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Criterion 3 - Research, Innovations and Extension

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A Study Of Fundamental Skill Training Program Evaluation For Bargain able Operatives- Case Study Of Tata Motors, Pune		
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A Study Of Fundamental Skill Trainning Program Evaluation For Bargainable Operatives- Case Study Of Tata Motors, Pune

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Article Info

Abstract: *Training is process in which knowledge is delivering to the employees for the development of the organization along with an employee. Training assists to develop quality of the work and productivity of the oraganisation. It is an uninterrupted process to impart specific skills to the set of employees. Present study focus on FUNDAMENTAL SKILL TRAINING PROGRAM (FST Program) conducted at Tata Motors. The study also covered employee's opinion about FST program conducted by TATA Motors. For the present study analysis done based on data collected from 150 employees who attended the training program at TATA Motors.This reserch brings out outlook of emplyees towards FST program.*

Key Word: *Training, Evaluation, FST Program*

_____

I.   Introduction
II.

Training is one of the imperative practices conducted in an oraganisation for enlargement of the employee as well as an organisation. It is the process of imparting specific skills of the employee. An employee undergoing training is supposed to have some formal education.Training diverge as per levels of the organization.
According to Edwin B. Flippo, "Training is an act of increasing the knowledge & skills of an employee for doing a particular job".
According to Dale S. Beach, "Training is the organized procedure by which people learn knowledge and/or skill for a definite purpose".

After conclusion of training program, there is need to evaluate effect of training program. Evaluation acts as a check to ensure that the training is able to fill the competency gaps within the organization in a cost effective way.

III. Material And Methods

This prospective study was carried out on training provided to the operatTATA Motors. Pune , May 2017-2018 . A total 150 emplyees selected from various department from operation level employees.

Study Design: Prospective observational and personal interview study.

Study Location: The Sample area of survey was Tata Motors CVBU, Pimpri and Chinchwad foundry, Pune
It covers C block, H block, J block and Chinchwad foundry.

Study Duration: June 2017 to July 2017.

Sample size: 150 emplyees from operatives

Sample size calculation: For the purpose of the study data was 150 employees but as per online sample calculator minimum 122 or more sample surveys are needed to have a confidence level of 95% that the real value is within ±5% of the measured/surveyed value. The sample size actually collected for theis study was 150 emplyees.

Convinence random sampling method used to collect data from employees working at operatives.Data collected ftom 150 emplyees of the company.

Subjects & selection method: The study population was drawn by convinence method from C block, H block, J block of TATA Motors CVBU.The data for the research collected from emplyees who undergone tranning of FST program between June 2017 to July 2017.

Inclusion criteria:
1.   Emplyees of the Tata Motors CVBU
2.   Emplyees from Operative
3.   Emplyees who attended trainning program i.e. FUNDAMENTAL SKILL TRAINING PROGRAM

Exclusion criteria:
1.   Suprior level and management level employees
2.   Other Blocks of the company premises
3.   If FST program not attended in the company

III. Procedure methodology

Data collected from primary sources i.e. direct contact with employees who gone through training program. Structured questionnaire were used to collect data regarding employees opinion about FST program. Data was collected from 150 employees who attended the training program. Questionnaire included socio-demographic characteristics such as age, department, qualification, expereince of the emplyees. Open ended and closed ended questions were asked to evlaute tranning program. Data collected through personal interview of the emplyees randomly.

Study conducted for training effectiveness evaluation through fundamental skill training (fst) for bargainable operatives in Tata Motors. It was extended to evaluate the fundamental skill training programme (FST) conducted

for the blue collar workers in the company. This training is frequently conducted by the Skill Development Centre. Different officials working in Human Resource Development training centre and shop floor have provided very important data in this respect. This study does an analysis of the training effectiveness evaluation of Fundamental Skill Training (FST) provided to blue collar workers in the organization by studying the full FST course. The research is done through interview and questionnaire which is filled by the blue collar workers working on the shop floor after they have received this training. Also secondary data provided by the company officials is of immense importance. Every effort has been made to understand and evaluate the fundamental skill training programme conducted in the organisation to improve quality of the work.

