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CONSUMER PREFERENCE TOWARDS BRANDED AND NON- BRANDED JEWELLERY: AN EMPIRICAL ANALYSIS

Dr. Savitha Nair¹ and Reshma M² & Sabharinee G³

ABSTRACT

Jewellery is a significant aspect of Indian culture and tradition, since ages. India is the world's biggest customer for jewellery, especially gold. Though the industry has a huge presence in the country, it is mostly dominated by players in the unorganized sector. However, in the recent past, there has been a slow and steady increase of branded jewellery players representing the organized sector. On the customers' side, there seems to be a growing preference towards branded jewellery. Apart from the aesthetic value offered by the jewellery, it is considered to be a matter of great security in time of financial crisis due to its value. Traditionally, having a good collection of jewellery symbolizes power, status and immense wealth. Jewellery is an adornment, gift, investment as well as a culturally significant product. This study is an attempt to uncover the underlying factors that influences consumer's preference towards branded and non-branded jewellery. Major factors influencing consumer choice were identified from literature and the opinions on them were captured from the respondents using the validated questionnaire. The questionnaire was posted on various web channels. 99 respondents who completed the survey constituted the sample for the study. The analyses show that there is a growing awareness and preference towards branded jewellery. Gold is the most preferred type of jewellery. The major reasons for preference towards branded jewellery are found to be quality & purity assurance, brand image, availability of wide variety of designs and certification. There is still a good amount of preference towards local jewellers. The reasons are closeness of location followed by long-standing acquaintance with the retailer and the associated trust.

KEYWORDS: Consumer preference, branded & non-branded jewellery

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Introduction

Jewellery industry plays a significant role in Indian economy. It contributes around 6 -7 % of the country's GDP. The jewellery market in India is flooded with a wide variety of designs and offerings. In India, jewellery is used both for investment as well as aesthetic purposes. As the gold rates increases, customers purchase gold for safe investment. During marriage seasons, customers buy heavy jewellery as adornment and status symbol. Today, there is a growing preference towards trendy and fashionable jewellery. The experts observe that the jewellery market in India is slowly shifting from a traditional investment oriented market to a fashion and brand- conscious market. Consumers have become more conscious on quality than before.

Jewellery comprises of necklaces, rings, bracelets, watches, ear rings etc. and they are made from a wide range of materials such as gold, silver, pearl, diamonds, and other precious stones. In India, almost every occasion involves a demand for jewellery. Traditionally, jewellery is always linked with power, wealth and status. The millennium has brought an increasing preference towards branded jewellery, with many players such as Tanishq, Gili, Oyzterbay etc and many chain retail shops such as Kalyan Jewellers, Joy Alukkas, Malabar Gold etc. occupying pan India presence. Traditional jewellers also started bringing out their in-house brands with more fashion appeal. Branded players, however, still face competition from the huge unorganized market players who are still patronized by the masses. This study is an attempt to understand the factors that determine the buying behaviour of consumers towards branded and non-branded jewellery. The researchers try to explore the reasons behind the preferences and suggest recommendations appropriately.

Literature Review

Branded jewellery is still in its infancy in India, though there is an upsurge in the market indicating that it will soon occupy a major chunk of the market soon (Mckinsey, 2005). Paul Noronha (2005) indicated that branded jewellery is carving a niche for itself in the tough Indian market. However, Chandra Bose (2011) suggested that in order to gain more market share, branded jewellery has to come up with new designs as well as increase the trust among the customers by way of hallmarking.

Berad et al (2014) studied the preference of consumers at Nasik city towards branded and non branded jewellery. Their study identified that design, price, purity, image, variety, display, service; promotions etc. are the major factors influencing the purchase of jewellery. Their study found that all the respondents were aware of the availability of branded jewellery. Gomathy & Devi (2015) in their study on customer perception and awareness towards branded jewellery found the existence of high level of awareness among the respondents. Tanishq brand is found to be the most preferred brand among the customers.

Jain (2013) observed that in Jaipur city, female consumers have more awareness about branded jewellery when compared to their male counterparts. Walia et al (2013) identified a noticeable shift in consumer behaviour from content to design. The factors impacting the preference towards branded jewellery have been found to be status, quality, and certification, buy back and other instalment schemes.

Objectives of the Study

The focal objective of the study is to determine the factors which influence the preference of customers towards branded and non-branded jewellery. Additionally, the purchase patterns, frequency of purchase, reasons for purchase and reasons for choice between branded and non-branded jewellers are also explored. The study also attempts to test whether there is any significant association between the gender of the respondents and their jewellery purchase frequency. Hence the null hypothesis framed for the study is:

H₀: There is no significant association between the gender of the respondents and the jewellery purchase frequency.

Research Methodology

The research is descriptive in nature. The primary data was collected through a structured questionnaire. The validated questionnaire was posted online using Google forms in various web channels. 99 respondents who answered the survey constituted the final sample for the study. Secondary data was collected from various books, journals and websites. The data collected have been analysed using descriptive and inferential statistical tools. The objectives of the study have been examined and the hypothesis is tested using Chi-Square test.

Data Analysis and Interpretation

The demographic profile of the respondents has been presented in Table 1.

Table 1: Demographic profile of the respondents

Demographics	Variable	Frequency (N=99)	Percent
Gender	Male	21	21.2
	Female	78	78.8
Age	Below 20 years	10	10.1
	21-30 years	89	89.9
	31-40 years	0	0
	41-50 years	0	0
	Above 50 years	0	0
Marital Status	Single	93	93.9
	Married	6	6.1
	Widowed	0	0
	Divorced	0	0
Occupation	Students	71	72.4
	Employed	17	17.3
	Business	3	3.1
	Not employed	5	5.1
	Others	2	2.0
Annual family income(in INR/Month)	Below Rs. 25,000	10	10.2
	Rs. 25,000- Rs. 50,000	24	24.5
	Rs. 50,000 –Rs. 1,00,000	38	38.8
	Above Rs. 1 lakh	26	26.5

The results show that majority of the respondents are female (78.8%). With respect to age, 89.9 % of the respondents belong to the age group of 21-30 years and 10.1 % of the respondents fall in the below

20 years age category. 93.9 % of the respondents are single and 6.1% are married. 72.4 % of the respondents are students and 17.3 % are employed either in the private or public sector. Annual family income (in INR/Month) of the majority of the respondents (38.8 %) is Rs. 50,000- Rs. 1 lakh. 26.5 % of the respondents have an annual family income above Rs. 1 lakh

Table 2: Frequency of wearing precious jewellery

Frequency	Frequency	Percent
Always	13	13.1
Often	13	13.1
Sometimes	36	36.4
Rarely	32	32.3
Never	5	6.1
Total	99	100.0

Source: Primary data

Majority of the respondents (36.4 %) opined that they wear precious jewellery sometimes and 32.3% said that they wear precious jewellery rarely. 6 % of respondents said that they never wear precious jewellery.

Table 3: Reasons for buying precious jewellery

Reasons	No of responses	Percent
Fashion statement	28	20.3
Status symbol	14	10.1
Investment/ security	26	18.8
Gift	11	8.0
Occasion	50	36.2
Other reasons	9	6.6
Total	138	100.0

Source: Primary data

Table 3 reveals the major reasons for purchasing and wearing precious jewellery. It may be observed that 36.2 % buy jewellery based upon the necessity on account of important occasions. 20.3 % of the respondents use it as a fashion statement and 18.8 % prefer it as an investment/ security.

Table 4: Frequency of purchasing jewellery

Purchase of jewellery	Frequency	Percent
Once a year	10	10.1
Twice a year	16	16.2
Whenever any occasion comes up	73	73.7
Total	99	100.0

Source: Primary data

It may be observed that 73.7 % of the respondents purchase jewellery whenever any occasion comes up. 16.2% of respondents purchase jewellery twice a year. 10.1% of the respondents purchase once a year.

Table 5: Purchasing pattern of branded jewellery

Purchase from branded shops	Frequency	Percent
Recently (less than a year)	30	30.3
1-5 years	33	33.3
Above 5 years	36	36.4
Total	99	100.0

Source: Primary data

The results show that 36.4 % of the respondents have been visiting branded shops for jewellery purchase for more than 5 years. 33.3 % are purchasing from branded shops for the past 1-5 years and 30.3 % have started visiting branded shops quite recently.

Table 6: Preference towards branded jewellery

Preference	Frequency	Percent
Yes	82	82.8
No	7	7.1
Can't say	10	10.1
Total	99	100.0

Source: Primary data

The results from Table 6 indicates that majority of the respondents (82.8 %) prefer branded jewellery. While 7.1 % of the respondents still patronize local jewellery, 10.1 % of the respondents said that they have no idea and are not clear about their choice between branded vs non-branded jewellery.

Table 7: Brand preference towards the type of jewellery

Type of jewellery	No of responses	Percent
Gold	88	53.3
Diamond	19	11.5
Silver	30	18.2
Semi-precious	4	2.4
Precious stones	6	3.6
Pearls	8	4.8
Any other	10	6.2
Total	165	100.0

Source: Primary data

The table shows that 53.3 % of the responses indicate brand preference for gold purchase. It means that majority would like to purchase gold from branded shops. 18.2 % of the responses indicate preference towards branded shops for purchasing silver. 11.5 % of the responses indicate preference towards branded shops for purchasing diamonds.

Table 8: Preferred jeweller for jewellery purchase

Factors	No of responses	Percent
Local jewellers	22	18.6
Branded jewellers	87	73.7
Multi brand outlets	7	5.9
Online shops/ sites	2	1.8
Total	118	100.0

Source: Primary data

It can be found that 73.7 % of responses indicate preference to purchase jewellery from branded shops. While 18.6 % of the responses show preference towards local jewellers, only 1.8 % of the responses are in favour of online sites for jewellery purchase. The results emphasises the fact that purchase of jewellery from online sites is still in its infancy, as there is lot of credibility and trust that has to be built around these products due to its high value and associated risk.

Table 9: Factors influencing the preference towards branded jewellery

Factors	No of responses	Percent
Wide variety of designs	50	21.2
Quality & purity	59	25.0
Brand image	53	22.4
Availability of many outlets	19	8.1
Good exchange offers	7	3.0
Jewellery certification	45	19.1
Others	3	1.2
Total	236	100.0

Source: Primary data

The factors influencing the preference towards branded jewellery were investigated. It was found that respondents prefer branded jewellery mainly due to the quality & purity assurance (25 %), brand image (22.4 %), availability of wide variety of designs (21.2 %) and certification (19.1 %).

Table 10: Factors influencing the preference towards non- branded (local) jewellery

Factors	No of responses	Percent
Availability of credit facility	6	5.2
Location is closer	33	28.7
Prices are negotiable	23	20.0
Low prices, comparably	21	18.3
Known retailer	32	27.8
Total	115	100.0

Source: Primary data

Respondents were also asked about the reasons for preferring local jewellers. It may be observed that closeness of location of the local jewellery shop is the most important reason for preference (28.7 %) followed by long-standing acquaintance with the retailer and the associated trust (27.8 %).

Table 11: Factors influencing the choice towards branded over non-branded jeweller

Factors influencing the choice	No of responses	Percent
Influence by family/ friends	44	11.9
Brand image	64	17.3
Variety of designs	52	14.1
Service	48	13.0
Quality & purity	69	18.7
Price	64	17.3
Promotions & offers	28	7.7
Total	369	100.0

Source: Primary data

Table 11 reveals that quality & purity (18.7 %) is the most important factor leading to the choice towards branded jeweller over non- branded jeweller followed by price, brand image (both 17.3 %) and variety of designs (14.1 %).

Table 12: Cross tabulation between gender of respondents and jewellery purchase frequency

Gender	Once a year	Twice a year	Whenever any occasion comes up	Total
Male	0	3	18	21
Female	10	13	55	78
Total	10	16	73	99

Source: Primary data

Table 13: Chi-square test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.269a	2	.195
Likelihood Ratio	5.328	2	.070
Linear-by-Linear Association	2.967	1	.085

Source: Primary data

The hypothesis that there is no significant association between gender and jewellery purchase frequency is tested using Chi-Square. The results indicate that the calculated value of significance (0.195) is more than the threshold limits (0.05). Hence the null hypothesis is accepted indicating that there is no significant association between the gender of the respondents and their jewellery purchase frequency.

Conclusion

On the basis of data analysis, it can be concluded that there is a good perception and preference towards branded jewellery among the respondents, though the traditional jewellers are still strong in the mainstream. Customers buy jewellery based on quality and purity assurance, brand image and availability of wide variety of designs and certification. Customers make purchase mostly when any occasion comes up. With respect to local retail jewellery stores, customers make purchase due to location advantage and long standing acquaintance with the retailers and the associated trust. The branded retailers can try to capture the large market, now being served by the unorganized players, by focusing more on quality, price and design innovations.

