement processes for both the underlying assets and collateral.

Derivatives

Unified stats of derivatives transactions, automated handling of lifecycle events and real-time data for on-going valuation, risk, and operational analysis. Mortgages Streamlined and transparent process for the transfer and securitization of negotiable mortgage loans and for the structuring and repackaging of mortgaged-backed securities.

Benefits of Digital Asset Management Systems

DAM systems can provide a wide range of benefits to an organization.

• **Cost Reduction** – The most tangible aspect of savings comes when current business costs are eliminated or reduced, including costs associated with CD or DVD replication, agency fees, shipping costs, and file transformation.

• **Cost Avoidance** – Industry analysts estimate that up to 30% of all content is recreated because it is lost or otherwise mismanaged. Avoiding such costs – as well as unnecessary expenses such as stock or custom photo fees, licensing fines, and other costs that are a direct result of poorly tracked assets – can contribute to earning returns.

• **Strategic Value-Add Resource Reallocation** – Simply put, your most highly paid workers – knowledge workers – are spending much of their time searching for content. Streamlining searches allows you to reallocate them to focus on more important strategic business objectives. Many companies fail to convince senior management with the argument that DAM will affect a "hard cost" reduction in search time. In reality, unless DAM will eliminate a dedicated staff position for searching hard drives, CDs, and file cabinets, you still have the fully burdened cost your knowledge workers. Demonstrating a reallocation of resources to more strategic activities (which can lead to revenue generation – see below) is a much more convincing ROI component.

• **Revenue Generation** – Often, a DAM implementation creates new revenue opportunities. For example, a media company may discover its new library of materials can be repackaged and offered for sale. In nearly all cases, the accelerated delivery of marketing materials means that sales teams, retailers, and distributors can respond faster to revenue opportunities. This is a key ROI component for financial services firms looking to deploy DAM. Imagine the ability to instantly arm your field sales agents with materials featuring the latest interest rates

• **Intangible Business Value** – This category is the hardest to quantify, yet for some

organizations, it is the most critical element. Better brand management, more consistent messaging, and improving partner relationships are examples of intangible value. Using rich media in a sales presentation may not only save time and money, but also make the presentation more effective and successful. Often, the least tangible benefits come with the greatest benefit to your organization. Organizations that sell through retail channels can easily outsell the competition simply by making it easier for the retail chain to advertise and promote its products or by making feature-benefit information easily available to sales reps.

Challenges with Traditional Digital Assets

- Fragmented ecosystem – digital asset issuers have custom processes for managing, distributing and tracking assets
- Lacking secondary market controls – it can be difficult to verify if assets are genuine or counterfeit
- Inconsistent record keeping practices differ between sellers
- Centralized/proprietary solutions can cause bias and conflicts of interest

Challenges of Digital Asset Management

1. Changing customer behavior. People are accustomed to using digital applications in all areas of their life and now expect them to work quickly, efficiently and seamlessly. Customers logging into a bank app anticipate the same level of service they get from using Amazon, eBay or Face book. That's forcing banks to accelerate their adoption into the world of the digital consumer.

2.Digital market entrants that is more relevant to the end-consumer, serving them in a more convenient way. Industry boundaries are blurring.

Companies such as ICA, IKEA,S-Group, Schibsted and Norwegian Airlines are entering financial services. New entrants are creating new business model opportunities in digital ecosystems. We explore how this industry transformation will impact traditional banks who risk losing nearly one-third of their revenues by 2020 if they don't seize digital opportunities.

MODELS OF DIGITAL BANKS

There are four different business models that banks are adapting globally, depending on their ambition level on digital maturity:

Digital Basics: Banks that offer the lowest levels of "digital veneer"— perhaps using apps but not deepening relationships through virtual channels – all main products cannot be completely purchased and managed in digital channels

Seamless Digital: These banks do provide seamless, omni-channel experiences accessible 24/7 for all main banking products – however they have not adopted advanced analytics to

stay relevant for their customers.

Intelligent Omni-Channel: These banks include the features of their Digital Basics and Seamless Digital counterparts and have also effectively adopted advanced and predictive analytics. They group their customers into smaller micro segments and can tailor their products and services to the specific need, time and even location of the customer anywhere and anytime they need it.

Everyday Bank: This is when banks become the indispensable—positioned to fulfill all their customers' daily financial but also non-financial life needs, centered around customers key life events.

Digital Technologies on Banning Services

Big Data Analytics and Cloud: Data is obtained from customer posts on social networking platforms, websites, past purchases, and browsing history. Data collected by tracking email ids that customers use to log in to and access social networking sites is linked to the email ids they use to register on the website. Various investing options browsed and liking behaviour towards any specific sector or company should also be taken into account. Using big data analytics, this data is processed and used to generate recommendations for customers when they log in to the website/mobile app/digital display. Software, which can pull product reviews from social networking sites or review given by financial experts, is used to display reviews in the review section of the website. A database management software is required to record data obtained about customer activity/interaction and processed data. This software is linked with the cloud, so that the data can be accessed from anytime, anywhere. The cloud server also needs to store information about the availability of products and their locations.

Mobile App/Surface: These platforms can help browse through catalogues, check availability and accessing current status of the finance, buying any product, getting intelligent suggestions, etc...

Biometric: Biometric credentials cannot be lost, stolen or forgotten. Also it cannot be socially engineered, shared or used by others. There is no requirement of remembering the password or PIN. Also, it's always available with the respective individual. It provides highest levels of security and assurance of safety. Although biometric provides highest level of security, it is not as easy to implement as normal username and, password. Also, it brings high cost of implementation along with care, which needs to be taken care since its implementation will is always going to be with another system / software.

Conclusion

There is no best response to the topic of whether to purchase or manufacture an advantage

administration framework. Most associations will find that the main sensible alternative will be to buy an answer that tends to a few or all benefit administration prerequisites. Others will find that the main practical alternative will be to construct an answer and there are open source advancement instruments to aid that exertion. Now and again a home grown arrangement cannot just meet a portion of the association's advantage administration needs, however it can likewise fill in as a proof-of-idea to help persuade administration that a business DAM arrangement would have a quantifiable ROI

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   - *ImageMagick: http://www.imagemagick.org/script/ index.php .*
   - *hpcdtoppm: http://netpbm.sourceforge.net/doc// hpcdtoppm.html .*
   - *dcraw: http://www.insfl ug.org/raw/software/tools/ dcraw.php3 .*
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A Study on Customer Responsiveness towards Social Media Marketing with special reference to Online Purchase- A Demographic Analysis

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ABSTRACT

This research paper tries to examine the customer perception and responsiveness towards the social media marketing and thus the study does not cover any other areas like company's promotional strategy and other related factors and the present study is restricted only to the users of internet from Bangalore city. In the paper the data was collected through questionnaire. The analysis is done using Chi square test and Cross tabulation. The paper concludes that most of the business houses are depending upon the social medias to reach out the large audience of people with the minimum efforts and cost.

Keywords: Social Media, Customer, Marketing, Online Purchase, Responsiveness.

Introduction

Social media is important when compared to traditional media because most of the young people of today have an inclination to use social media. A company can effectively use the social media to use to sell their brands to their customers using the social media. Social media can be more effective in communication when compare to other traditional media such as newspaper, televisions and radio. Social media can also be less expensive when compared with other media for communication purpose.

This paper mainly focuses on the study of "social media marketing" how effectively social media will affect in developing of company brand awareness and brand building. In the modern era social media is one of the most important tool in marketing the company or website. Social media is two way communication path one is "communication and another one is feedback" this mode of communication which helps the company to market large number of targeted customers.

Literature Review

F. P.Chianasta, S.Wijaya (2014) explains that in today's situation marketing and promotion has become one of the very important characteristics in business. The goal of this research was to identify and find out how important social media have effect on marketing promotion in Indonesia. In this research study a descriptive study has done, with dependability test, classical analysis which also encompasses normality test, by the data from two hundred and five samples. With the result of research survey, the impact through social media marketing promotion is not positive for Lenovo computers. The survey repeats that Lenovo computers

has not done an effective marketing promotion through social media in Indonesia, according to the present study compare with the studies before done can find out thatsocial media will great influence on buying decision from another brand. Thus, Lenovo computers must do a better job in concentration of attracting more customers to their product in social media marketing.