Case study method with respect to TATA motors used for the study.

IV. Statistical analysis

The data collected from the workers were analyzed using standard statistical techniques method with the help of Microsoft excel .Percentage method, mean, graphical presentation were used to analyse data. Accordingly recommendation and conclusions were made on the basis of analysis and observation that are collected from the respondents. Each question is analyzed separately and observations are written down on the response given by the respondent.

Data was analyzed using MS-excel. Percentage method, mean, graphical presentation were used to analyse data.

FST is a training program conducted for newly joined blue collar workers to impart new skills and knowledge that will help them work efficiently on shop floors. It is also given to already working blue collar employees to improve his knowledge about his existing skills and to teach him additional skills related to different areas of their shop floors.   FST is given to temporary, permanent employees as well as the supervisors. The main aim of conducting FST is to keep the same sequence, method and procedure for an activity. It is very important to reduce the rework cost.All the activities of Automobile manufacturing process are taught in FST.

V. Case Study: FUNDAMENTAL SKILL TRAINING PROGRAM (FST Program) conEvaluation at Tata Motors.

TATA MOTORS was established in 1945 as a subdivision of Tata Group to manufacture locomotives. It was work together with Daimler Benz AG and constructed its first commercialized vehicle in 1954. This collaboration was ended in the year 1969, after which the company entered in the market with passenger vehicles in 1991.In 1991 Tata launched Sierra .It became the 1st Indian company to manufacture a competitive automobile on its own. . In 2004, Tta acquired Daewoo Commercial Vehicles Company and purchased the Jaguar Land Rover in 2008 from Ford. . Tata launched Indica and Tata Nano in 2008 .In November 2015, Lionel Messi became the company's brand ambassador to endorse and promote Tata Motors passenger vehicles on at international level. In 2016 the company signed memorandum of understanding with Volkswagen to develop vehicles for India's domestic market and in 2017 they introduced Tata Hexa.

Tata Motors comprise assembly plants and auto manufacturing units in different cities of India, including Sanand, Lucknow, Pantnagar, Jamshedpur, Pune and Dharwad. They have services in Thailand, UK, South Africa and Argentina too. As far as their development and research centers are concerned, they are present in Lucknow, Jamshedpur, Pune and Dharwad, in addition to South Korea, UK and Spain. The company has a joint venture for manufacturing buses with Marcopolo, for construction equipments with Hitachi, and for automotive components with Fiat Chrysler.

FST training has different departments, they are as under
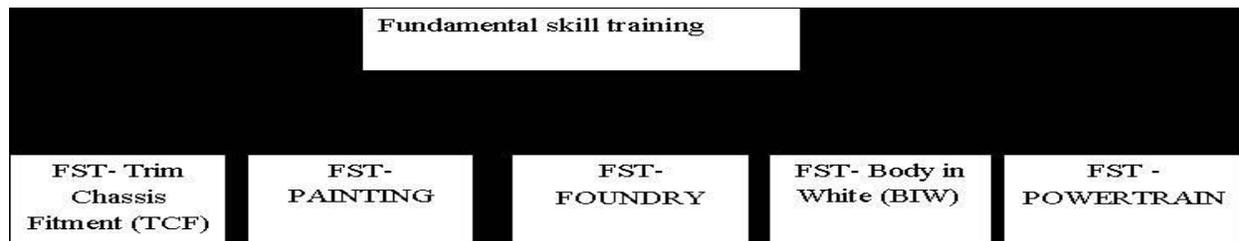
FST Program - FUNDAMENTAL SKILL TRAINING PROGRAM AT TATA MOTORS

FST is a training program conducted for newly joined blue collar workers to impart new skills and knowledge that will help them work efficiently on shop floors. This type of training is also provided to already working blue collar employees to improve his knowledge about his existing skills and to teach them additional skills related to different areas of their shop floors.FST is given to temporary, permanent employees as well as the supervisors. The main aim of conducting FST is to keep the same sequence, method and procedure for an activity. It helps to reduce the rework cost.