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AN ANALYSIS OF THE TWIN PILLARS OF THE BANKING IN INDIA: FINANCIAL LITERACY AND FINANCIAL INCLUSION

Tarun Agarwal¹

ABSTRACT

The need for financial literacy (both, educational theory & practice) and its importance for financial inclusion (relationship and results) have been widely recognised. Based upon literature review and various research studies on financial literacy initiatives, this research paper is an attempt to bring to the fore a dimension/correlation between Financial Literacy and Financial Inclusion and how customising financial literacy programmes in India according to the stage of life of targeted individuals is crucial for their effectiveness in order to achieve greater penetration of Financial Inclusion.

KEY WORDS: Financial inclusion, financial literacy, financial education, Banking, Educational theory & Practice

“The future of our country depends upon making every individual, young and old, fully realize the obligations and responsibilities belonging to citizenship...The future of each individual rests in the individual, providing each is given a fair and proper education and training in the useful things of life...Habits of life are formed in youth...What we need in this country now...is to teach the growing generations to realize that thrift and economy, coupled with industry, are necessary now as they were in past generations.” Theodore Vail, President of AT&T and first chairman of the Junior Achievement Bureau (1919, as quoted in Francomano, Lavitt and Lavitt, 1988)

“Just as it was not possible to live in an industrialized society without print literacy—the ability to read and write, so it is not possible to live in today’s world without being financially literate... Financial literacy is an essential tool for anyone who wants to be able to succeed in today’s society, make sound financial decisions, and—ultimately—be a good citizen.” Annamaria Lusardi (2011)

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Introduction

Government agencies around the world today are recognizing the benefits to individuals and national economies of having a financially literate population that has access to appropriate financial products with relevant consumer protection in place. In recent years, the G20 (World Bank) has endorsed upon three sets of principles in this regard i.e. financial consumer protection, financial inclusion and national strategies for financial education, indicating firm commitment towards financial integration, thus bringing out the importance of Educational theory & practice, relationship and importance of results. A measure of financial literacy can be used to indicate the need for level of financial education across population and more detailed analysis can be useful to identify aspects related to it that need the targeted support.

Financial Literacy (Education)

Financial literacy is an understanding of the most basic economic concepts in education needed to make saving, borrowing and investment decisions. Financial Literacy is the base and primary step for financial inclusion (Education and the results). It provides knowledge on merits and demerits of financial products and services, based on that an individual can select the right product which suits his/her needs. In the words of Shri Pranab Mukherjee, (2013) "Financial literacy and education plays a vital role in financial inclusion, inclusive growth and sustainable prosperity". Financial Education ensures that financial services reach the weaker sections of the society. In order to improve the awareness around financial literacy, several schemes have been implemented by the Reserve Bank of India (RBI), the Security and Exchange Board of India (SEBI), Insurance Regulatory Development Authority, Pension Fund Regulatory and Development Authority (PFRADA).

An efficient financial market depends upon its participants, making rationale and prudent decisions. Financial literacy is an effective tool for financial inclusion, as they both go hand in hand. Accordingly, the need for FL and its importance for FI have been acknowledged by most of the stakeholders - policymakers, bankers, practitioners, researchers and academics – across the globe.

Financial Inclusion

Financial Inclusion has become the buzzword. What is Financial Inclusion? Dr. Rangarajan's committee on financial inclusion defines it as: "Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost." The financial services include the entire gamut - savings, loans, insurance, credit, payments etc. People who are financially excluded are mostly poor and financially illiterate.

So far, the focus has only been on delivering credit and has been quite successful. Similar success has to be seen in other aspects of finance as well. Accordingly, the first question that comes to mind is why can't financial inclusion happen on its own? Why do we need to make a policy to increase the same? Like any other product or service, why can't it find a market of its own? The reasons could be:

Financial exclusion in general, High cost of financial services, Non-price barriers (Access to formal financial services - distance between the bank and their residence, poor infrastructure etc., proof regarding a persons' identity, income etc.), and Behavioural aspects (missing comfort of using formal financial services, difficulty in understanding language, various documents and conditions applicable). These reasons go on to show that financial inclusion will not happen on its own.

Objectives of the Study

To study the correlation between Twin Pillars of Banking in India Financial Literacy (Education Theory) and Financial Inclusion (Practice) and importance of the same

Literature Review

As per the literature review, it is seen that the status of financial literacy is not satisfactory in India, especially in rural areas. According to a survey conducted by Standard & Poor's, over 76% Indian adults lack basic financial literacy and they don't understand the most basic and key financial concepts. In rural area people keep their savings in their homes which fetches them no interest and is risky too. They borrow from local money lenders charging them high interest rates. Moreover, traditional methods of availing financial services are more popular in rural areas. Some of the steps initiated by various leading institutions in India for increasing financial literacy are as follows.

- a. RBI Reserve Bank of India (**RBI**) under its Financial Initiative programmes has undertaken a project titled 'Project Financial Literacy' the objective of this project is to provide information about RBI and general banking concept to its target people especially villagers, women, students of schools & colleges, senior citizen, defence people etc. These informative projects disseminate information regarding RBI, basic banking, microfinance and benefits of availing services of SHG, risk capacity analysis etc.
- b. Securities and Exchange Board of India (**SEBI**) runs a campaign called securities market awareness campaign (SMAC) under the motto "An Educated Investor Is a Protected Investor". Under this campaign SEBI conducts various work shops across the country. To undertake financial education to various target segments viz. school students, college students, working executives, middle income group, home makers, retired personnel, self-help groups etc. Programs/workshops on various aspects viz. savings, investment, financial planning, banking, insurance, retirement planning etc. are organised.
- c. Insurance Regulatory and Development Authority (**IRDA**) organises awareness programmes on television and radio and simple messages about the rights and duties of policyholders, channels available for dispute redressal etc. in English, Hindi and other Indian languages.
- d. The Pension Fund Regulatory and Development Authority (**PFRDA**) has been engaged in spreading social security messages to the public. It has developed FAQ on pension related topics on its web and has been associated with various non-government organizations in India in taking the pension services to the disadvantaged community.
- e. **Commercial Banks:** In view of the national emphasis on electronic benefit transfer the commercial banks have initiated various measures for creating awareness through

Financial Literacy and Counselling Canters and Rural Self Employment Training Institutes on financial literacy. The objective of these canters is to advise people on gaining access to the financial system including banks, creating awareness among the public about financial management, counselling people who are struggling to meet their repayment obligations and help them resolve their problems of indebtedness, helping in rehabilitation of borrowers in distress etc. Some of these credit counselling canters even train farmers/women groups to enable them to start their own income generating activities to earn a reasonable livelihood.

- f. Similarly, **Stock Exchanges, Broking Houses and Mutual Funds** have initiated efforts in the field of financial education like conducting seminars, issuance of do's and don'ts, and newspaper campaigns.

Financial literacy is rapidly being recognised as a core skill, essential for consumers operating in an increasingly complex financial landscape. It is therefore no surprise that governments around the world are interested in finding effective approaches to improve the level of financial literacy amongst their population and that many are in the process of creating or leading a national strategy for financial education to provide learning opportunities throughout a person's life (OECD/INFE, 2013b). The OECD definition of financial education goes like this - "Financial education is the process by which individuals improve their understanding of financial products and concepts; and through information, instruction and/or objective advice develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being and protection (OECD 2005a)".

Accordingly in an article on Financial Inclusion as published in The Economic Times, "No matter how many banks you open and how many boots you have on the ground, if a person does not know about the financial options that are open - policies, schemes and financial instruments will mean little. It is important for a person to firstly know what to look for and only then think of the benefits that he can obtain from it."

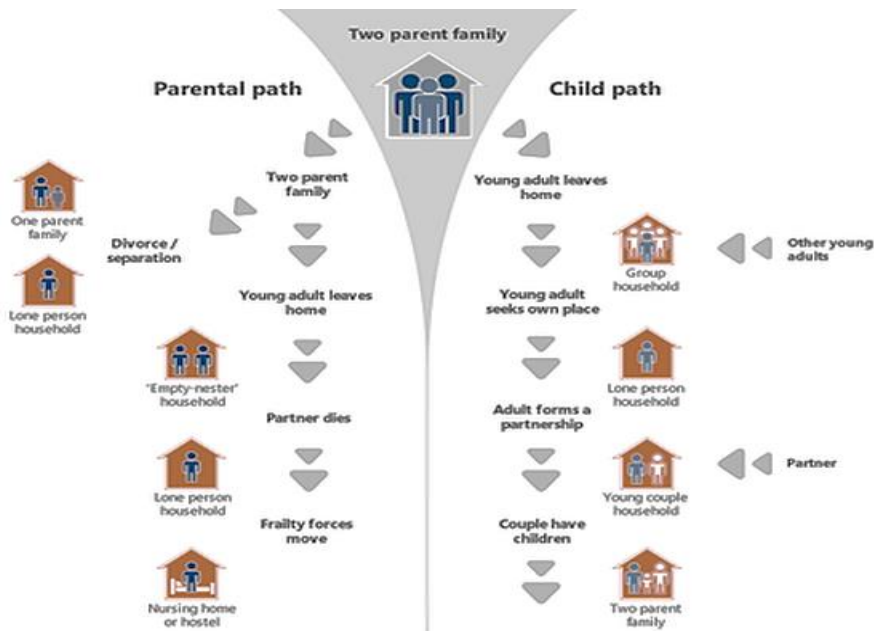
Methodology

In the absence of not much of data being available on the subject yet and in order to draw an inference about the relationship between Financial Literacy and Inclusion, two pronged methodology has been adapted here – First, an **assumptive approach** - studying the life cycle financial services needs of a normal human being. While doing the above, have kept the financial cum social status as constant. Secondly, **secondary data collection** from the RBI website on state-wise statistics published related to education and practice as available in public domain

4.1 Analytical Research: Financial Literacy and Financial Inclusion: assumptive approach:

Life cycle of an individual - children initially stay with parents and go to school. Following studies, they may move out of the parents' house and begin to live on their own. They then get married, form a couple and start their own family. By this stage, the parents are old, with reduced income levels because of lower physical capacity to work. They seek support from their children who have just been endowed with new responsibilities of a family, with children of their own to raise. The cycle continues with these children getting educated, moving out to find a job and then eventually raising their own families, while assisting their parents.

Figure 1. Life cycle of an individual/ household



Credits: This figure is based upon studies conducted by IFMR on the subject of financial literacy

Story of a typical household involves an exchange of dependency and responsibilities at each stage. Considering just the financial services' needs of the household over its life cycle, we observe that both are specific to the stage that the household or individual is in at a given point of time. For instance, as a school going kid (in his/ her teenage), an individual might require know-how of savings so that he/ she can save pocket money or scholarship and utilise it effectively. A young person who has just started working and receiving a salary, would require a banking service, complex investment products (given that youth are more inclined to risk-taking and are open to experimentation) and remittance services that would enable him/ her to send a portion of earnings to parents who are not able to do as much physical labour as they could earlier. As time progresses and the individual gets

married and starts a family, he/ she is required to think about safer financial products and longer term investments. His/ her dependency ratio is highest at this point – both children and parents are dependent on the individual. As the individual becomes older, simple banking services are required to access remittances transferred by children, and welfare transfers from the government.

Considering these specific financial services’ requirements at various junctures in life, we find four educational/teachable moments: school-going child (grown up enough to understand money and saving), youth (stepping into employment), middle-aged (married, and starting a family), and old age. These are the specific stages of transition in one’s life, when the need for financial products/ services takes a leap highlighting the importance of understanding aspects related to these stages and to make the right financial decisions.

Post understanding the above mentioned stages of one’s life cycle – various efforts have been made by Government, RBI, Commercial Banks, NGO’s, NBFC’s, MFI’s, Business Correspondents, IRDA, PFRDA, Mutual Funds and other relevant bodies in the space of Financial Education. The theory and the practice have brought about the following appreciable/noticeable results: that as of 31st March, 2016 financial inclusion (Result) in the country stands at more than 67%. Thus, proving that there is a high correlation between the two. To substantiate our above approach, researchers have gone ahead to prove the same through a set of data as below.

4.2. Data Collection, analysis and Hypothesis: Financial Literacy and Financial Inclusion

4.2.1 Data Collection: Secondary data has been collected from the RBI website – statistical section.

Secondary data is the data that has been already collected by and readily available from other sources. Such data are quickly obtainable than the primary data and also comes handy when primary data cannot be obtained at all. Researchers are well aware of the advantages and disadvantages of secondary data and the same has been kept in mind while conducting the data analysis.

4.2.2. Data Analysis:

As per 2011 census the average literacy (both, men and women taken together) rate of all states & Union Territories (UTs) taken together is 78%, Kerala being the highest literate state & Bihar having lowest scores of 63% in the data analysed. Similarly in terms of ‘Number of Saving accounts per 100 populations’ is highest in Puducherry having 183 account per 100 populations and lowest in Nagaland with 53 accounts per 100 population.