Adding to thatV.R.Ragel (2013) says thatin the present scenario social media has an exponential growth. There is limited research done on the potential effect on brand awareness, brand promotion, word of mouth and consumer purchase intentions. This survey paper can play a vital role in fill existing gap in literature and helps in creating fundamental linkages between consumer's engagement with social media and effects on brand awareness engagement. The objective of this study is to identify the role played in engagement with the social media marketing in the development of brand awareness which created through the "Facebook" page and "Mobitel Sri Lanka".

Social media has become the one of the most important driving forces which helps in converting the web information into an interactive information and communication technological device. Social media plays a vital role in influencing the consumer choice in choosing the particular product and services based on the customers feedback appeared on the weblogs, web sites and online boards. Therefore, this study emphasis on various brand equity concepts including brand image, brand loyalty, brand association, and brand awareness. In this research survey the sample taken was three hundred people. The research findings revealed that there is an indirect interrelation electronic word of mouth and brand equity. Concludes K. C.Ling1& A. Nasermoadeli1 (2011)

L. Julian (2012) in her study examines how effectively social media can use to increase the brand awareness, brand image and brand loyalty. In this developing social media era, it is an effective communication tool which used by marketers to reach their customers effectively communicate with consumers through this medium. This study mainly focuses on the important strategies, tools which help in increasing customer loyalty and brand.

T.O.Tugral (2014) in his research study tells about the previous research proves that consumers have a significant impact on brand perception, choices and consumer behavior. Yet it has a very little is known about the customers experience on brand in context of social media marketing. In this study can find out that social media sites will play a vital role in increasing consumers and brand loyalty. The study proven that the customer who have previous purchase and social media experience with a particular brand have higher chance of choosing the product are services in his/her repurchase.

C.A. Odhiambo (2012) explains that Social media is a modern phenomenon and it has become an important tool of marketing in the modern era. In this study focusing mainly on finding the difference between traditional advertising and social media advertising which is more effective way of advertising in brand management perspective. By the findings can conclude that social media alone cannot create brand awareness or improve a business. By this we can know that both tradition and social media play an important role in the marketing the company product and services.

T.A. Yang, D. J. Kim, V.Dhalwani (2012) concludes that in this modern era of e- marketing, new competitors in the business are focusing mainly on the social media marketing, because which involved large number of accessibility and visitors in social networking sites. In this research survey exploring social networking sites as a new trend of e-marketing, web-based services are effective when they use 7C in communication (clear, concise, concrete, current, coherent, complete and courteous) then analyses business point of view by using 5 porter's business model in online social networking sites.

J kang (2011) in their research explains online community is a tool for building the customers. Many companies have utilized online communities that's hotels and restaurants they provide discounts, coupons that encourages participation on customers to develop good relationship. online communities have developed good attention from researchers and marketers for their economic power relationships between consumers and marketers, the survey shows how Facebook page members get benefits and find the relationship between different levels of members, brand commitment and investigate the effects of demographic (age, gender, income) on the relationship between community participation and benefits.

M.A.Stelzner (2012) he is a social media examiner in his study he explains that there is a direction between advertiser's age time went through showcasing with online networking. The more youthful the advertiser, the additional time he or she invests more energy in online networking. Individuals matured 20 to 29 years invest more energy than other age bunches (43% burning through 11+ hours week by week, up from 41% in 2011). The fundamental budgetary expense of online networking showcasing is the time it takes to pick up achievement. 38% of advertisers plan to build their utilization of destinations such as Facebook, Instagram, twitter.

M.kahonge (2010) In his research informs about the use of social media about airline industry. Airline companies are using social media as a platform to develop their brand and market their products and services. Improving customer service and customer experience 40% of airlines are actively growing their digital market strategy to reach potential customer.

Airlines should keep developing social media strategies to drive engagement and loyalty with the customer.

Kerrigan (2013) in his paper investigates the idea of digital brand identity and patterns of interaction and affects that is enacted to achieve competitive advantage. He told about brand orientation and market orientation is amplified when considering brand identity in the context of social media. Social media is managed within marketing the retailer has invested a dedicated fulltime digital marketer.

S Neti (2012) their study explores social media is a new tend and for business it's a marketing opportunity that transformed traditional old man and connects companies directly with the customer. Social media is all about networking. Any website which allows users to share their opinion, views, content, and encourages interaction for community building. Some popular community sites are Facebook, YouTube, twitter, Instagram, myspace etc. Different industries are adopting social media marketing at different pace.

Objectives

- To understand the social media and its penetration in India Market.
- To study the social media usage patterns among the internet users.
- To understand the impact of social media marketing activities on purchasing behavior of customer.
- To know the customer responsiveness towards online shopping services.

Methodology

Descriptive Research:

This study is Descriptive research in nature in order to know the characteristics of certain groups such as age, sex, Educational level, occupation, income. The objective of this study is to know the answer of "who, when, what, where and how" and also the research is carried out and the respondents were already defined by the researcher. The goal of descriptive research is essentially to describe something.

Research Instrument:

The Research instrument used here is structured Questionnaire. The Questionnaire was used to get the information from online shopping users in the Bangalore.

Sampling Method:

Non-probability sampling Method in that convenience sampling was used. The samples taken in this research were online shopping users in Bangalore city. The sample size was 112 respondents across the Bangalore city taken by the online shopping users.

Statistical tools used:

In this work for getting better results many different test are been used such as frequency distribution tables, descriptive statistics to find out weighted average, mean value and also Chi square test to test the relationship between two variables with the help of IBM's SPSS 21 version software and will be presented with the graphs and charts for the better understanding.

Hypothesis of the Study

H0: There is no significant relationship between the demographic details of the people and purchasing products from online shopping portals.

H1: There is a significant relationship between the demographic details of the people and purchasing products from online shopping portals.

Data Analysis

1. **Cross Tabulation between occupation of the respondents and purchasing of products looking at the social networking sites**

	Occupation	Yes	No
	Student	22	9
	Professional	22	36
Occupation	Business	9	13
	HouseWife	1	0
Total		54	58

Chi-Square

	Value	df	Asymp.Sig. (2- sided)
PearsonChi-Square	11.138	6	.084
LikelihoodRatio	12.06	6	.061
Linear-by-Linear Association	2.74	1	.098
N ofValidCases	112		

a. 6 cells (50.0%) have expected count less than 5. The minimum expected count is .01.

The above statistics shows with the help of chi-square test that there is no significant relationship between the occupations of the respondents purchasing products through social networking sites with the chi-square value showing .084 against the table value .005.

2. **Cross Tabulation between income of the respondents and purchasing of products from the social networking sites**

Income	Income	Yes	No
	<200000	3	9
	2,00,001-4,00,000	24	13
	4,00,001-6,00,000	1	12
Income	>6,00,001	1	8
Total		29	42

Chi- Square

	Value	Df	Asymp.Sig. (2- sided)
PearsonChi-Square	23.253	6	.001
LikelihoodRatio	23.88	6	.001
Linear-by-Linear	1.91	1	.167
N ofValidCases	71		

a. 6 cells (50.0%) have expected count less than 5. The minimum expected count is .11.

The above statistics shows with the help of chi-square test that there is a significant relationship between the incomes of the respondents purchasing products through social networking sites with the chi-square value showing .001 against the table value .005 which is significant.

3. Hypothesis testing

H0: There is no significant relationship between the demographic details of the people and purchasing Products from online shopping portals.

H1: There is a significant relationship between the demographic details of the people and purchasing products from online shopping portals.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Income * Have_you_bought_any_ prodcut_lookingOnline Portals	71	63.4%	41	36.6%	112	100.0%

Count		Have you_ bought_ any_ prodcut_looking into Social		Total
		Yes	No	Total
Income	< 200000	10	3	13
	2,00,001-4,00,000	23	14	37
	4,00,001-6,00,000	11	2	13
	> 6,00,001	6	2	8
Total		50	21	71

Chi-Square Tests

	Value	df	Asymp. Sig. (2 Sided)
Pearson Chi-Square	2.814[a]	3	.421
Likelihood Ratio	2.942	3	.401
Linear-by-Linear Association	.261	1	.609
Nof Valid Cases	71		

a. 3 cells (37.5%) have expected count less than 5.The minimum expected count is 2.37.