All the activities of Automobile manufacturing process are taught in FST.

The two basic key components of conducting FST:-

- Safety key point- The point that sees that no accident occurs with the trainer or the trainee, and to see that utmost work is done with proper safety.

- Quality key point- When any work is done it should be in a sequential manner with the main focus on Quality. This is termed as quality key point.
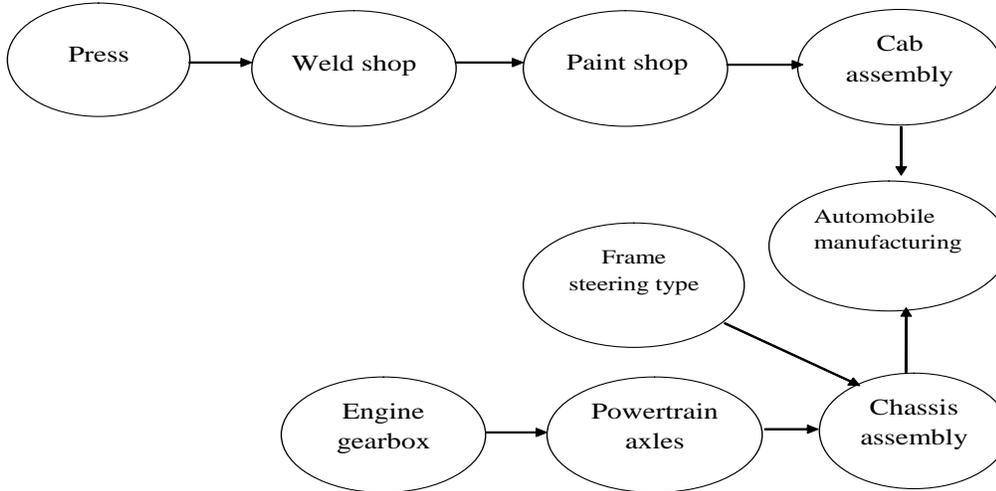
Hypotheses:

1. Bargainable employees are satisfied with FST Program conducted at Tata Motors.

2. Factors affect most on FST Program.

Hypothesis Testing:

Particulars	No. Of employees	Percentage
Paint	21	14%

BIW	26	17.33%
TCF	53	35.33%
Power-train	23	15.34%
Foundry	27	18%
Total	150	100%

Table No.1 Respondents attended training program

From the above table ,it has been observed that, 14% employees received Paint training, 17.33% employees received BIW training, 35.33% received TCF training, 15.34% employees received Power-train training and 18% received foundry training.

Particulars	No. Of employees	Percentage
Agree	107	71.33%
Somewhat agree	40	26.67%
Disagree	1	0.67%
Don't know	2	1.33%
Total	150	100%

Table no.2 Content of training program useful to improve skilled area

From the above table and graph it is observed that, 71.33% employees agreed with the topics covered in training sessions were relevant to their work area and 26.67% employees somewhat agreed. It shows that the company pays most attention to its FST training programme and its training sessions are in according to the work skills required

Employee's opinion about FST Training Program:

Particulars	No. Of employees	Percentage
Improved skills	42	28%
Work satisfaction	11	7.33%
All of the above	96	64%

None of the above	1	0.67%
Total	150	100%

Table No.3 Employee's opinion about FST Training Program

From the above table and graph it is observed that, 28% employees are saying that after attending training program their skills were improved, while 7.33% employees are saying they got work satisfaction. And remaining 64% employees are saying they felt both improved skills as well as work satisfaction. Therefore it shows that the FST training which is given by company is useful & helpful to the employees