Chart 1: Descriptive Statistics			
	Mean	Std. Deviation	N
LITERACY	78.3042	8.26601	36
DEPOSIT	1.3790E2	65.64117	36

From the Pearson coefficient of correlation as shown in Chart 2 below, it clearly brings out the 'Positive correlation' between both the variable literacy and saving accounts in other words 'literacy' with 'financial inclusion'.

Chart 2: Correlations			
		LITERACY	DEPOSIT
LITERACY	Pearson Correlation	1	.452**
	Sig. (2-tailed)		.006
	N	36	36
DEPOSIT	Pearson Correlation	.452**	1
	Sig. (2-tailed)	.006	
	N	36	36

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

Where, Sig (2 Tailed): Significance Level

N: Number of cases

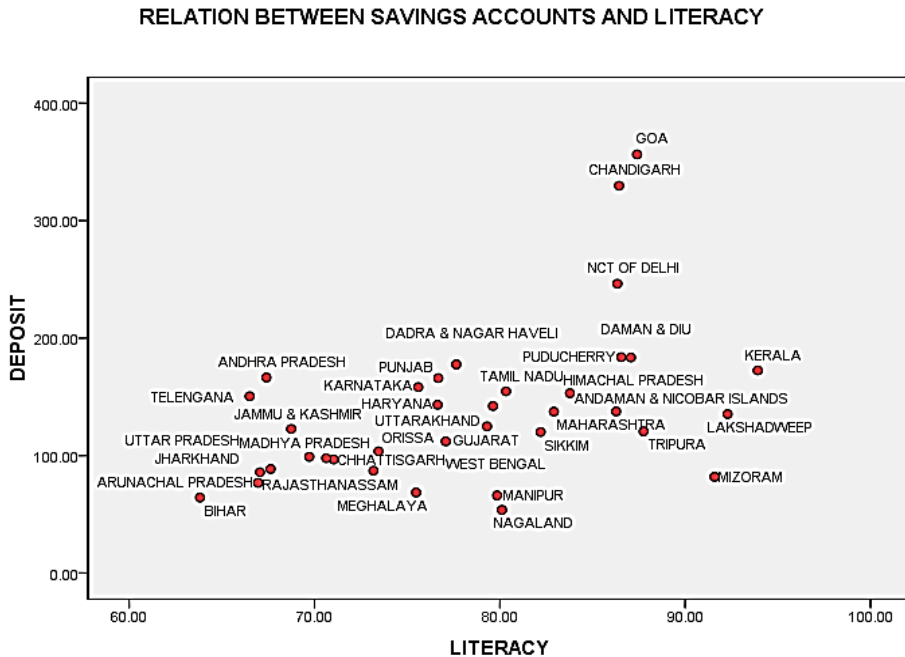
The above SPSS output shows there is a 45% correlation between literacy (THEORY) and financial inclusion (PRACTICE) and the result is statistically significant as the level of Significance is 0.006. Please refer chart 2 above.

4.2.2.1 Scatter plot between Dependent Variable – Deposit and Independent Variable –Literacy

The pictorial representation through scatter plot (Chart 3 below) shows is quite interesting and following observations need special attention:

1. Delhi, Chandigarh & Goa are among the top states with number of deposit accounts however, the literacy rate is not highest in these states. This may be due to availability of labour, employment, industries, and various income generation activities.
2. Excluding the 3 states mentioned earlier, there is seems to be a perfect linear relationship between the variables
3. Though Manipur & Nagaland have literacy rate more than 80% however the number of saving accounts is lowest as can be seen, this may be due geographical reasons, unavailability of infrastructure, poor connectivity, migration etc.

Chart 3: Relation between Savings Accounts and Financial Literacy



4.2.2.2. Regression

SPSS output of bivariate linear correlation between financial literacy and inclusion states that both variable are positively correlated and are independent variables – literacy explains 20% of the variation in the dependent variable and the result is significant with level of significance 0.6%. Please refer to chart 4 and 5 below

Chart 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.452a	.204	.181	59.40538

a. Predictors: (Constant), LITERACY

b. Dependent Variable: DEPOSIT

Where, R: Coefficient of correlation
R Square: Coefficient of regression

4.2.2.3. Anova

We have a null hypothesis that ‘the literacy rate has no impact on ‘number of bank accounts’, however the ANOVA (Analysis of Variance) through SPSS programme provide a F* value of 8.73 which is higher than the ‘F Critical value’ i.e. $F(0.05, 1, 34) = 4.13$ with a probability level 0.05, hence we reject the null hypothesis and accept the alternative hypothesis ‘Literacy has impact on the number of Bank Accounts.

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	30820.736	1	30820.736	8.734	.006 ^a
	Residual	119985.990	34	3529.000		
	Total	150806.726	35			

a. Predictors: (Constant), LITERACY
b. Dependent Variable: DEPOSIT

The predictive value of the dependent variable ‘Number of Saving Bank Account per 100 populations’ can be calculated by the equation ‘Number of Saving Bank Account per 100 populations’ = $3.59 * \text{Literacy \%} + (-143)$ where -143 is constant of equation and 3.5 is the slope of equation. Please refer to chart 6 below.

4.2.2.4. Coefficients

Chart 6:

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-143.211	95.636		-1.497	.143		
	LITERACY	3.590	1.215	.452	2.955	.006	1.000	1.000

a. Dependent Variable: DEPOSIT

4.2.2.5. Result: Nature of Educational theory & practice has strong relationship and has great importance, thus, bringing in excellent results: The above research goes on to explain the same in terms of Financial Literacy & Financial Inclusion - one of the important major agendas of the Government, Policy makers and

various other stake holders in Indian Sub-continent today. Financial Literacy and Inclusion goes hand in hand, they complement each other and are highly correlated proving themselves as the twin pillars of Banking in India.

Limitations

As is the case with any other such research, the effectiveness of the relationship so presented between theory and practice is heavily determined by the quantity and quality of data that flows into it. Since the parameters were carefully chosen on the basis of the kind of data that is available in the States and with various other stakeholders, the scope of this research is perforce restricted at the moment to assess the level of financial literacy and financial inclusion at the geographical level. The silver lining, though, is that the correlation seems so tempting that it goes on to say that the derived values prompts to say that as and when more varied, reliable data becomes available, the scope of the above study can be expanded to measure the contribution towards financial inclusion by each city/district/village and even

banks and nonbanking financial companies, as well as accommodate more parameters and refinements and encompass other forms of lending (such as by non-banking financial companies) and other financial services (including insurance and pension). The conclusions of the report are critically dependent on data received at the State level, and the scholars have not independently verified the accuracy of this data. However, this has no bearing on the final conclusions. Another limitation is that the data used in the analysis is granular in nature, and therefore, is available only with a lag. This report, for instance, assesses the extent of financial inclusion as on March 2016 along with Literacy rates as available both for Male and Females separately as per 2011 census data. Dimensions like cost of transaction and ease of doing transactions have not been considered due to non-availability of the reliable data, data related to various other aspects of financial inclusion, like; insurance, payment and remittances etc. have not been considered on account of non-availability of consistency and authenticity.

Conclusion

Financial literacy is a key factor to financial inclusion and a necessary pre-condition for success in its drive. Both, financial literacy and inclusion needs to be treated as twin pillars (Theory and practice goes hand in hand and understanding of each other is mutually dependent). Without increased financial literacy, people will be increasingly at risk of making poor financial decisions which leaves them to confront financial hardship, including an insecure old age. Financial literacy is making people aware of what they can and should expect from the banking sector, as their right. In this context, financial literacy and inclusion are a win-win opportunity for the poor, for the banks and for the nation as a whole. There is an urgent need for concerted efforts, focus and improvement in the space of education. Whatever products are available today, are not known to the majority of the population especially, in the rural areas. The situation can be improved by banks / Government by opening number of inclusive banking innovative outfits, wherein staff can explain to rural people

about different financial products and their benefits. Efforts should be made to make the poor people confident in coming to the bank branches and connecting with main GDP streamline of the country. Even the staffs of rural branches need to be trained to deal with rural people. Various IT tools can be used for providing financial services at their door – steps to build their confidence. Savings account opening and loan sanction / disbursement process should be kept simple as far as possible. Thus, it is clear that financial literacy is a must for financial inclusion. Population should have proper knowledge, behaviours and attitude then only successful implementation of financial inclusion plan can be achieved. Financial service providers needs to focus on financial literacy, simple and flexible products and speedy transactions.

Even though there is no blueprint to a successful financial literacy programme as yet, the efforts that are being put in by stakeholders to empower people while making them financially literate are commendable (in order to achieve the objective of greater Financial Inclusion) but need to be more focused and customised as the rule of ‘one size fits all’ doesn’t seem to apply. Providing the right advice at the right time and with the right approach is the key and hence the vast scope for work and innovation.

To make things clear, financial inclusion focuses on volume or quantity whereas financial literacy is more about quality. While financial inclusion emphasises on creating more accounts in order to make the common banking facilities easily accessible to all, financial literacy emphasises on expanding the knowledge on financial matters and products so that one can,

- Understand how to use and manage money and minimize financial risk
- Manage personal finance quite efficiently
- Identify the benefits and facilities offered by banks and boycott the dodgy moneylenders.
- Derive the long-term benefits of savings

And eventually, it will further the financial inclusion movement in India.

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A STUDY ON SUPPORTIVE WORKPLACE CULTURE FOR WOMEN IN SMES OF COIMBATORE DISTRICT

Vandana Madhavkumar¹

ABSTRACT

As increasing number of women are entering the workforce with better education and access to employment. Traditionally male dominated sectors like the manufacturing sector too are employing women employees. With high demand for talented and skilled employees, organizations have turned their attention to women workforce. Organizations with a higher number of women employees are found to perform better, have lesser disciplinary issues and a healthy work environment. To attract female employees, organizations create a work environment that is supportive and sensitive to women. A substantial part of the female population is employed in the Small and Medium Enterprises (SMEs) in India, and SMEs provide employment close to 40% of India's workforce which is next only to the agricultural sector, the largest employer. Women constitute an important source of recruitment and constitute an important part of the workforce in SMEs. SMEs are the backbone of Coimbatore's economy and one of the challenges it is facing is skilled worker shortages They too need to attract and retain women employees to ensure good quality workforce.

This study investigates the extent of supportive work culture for women prevalent in the small and medium enterprises of manufacturing sector. The results will be useful for organizations in understanding how supportive workplace culture is important in creating work environments that contribute to improved recruitment and retention of skilled women in the SMEs of manufacturing segment in Coimbatore. Women employees from 113 SMEs belonging to the manufacturing sector in Coimbatore are the respondents.

KEY WORDS: SMEs, Workplace culture, Manufacturing Sector, Coimbatore

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Introduction

According to the Census of India (2011), India's Female Labour Force Participation (FLFP) rate is 33 percent which implies that only 125 million of the roughly 380 million working-age Indian females are seeking work or are currently employed. This means a large part of the productive population is not economically productive. Traditionally, male employees dominate manufacturing sectors. Women have usually opted for service sector for employment like IT, ITES, Banking, Teaching, Nursing etc. Over the past two decades women are employed across sectors. Coimbatore, one of the most industrialized cities of Tamil Nadu, employs close to 70% to 90% women workers in its textile firms. During the last few years, women have started joining foundries and engineering units too in large numbers for different kinds of core and non-core activities. Now, there are engineering units, especially larger ones that have 100 per cent women workers. The units provide all the required facilities, to facilitate a good working condition for the women. Supportive work culture is essential to ensure greater women in workforce.

Coimbatore, the third largest city of Tamil Nadu has a high concentration of small and medium enterprises (SMEs) as it is home to more than 75220 MSMEs (Brief Industrial Profile of Coimbatore District 2012-13, MSME Development Institute, Ministry of MSME, Govt. of India). Coimbatore is known for its textile mills and is also known as the 'Textile capital of South India' or 'Manchester of the South'. Other popular industries in Coimbatore include pump industry, motor industry and engineering industry.

One of the challenges faced by these small and medium enterprises is the availability of skilled workers. Organizations facing shortage of skilled workforce realize that women constitute an important and large labour pool and ignoring them means missing the opportunity to hire good quality employees. Past research has also established positive relationship between more number of women employees and profitability of a company. Organizations need to therefore understand to what extent their workplace culture is supportive towards women employees. Women constitute half the population in Coimbatore and are a good source of talented workforce. But women participation in workforce is still lesser than men in the manufacturing sector though the situation is changing. One of them being not sensitive to the needs of a woman in terms of her role traditionally established as that of a 'nurturer.' Women have to take care of home, children and other dependent members of the family. They cannot work in a work environment that is not supportive or sensitive to their needs as defined by the demands of their personal life.

Thus, the present research aims to investigate the workplace culture in the SMEs of manufacturing segment in Coimbatore, and the extent it is supportive towards women employees. The insights from the results will enable organizations to focus in creating a culture that will help in attracting and retaining female talent as larger number of women employees mean a dedicated workforce, less disciplinary issues and an overall increase in organizational productivity and profit.