The above test the chi square test results to test the hypothesis between the two variables that is the income of the respondents and the purchasing of the products through online portals. Where the chi-square value shows that .421 which is more than the table value that is .005 hence they are failed to reject the null hypothesis and accept the alternative hypothesis.

Conclusion

The satisfied customers are the key for the success of business but achieving the customer satisfaction requires various things to be delivered to the target audience staring from the best quality product, delivering value added services, after sales services and customer relationship management. In conclusion we can say that most of the business houses are depending upon the social medias to reach out the large audience of people with the minimum efforts and cost. So, it is advised to the companies to be active in all the social medias including the Face book, Twitter, Instagram, YouTube etc.

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Sources and Consequences of Stress and Effective Mitigating Mechanisms of the People Employed In Retail Textile Industry in Tirunelveli – A Review

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ABSTRACT

Recent industrialisation and globalisation are changing the Indian occupational morbidity drastically. Traditionally labour-oriented markets are on change towards

more automation and mechanisation, at the same time general awareness about occupational safety, occupational and environmental hazards were not spread in the society. Occupational research is seen as a more complex issue in India. Indian employees are increasingly experiencing the economic transition; occupational research approach should balance between understanding the modern industrial exposures and health risks associated with it. All around the world, countries are undergoing rapid, fundamental changes in almost every aspect of life. In some of these countries, this has created great social stress, whereas others seem to have managed to maintain the relative stability needed for long-term, beneficial transformation processes to flourish. and provision of goods and services. Organisations are becoming flatter, if not smaller.

Keywords

Job stress, motivational factors, stress-less environment, healthy relationship, Work conflict Work life balance, absenteeism, job dissatisfaction, low productivity, increased management pressures etc,.

1. 1 INTRODUCTION

Stress dynamics is a growing problem that results in substantial cost to individual employees and work organisations around the globe. Stress dynamics is a complete dynamical system which causes of stress and the influence of organisational climate over employees and organisations. This domain explains the proportionate relationship between objectives of organisational climate, social factors and quantum of stress among the employees. In all the industries, causes of stress are generally identified as work environment, but it is the objectives of organisational climate which triggers stress among the employees. Stress dynamics systematically observes the origin of stress, influencing factors of climate, efforts of organisation to manage the stress and total output of the successful stress management. It also explores the perception of employees about stress mechanism and the respect of stress dynamics on individuals and organisational efficiency.

The changing nature of work has placed unprecedented demands on employees, and fuelled concerns about the effect this change is having on the well-being and health of employees and their work organizations. In many large organizations, a period of dramatic downsizing, outsourcing, and globalization raised the stress dynamics to get its full momentum. Although the changes in the organizations have led to greater mobility and more flexible work arrangements for some employees, for others they have raised concerns about employment security, increased work demands, and the loss of 'connectedness' result in the move towards less secure forms of employment . In many organisations, these changes have also been coupled with rapid technological change, and a strong push for greater efficiency, increased competitiveness, and improved customer services[1].

1.2 JOB STRESS

Work stress is recognized world-wide as a major challenge to workers health and the healthiness of their organizations. Workers who are stressed are also more likely to be unhealthy, poorly motivated, less productive and less safe at work. The organizations are less likely to be successful in a competitive market. Stress can be brought about by pressures at home and at work. Employers cannot usually protect workers from stress arising outside of work, but they can protect them from stress that arises through work. Stress at work can be a real problem to the organization as well for its workers. Good management and good work organizations are the best forms of stress prevention. As the pace at which our society operates increases, the pressures for every member of society to keep up with this pace also increase. Many of these pressures affect people through their jobs. Stress has become the "buzzword" that many people use to describe the impact that these pressures cause. In the short-term, stress can enable individuals to meet high levels of demand or pending deadlines. Prolonged stress, however, has been shown to cause illness and other conditions that can have detrimental effects on an employer's workforce.[2]

Conventional wisdom suggests that it is this climate of continual change that is placing many employees under pressure and creating the types of work organizations that will produce high levels of occupational stress. This places a premium on being able to understand the causes and consequences of occupational stress, so that appropriate policies and practices can be developed to ameliorate these concerns. We live in a much faster-paced world that we used to and most people accept and expect stress in their lives as they strive to balance the demands

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[1]Belous, R. (1998).The shift towards contingent workers, Monthly Labour Review, 112 (3), 7-12.
[2] Jacobs, R.A. (2004). The invisible workforce: How to align contract and temporary workers with core organisational goals. National Productivity Review, Spring, 169-183

of their work and home lives. Deadlines to meet, changing priorities, longer working hours, e-mail commuting makes most of the employees put under pressure to handle situations that are not life-threatening but nevertheless provoke stress signals. These can lead to a range of unpleasant and debilitating feelings and symptoms, such as headache, backache, stomach upsets, anxiety, attacks and lethargy. This in turn leads to lack of productivity, burn-out and long-term illness if not prevented.

1.3 EFFECT OF JOB STRESS

Stress has been identified as one of the most common work-related perils of modern times. Previously, it was considered to be limited to the developed countries, but with the turn of the century, it emerged as a global syndrome. Many organizations have also realized the causes and impact of employee stress and have initiated steps to combat workplace stress. Some organizations have gone beyond the workplace and have been trying out innovative methods of handling employee stress caused by extra organizational factors too[3].

There is a rapidly growing body of research on the management and control of workplace stress. Some of it has attempted to categorize the types of stress management initiatives organizations can undertake. These categorizations often include the ideas of prevention at source, providing individuals with skills which help them deal with stress problems, or treating those who have been harmed. One approach which has gained in popularity and which may help organizations determine the kind of stress intervention to undertake has been to try and measure workplace stressors through the use of self report interview schedule. In effect, this review is concerned with the measurement of workplace stressors. Throughout the document the term 'psycho-social hazards' is used to refer to work characteristics which could equally be termed 'stressors' or 'sources of stress'. Why then use 'psycho-social hazards'? The rationale has three parts: 'Stress' is generally acknowledged to be a broad umbrella term for a wide range of different experiences and conditions. It is generally accepted to be a vague concept consistently beset by problems of definition. In contrast the focus of this study is very clearly that of the psycho-social aspects of work that have the potential to adversely impact an individual's mental and physical well-being. Stress tends to bring with it a plethora of sometimes unhelpful ideas and expectations about stress management, whereas the legislation which governs psychological health at work and the

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[3]Warshaw, Leon J. Managing Stress: Addison-Wesley Series on Occupational Stress. Reading, MA: 2000

requirements it places on employers is concerned specifically with risk assessment and the monitoring and control of hazards[4].

1.4 STRESS MANAGEMENT

Job stress in organisations is widespread. About half of all workers feel the pressures of job-related stress. Extensive research shows that excessive job stress can adversely affect the emotional and physical health of workers. The result is decreased productivity, less satisfied, and less healthy workers. This study will first discuss the symptoms and causes of stress and then explore ways in which employer might reduce stress in themselves and their employees[5]. It has been known since the beginning of the century that the experience of stress can have quite serious effects on health. However, because we all respond to stress differently," stress-related disease is not easily predictable from objective measures of environmental stressors"[6] It is also found that "the more life stress a person experiences, the greater the likelihood of developing a physical disorder like heart disease, infection, allergies, even cancer". It is further ascertained16 one of the ways the ego sometimes responds to stress is dissociation, where whole blocks of memory are repressed and forgotten. In stress dynamics very stressful experiences can lead to psychological trauma, which, in turn, can lead to post-traumatic stress disorder many researchers considered stress to be essential for the birth and growth of the ego. They found that, "the ego seems to arise in the first place from the collision between the somatic factor and the environment, and, once established as a subject, it goes on developing from further collisions with the outer world and the inner". Thus, some degree of stress is essential for a healthy growing ego. A problem arises when the ego is presented with more stress than it can adequately handle. This is also true for stress in the workplace[7], as noted

NEED FOR THE STUDY

The study on stress prevailing among the employees of retail textile industry has become imperative, since stress has created a severe mental depression which has even lead to suicide in recent days. Also, for a remarkable productivity in an organization, the involvement of the employees towards their job activities must be quite high which could be obtained through