Factors contribute to training Program:

		None	Little	Moderate	High	Total Respondents
1	Increasing productivity	1	21	74	54	150
2	Increasing motivation	5	17	63	65	150
3	Increasing product knowledge	1	8	50	91	150
4	Reducing unsafe act/ accidents/ incidents	4	17	33	96	150
5	Reducing number of rework	5	21	40	84	150
6	Reducing number of defects	4	17	52	33	150
7	Improving the quality of products produced	3	1	42	95	150
8	Reducing fatigue	5	20	61	64	150
9	Helps in achieving DIFTR (Do it first time right)	1	19	71	59	150

Table No.4List of the Factors contribute to training Program

From the 1 observed that, 0.67% employees think that FST has no contribution to increasing the productivity, 14% employees think there is a little contribution of FST whereas 49.33% employees think FST moderately contributes and 36% employees agreed that there is a high contribution of FST towards increasing the productivity.

From the 2, it is observed that, 3.33% employees think that FST has no contribution to increasing the motivation, 11.33% employees think there is a little contribution of FST whereas 42% employees think FST moderately contributes and 43.34% employees agreed that there is a high contribution of FST towards increasing the motivation.

From the 3 it is observed that, 0.67% employees think that FST has no contribution towards increasing the product knowledge, 5.33% employees think there is a little contribution of FST whereas 33.33% employees think FST

moderately contributes and 60.67% employees agreed that there is a high contribution of FST towards increasing the product knowledge.

From the 4, it is observed that, 2.67% employees think that FST has no contribution towards reducing unsafe act/accidents/ incidents, 11.33% employees think there is a little contribution of FST whereas 22% employees think FST moderately contributes and 64% employees agreed that there is a high contribution of FST towards reducing unsafe act/accidents/ incidents.

From the 5, it is observed that, 3.33% employees think that FST has no contribution towards reducing number of rework, 14% employees think there is a little contribution of FST whereas 26.67% employees think FST moderately contributes and 56% employees agreed that there is a high contribution of FST towards reducing number of rework.

From the 6, it is observed that, 2.67% employees think that FST has no contribution towards reducing number of defects, 11.33% employees think there is a little contribution of FST whereas 34.67% employees think FST moderately contributes and 51.33% employees agreed that there is a high contribution of FST towards reducing number of defects.

From the 7, observed that, 2% employees think that FST has no contribution towards improving the quality of products produced, 6.67% employees think there is a little contribution of FST whereas 28% employees think FST moderately contributes and 63.33% employees agreed that there is a high contribution of FST towards improving the quality of products produced.

From the above 8, it is observed that, 3.33% employees think that FST has no contribution towards reducing fatigue, 13.33% employees think there is a little contribution of FST whereas 40.67% employees think FST moderately contributes and 42.67% employees agreed that there is a high contribution of FST towards reducing fatigue of workers during work.

From the 9, it is observed that, 0.67% employees think that FST has no contribution towards helping in achieving DIFTR (Do It First Time Right), 12.67% employees think there is a little contribution of FST whereas 47.33% employees think FST moderately contributes and 39.33% employees agreed that there is a high contribution of FST towards helping in achieving DIFTR (Do It First Time Right.

Employee satisfaction towards FST Program:

Particulars	No. Of employees	Percentage
None	0	0%
Little	14	9.33%
Moderate	38	25.33%
High	98	65.34%
Total	150	100%

Table No.5   Employee satisfaction towards FST Program

From the above table ,it is observed that, 9.33% employees are little satisfied with the FST programme whereas 25.33% employees are moderately satisfied and 65.34% employees are highly satisfied, through which we can say that FST programme is being conducted efficiently in the company.