Literature Review

Among the emerging markets and developing countries India has one of the lowest female labor force participation (FLFP) rates according to World Bank report 2014 (Das, Chandra, Kochhar and Kumar, 2015). Female Labour Force participation is measured as the share of women that are employed or seeking work as a share of the working-age female population. At around 27 percent at the national level in 2014, India's FLFP rate is well below the global average of around 50.3 percent. Moreover, India's gender gap in participation (between males and females) is the one of the widest among G-20 economies at 50 percent.

It is a known fact that greater female labour force participation will result in boosting the economic output. Literature has highlighted how lower female labor force participation pulls down economic growth, and that empowering women has significant economic benefits (Duflo, 2005; Goldin, 1995; World Bank 2012). The World Economic Forum's 2014 Global Gender Gap Report finds a positive correlation between gender equality and per capita GDP, the level of competitiveness, and human development indicators. Literature has also established that female managers bring distinct values and competences to organizations (Williams and O'Reilly, 1998; Dwyer et al., 2003; Guy and Newman, 2004). Ryan and Wessel (2012) found that perceptions of a negative climate for women were significantly related to lower reports of job satisfaction for both women and men.

According to McLean (2003), management practices and workplace cultures that are good for women are also good for men and for the organisation's financial results. In a study conducted by Catalyst, "The Bottom Line: Connecting Corporate Performance and Gender Diversity," examining 353 Fortune 500 companies from five industries—consumer discretionary, consumer staples, financial, industrial, and information technology/telecommunications services it is found that, "Companies with the highest representation of women on their top management teams experienced better financial performance than companies with the lowest women's representation. This finding holds for both financial measures analyzed—ROE, which is 35% higher, and TRS, which is 34% higher." (Catalyst, 2004). In another study of 195 for-profit U.S. firms, Konrad and Mangel (2000) find that work-life benefits are associated with higher productivity for firms employing a higher percentage of women. In a study of 527 U.S. firms, Perry-Smith and Blum (2000) found that firms with more extensive work-life benefits were more likely to be perceived by their peers as high performers. Workplace culture according to McLean (2003) includes the beliefs, attitudes, practices, norms and customs ('how things are done around here') that characterize a workplace which can be both obvious and implied. Past studies show that supportive workplace culture is related to reduced turnover and job satisfaction. In a study Ahmad and Omar (2010) report that positive perception towards family supportive work culture reduces turnover intentions and that family supportive work culture is also positively related to affective commitment of employees. Few other studies also find that formal organizational family supportive work culture like benefits and flexible schedules and informal support like supervisor and co-worker support reduce employee turnover. Yanadoria and Katob (2010) examined the effects of work-family support at the workplace in Japanese firms and find

statistically significant associations between work family support and female employee turnover. Liou et al. (2012) in their study of female faculty members of Taiwanese Universities find that a supportive culture in universities is directly and positively related to job satisfaction.

According to Wallach (1983), supportive culture exhibits teamwork and a people - oriented, friendly, encouraging, and trusting work environment. A supportive culture increases the likelihood of employees feeling comfortable using friendly benefits like flextime, as they are less likely to worry about possible negative career consequences (Thompson, Heinberg, Altabe, & Tantleff-Dunn, 1999). Kossek et al. (2011) report in their study the fact that work-family-specific support plays a key role in individuals' work-family conflict experiences. It is a fact that employees bring their family demands with them while they are on the job and work-family conflict is associated with many health, well-being, and organizational outcomes. Thus by changing workplaces to be more supportive of positive work-family relationships, workplaces can play an important role in employees and organizational outcome (Eby et al., 2005; Kossek et al., 2010).

Ramadoss (2012) in a study in the Information Technology enabled Services examines the role of job demand, job control, support at the workplace (co-worker support, organizational support, supervisor support for work related issues, supervisor support for family related issues) and a person's ability to cope with work and family demands. Support in the workplace for employees to manage their work and family demands include organizational support, supervisor support and co-worker support (Jones, Flynn & Kelloway, 1995). Organizational support includes both formal family-supportive policies and benefits, such as those administered through Human Resources departments, and informal family-supportive work cultures.

Co-worker support has been found to be associated with organizational outcomes such as turnover intentions (Jonas & Butler, 1980; Glass & Riley, 1998; AbuAlRub, 2010) job satisfaction (Ducharme & Martin, 2000; Roxburgh, 1999). For the individual, co-worker support has been found to be associated with increased psychological well-being (Stacy, & Murray, 2000), decreased role conflict (Jones & Butler, 1980) and increased positive spill over from work-to-family.

Family-supportive supervisors help to reduce their subordinates' work-related concerns which then help the subordinate to fully participate in family activities (Edwards & Rothbard, 2000). In a research work Ozeki (2003) states that for employees, informal support was more closely associated with reduced conflict and exhaustion than the availability of formal work/life benefits. Satinback, K, Ratliff, T. N. (2011) and Roscigno, V. J. (2011) in their study conclude that supportive workplace culture mitigates sex discrimination and sex composition also influences discrimination. As individuals may be the most likely to experience more discrimination in job environments where they are in numerical minority.

Work environments with supportive cultures and histories are likely to reduce the likelihood that workers will interpret work-related experiences and tensions as sex discrimination. Consistent with this possibility, studies have shown that greater co-worker social support reduces reports of workplace sexual harassment (Mueller et al. 2001; Chamberlain et al. 2008). Workplace cultures supportive of work-family relations have been found to reduce work-family conflict, particularly for women, whereas company policies do not (Mennino, Rubin and Brayfield 2005).

Stainback et al. (2011) include five measures of Workplace Culture in their study – co-worker support, supervisor support, Employer work-family support, advancement opportunities and anonymity. Bergman and Hallberg (2002) also developed Women Workplace Culture Questionnaire. The manufacturing units of Small and Medium Enterprises (SME) has been a significant contributor to the industrial sector in India. The performance of the SME sector has a direct impact on the performance of the nation (Venkatesh and Muthiah, 2012). In case of enterprises engaged in the manufacturing or production of goods, Small and Medium Enterprises in India are defined as below according to the MSME Act of 2006 –

- i. a small enterprise, where the investment in plant and machinery is more than twenty-five lakh rupees but does not exceed five crore rupees; or
- ii. a medium enterprise, where the investment in plant and machinery is more than five crore rupees but does not exceed ten crore rupees

One of the challenges faced by SMEs is shortage of skilled workforce, as they struggle to attract and retain talented employees. Women constituting half the population are an important labour pool. Moreover, an increasing number of women are getting educated and skilled, and rapidly entering the workforce. The proportion of women employees are increasing in number even in sectors traditionally dominated by men or considered unfit for women.

Coimbatore, the third largest city of Tamil Nadu, is one among its most industrially developed and commercially vibrant districts. It has got a high concentration of small and medium scale industries and is known for its entrepreneurial spirit. Coimbatore is popularly known as the 'Manchester of South India' because of its well-developed flagship textile industry, with 80% of the MSME investment, in textile and related industries (Tamil Nadu Global Investors Meet 2015, Coimbatore District Profile, 2015). Coimbatore has textile industry, automotive industry, engineering products manufacturing industry and technical institutes. Coimbatore has more than 25,000 small, medium, large scale industries and textile mills. Coimbatore is home to more than 75220 MSMEs (Tamil Nadu Global Investors Meet, 2015; Coimbatore District Profile, 2015). It is therefore understood that they play an important role in providing employment to the people in Coimbatore.

The present research therefore, proposes to investigate the workplace culture prevalent in the SMEs and how far the work culture is supportive for women employees in Coimbatore. The findings will help SMEs create a workplace culture that will attract, develop and retain women employees.

Objectives of the Study

The objectives of the study are given as:

- i. to study the extent women supportive workplace culture is present in the SMEs of manufacturing segment of Coimbatore
- ii. to investigate the differences in perception of supportive workplace culture among the respondent groups based on age, years of work experience and marital status

Hypotheses

The following Hypotheses are framed based on the literature –

H1: Women of different age groups will differ in their perception of Supportive Workplace Culture

H2: Women of different work experience groups will differ in their perception of Supportive Workplace Culture

H3: Women respondents will differ in their perception of Supportive Workplace Culture based on their marital status

H4: Women respondents will differ in their perception of Supportive Workplace Culture based on the number of children

Research Methodology

Sample and Data Collection

The study adopts simple random sampling. Respondents are female employees at the executive level or office employees working in SMEs of manufacturing sector in Coimbatore district. The population is all the women employees working in SME's who are members of CODISSIA (Coimbatore District Small Scale Industries Association). There are 1129 small and medium manufacturing companies listed in the member list of CODISSIA as of 2015-16. 113 organizations are chosen through lottery method which is 10% of the total of 1129 companies identified. From each of these companies all the women working in the office i.e. executive level except the chief executives are selected for the study. Nearly 20% that is 23 of the organizations of the 113 organizations visited, that is 23 did not have any women employees.

Both secondary and primary data is collected for the study. Primary data is collected through survey method using the questionnaire. All the measures are adopted from previous studies and the reliability of the constructs is ensured. The respondents are contacted after seeking permission from the concerned authority at organizations. Before administering the questionnaire, the purpose of collecting data and

importance of the study are explained to the participants. Doubts are clarified and adequate time is given to fill the questionnaire. Questionnaires are distributed to respondents personally. Finally, of the 326 questionnaires, 321 are usable and had complete data. The response rate is thus 98.5 per cent as of the 326 questionnaires.

Secondary data is collected from journals, internet, books, survey reports, newspapers and business magazines.

Measures of the Study

The questionnaire consists of two parts. The first part is related to information about the demographic characteristics of respondents namely age, marital status, number of children and work experience. The second part measures the workplace culture (sixteen items).

The tool for measuring workplace culture has been adopted from Satinback, K, Ratliff, T. N. and Roscigno, V. J. (2011) that included five measures of Workplace Culture– Co-worker support, Supervisor support, Employer work-family support, Advancement opportunities and anonymity. In the present study only four measures are adopted and ‘anonymity’ has been excluded as it was found not suitable to the Indian context. The co-worker Social support index is based on an average of the following three items: “I feel I am really a Part of the group of people I work with,” “I have the support from co-workers that I need to do a good job,” and “I have support from coworkers that helps me to manage my work and personal or family life” (alpha = 0.77). The Likert response items include “strongly agree” (1), “somewhat agree” (2), “somewhat disagree” (3), and “strongly disagree” (4). Items were reverse coded so that higher values indicate greater coworker social support. Supervisor support measure is based on an average of nine Likert-scale items (alpha = 0.90). Response items include “strongly agree” (1), “somewhat agree” (2), “somewhat disagree” (3), and “strongly disagree” (4). These items include questions such as, “my supervisor or manager: keeps me informed of the things I need to know to do my job well, has expectations of my performance on the job that are realistic, and recognizes when I do a good job.” Items were reverse coded so that higher values signify greater supervisor social support. Work-family supportiveness measure is based on four items. “There is an unwritten rule at my place of employment that you can’t take care of family needs on company time.” “At my place of employment, employees who put their family or personal needs ahead of their jobs are not looked on favourably.” “If you have a problem managing your work and family responsibilities, the attitude at my place of employment is: ‘It is your problem’”, “At my place of employment, employees have to choose between advancing in their jobs or devoting attention to their family or personal lives.” The Likert response items include “strongly agree” (1), “somewhat agree” (2), “somewhat disagree” (3), and “strongly disagree” (4) (alpha = .72). Higher values indicate greater work-family support. To measure advancement opportunities at the organization one item is included –“How would you rate your own chance to advance in your organization?”. The Likert response items include “Excellent” (1), “Good” (2), “Fair” (3), and “Poor” (4).

Statistical Tools Used

The data are analyzed and hypotheses tested applying appropriate statistical tools like Descriptive statistics, Correlation Analysis, ANOVA and t-test. Statistical Package for Social Sciences (SPSS-18) have been used to execute the statistical analyses.

Analysis and Discussion

Table 1: Percentage Analysis: Demographic Profile of the Respondents

		Frequency	Percent (%)
Age (years)	20 – 25	72	22.43
	26 – 30	61	19.00
	31 – 40	96	29.91
	40 and above	92	28.66
Marital Status	Unmarried	76	23.7
	Married	245	76.3
Work Experience	≥ 1 year	36	11.21
	1 – 5 years	100	31.15
	6 – 15 years	137	42.68
	16 years and above	48	14.95
Number of Children	No Children	96	30.0
	1	121	37.5
	2 or more	104	32.5

Source: Primary Data

Table 1 shows the demographic profile of the respondents. Majority of the respondents are between the age group of 31- 40 (N = 96, 29.9%) and 40 years and above (N = 92, 28.7%). Majority of the respondents, 76.3% are married and 23.7% of the women are unmarried. Thus it can be seen that most of the respondents are married women and after the 31 years when they are quite settled with their family. The numbers of respondents are less in the age categories below 31 years because that is the period most women are newly married or set to get married and most often have very young children to look after. Majority of the respondents have work experience between 6-15 years (42.68%). Majority (37%) of the respondents have one child. 32.5% have 2 or more children though majority among them have 2 children. Very few numbers of women are found to have three children and none of the respondents have more than three children. This is typical of families where women work, where they have only one or two children as having more children means more commitments and responsibility towards family and therefore, less focus on career.