[4] Ball, Ron. "Workplace Stress Sucks $300 Billion Annually From Corporate Profits." Customer Interaction Solutions 23, no. 5 (November 2004): 62
[5] Maurer, Marcia K. "Is Stress Running Your Life?" Modern Office Innovation, February 2002, 27–28
[6] Schorr, Leslie. "Coping with Stress, Boosting Productivity." Employment News, Spring 2001, 23.
[7] French, J.R.P., &Caplan, R.D. (2003).Organisational stress and individual strain, The Failure of Success, American   Management Academy. New York.

minimizing job stress, motivational factors, stress-less environment, healthy relationship between the management and the employees, etc. Though there are many studies been made on stress management, there are certain uncovered areas and industry that have not yet been focused. Tirunelveli, being a district with more than 500 textile retail shops, the need for study on textiles industry in this locale can be justified. There are more than one lakh employees working in total in this sector, among which 70,000 are female workers. Since around 70 percent of the total employees are female, the focus on the stress level of female employees regarding their work-life balance and sexual harassment has also become a vital thing. Workplace or job stress occurs when there is an imbalance in the ability of the individual to perform and the job demands and expectation of the organization. Stress is a major cause for many physical ailments such as psychosomatic, heart diseases, diabetes, blood pressure and so on. Beyond this, stress contributes to one's emotional, personal, social, organizational and family life. People started to relay on unhealthy ways to reduce stress such as smoking, alcohol, etc. So, research focusing on stress levels, the ways to reduce stress and the strategies to maintain a peaceful environment must be made for the well being of the organization and its employees and the society as a whole.

1.7 STATEMENT OF THE PROBLEM

The problem of absenteeism, job dissatisfaction, low productivity, increased management pressures is quite common among the employees of textile retail industry in Tirunelveli district. These are the impacts of stress at workplace which also leads to significant liabilities for damages, appalling publicity and loss of reputation. While the above said problem is faced by the company, there are problems faced within the family too. Hence, the problem of stress at workplace must be studied and the underlying factors must be made visible to the management so as to make the organization run profitable and for the social wellbeing.

1.8 OBJECTIVES

1. To know the demographic profile of retail textile employees in Tirunelveli district.
2. To study the factors & sources that influence stress among the retail textile employees.
3. To find out the problems faced by women employees and their level of work life balance in retail textile industry.
4. To identify the difference in the stress level of retail textile employees during both seasonal and non-seasonal times.

Table No. 1

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**.872**
Bartlett's Test of Sphericity	Approx. Chi-Square	5811.676
	df	153
	Sig.	**0.000**

Table No. 1.1

.Result of Factor analysis

Factor 1 : Family and work satisfaction		
Q.No	Items	Loadings
1	In most ways my family-life is close to my ideal	.740
2	The conditions of my family-life are excellent	.721
3	I am satisfied with my family life	.709
4	Generally speaking, I am very happy with my work	.703
5	I never think of leaving this job	.504
6	I am generally satisfied with the kind of work I do in my job	.503
Variance explained (%) Eigen value Cronbach Alpha value		24.755 8.417 7.91

Factor 2 : Family – work conflict		
Q.No	Items	Loadings
7	The demands of my family or spouse/ partner interfere with work-related activities	.790
8	I have to put off doing things at work because of demands on my time at home	.769
9	Things I want to do at work don't get done because of the demands of my family or spouse/partner	.732
10	Family-related strain interferes with my ability to perform job-related duties	.730
Variance explained (%) Eigen value Cronbach Alpha value		13.581 4.618 7.32

Factor 3 : Work - family conflict		
Q.No	Items	Loadings
11	The demands of my work interfere with my home and family life	.835
12	The amount of time my job takes up makes it difficult to fulfil my family responsibilities	.714
13	Things I want to do at home do not get done because of the demands my job puts on me	.687
14	My job produces strain that makes it difficult to fulfil family duties	.538
15	Due to work-related duties, I have to make changes to my plans for family activities	.515
16	unable to enjoy the normal day-to-day activities	.501
Variance explained (%) Eigen value Cronbach Alpha value		11.128 3.784 6.77

Factor 4 : Work-life balance flexibility		
Q.No	Items	Loadings
17	child/ Elder care - e.g. the company provides financial support for child/elder care	.831
18	Flexible time - e.g. part-time work, rostered hours, shifts	.823
Variance explained (%)		9.239
Eigen value		3.141
Cronbach Alpha value		6.26

T-Test

The t test is used to know the presence of mean variations between two groups. Normally, this test is applied to know existence of the differences between mean of two groups.

Null Hypothesis:

H_O - "There is no mean difference between the gender of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District".

To test the null hypothesis, the t test was applied and the results shown in the following table

Table No. 1.2

Relationship between the gender of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District

SL. NO.	Work – Life balance factors	Male	Female	T-value
1	Family and work satisfaction	2.69	2.59	1.36^{NS}
2	Family – work conflict	2.99	2.91	0.934^{NS}
3	Work - family conflict	2.85	2.96	1.92^{NS}
4	Work-life balance flexibility	3.5	3.17	$3.57**$

Source: Computed Primary Data

Note:

** *denotes significant level at 1%*

* *denotes significant level at 5%*

^{NS} *denotes not significant.*

It is evident from the table, ** since p value is less than 0.01, the null hypothesis is rejected at 1% level with regards to Work-life balance flexibility of textile retail employees in Tirunelveli District. Hence there is significant mean difference between genders of respondents with regards to Work-life balance flexibility of textile retail employees. The mean scores of male respondents (3.5) and female respondents (3.17) reveal that male respondents have better work-life balance flexibility than female respondents.

^{NS} Since p value is greater than 0.05, the null hypothesis is accepted. Hence there is no significant mean difference between gender of the respondents with regards to family & work satisfaction, family-work conflict and work-life conflict.

T-Test

The t test is used to know the presence of mean variations between two groups. Normally, this test is applied to know existence of the differences between mean of two groups.

Null Hypothesis:

H_O - "There is no mean difference between the living area of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District".

To test the null hypothesis, the t test was applied and the results shown in the following table

Table No. 1.3

Relationship between the Living Area of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District

SL. NO.	Area of respondents	Urban	Rural	t-value
1	Family and work satisfaction	2.34	2.76	3.098**
2	Family – work conflict	2.86	3.07	2.364*
3	Work - family conflict	2.87	2.90	0.444[NS]
4	Work-life balance flexibility	3.40	3.23	1.814[NS]

Source: Computed Primary Data

Note:

 ** *denotes significant level at 1%*

 * *denotes significant level at 5%*

[NS] *denotes not significant*

It is evident from the table, ** since p value is less than 0.01, the null hypothesis is rejected at 1% level with regards to family and work satisfaction of textile retail employees in Tirunelveli District. Hence there is significant mean difference between living areas of respondents with regards to family and work satisfaction of textile retail employees. The mean scores of rural respondents (2.76) and urban respondents (2.34) reveal that rural respondents have better family and work satisfaction than urban respondents.

* since p value is less than 0.05, the null hypothesis is rejected at 5% level with regards to family - work conflict of textile retail employees in Tirunelveli District. Hence there is significant mean difference between living areas of respondents with regards to family - work conflict of textile retail employees. The mean scores of rural respondents (3.07) and urban respondents (2.86) reveal that rural respondents have better ability level of balancing their family – work conflict than urban respondents.

[NS] Since p value is greater than 0.05, the null hypothesis is accepted. Hence there is no significant mean difference between living areas of the respondents with regards to work - family conflict and work – life balance flexibility.

ANOVA:

The ANOVA is used to know the presence of mean variations among different groups. Normally, this test is applied to know existence of the differences between mean of various groups (more than two groups).

Null Hypothesis:

H_O - "There is no mean difference among the age groups of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District.