Table 2: Descriptive Statistics – Dimensions of Perceived Workplace Culture

S.No.	Dimensions	Cronbach α	Mean	Std. Dev
1	Co-worker Support	0.82	3.596	0.4584
2	Supervisor Support	0.79	3.211	0.5049
3	Employer Work-Family Support	0.81	2.046	0.7051
4	Advancement Opportunities*	-	2.863	0.5680

Source: Primary Data

Table 2 displays the mean and standard deviation of the study variables. To test the reliability of the constructs Cronbach alpha is calculated. Cronbach alpha value above 0.7 indicates that the constructs are reliable. All the constructs are found to be reliable and adopted for the study since all the constructs had Cronbach Alpha value above 0.7 (Nunnally, 1978). *Advancement opportunities is measured with a single item, therefore it was not subjected to reliability test. The mean value of the workplace culture dimension, Co-worker support is found to be the highest $M = 3.596$ followed by Supervisor support, $M = 3.211$. This shows that there is close social relationship among the employees. This is bound to be as SMEs have few employees as compared to large organizations and are like a close knit family. The mean value of

‘Advancement opportunities’ which measures the extent to which respondents perceive that they have opportunities to advance their career is $M=2.863$. The mean of Employer Work-family support is found to be the lowest, $M= 2.046$. This indicates that respondents’ level of perception that employer is supportive in maintaining work-family balance is lesser. This means that the employer expects the employees to give top priority to work. Respondents perceive that they are expected to give work and job needs precedence over family.

Differences in perception of dimensions of supportive workplace culture among the women respondent groups based on age, years of work experience and number of children

To meet the second objective, that is to investigate the differences in perception of dimensions of supportive workplace culture among the women respondent groups based on age, years of work experience and children, Analysis of Variance (ANOVA) is performed after categorising work experience, age and number of children. T-test is performed to compare the means of supportive workplace culture with regards to marital status.

Results of one way ANOVA to explore the impact of age on dimensions of workplace culture – ‘Co-worker support’, ‘Supervisor support’, ‘Employer work-family support’ and ‘Advancement opportunities’ shows that except Co-worker support, age impacts significantly all the variables, that is perception towards ‘Supervisor support’, ‘Employer work-family support’ and ‘Advancement opportunities’. Respondents are divided into four groups according to their age (20-25years; 26-30 years, 31-40 years and 41 years and above). Detailed analysis is given below-

Table 3: Anova: Grouping Variable - Age

Supervisor Support						
Age (years)		20 – 25	26 – 30	31 – 40	41 & above	Total
N		72	61	96	92	321
Mean		3.1790	3.2889	3.3519	3.0386	3.2111
Std. Dev		0.48416	0.38886	0.47492	0.56860	0.50330
F		3.496				
Sig		0.017				
Homogeneous Subsets						
Age (years)		41 & above	20 – 25	26 – 30	31 – 40	
Tukey HSD ^{a,b}	1	3.0386	3.1790	3.2889		
	2		3.1790	3.2889	3.3519	
Work-Family Support						
Mean		1.7593	2.2222	1.9861	2.2174	2.0458
Std. Dev		0.53814	0.62718	0.67006	0.82317	0.70288
F		3.850				
Sig		0.011				
Homogeneous Subsets						
Age (years)		20 - 25	31 – 40	41 & above	26 – 30	
Tukey HSD ^{a,b}	1	1.7593	1.9861			
	2		1.9861	2.2174	2.2222	
Advancement Opportunities						
Mean		3.0000	3.0000	2.9583	2.5652	2.8625
Std. Dev		0.33806	0.64327	0.45934	0.65497	0.56621
F		6.617				
Sig		0.000				
Homogeneous Subsets						
Age (years)		41 & above	31 – 40	20 - 25	26 – 30	
Tukey HSD ^{a,b}	1	2.5652				
	2		2.9583	3.0000	3.0000	

Table 3 displays the results of one-way between groups analysis of variance (ANOVA) conducted to explore the impact of age on perception towards supervisor support, Employer Work-family support and Advancement Opportunities. There is a statistically significant difference between groups $F(2,319) = 3.496$, $p = 0.017$ with respect to Supervisor Support. The significance level is 0.017 ($p = 0.017$) which is below 0.05. Post-hoc comparisons using the Tukey HSD test, as shown in table 3 indicates that the mean score of perceived supervisor support of respondents of age 41 years and above is statistically significantly lower ($M = 3.038$) than those respondents between the age group of 31- 40 years ($M=3.3519$, $p=0.013$) though the difference is less. There was no statistically significant difference in mean scores between other age groups that is between 20-25 years and 26-30 years. This shows that the age group 41 years and above ($M = 3.038$) is significantly different from the age group 31-40 years ($M = 3.352$) in the perception of supervisor support. They perceive less support from the supervisor or reporting authority than the other age groups particularly the age group between 31-40 years. This may be because, with increase in age and experience their expectation from the organisation also increase as they feel they are senior employees and entitled to more support.

There is also a statistically significant difference between groups as determined by one-way ANOVA ($F = 3.850$, $p = 0.011$) with respect to Work-Family Support. The significance level is 0.011 ($p = 0.011$) which is below 0.05. The lowest mean is that of respondents between the age group of 20-25 years. Tukey HSD test shows mean score of perceived Employer Work-family support of respondents of age 20 – 25 years ($M = 1.76$) is statistically significantly lower than 26 – 30 years ($M = 2.22$, $p = 0.035$) and 41 years and above ($M = 2.22$, $p = 0.016$). There is no statistically significant difference in mean scores between age groups that is between 20-25 years and 21-40 years. Thus, the respondents falling in the age group between 20-25 years perceive less support from employer in terms of prioritizing family over work. This shows that the young employees perceive less support from employers when coming to prioritizing their family over job. Even the respondents between the age group of 31 and 40 years perceive less support. This may be due to the fact that the young respondents with less experience have more expectations and those between 31-40 years have young children so they may experience a pulling force from family and may perceive that the employer give more importance to job that their family life.

The results of one-way between groups analysis of variance (ANOVA) conducted to explore the impact of age on perception towards 'Advancement opportunities' shows a statistically significant difference between groups as determined by one-way ANOVA $F(2,319) = 6.617$, $p = 0.000$). The significance level is 0.000 ($p = 0.000$) which is below 0.05. Post-hoc comparisons using the Tukey HSD test indicates that the mean score of perceived 'Advancement opportunities' by respondents of age 41 years and above ($M = 2.57$) is statistically significantly lower than the other age groups, 20 – 25 years ($M = 3.00$; $p = 0.001$), 26 – 30 years ($M = 3.00$, $p = 0.004$) and 31 – 40 years ($M = 2.96$, $p = 0.003$). This shows that the older employees perceive less availability of opportunities for growth as compared to the younger ones. This can be attributed to the fact that in small and medium enterprises there is not much opportunity for career growth after you have reached a particular position and

gained experience. The young employees have scope to make advancements in their career and hence perceive having more opportunities than the older employees.

Next, one way ANOVA is performed to explore the impact of years of work experience on dimensions of workplace culture (Co-worker support, Supervisor support and Employer work-family support) and ‘Advancement opportunities’. Results show work experience impact ‘Employer work-family support’ and ‘Advancement opportunities’. Years of work experience does not significantly impact the other variables that are perception towards ‘Supervisor support’ and ‘Co-worker support’. Respondents are divided into four groups according to their work experience (≥ 1 year; 1 – 5 years, 6 – 15 years and 16 years and above). Detailed analysis are given below-

Table 4: ANOVA: Grouping Variable - Work Experience

Work-Family Support					
Work Experience (years)	≥ 1	1 – 5	6 – 15	16 & above	Total
N	36	100	137	48	321
Mean	1.7778	1.7733	2.1961	2.3889	2.0458
Std. Dev	0.53627	0.51920	0.76454	0.72008	0.70288
F	7.039				
Sig	0.000				
Homogeneous Subsets					
Work Experience (years)	1 – 5	≥ 1	6 – 15	16 & above	
Tukey HSD ^{a,b}	1	1.7733	1.7778	2.1961	
	2			2.1961	2.3889
Advancement Opportunities					
Mean	3.1111	2.8400	2.9118	2.5833	0.56621
Std. Dev	0.32338	0.46773	0.56609	0.77553	0.04476
F	3.452				
Sig	0.018				
Homogeneous Subsets					
Work Experience (years)	16 & above	1 - 5	6 – 15	≥ 1	
Tukey HSD ^{a,b}	1	2.5833	2.8400	2.9118	
	2		2.8400	2.9118	3.1111

Table 4 displays the results of one-way between groups analysis of variance (ANOVA) conducted to explore the impact of years of work experience on perception towards Employer work-family support and Advancement opportunities. There is a statistically significant difference between groups as determined by one-way ANOVA with regard to Work-Family Support $F(2,319) = 7.039, p = 0.000$. The significance level is 0.000 ($p = 0.000$) which is below 0.05. Post-hoc comparisons using the Tukey HSD test, as shown in table 4 indicates that the mean score of perceived 'Employer Work-family support' by respondents of work experience years 16 and above is ($M = 2.39$) is statistically significantly higher than the respondents with work experience less than one ($M = 1.78$), between 1-5 years ($M = 1.77$) and 6 – 15 years ($M = 2.20$). This shows that the older employees perceive more support from the employer with regards to giving importance to family more than job. This may be because a senior employee understands the system since they have been working for longer period and understands the expectations of the employer. The employees with less experience may not have got used to the system which they may find short of their expectations.

There is also a statistically significant difference between groups as determined by one-way ANOVA $F(2,319) = 3.452, p = 0.018$ with regard to Advancement opportunities. The significance level is 0.018 ($p = 0.018$) which is below 0.05. Post-hoc comparisons using the Tukey HSD test also indicates that the mean score of respondents' perceived 'Advancement opportunities' with work experience less than one year ($M=3.11$) is statistically significantly higher than those respondents with work experience more than 16 years ($M = 2.58$); $p = 0.014$). This also confirms the earlier results that the older employees perceive less advancement opportunities in organisations as they reach a career plateau. This may be because senior employees already have reached their maximum possible position and hence they do not see any further advancement opportunities. Young employees have still more years to go and so can reach higher positions.

Young employees may perceive that there are growth opportunities. Older employees perceive that they have reached the maximum possible position and hence there exists no scope for further advancement in career.

Further, one way ANOVA is performed to explore the impact of number of children on dimensions of workplace culture (Co-worker support, Supervisor support and Employer work-family support) and 'Advancement opportunities'. Results show number of children impact 'Co-worker support' and 'Advancement opportunities'. Number of children does not significantly impact the other variables that are perception towards 'Supervisor support' and 'Employer work-family support'. Respondents are divided into three groups according to the number of children (No children; 1 child, 2 or more children). Detailed analysis are given below-

Table 5: ANOVA: Number of Children

Co-Worker Support				
Number of Children	No Children	1	2 or more	Total
N	96	121	104	321
Mean	3.6667	3.4556	3.6923	3.5958
Std. Dev	0.43489	0.50967	0.37251	0.45693
F	4.780			
Sig	0.010			
Homogenous Subsets				
Number of Children	1	No Children (NC)	2 or More	
Tukey	1	3.4556		
HSD ^{a,b}	2		3.6667	3.6923
Advancement Opportunities				
Mean	3.0833	2.6000	2.9615	2.8625
Std. Dev	0.40388	0.61617	0.52250	0.56621
F	12.465			
Sig	0.000			
Homogenous Subsets				
Number of Children	1	No Children (NC)	2 or More	
Tukey	1	2.6000		
HSD ^{a,b}	2		2.9615	3.0833

Table 5 displays the results of one-way between groups analysis of variance (ANOVA) conducted to explore the impact of number of children on perception towards ‘Co-worker’ support and Advancement opportunities. There is a statistically significant difference between groups as determined by one-way ANOVA ($F(2,319) = 4.780, p = 0.010$) with regards to Co-worker support. The significance level is 0.010 ($p = 0.010$) which is below 0.05. Post-hoc comparisons using the Tukey HSD test, as shown in table 5 indicates that the mean score of respondents’ perceived Co-worker support with one child ($M=3.46$) is statistically significantly lesser than those respondents with no children ($M = 3.67; p = 0.041$) and 2 children or more ($M = 3.69, p = 0.016$). This shows that women with more children perceive more support from their co-workers.

Women with two or more kids continue their job because the co-workers and over all workplace is supportive and understanding. The respondents with no children also perceive greater support from their colleagues. As for respondents with one child may have opted for one child as they find it difficult to manage work and family and likely to perceive less co-worker support.