To test the null hypothesis, the F test was applied and the results shown in the following table

Table No. 1.4

Relationship among the age groups of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District

	Below 25 year	26-35 year	36-45 year	46-55 year	Above 55 year	f-value
Family and work satisfaction	2.71	2.50	2.67	2.83	3.25	2.7^{NS}
Family – work conflict	2.98^a	2.82^a	3.02^a	3.43^b	4.00^b	3.38**
Work - family conflict	2.97^a	2.76^a	2.78^a	3.25^b	3.50^b	3.64**
Work-life balance flexibility	3.44^a	3.06^a	3.4^a	4.25^b	3.75^b	6.45**

Source: Computed Primary Data

Note:

 ** *denotes significant level at 1%*

^{NS} *denotes not significant*

'a' denotes subset 1 and 'b' denotes subset 2

It is evident from the table, ** since p value is less than 0.01, the null hypothesis is rejected at 1% level with regards to ability level of work- life balance of textile retail employees in Tirunelveli District. Hence there is significant mean difference among age groups of the respondents with regards to family-work conflict, work-family conflict and work life balance flexibility among textile retail employees of Tirunelveli District.

Family – work conflict: Based on Duncan multiple range tests (DMRT), the five ages group categories are classified into two subsets. They are "below 25 years, 26 – 35 years & 36 - 45 years" are called as subset 1 and "46 – 55 years & above 55 years" are called as subset 2. The mean scores of respondents of subset 2 (3.43 & 4.00) reveals that they have better ability level of balancing their family – work conflict than subset 1 (2.98, 2.82 & 3.02).

Work – Family Conflict: Based on Duncan multiple range tests (DMRT), the five ages group categories are classified into two subsets. They are "below 25 years, 26 – 35 years &36 - 45 years" are called as subset 1 and "46 – 55 years & above 55 years" are called as subset 2. The mean scores of respondents of subset 2 (3.25 & 3.50) reveals that they have better ability level of balancing their work – family conflict than subset 1 (2.97, 2.76 & 2.78).

Work-life balance flexibility: Based on Duncan multiple range tests (DMRT), the five ages group categories are classified into two subsets. They are "below 25 years, 26 – 35 years & 36 - 45 years" are called as subset 1 and "46 – 55 years & above 55 years" are called as subset 2. The mean scores of respondents of subset 2 (4.25 & 3.75) reveals that they have better work – life balance flexibility than subset 1 (3.44, 3.06 & 3.4).

ANOVA:

The ANOVA is used to know the presence of mean variations among different groups. Normally, this test is applied to know existence of the differences between mean of various groups (more than two groups).

Null Hypothesis:

H_O - "There is no mean difference between the marital status of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District.

To test the null hypothesis, the F test was applied and the results shown in the following table

Table No.1.5

Relationship among the marital status of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District

	Married	Unmarried	Divorce	Widow	f-value
Family and work satisfaction	2.64	2.66	2.8	2.83	0.389[NS]
Family – work conflict	2.64	2.91	2.98	3.35	1.03[NS]
Work - family conflict	2.92	2.85	2.73	2.75	0.657[NS]
Work-life balance flexibility	3.32[a]	3.29[a]	4.2[b]	2.25[c]	5.609**

Source: Computed Primary Data

Note:

*** denotes significant level at 1%*

'a' denotes subset 1 and 'b' denotes subset 2

It is evident from the table, ** since p value is less than 0.01, the null hypothesis is rejected at 1% level with regards to ability level of work- life balance of textile retail employees in Tirunelveli District. Hence there is significant mean differences among marital statuses of the respondents with regards to work life balance flexibility among textile retail employees of Tirunelveli District.

Work – life balance flexibility: Based on Duncan multiple range tests (DMRT), the four different marital statuses are classified into three subsets. They are 'married and unmarried'

called as subset 1, 'divorce' is called subset 2, and 'widow' is called subset 3. The mean scores of respondents of subset 2 (4.5) reveals that they have better ability level of balancing than subset 1 (which have the mean score of 3.32 and 3.29).

[NS] Since p value is greater than 0.05, the null hypothesis is accepted. Hence there is no significant mean differences among the marital stusat of the respondents with regards to family and work satisfaction, family-work conflict and work - family conflict.

ANOVA:

The ANOVA is used to know the presence of mean variations among different groups. Normally, this test is applied to know existence of the differences between mean of various groups (more than two groups).

Null Hypothesis:

H_O - "There is no mean difference among the mode of employment of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District.

To test the null hypothesis, the F test was applied and the results shown in the following table

Table No. 1.6

Relationship among the mode of employment of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District

	Permanent	Temporary	Contract	f-value
Family and work satisfaction	2.68	2.57	2.88	1.434[NS]
Family – work conflict	2.93	2.97	3.58	1.878[NS]
Work - family conflict	2.90	2.87	2.72	0.252[NS]
Work-life balance flexibility	3.38	3.23	3.33	1.293[NS]

Source: Computed Primary Data

Note:

[NS] *denotes not significant*

[NS] Since p value is greater than 0.05, the null hypothesis is accepted. Hence there is no significant mean difference among the mode of employment of the respondents with regards to family and work satisfaction, family-work conflict, work - family conflict and work-life balance flexibility.

ANOVA:

The ANOVA is used to know the presence of mean variations among different groups. Normally, this test is applied to know existence of the differences between mean of various groups (more than two groups).

Null Hypothesis:

H_O - "There is no mean difference in the designation of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District.

To test the null hypothesis, the F test was applied and the results shown in the following table

Table No. 1.7

Relationship among the designation of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District

	Salesman	Cashier	Supervisor	Godon worker	f-value
Family and work satisfaction	2.59^a	2.74^a	3.08^b	2.25^c	$5.467**$
Family – work conflict	2.95	2.79	3.34	2.75	2.820^{NS}
Work - family conflict	2.84^a	2.91^a	3.33^b	2.62^a	$5.085**$
Work-life balance flexibility	3.27^a	3.4^a	3.73^b	3.12^a	$2.831*$

Source: Computed Primary Data

Note:

 ** *denotes significant level at 1%*

[NS] *denotes not significant*

'a' denotes subset 1 and 'b' denotes subset 2

It is evident from the table, ** since p value is less than 0.01, the null hypothesis is rejected at 1% level with regards to ability level of work- life balance of textile retail employees in Tirunelveli District. Hence there is significant mean difference among the designation of the respondents with regards to family and work satisfaction, work-family conflict among textile retail employees of Tirunelveli District.

Family and work satisfaction: Based on Duncan multiple range tests (DMRT), the four categres of designations of employees are classified into three subsets. They are 'salesman', and 'cashier' called as subset 1 and 'supervisor' is called subset 2. And Godon worker is called as subset 3. The mean score of respondents of subset 2 (3.08) reveals that they have better ability level of balancing than subset 1 (which have the mean score of 2.59 and 2.74).

Work – family conflict: Based on Duncan multiple range tests (DMRT), the four categres designations of employees are classified into two subsets. They are 'salesman', 'cashier' and 'Godon worker' called as subset 1 and 'supervisor' is called subset 2. The mean score of respondents of subset 2 (3.33) reveals that they have better ability level of balancing than subset 1 d3 (which have the mean score of 2.84 and 2.91)

* since p value is less than 0.05, the null hypothesis is rejected at 5% level with regards to work-family conflict of textile retail employees in Tirunelveli District. Hence there is significant mean difference in the designation of employees of respondents with regards to work-life balance flexibility of textile retail employees.

Work – life balance flexibility: Based on Duncan multiple range tests (DMRT), the four categres of designations of employees are classified into two subsets. They are 'salesman', 'cashier' and 'godon worker' called as subset 1 and 'supervisor' is called subset 2. The mean score of respondents of subset 2 (3.73) reveals that they have better ability level of balancing than subset 1 (which have the mean score of 3.27 & 3.44).

NS Since p value is greater than 0.05, the null hypothesis is accepted. Hence there is no significant mean difference among the mode of employment of the respondents with regards to family-work conflict.

ANOVA:

The ANOVA is used to know the presence of mean variations among different groups. Normally, this test is applied to know existence of the differences between mean of various groups (more than two groups).

Null Hypothesis:

H_O - "There is no mean difference among the salary level of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District.

To test the null hypothesis, the F test was applied and the results shown in the following table

Table No. 1.8

Relationship among the salary level of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District

	Below Rs.2000	Rs.2000-4000	Rs.4000-6000	Rs.6000-8000	Rs.8000-10000	Above Rs.10000	-value
Family and work satisfaction	3.08^a	2.46^b	2.78^b	2.62^b	2.94^a	4.5^c	12.345**
Family – work conflict	3.43^a	2.77^b	3.11^a	2.81^b	3.16^a	4.5^c	6.99**
Work - family conflict	3.43^a	2.87^b	2.87^b	2.66^b	2.94^b	4.58^c	9.362**
Work-life balance flexibility	3.12^a	3.25^a	3.53^a	3.01^b	2.83^b	4.64^c	6.937**

Source: Computed Primary Data

Note:

 ** *denotes significant level at 1%*

 'a' denotes subset 1 'b' denotes subset 2 and 'c' denotes subset 3

It is evident from the table, ** since p value is less than 0.01, the null hypothesis is rejected at 1% level with regards to ability level of work- life balance of textile retail employees in Tirunelveli District. Hence there is significant mean difference among salary level of the respondents with regards to family and work satisfaction, family – work conflict, work-family conflict, work-life balance flexibility among textile retail employees of Tirunelveli District.

Family and work satisfaction: Based on Duncan multiple range tests (DMRT), the six categares of salary level are classified into three subsets. They are 'Below 2000 rupees', rupees 4000 -6000 and rupees 8000-10000 is called as subset 1 and rupees 2000-4000 and rupees 6000-8000 is called subset 2, and above rupees 10000 is called subset 3. The mean score of respondents of subset 3 (4.5) reveals that they have better family and work satisfaction than subset 1 & 2 (which have the mean score of 3.08, 2.94 and 2.46, 2.78, 2.62)

Family – work conflict: Based on Duncan multiple range tests (DMRT), the six salary categres of level are classified into three subsets. They are 'Below Rupees 2000', Rupees 4000 -6000 and Rupees 8000-10000 is called as subset 1 and Rupees 2000-4000 and Rupees 6000-8000 is called subset 2, and above Rupees 10000 is called subset 3. The mean score of respondents of subset 3 (4.5) reveals that they have better ability level of balancing their work-family conflict than subset 1 (which have the mean score of 3.16 and 3.43)

Work-family conflict: Based on Duncan multiple range tests (DMRT), the six categares of salary level are classified into three subsets. They are 'Below Rupees 2000', Rupees 4000 - 6000 and Rupees 8000-10000 is called as subset 1 and Rupees 2000-4000 and Rupees 6000-8000 is called subset 2, and above Rupees 10000 is called subset 3. The mean score of respondents of subset 3 (4.58) reveals that they have better ability level of balancing than subset 1 (which have the mean score of 3.43 and 2.87, 2.87, 2.66, 2.94)

Work-life balance flexibility: Based on Duncan multiple range tests (DMRT), the six salary level are classified into three subsets. They are 'Below Rs. 2000', Rs.4000 -6000 and Rs.8000-10000 is called as subset 1 and Rs.2000-4000 and Rs.6000-8000 is called subset 2, and above Rs.10000 is called subset 3. The mean score of respondents of subset 3 (4.64) reveals that they have better ability level of balancing than subset 1 (which have the mean score of 3.53)

ANOVA:

The ANOVA is used to know the presence of mean variations among different groups. Normally, this test is applied to know existence of the differences between mean of various groups (more than two groups).

Null Hypothesis:

H_O **- "**There is no mean difference between work experience of employees of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District.

To test the null hypothesis, the F test was applied and the results shown in the following table

Table No. 1.9

Relationship between work experience of respondents and the ability level of work- life balance of textile retail employees in Tirunelveli District

	Below - 1 Year	1 - 3 Years	3 - 5 Years	5 - 10 years	Above - 10 years	f-value
Family and work satisfaction	2.80^a	2.73^a	2.59^a	2.24^b	2.32^b	6.840^{**}
Family – work conflict	3.10	2.81	3.09	2.69	2.98	3.244^{NS}
Work - family conflict	3.01	2.88	2.85	2.58	2.88	3.064^{NS}
Work-life balance flexibility	3.45^a	3.51^a	3.22^a	2.94^b	3.82^a	6.577^{**}

Source: Computed Primary Data

Note:

 ** *denotes significant level at 1%*

[NS] *denotes not significant*

 'a' denotes subset 1 and 'b' denotes subset 2

It is evident from the table, ** since p value is less than 0.01, the null hypothesis is rejected at 1% level with regards to ability level of work- life balance of textile retail employees in Tirunelveli District. Hence there is significant mean difference among work experience of respondents with regards to family and work satisfaction and work-life balance flexibility among textile retail employees of Tirunelveli District.

It is evident from the table, ** since p value is less than 0.01, the null hypothesis is rejected at 1% level with regards to ability level of work- life balance of textile retail employees in Tirunelveli District. Hence there is significant mean difference among work experience of the respondents with regards to family and work satisfaction and work-life balance flexibility among textile retail employees of Tirunelveli District.

Family and work satisfaction: Based on Duncan multiple range tests (DMRT), the four catagrices of work experience are classified into two subsets. They are Below 1 year, 1-3 year, 3-5 year is called subset 1, and 5-10 & above 10 years is called subset 2. The mean score of respondents of subset 1 (2.80, 2.73 and 2.59) reveals that they have better family and work satisfaction than subset 2 (which have the mean score of 2.24 & 2.32).

Work life balance flexibility: Based on Duncan multiple range tests (DMRT), the four categrcs work experience are classified into two subsets. They are Below 1 year, 1-3 year, 3-5 year and above 10 years are called subset 1, and 5-10 is called subset 2. The mean score of respondents of subset 2 (3.45, 3.51, 3.22, and 3.82) reveals that they have better work-life balance flexibility than subset 2 (which have the mean score of 2.94)

[NS] Since p value is greater than 0.05, the null hypothesis is accepted. Hence there is no significant mean difference among work experiences of the respondents with regards to family-work conflict and work – family conflict.

ANOVA:

The ANOVA is used to know the presence of mean variations among different groups. Normally, this test is applied to know existence of the differences between mean of various groups (more than two groups).

Null Hypothesis:

H_O - "There is no mean difference among the size of stares and the ability level of work- life balance of textile retail employees in Tirunelveli District.

To test the null hypothesis, the F test was applied and the results shown in the following table

Table No. 1.10

Relationship between size of stares and the ability level of work- life balance of textile retail employees in Tirunelveli District

	Small	Medium	Large	f-value
Family and work satisfaction	2.21^a	3.37^b	2.51^a	89.755^{**}
Family – work conflict	2.24^a	3.60^b	3.04^b	32.854^{**}
Work - family conflict	2.47^a	3.62^b	2.74^a	103.57^{**}
Work-life balance flexibility	2.67^a	3.70^b	3.51^b	46.338^{**}

Source: Computed Primary Data

Note:

 ** *denotes significant level at 1% ,   'a' denotes subset 1 and 'b' denotes subset 2*

It is evident from the table, ** since p value is less than 0.01, the null hypothesis is rejected at 1% level with regards to ability level of work- life balance of textile retail employees in Tirunelveli District. Hence there is significant mean difference among work experience of the respondents with regards to family and work satisfaction, family-work conflict, work- family conflict and work-life balance flexibility among textile retail employees of Tirunelveli District.

Family and work satisfaction: Based on Duncan multiple range tests (DMRT), the three categories of size of stores are classified into two subsets. They are 'small & large' are called subset 1 and 'medium' is called as subset 2. The mean score of respondents of subset 2 (3.37) reveals that they have better family and work satisfaction than subset 1 (which have the mean score of 2.21 and 2.15)

Family-work conflict: Based on Duncan multiple range tests (DMRT), the three categories size of stores are classified into two subsets. They are 'small' is called subset 1 and 'medium' is called as subset 2. The mean score of respondents of subset 2 (3.60 and 3.04) reveals that they have better ability level of balancing their family-work conflict than subset 1 (which have the mean score of 2.24).