There is also a statistically significant difference between groups as determined by one-way ANOVA $F(2,319) = 12.465, p = 0.000$ with regards to Advancement Opportunities. The significance level is 0.000 ($p = 0.000$) which is below 0.05. Post-hoc comparisons using the Tukey HSD test for Advancement Opportunities indicates that the mean score of respondents' perceived Advancement opportunities with one child ($M = 2.60$) is statistically significantly lower than those respondents with more than two children ($M = 2.96; p = 0.000$) and with no children ($M = 3.08; p = 0.001$). This may be due to the fact that respondents who opt to have only one child do so to advance in career as for them more children mean hindrance for career growth due to break. Respondents with no children or with more than 2 children perceive as having more advancement opportunities. This may be because women opt for two or more children as they perceive having more than one child does not affect their career. Also, women with no children also find more opportunities to advance in career as they can devote their entire time for career development.

Next, t-test is performed to study differences in perception of dimensions of workplace culture and advancement opportunities with regards to marital status.

Table 6: t –test: Marital Status and Study Variables – Dimensions of Supportive Workplace Culture and Advancement Opportunities

		N	Mean	Std Dev	t	Sig. (2-tailed)
Co-Worker Support	Single	76	3.649	0.451	0.578	0.565
	Married	245	3.579	0.463		
Supervisor Support	Single	76	3.222	0.446	0.109	0.913
	Married	245	3.208	0.525		
Employer Work-Family Support	Single	76	1.860	0.537	-1.324	0.189
	Married	245	2.104	0.744		
Advancement Opportunities	Single	76	3.105	0.315	2.994	0.004
	Married	245	2.787	0.609		

Table 6 provides a summary of t-test results. The p-value 0.565, more than 0.05, indicates that there is no significant difference between mean of 'Co-worker support' of single and married respondents. Thus, it is concluded that married and single women are not significantly different with respect to their perception towards 'Co-worker support'.

Further, with respect to the 'Supervisor support', the p-value 0.913, more than 0.05, indicates that there is no significant difference between mean of 'Supervisor support' of married and single women. Thus, it is concluded that married and single respondents are not significantly different with respect to their perception towards support of supervisor.

Next, the p-value 0.189, more than 0.05, indicates that there is no significant difference between mean of 'Employer work-family support' of married and single respondents. Thus, it is concluded that married and single women are not significantly different with respect to the perception towards existence of support in giving family issues more importance than job from the employer's side.

Further, with respect to the 'Advancement opportunities', the p-value 0.003 is less than 0.05 and indicates that there is significant difference between mean of 'Advancement opportunities' of married and single respondents. Thus, it is concluded that married and unmarried respondents are significantly different with respect to their perception towards opportunities to advance and grow in their career. Single women ($M = 3.105$) seem to be more convinced of having opportunities for advancement and growth as compared as compared to married women ($M = 2.787$). This may be because after marriage the priorities of women change and is more family focussed. This is also because of the traditional role of 'nurturer' that women are expected to play in society.

Conclusion

In today's increasingly complex and ever dynamic global environment, organizations competing for skills are welcoming women as they form a sizable talent pool. They have realized the need to rediscover and embrace the value of a more balanced gender representation at all levels. Also, with the demographic shift in the past few decades leading to greater women participation, both in the workforce and as independent consumers, it is fair to expect and foster women at all decision-making levels in an organization. Today, women are entering the corporate world much more prepared and qualified; all they require is an impartial and a compassionate environment from their employers.

The results throw light on the Workplace Culture present in the SMEs of manufacturing sector in Coimbatore, and to what extent the women employees perceive it to be supportive. Thus, it is observed that women perceive the workplace culture to be moderately supportive. They rate co-worker support higher followed by supervisor support and rate employer work life support and advancement opportunities lower. This implies that support from the employer in ensuring work family or work life balance can be focused so that more and more women opt for jobs in SMEs. Moreover, opportunities for development and advancement should be provided for women so that they are able to grow in their career and are motivated to continue their employment with the organization.

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ANTECEDENTS OF BEHAVIOUR BASED AND OUTCOME BASED SALESFORCE CONTROL SYSTEMS: A REVIEW BASED ARTICLE

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ABSTRACT

A salesforce control system is an organization's process to monitor, direct, evaluate and reward salespeople (Anderson and Oliver, 1987). Designing an appropriate salesforce control system is an important task of salesforce managers. Keeping in mind the importance of this task, various studies in the marketing literature have investigated as to how an organization chooses a particular kind of salesforce control system. Some studies stress that environment uncertainty plays a crucial role in designing salesforce control system while others emphasize the role of firm's size in deciding the type of control system. This paper contributes by providing a comprehensive list of factors that influence the choice of salesforce control system. The paper is based on the review of studies taken from the period 1975 to 2014. Based on the findings of the review, a framework is proposed and research implications for sales organizations and researchers are stated.

KEY WORDS: Behaviour based salesforce control system, outcome based salesforce control system, antecedents.

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Introduction

Salespeople have value for direction, supervision and reward. So, a well-designed salesforce control system can increase the overall efficiency of the salespeople. Salesforce control system has important consequences not only for salespeople but also for sales organization. This is the reason why in most of the organizations, designing of salesforce control system is given a lot of priority.

The design of salesforce control system is influenced by organizational factors as well as salesperson characteristics. Some studies have linked salesforce control system with organizational variables like environmental uncertainty and information asymmetry. While other studies have linked it with salespeople characteristics like risk aversion of salespeople. As there are several studies which have focused on determining the antecedents of salesforce control system, the need is that of a study which provides a synthesis of important studies exploring the relationship between salesforce control system and its antecedents.

The objective of this paper is to investigate the antecedents of salesforce control system. The paper first defines behaviour based and outcome based salesforce control system. Second, it describes the framework for organizing the study. Third, it reviews important studies highlighting the antecedents of salesforce control system. Lastly, the paper concludes with a framework and research implications.

Salesforce control system: Salesforce control system is an organization's process to monitor, direct, evaluate and reward salespeople (Anderson and Oliver, 1987). There are two kinds of salesforce control systems: Behaviour based salesforce control system and outcome based salesforce control system.

Behaviour based and outcome based salesforce control system: Behaviour based control systems are characterized by more monitoring of salespeople by management, more managerial direction to direct salespeople and use of subjective and more complex methods based on salesperson's aptitude and product knowledge, number of calls, their sales strategies to evaluate and compensate the salesforce (Anderson and Oliver, 1987). Salespeople are given a fixed amount of salary. While outcome based control systems are characterized by less monitoring of salespeople by management, less managerial direction to direct salespeople and use of objective measures of outcomes to evaluate the salesforce (Anderson and Oliver, 1987). In outcome based control system, salespeople are left alone to achieve results in their own way using their own strategies. They are given incentives based on the amount of sales they bring for the company.

Framework for Organizing the Study

Taking into account the variable of salesforce control system, 22 articles from the following management, marketing, and sales journals from the year 1975 to 2013 have been included for the detailed and critical review - Journal of the Academy of Marketing Science, Journal of Marketing, Journal of Marketing Research, Management Science, The Academy of Management Review, Journal of International Business Studies, The Academy of Management Journal, Marketing Science, Journal of Business & Industrial Marketing, International Business Review, Administrative Science

Quarterly, Strategic Management Journal, International Journal of Manpower and Journal of Personal Selling and Sales Management.

Review of Studies

Antecedents of behaviour based salesforce control system

Research studies are discussed below to enhance the understanding of behaviour based salesforce control system and its antecedents.

Task interdependence, routine in the managers' work, manager's knowledge of the tasks of his subordinates, hierarchical level: Ouchi and Maguire (1975) examined the conditions that lead to the use of behaviour based control. In their study in 5 retail department stores owned by two midwestern companies, they found that greater task interdependence, routine in the managers' work, manager's knowledge of the tasks of his subordinates and familiarity of managers' supervisor with the performance of subordinates are positively associated with emphasis on behavior control. While higher hierarchical level of the managers is negatively related to behavior control.

Task programmability, Amount of behavioral measurement, Cost of measuring outcomes: Taking into account the perspectives of organization theory and agency theory, Eisenhardt (1985) attempted to relate task characteristics, information systems and uncertainty to the use of behaviour based and outcome based control. The result of the study on retail salespeople in 54 stores reveal that more task programmability and high cost of outcome measurement is strongly related to the use of behaviour based control.

Knowledge of the transformation process: In an important work on salesforce control system Jaworski (1988) gave the following proposition regarding the antecedents of behaviour based control system: The greater the knowledge of the transformation process, the greater the use of process controls.

Task programmability, information systems, outcome uncertainty, risk aversion and length of the agency relationship: Eisenhardt (1989) in her review of agency theory emphasized that task programmability, information systems, outcome uncertainty, risk aversion of the agent and the length of the agency relationship are positively related to behavior based control system.

Procedural knowledge: Procedural knowledge is the degree to which the activities an employee should perform to achieve desired outcomes could be specified. Jaworski and MacInnis (1989) have considered the relationships among two characteristics associated with senior marketing positions (procedural knowledge and performance documentation) and management controls. Analyzing data of 379 senior marketing executives, they found that procedural knowledge is associated with the use of process controls.

Differentiation strategy and level of resource sharing: Investigating the relationship among salesforce control system, resource sharing, low-cost strategy, differentiation strategy and SBU performance, Govindarajan and Fisher (1990) in their study on 121 SBU general managers using multiple regression model found that for differentiation strategy SBUs with high levels of resource sharing, behavior control is associated with higher effectiveness.

Completeness of the evaluation system: Jaworski, Stathakopoulos and Krishnan (1993) examined the role of several variables that predict the use of control systems. These variables were: SBU characteristics (size and profitability) and task complexity (interdependence, routineness, "learn-job time," and completeness. The study revealed that the completeness of the evaluation system is positively related with the use of process control.

Horizontal interdependence and perceived host market attractiveness: Gencturk and Aulakh (1995) explored the impact of internal (internationalization, unit size and horizontal interdependence) and external sources of uncertainty (perceived host country risk and perceived attractiveness of the host market) on the use of salesforce control system. Using multiple regression analysis, they found that horizontal interdependence and perceived host market attractiveness has a strong positive effect on the use of process control.

Task programmability, outcome observability, behavior observability and TSA: Stathakopoulos (1996) developed a comprehensive model of salesforce control in which outcome observability (a key construct from organization theory), behavior observability (a key construct from agency theory), TSA (a key construct from TCA theory), and task programmability (a key construct in all three theories) together determine the design of salesforce control system. They emphasized that when task programmability, outcome observability, behavior observability and transaction specific assets (TSA) are high, behavior based control is likely to be used.

Supplier product-market familiarity, distributor value added: Celly and Frazier (1996) analysed the impact of environmental uncertainty, supplier product-market familiarity, supplier replaceability, supplier resource constraints, distributor experience and distributor value added on salesforce control system. They found that supplier familiarity with the distributor's local market and distributor value added is related positively to the use of behavior based coordination efforts.

Performance documentation and procedural knowledge: Ramaswami (1996) examined two different theories - traditional and contingency - of negative employee responses to marketing control systems. Analyzing data of 318 U.S. based members of the American Marketing Association, they found that when procedural knowledge is high, process control is associated with lower dysfunctional behavior while availability of performance documentation does not have an effect on the relationship between process control and dysfunctional behavior. These findings indicate that procedural knowledge mitigates the effects of controls on dysfunctional behaviours of employees.

Resource inadequacy and product complexity: Bello and Gilliland (1997) developed a model that examined the contextual antecedents of salesforce control system within the export channel. Resource inadequacy refers to the condition in which a firm lacks the managerial and financial capability to engage effectively in international activities (Johanson and Vahlne 1990). Psychic distance is the manufacturer's perception of how different the culture of the targeted export country is from its home country (Klein and Roth 1990). Using systematic random selection method to draw data of 160 export executives, they found that resource inadequacy reduces the use of process controls over foreign distributors while product complexity increases the use of process control.

Importance of internal activities and marginal cost of risk tolerance: Joseph and Thevaranjan (1998) examined the role of monitoring as well as incentives in the design of salesforce control systems. Monitoring was interpreted in a similar way as the elements of behavior based control described by Anderson and Oliver (1987). They emphasized that when marginal cost of risk tolerance and the importance of internal activities increases, the firm prefers monitoring/behaviour based control.

Environmental, company and salesperson variables: Taking insights from agency theory and transaction cost analysis Manfred Krafft (1999) analysed the impact of environmental, company, and salesperson characteristics on the design of salesforce control systems. By analyzing residual plots, partial regression plots, and normal probability plots and running a Kolmogorov-Smirnov test, the appropriateness of the regression model was examined. The summary of the results is as follows: (1) Environment Variables: Environmental uncertainty and customers per salesperson were found to have a positive impact on the use of behavior control systems, (2) Company Variables: Knowledge of transformation process, outcome measurement inadequacy and measurability of behaviour have a positive impact on the use of behaviour based control system while size of the salesforce was negatively related to the use of behavior based control. Management's willingness to assume risk was not related significantly to the use of behaviour based control system, (3) Salesperson Variables: Higher amount of minimum utility required by salespeople has a positive impact on the use of behaviour based control system. Transaction-specific assets and risk aversion of salespeople was not related to the use of behavior based control. Analyzing of 270 chief sales executives of German salesforces showed that environmental and company factors play a much more important role in the design of control systems than salesperson characteristics.

Strategy types: Slater and Olson (2000) attempted to match marketing practices to different strategy types. Analyzing data of 278 sales executives in manufacturing firms, they found that behavior based control systems and salary oriented compensation systems are associated with increased profitability for Differentiated Defenders.

Performance documentation and procedural knowledge: Ramaswami (2002) examined the impact of salesforce control system on opportunistic behaviors of salespeople. Analyzing data of 155 U.S. based members of American Marketing Association, he found that the use of behavior control

is positively related with performance documentation. This finding can be justified on the basis of logic that when performance documentation is available, then supervisors can see what salespeople are doing and they can monitor salespeople activities and provide feedback on how they can improve their performance.

Salesperson and sales manager characteristics - radical innovation, salesperson's specific investments, information availability, sales manager's activity allocation and sales manager's contract formality: Lapierre and Skelling (2005) examined the influence of salesperson and sales manager on the salesforce control system used by high-tech industries. Analyzing data of 200 managers from computer and electrical industry in Canada, they found that radical innovation, salesperson's specific investments, information availability, sales manager's activity allocation and sales manager's contract formality are good predictors of behavior based control system. These findings reveal that both salesperson and sales manager characteristics have an influence on the design of salesforce control system.

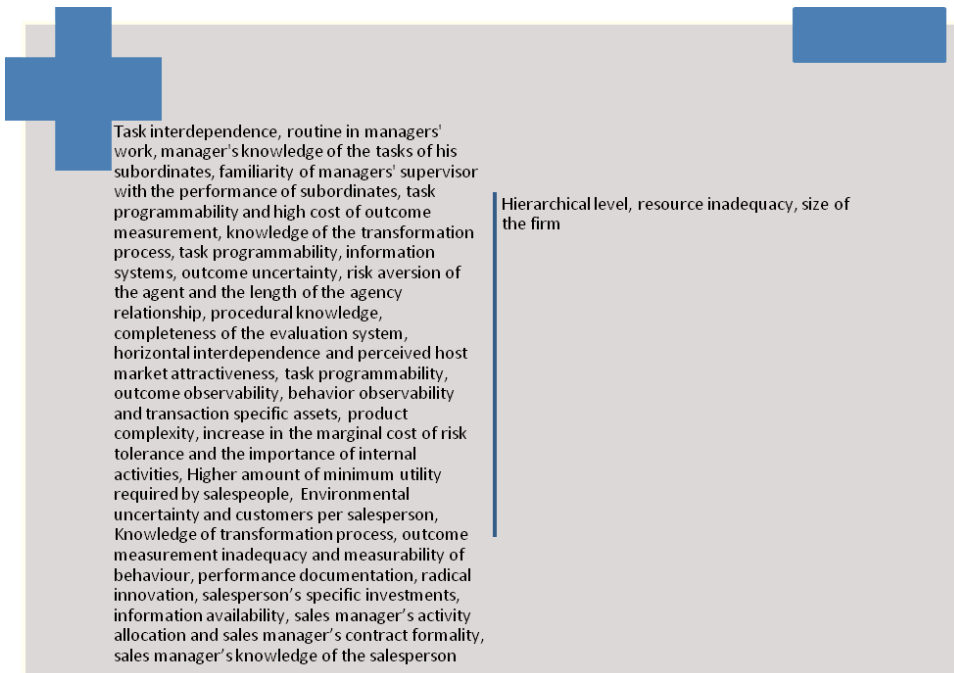
Risk aversion and uncertainty: Analyzing data of 108 sales and human resource managers of Spanish firms, Verano-Tacoronte and Melia'n-Gonza'lez (2008) found that when uncertainty and risk aversion of salespeople is high, salespeople will achieve better outcomes if behavior based salesforce control system is used rather than outcome based control.

Sales manager's knowledge of the salesperson: Mallin, Asree, Koh, Hu (2010) empirically tested an integrated framework investigating the antecedents to managerial trust and sales control in Malaysian salesforce. They found that the sales manager's knowledge of the salesperson was positively related to the use of behaviour based salesforce control system.

Interpersonal identification congruence: Exploring the important phenomena of interpersonal identification, Ahearne, Haumann, Kraus and Wieseke (2013) in their study on 285 sales managers and 1,528 salespeople, found that if the salesperson's interpersonal identification with the sales manager is stronger than the sales manager's identification with the salesperson, behavior based control is preferable for customer satisfaction and sales performance as dependent variables.

Figure 1 highlights the antecedents of behaviour based salesforce control system. The factors on the left hand side of the figure (with positive sign) are positively related to the use of behaviour based salesforce control system while factors on the right hand side (with negative sign) are negatively related to the use of behaviour based salesforce control system.

Figure 1: Antecedents of behaviour based salesforce control system



Antecedents of outcome based salesforce control system

Research studies are discussed below to enhance the understanding of outcome based salesforce control system and its antecedents.

Hierarchical level, complexity of the job, size of the company: Ouchi and Maguire (1975) examined the conditions that lead to the use of outcome based control. The study on 5 retail department stores revealed that there is a strong tendency for managers to emulate their superiors in the use of output control. If a department manager receives a great deal of output control from the assistant store manager, then he will use a great deal of output control on his subordinates. As for the perception of output control received, the subordinate feels that the higher his level and the larger the company, the more output control he will receive; and the more complex his job, the less output control he will receive.

Knowledge of Transformation Processes and Availability of Output Measures: Ouchi (1977) uncovered the relationship between structure and control. In their study on 78 full-line, non-discount, retail department store companies located in United States, they revealed that nonroutine and unanalyzable tasks, higher clientele income and completeness of output measures in sales volume are positively associated with the use of output control. While availability of formalized rules and

procedures to specify behaviour and larger training staff are negatively associated with the use of output control.

Task programmability: Task programmability is the degree to which sales managers can specify to salespeople as to what selling and nonselling activities they should engage in so that they achieve a desired outcome (Eisenhardt 1985; Ouchi 1977). Eisenhardt (1985) in their study on retail salespeople of 54 stores revealed that less task programmability is positively related with the use of outcome based control.

Measurability of the work output: Jaworski (1988) gave an important proposition regarding the antecedent of outcome based control system. The proposition is as follows: The greater the ability to measure individual work output, the greater the use of output control.

Outcome measurability and goal conflict between principal and agent: In her review of agency theory, Eisenhardt (1989) stated that goal conflict between principal and agent and outcome measurability is positively related to outcome based control.

Performance documentation: Performance documentation is the degree to which documents are available to measure an employee's performance. Jaworski and MacInnis (1989) analysed the relationships among procedural knowledge, performance documentation and salesforce controls. The study on 379 senior marketing executives showed that performance documentation is positively related with the use of output control.

Low-cost strategy and level of resource sharing: In their study on 121 SBU general managers, Govindarajan and Fisher (1990) found that for low-cost strategy SBUs with high levels of resource sharing, output control is associated with higher effectiveness.

Profitability, learn-job time, completeness of the evaluation system, routineness: Jaworski, Stathakopoulos and Krishnan (1993) examined the role of SBU characteristics (size and profitability) and task complexity (interdependence, routineness, "learn-job time," and completeness) in predicting the use of salesforce control system. The results of the study indicate that profitability, learn-job time and completeness of the evaluation system are positively related to the use of output control, while routineness is negatively related to output control. The findings indicate that SBU characteristics and task complexity variables predict the type of system that is likely to be emphasized.

Business unit size and internationalization: Exploring the impact of internal (Internationalization, unit size and horizontal interdependence) and external (perceived host country risk and perceived attractiveness of the host market) sources of uncertainty, Gencturk and Aulakh (1995) found that business unit size and internationalization are associated with the use of output controls.

Environmental uncertainty and distributor experience: Celly and Frazier (1996) analysed the impact of environmental uncertainty, supplier product-market familiarity, supplier replaceability,

supplier resource constraints, distributor experience and distributor value added on salesforce control system. The study on 203 industrial distributors revealed that environmental uncertainty and distributor experience are positively related with outcome based efforts.

Performance documentation and procedural knowledge: In their study on 318 U.S. based members of American Marketing Association, Ramaswami (1996) found that output control is associated with lower dysfunctional behavior when procedural knowledge is high while availability of performance documentation does not have an effect on the relationship between output control and dysfunctional behavior.

Product complexity and psychic distance: Bello and Gilliland (1997) developed a model that examined the contextual antecedents of salesforce control system within the export channel. Their analysis of 160 export executives showed that product complexity increases the use of output control while psychic distance reduces the use of output controls.

Strategy types: Matching marketing practices to different strategy types, Slater and Olson (2000) in their study on 278 sales executives, found that moderate levels of supervision and outcome control systems are associated with increased performance for Prospectors while outcome based control system are associated with increased profitability for Low Cost Defenders.

Culture: Rouziès and Macquin (2002) examined the role of culture on sales personnel governance structures. Analyzing data of 232 European salespeople (Latin countries - France, Italy, and Spain and Anglo and Germanic countries - Germany, Great Britain), they found that culture has a strong effect on salespersons' use of smart selling techniques while they found no significant interaction effect between culture and salesforce control systems.

Development of more new products, salesperson's freedom and extrinsic motivation: Examining the impact of Salesperson and sales manager characteristics on salesforce control system, Lapierre and Skelling (2005) in their study on 200 managers in Canada found that development of more new products, salesperson's freedom and extrinsic motivation are predictors of an outcome based system.

Goal congruence: Analyzing data of 94 sales managers, Mallin, Asree, Koh, Hu (2010) found that goal congruence was positively related to trust and to outcome based salesforce control system but not to behaviour based salesforce control system. This may be because when manager's trust in salespeople is low, then they feel that there is a need to monitor, supervise and report salespeople activities in order to reduce uncertainty.

Salesperson past outcome performance: Mallin, Asree, Koh, Hu (2010) investigated the antecedents to managerial trust and sales control in Malaysian salesforce. They found that salesperson past outcome performance was positively related to the use of outcome based salesforce control system.

Interpersonal identification congruence: Ahearne, Haumann, Kraus and Wieseke (2013) explored the important phenomena of interpersonal identification in the sales manager–salesperson dyad. Analyzing data of 285 sales managers and 1,528 salespeople and using multilevel polynomial regression approach to test the hypotheses, they found that when the level of interpersonal identification congruence is high, outcome based control is beneficial for both customer satisfaction and sales performance.

Figure 2 highlights the antecedents of outcome based salesforce control system. The factors on the left hand side of the figure (with positive sign) are positively related to the use of outcome based salesforce control system while factors on the right hand side (with negative sign) are negatively related to the use of outcome based salesforce control system.

Figure 2: Antecedents of outcome based salesforce control system

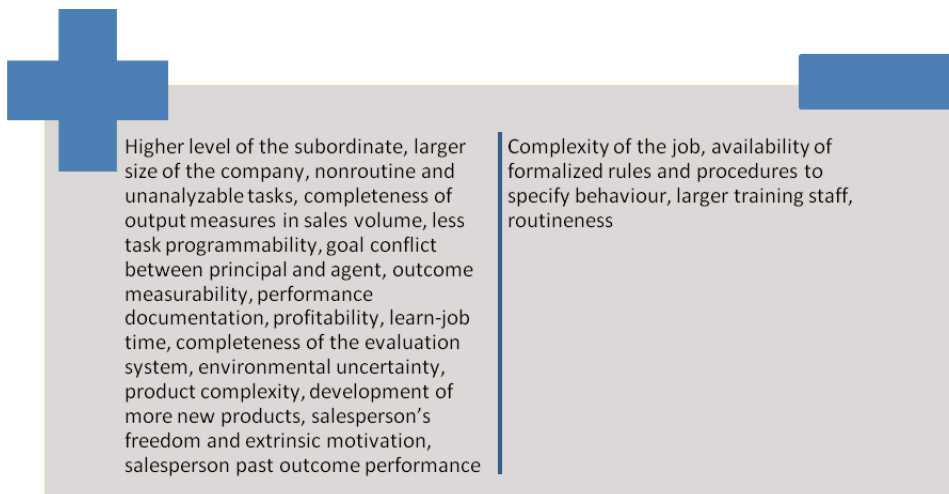


Table 1 summarizes the antecedents of salesforce control system.