Work-family conflict: Based on Duncan multiple range tests (DMRT), the three categories of size of stare are classified into two subsets. They are 'small' is called subset 1 and 'medium and large' are called as subset 2. The mean score of respondents of subset 2 (3.62) reveals that they have better ability level of balancing work-family conflict than subset 1 (which have the mean score of 2.47and 2.74)

Work life balance flexibility: Based on Duncan multiple range tests (DMRT), the tree categories of size of stores are classified into two subsets. They are 'small' is called subset 1 and 'medium and large' are called as subset 2. The mean score of respondents of subset 2 (3.70 and 3.51) reveals that they have better work-life balance flexibility than subset 1 (which have the mean score of 2.67)

Factor Analysis

Twenty items were taken for exploratory factor analysis. Before attempting the factor analysis to assess the individual fitness level of the variables, Measure of Sampling adequacy (MSA) statistics was obtained. In SPSS, MSA levels are printed on the diagonal of the anti-image correlation matrix. Variables which were having MSA levels less than 0.6 were eliminated in iterations.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy was employed to examine the appropriateness of the data for factor analysis. High values (between 0.5 and 1)indicate that the factor analysis is appropriate. Further, Bartlett's Test of Sphericity is a test statistics used to examine the hypothesis that the variables are uncorrelated in the population.

From Table 1.11 it is clear that the data used for the study is conducive for performance of factor analysis. It is also evident from the table that the variables are significantly related to the population. SPSS v20.0 was used to conduct a Principal Component Analysis with varimax rotation for independent variables and the results are shown in Table.1.11 wherein

four factors emerged with good construct loadings above 0.5. The table also indicates the variance explained by each of the factors in the construct and the eigen values are all above 1.00. Finally, the four factors are created from 20 variables.

The four factors are People concern management, Motivational management, Relationship management and Well planed management. For these four factors, researcher conducts the reliability test with the help of cronbach Alpha method and ensure the cronbach Alpha values are greater than 0.60 for each factor.

Work – Life balance

Four factors are constructed through factor analysis. They are F1 is family and work satisfaction, F2 is family – work conflict , F3 is work – family conflict and F4 is work life balance flexibility.

Although, all the four factors of mean scores are around 3.00. The respondents have provided highest mean score (3.3) for work – life balance flexibility and lowest score (2.64) for family and work satisfaction.

The result of t test confines that, the mean scores of male respondents (3.5) and female respondents (3.17) reveal that male respondents have better work-life balance flexibility than female respondents.

The result of t test confines that, the mean scores of rural respondents (2.76) and urban respondents (2.34) reveal that rural respondents have better family and work satisfaction than urban respondents. Likewise, the mean scores of rural respondents (3.07) and urban respondents (2.86) reveal that rural respondents have better ability level of balancing their family – work conflict than urban respondents.

The result of F test confines that there is significant mean difference among age groups of the respondents with regards to family-work conflict, work-family conflict and work life balance flexibility among textile retail employees of Tirunelveli District

The result of F test confines that there is significant mean differences among marital statuses of the respondents with regards to work life balance flexibility among textile retail employees of Tirunelveli District.

The result of F test confines that there is no significant mean difference among the mode of employment of the respondents with regards to family and work satisfaction, family-work conflict, work - family conflict and work-life balance flexibility.

The result of F test confines that there is significant mean difference among the designation of the respondents with regards to family and work satisfaction, work-family conflict among textile retail employees of Tirunelveli District

The result of F test confines that there is significant mean difference among salary level of the respondents with regards to family and work satisfaction, family – work conflict, work-family conflict, work-life balance flexibility among textile retail employees of Tirunelveli District.

The result of F test confines that there is significant mean difference among work experience of respondents with regards to family and work satisfaction and work-life balance flexibility among textile retail employees of Tirunelveli District.

The result of F test confines that there is significant mean difference among work experience of the respondents with regards to family and work satisfaction, family-work conflict, work-family conflict and work-life balance flexibility among textile retail employees of Tirunelveli District.

Conclusion :

Doctors and health officials have come to realize how heavy a toll stress is taking on the nation's well being. According to the American Academy of Family Physicians, two-thirds of office visits to family doctors are prompted by stress-related symptoms. At the same time, leaders of industry have become alarmed by the huge cost of such symptoms in absenteeism, company medical expenses and lost productivity. Everybody knows what stress is all about. It is a common feature of modern life. Most people are exposed to daily pressures in both the workplace and outside, and are used to coping with moderate amounts without suffering any major ill effects. The nature of work and the workplace has changed significantly over the last decade, with major consequences for the experience of work stress. Two of the most significant forces in recent years have been globalization of the economy and the rapid development of information technology. These forces have created an organizational climate that is characterized by increased pressures and demands for productivity. In the search for competitive advantage within the economy, work is being outsourced or conducted in virtual workplaces by a temporary workforce[8]. Employees often find that they have multiple roles in organizations, leading to role conflict. Further, they must contend with constantly changing co-workers, poorly defined tasks, and job insecurity. At the same time, workloads have increased in response to greater demands for productivity and the increased speed with which communication can occur in the workplace. Stress is on the increase everywhere and nowhere more so than in the workplace. Pills are not the answer. Prevention is better than cure. And bargaining is better than suffering. This concludes with an assessment of potential leadership

[8]Rosch, P. J. & Pelletier, K. R. (2004). Stress management in the workplace. In O 'Donnell, M. P. & Ainsworth, T. (Eds.), Health promotion in the workplace. (pp. 362-390). New York: John Wiley & Sons

interventions designed to reduce stress or enhance well-being[9].

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Consumer Personality on Junk Food Purchase Behaviour A Study with Reference to Select School Students in Chidambaram

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ABSTRACT

Consumer behaviour is one of the most important phenomena in the purchase of any Junk food product. This is a relatively often-studied concept in marketing management. Whatever study has been conducted in marketing, the ultimate end is the consumer. The success of various Junk food brands and products depends on the consumers' choice. Naturally all the products are going to reach the consumer, and it is necessary that the consumer have to respond by way of purchasing. Junk food tastes good, but the effects on the health is detrimental. Junk foods have become a prominent feature of the diet of youngsters, especially in the developing country. The health problems that stem from overweight and obesity can shorten the life span. To present study aims to find out the Consumer Personality on Junk Food Purchase Behaviour A Study with Reference to Select School Students in Chidambaram. A samples of 142 school students selected randomly were studied. The statistical tools that were used to analyse the collected data are Correlation and Multiple Regression Analysis. The findings and observations are the result and outcome of the interpretations made during the study of analysis so as to make the effectiveness in its application and results.

Keywords: Junk Food, Consumer Personality, Health, School Students, Purchase Behaviour

INTRODUCTION

Consumer behaviour may be defined as a psychological, social, and physical behaviour of potential customers as they become aware of, evaluate, purchase, consume and tell other people about purchase and services. The study of consumer behaviour is concerned with the decision process involved in purchase, and the whole behaviour of a person while making purchases is termed as consumer behaviour.

Consumer behaviour is determined to a large extent by the social, psychological, and economic factors and it is necessary for a manager to understand the factors for proper planning of marketing strategies. The reasons why consumers buy particular products or brands are due to buying motives. All behaviour starts with motivation. A motive is a stimulated need that an individual seeks to satisfy. These motivations can be bioorganic or

psychogenesis needs and motives are influenced by perceptions.

These perceptions are in turn influenced by customers' habit, fashion, education, and advertisement. Demand for goods varies with race, climate, income, education, religion and occupation. So, the seller's task is to fulfill the consumers' desire for his products by influencing the factors, which influence the motives of a consumer. The term consumer behaviour refers to the behaviours that consumers display in searching for purchasing, using, evaluating, and disposing of products and services that they expect. The study of consumer behaviour is the study of how individuals make decisions to spend their available resources (time, money, effort) on consumption-related items. It includes the study of what they buy, why they buy it, when they buy it, where they buy it, how often they buy it, and how often they use it.

If a simple product is taken, a series of questions can be raised for the analysis of the products. What type of toothpaste do consumers buy? (gel, regular, medicinal, etc.,), what brand? (national brand, private brand, generic), why do they buy it? (to prevent cavities, to remove stains, to brighten or white teeth, as a mouth wash); where do they buy it? (Super market, drug store, convenient store); how often they buy it? (Weekly, bi-weekly, monthly), how often do they use it? (When they wake up, after each meal, when they go to bed, or any combination thereof). The aforesaid questions should be analyzed to understand the consumer behaviour for a simple product. Numerous questions, which are more complicated, should be answered and analyzed to understand the consumer behaviour for consumer durables. Hence the study of consumer behaviour with special reference to consumer durables becomes essential and important.