Table 1: Antecedents of salesforce control system

Source	Variables studied as the antecedents of salesforce control systems
Ouchi and Maguire (1975)	Task interdependence, routine in the managers' work, manager's knowledge of the tasks of his subordinates, hierarchical level
William G. Ouchi (1977)	Knowledge of Transformation Processes and Availability of Output Measures
Eisenhardt (1985)	Task programmability, Amount of behavioral measurement, Cost of measuring outcomes

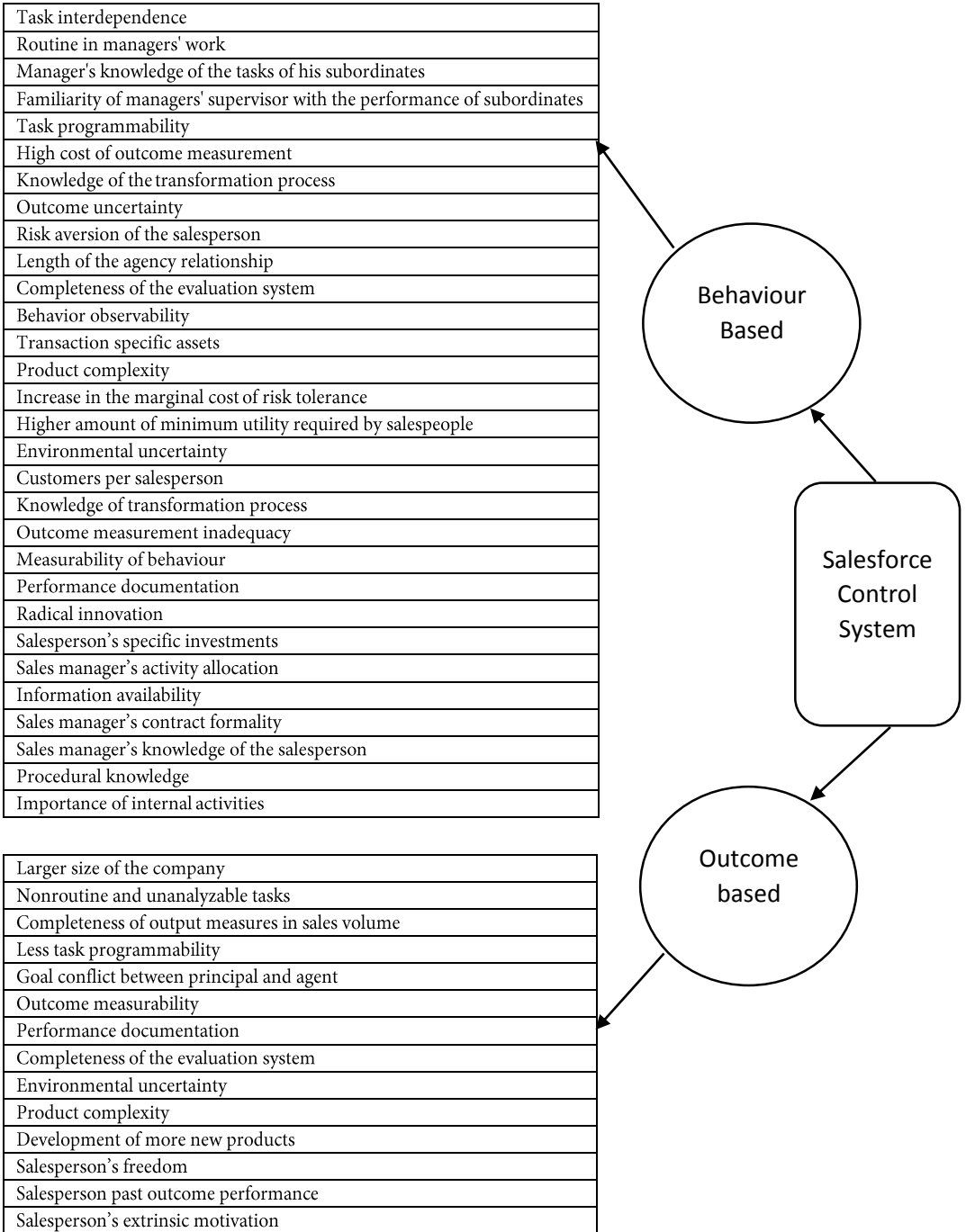
Jaworski (1988)	Knowledge of the transformation process and Measurability of the work output
Eisenhardt (1989)	Task programmability, information systems, outcome measurability, outcome uncertainty, risk aversion, length of the agency relationship and goal conflict between principal and agent
Jaworski and MacInnis (1989)	Procedural knowledge and performance documentation
Govindarajan and Fisher (1990)	Low-cost and differentiation strategy and level of resource sharing
Jaworski, Stathakopoulos and Krishnan (1993)	SBU characteristics and task complexity
Gencturk and Aulakh (1995)	Business unit size, internationalization, horizontal interdependence and perceived host market attractiveness
Stathakopoulos (1996)	Task programmability, outcome observability, behavior observability and TSA
Celly and Frazier (1996)	Environmental uncertainty, supplier product-market familiarity, supplier replaceability, supplier resource constraints, distributor experience and distributor value
Ramaswami (1996)	Performance documentation and procedural knowledge
Bello and Gilliland (1997)	Resource inadequacy, product complexity and psychic distance
Joseph and Thevaranjan (1998)	Importance of internal activities and marginal cost of risk tolerance
Manfred Krafft (1999)	Environmental, company and salesperson variables
Slater and Olson (2000)	Strategy types
Ramaswami (2002)	Performance documentation and procedural knowledge
Rouziès and Macquin (2002)	Culture
Lapierre and Skelling (2005)	Salesperson and sales manager characteristics - radical innovation, salesperson's specific investments, information availability, sales manager's activity allocation and sales manager's contract formality, development of more new products, salesperson's freedom and extrinsic motivation
Verano-Tacoronte and Melia'n-Gonza'lez (2008)	Risk aversion and uncertainty
Mallin, Asree, Koh, Hu (2010)	Goal congruence, Sales manager's knowledge of the salesperson
Ahearne, Haumann, Kraus and Wieseke (2013)	Interpersonal identification congruence

Conclusion

The purpose of this paper was to review and critique research that examined the relationship between salesforce control system and its antecedents and to consider the state of our knowledge in this area. The review reveals that knowledge of transformation processes, availability of output measures, outcome measurability, cost of measuring outcomes, behavioral measurability, task programmability, environmental uncertainty, risk aversion, procedural knowledge, performance documentation and salesperson's freedom and extrinsic motivation are the most important antecedents of salesforce control system.

The findings of the review also reveal that insights from both organizational theory as well as agency theory are of utmost importance in designing salesforce control system. The emphasis of organizational theory has been on task characteristics such as task programmability while that of agency theory has been on uncertainty and measurement system characteristics. Based on the review of studies, a framework is proposed which includes the antecedents of behaviour based as well as outcome based salesforce control system (Figure 3).

Figure 3: Antecedents of salesforce control systems



Implications

The study provided a comprehensive list of the antecedents of salesforce control system. It has important implications for sales organizations as they can take into consideration these factors while designing salesforce control system. As the two types of salesforce control system have different impact on the performance of salespeople, choosing the right kind of salesforce control system is of utter importance for the organization. The study should also be of interest to researchers who are working in the area of salesforce control systems. The study contributes to the existing literature on salesforce control system by providing a comprehensive framework of the antecedents of salesforce control system.

Directions for Future Research

The study focused on the antecedents of salesforce control system. Researches in future should analyse the interrelationship among these antecedents so that a clear picture can be drawn. Moreover, inconsistency in the findings of previous studies with respect to certain antecedents should be resolved by future researchers.

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GOLIVADAPAV No. 1- THE FAST FOOD CASE

Dr. Kirupa Priyadarsini M¹

Goli is a fast growing fast food chain in India. The Goli vadapav was incorporated with the idea of creating an ethnic snack chain offering the staple Mumbai street food vadapav in standardized, yummy, hygienic manner at economic pricing there by becoming an alternative to traditional fast food. The stores operate in the name of 'Goli Vadapav No.1'. Starting its Operations in early 2004 with a single 'Quick service restaurant', today they operate over 350 stores in 91 cities across 21 states; with supply chain & technology support of a multinational food solutions company. Making Goli Vada Pav India's 1st ethnic hygienic fast food chain with products made in fully automated 'HACCP' certified hands free plant.



In order to be competitive in the market, Goli benchmarks against the best MNC brands in related businesses. Goli undertakes a survey to understand, whether the expectations from customers are similar or common across nine of their most competitive brands (Dominos, McDonald, Pizza Hut, Pizza Express, Mr. Sandwich, Little Chef, KFC, Agarwals, Marrybrown).



Goli identified 9 key constructs (Ambience, Promptness, Offers, Work hours, Pricing, Online Order, Variety, Quality and Service) which would result in a satisfying experience for the customers (delight). These constructs are very vital, as Goli is planning to understand their target market. This will aid in designing and developing their policies and strategies for the future. Some information related to the general lifestyle of the customers was also studied. The below table consists of the following variables.

¹ Associate Professor, KCT Business School, Coimbatore

Variables	Explanation of Variables and Values they can take
Number of fast food purchases last month	Actual numbers
Age	1 = 15-17, 2 = 18-24, 3 = 25-35, 4 = 36-54, 5 = 55-70
Sex	1= Male, 2=Female
Internet use	1= Heavy User, 2= Moderate user
Region lived in	1= North, 2= Central, 3= South
Household income bracket	None
Educational background	0 = don't know, 1 = graduate, 2= postgraduate, 3 = Post PG, 4 = Professional
Brand importance	1 = "Not", 2 = "Quite", 3 = "Very", 4 = "Don't know"
Brand first mentioned	1= Dominos, 2=McDonald, Pizza Hut, Pizza Express, Mr. Sandwich, Little Chef, KFC, Agarwals, Mary Brown)
Brand last bought	
Read national newspapers	0 =Not at all, 1 =Occasionally, 2 =Regularly
Pass billboard	0 =Not at all, 1 =Occasionally, 2 =Regularly
Listen to radio	0 =Not at all, 1 =Occasionally, 2 =Regularly
Go to movies	1 = "Not at all", 2 = "Occasionally", 3 = "Regularly"
Use Mobile Apps	1= Yes, 2= No
Watch TV comedy	
Visit Malls	
Watch TV Programmes	
Watch TV current affairs	
Watch TV music shows	
TV hours watched during week	0 = "Under 1" ,1 = "1 to 2", 2 = "2 to 3", 3 = "3 to 5", 4 = "5 to 10", 5 = "Over 10", 6 = "Don't know"
Hours of Use of Internet per day	
Cleanliness and Outlet Ambience	Mean Score
Delay or Waiting Time	
Offers/Discounts	
Working Hours	
Pricing of the product	
Order processing - Online or through	
Product Variety - USP	
Quality of the products	
Service and support of Personnel	
Delight Customers	

Questions

1. What is the demographic divide of the customers?
2. How do you understand the fast food purchases last month?
3. Can Age, education background, gender, income and region have a say in Purchases?
4. Does 'brand importance' play a role in purchases?
5. What is the relationship between the three brands related variables? Are they important?
6. Out of the 10 factors in the study, which was rated the highest?
7. What is the average purchase of fast food? If we have to set a benchmark for our brand, which average should we use?
8. Do the 10 factors differ based on brand consciousness?
9. Do people in different genders view the attributes of a retail chain differently?
10. Do customers in different region view pricing differently?
11. For which age group of customers is working hour's important criteria?
12. Will the factors of the retail fast food, affect the customer's experience?
13. Is the "App" generation's expectation on the customer experience any different?

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Case Discussion Resource - Teaching Note

No	Questions	Suggestive Tools /Techniques
1	What is the demographic divide of the customers?	Age, Gender, Region, Income, Education background – Frequency Distribution
2	How do you understand the fast food purchases last month?	Descriptive Statistics using Box and Whisker Plot
3	Can Age, education background, gender, income and region have a say in Purchases?	Pivot tables Z and ANOVA(Optional)
4	Does 'brand importance' play a role in purchases?	ANOVA
5	What is the relationship between the three brands related variables? Are they important?	Brand Importance Vs Brand last bought, Brand Importance Vs Brand First mentioned - Cross tab using Pivot tables and Chi Square(Optional)
6	Out of the 10 factors in the study which was rated the highest?	Arithmetic Mean for 10 factors and comparison
7	What is the average purchase of fast food? If we have to set a benchmark for our brand, what should the average be?	Arithmetic Mean + 20 % increase (Percentage can be discretion of the students)
8	Do the 10 factors differ based on brand consciousness?	ANOVA
9	Do people in different genders view the attributes of a retail chain differently?	Z test
10	Do customers in different region view pricing differently?	ANOVA
11	For which age group of customers is working hour's	ANOVA and Mean Comparison
12	Will the factors of the retail fast food, affect the customer s experience?	10 attributes and Customer Delight – Correlation or Logic explanation of how these may affect the Customer Delight Regression (optional)
13	Is the “App” generation’s expectation on the customer experience any different?	Using Customer APP and Customer Delight – Z test

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