Apart from the aforesaid study, consumer behaviour research goes far beyond these facets of consumer behaviors and considers the uses that the consumers make use of the goods they buy and their subsequent evaluations. For example, a person may experience dissatisfaction with his choice of an automobile, perhaps because of continuing service problems. They may communicate their dissatisfaction to friends, and in turn influence their friends' future automobile purchases. Each of these possible consequences of consumer post purchase dissatisfaction has significant ramifications for automobiles marketers, who have to build post purchase strategies into their promotional campaigns.

Consumer Purchase Behaviour

"Consumer behaviour is that behaviour exhibited by people in planning, purchasing, and using economic goods and services. Consumer behaviour is an integral part of human

behaviour and cannot be separated from it. In fact, the consumer behaviour is a subset of human behaviour. This does not mean that all human behaviour is consumption oriented. Human behaviour refers to the total process by which individuals interact with their environment. In the process of consumer behaviour, the deliberation relates to many variables and is aimed at solving consumption problems. Among these problems, the first and foremost is to decide whether to spend money, and the second problem is to decide what to buy because the needs are multiple and resources are scarce. Therefore, needs are to be ranked in terms of priority.

Consumer Behaviour and Personality

The relevance and importance of understanding consumer behaviour is rooted in the modern marketing concept. In order to operationalise this concept, management attempts to solve some consumption problems of consumers. However no businessman possibly helps consumers solve their consumption problems unless he understands them and unless he makes an attempt to comprehend the buying processes and the factors influencing it. Consumer behaviour is always dynamic. Therefore, it is necessary to study, analyze, and understand, and monitor this understanding to the marketing management so that effective decisions can be taken in respect of products, price, promotion and physical distribution. The profit position of a product hinges on the kind of predisposition - positive/negative - that a consumer has developed such a predisposition.

Besides, the Indian marketing conditions, in particular, the role of the Government and the steadily emerging consumer movement necessitates that marketers in India must understand consumer behaviour-their needs, aspirations, expectations and problems. It will be extremely useful in exploiting marketing opportunities and in meeting the challenges that the Indian market offers. Thus, in substance, it may be said that in the interest of effective marketing, marketers must develop and understand their consumers' behaviour, the buying motives, the buying processes, and the factors influencing the process.

RELATED REVIEW

Following reviews are collected to identity the research gap. **Thomas C.O. Guinn Ronald and J. Faber (2016)** A study of the purchase behavior and price perception found that nearly 50% of students correctly identified the real status of the junk food brand purchased, a proportion closely comparable to the percentage of students who could correctly recall the purchase price of the junk food brand.

Thomas C.O. Guinn Ronald J. Faber (2016) Compulsive buying appears to closely resemble

other compulsive consumption behaviours in several ways. Specifically, they found that compulsive buyers have lower self esteem, score higher on a general measure of compulsivity and have a higher propensity for fantasy than members of the general population do. Some of the most important findings here involve the motivations for compulsive buying, its frequency of occurrence and the severity of its consequences. These areas distinguish compulsive buying from similar concepts, such as heavy use of products and impulse buying, and clearly demonstrate that it is a form of compulsive consumption.

Rao and Sabarala (2017) The brand choice, store choice, and package size are only of use for stochastic modeling purpose when the product is relatively and frequently purchased since the parameters of stochastic models are typically estimated from the past sequences of purchase for a group of consumers. In the case of major durables, such as refrigerators and washing machines, information on the sequence of purchases is usually not available, and even if it is available it usually stretches over such a long time period that the earlier purchases are of little value, since market conditions will have changed radically in the interviewing period suggest that too much promotion and price discounting may adversely affect brand choice behaviour. Though price promotions make the brand more attractive and increase consumer response, a consumer is exposed to frequent price promotion at the discounted price.

Charlton. P and A.C.C Enrenberg (2017) He suggests that it might be possible, using this theory to predict decision situations that would lead to repeat purchases. Analyzing the junk food brand and effect of marketing action on the consumer can be investigated by use of small consumer panels and door to door selling. The effect of price differences, promotion, advertising, an out of stock condition, the introduction of a new junk food product and certain weak forms of brand differentiation were examined by him. The main purposes of his experimentation were to increase the understanding of consumer dynamics.

Fader and Mc Alister (2018) The proliferation of promotional activity in many product categories may be training consumers to buy on promotion. If so, consumer expectations about future promotional activity are just as important to understanding consumer choice behaviour as consumer expectation of price.

STUDY OBJECTIVE

The prime objective of the study is:

1. To examine the consumer personality on junk food purchase behaviour of select school students in Chidambaram.

METHODOLOGY DESIGN

This was a cross-sectional, questionnaire-based survey conducted in a various schools in Chidambaram town with random sampling method 142 school students were chosen. This survey was conducted during January 2019. They were explained about the nature and purpose of the study, and necessary consent was obtained from each individual. The questions included were multiple choice questions yes/no questions regarding knowledge of certain health effects of junk foods and questions with yes/no answers regarding the awareness of eating certain junk foods and opinion about health education of healthy nutrition. Data was compiled in an Excel worksheet, and it was analyzed for correlation and regression analysis was also applied. Data was analyzed using Statistical Package for the Social Sciences 17 software.

DISCUSSION AND RESULTS

This paper furnishes the analyses and interpretation of the collected data for **"Consumer Personality on Junk Food Purchase Behaviour A Study with reference to Select School Students in Chidambaram".** Statistical procedures such as Cross tabulation and Chi-square test analysis was applied.

Table 1

Stepwise regression analysis predicting consumer personality on junk food purchase behaviour

Sl.No	Step/Source	Cumulative R^2	ΔR^2	Step t	P
1.	Gender	0.045	0.039^*	3.823	0.01
2.	Type of School	0.058	0.063^*	2.593	0.01
3.	Locality	0.075	0.067^*	3.693	0.01
4.	Parent qualification	0.087	0.076^*	2.651	0.01
5.	Parents Income	0.102	0.085^*	3.249	0.01

$^* P < 0.01$

Constant value = 16.682

Five variables viz gender, type of school, locality, parent qualification and parents income have significantly contributed for predicting the consumer personality on junk food purchase behaviour. The variable gender predictive value of consumer personality on junk food purchase behaviour seems to be 0.045, when paired with the variable type of school it is 0.058, with locality 0.075, with parent qualification 0.087 and with parents income 0.102. The predictive value of these variables separately is 0.01.

Table 2

Correlation between the consumer personality on junk food purchase behaviour and demographic variables

Demographic variables	Junk food purchase behaviour
Gender	0.229**
Type of School	0.254**
Locality	0.270**
Parent qualification	-0.242**
Parents Income	-0.293**

Source : Primary Data   ** Significant at 0.05 level

Table 2 shows the correlations between the consumer personality on junk food purchase behaviour and demographic variables. Consumer personality on junk food purchase behaviour is positively and significantly related to Gender (0.229), Type of school (0.254) and locality (0.270) of school students. But is negatively and significantly related to parent qualification (0.242) and parents income (0.293) with consumer personality on junk food purchase behaviour of school students.

Table 3

Correlation between the consumer personality and purchase behaviour on junk food

	Purchase behaviour on junk food
Consumer personality	0.272**

Source : Primary Data   ** Significant at 0.05 level

Table 3 shows the correlations between the consumer personality and purchase behaviour on junk food. Consumer personality is positively and significantly related to purchase behaviour on junk food (0.272).

POLICY RECOMMENDATIONS AND CONCLUSION

Consumer behaviour is helpful in understanding the purchase behaviour and preferences of different consumers. As consumers differ in terms of sex, age, education, occupation, family, social status, etc., each consumer has different needs. From the analysis and findings of the study on consumer behaviour, some suggestions are made which are essential for promoting the junk food product. From my observation and experience with the survey I have conducted, I would suggest that all the consumers give important to buying junk food products. Above all advertisement is a major factor in purchase of the junk food. In order to

promote the sales the manufacturing companies also have to allocate more funds for advertisement. It is evident from this study that most of the school students personality and purchase behaviour prefer various models of junk food. Marketing of Junk food product through advertisement plays a major role in the sales promotion.

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