VI. Result

1. In Tata Motors majority of bargainable operatives agreed that the company considers Fundamental Skill Training as a part of their organizational strategy.
2. Most of the blue collar workers have attended 1-2 training programmes in last 6 months.
3. Most of the employees received Trim Chassis Fitment (TCF) training and are working in TCF departments of their respective blocks.
4. The topics covered in FST programme are relevant to the work areas of workers.
5. The company provides both technical training (knowledge based) and skill development training to their workers and newly joined operatives.
6. After attending the FST training the changes found in workers were improved skills, work satisfaction and reduced fatigue
7. The time duration given by the company for the training period is sufficient according to majority of employees.
8. The training schedule prepared by the company for the training programme is highly flexible.
9. Majority of blue collar workers in the company prefer on the job training to be given.
10. The blue collar workers in the company get product specific training knowledge in FST as well as on the job
11. The workers in the company give importance to vehicle level training, to understand how their products/ sub assembly, process affect the final vehicle quality.
12. Ideas and suggestion given by workers are recognized and implemented in their work areas.
13. Workers face following issues everyday that hampers their productivity due to, changes in daily production plan, material provided is not as per the quality and sudden changes in work schedule.
14. The contribution of Fundamental Skill Training (FST) to following factors are as follows:
    A. There is moderate contribution of FST towards:
       - Increasing the productivity
       - Achieving DIFTR (Do It First Time Right)
    B. There is high contribution of FST towards:
       - Increasing motivation
       - Increasing product knowledge
       - Reducing unsafe act/ accidents/ incidents.
       - Reducing number of rework
       - Reducing number of defects
       - Improving the quality of products produced.
       - Reducing fatigue of workers working on shop floors.
       - Proper sequence of activities

15. The blue collar workers working in the company are highly satisfied with the FST training provided by the company.

VII. Conclusion

A STUDY OF FUNDAMENTAL SKILL TRAINNING PROGRAM EVALUATION FOR BARGAINABLE OPERATIVES- CASE STUDY OF TATA MOTORS, PUNE

Training evaluation brings rationality, objectivity, accountability and credibility to company insisting on tangible and verifiable outcomes. It has been observed that the company provides various training to its workers and staffs and keeps updating their training programmes timely. Fundamental Skill Training programme (FST) is effective for sharpening the skills of workers and it helps for improving the productivity and reducing MUDA activities. The company also focus on safety by providing safety equipment to all the employees and workers, no matter they are permanent or temporary and the company considers Fundamental Skill Training as a part of its organizational strategy to increase productivity of the organization.

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A Study of Corporate Wellness Program as Part of Increasing Employee Productivity and its Importance in Post COVID-19 Era

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Abstract: A Corporate wellness program is a health initiative taken by many organization aimed to maintain or improve well-being of employee through proper diet, exercise, stress management, and illness prevention. Examples of corporate wellness programs can include smoking cessation, stress management, weight loss education, fitness challenges, different therapies, and many other initiatives which will be helpful for increasing the overall health of an employee

Increased satisfaction at work is directly related with increased productivity of employee. Many of researchers found that adding corporate wellness programs at workplace found to effectively increase in employee productivity due to this relationship between satisfaction and productivity. Therefore a corporate wellness program helps to develop happier employees, and happy employees work harder and more effectively.

The study also complements to the existing literature by discussing different health initiatives taken by many organizations under corporate wellness program and its impact on employee productivity. Finally, the paper explores some benefits of implementing corporate wellness program.

Key Word: *Corporate wellness program, Employee productivity, COVID -19*

I. Introduction

An employer approach to increasing employee health and wellness they introduce some corporate wellness programs which involve activities such as organization-offered exercise sessions, weight-management competitions, educational sessions, tobacco-cessation programs, and health checking's that are planned to help employees eat nutritious food, reduce weight, and increase physical health of employee. Wellness programs often include financial benefits for employees, like lower health insurance premiums.

Moreover increasing employee productivity and decreasing absenteeism (because of sick leaves)—all of which help to reduce operating cost of organization i.e. B y wellness programs organizations can reduce health insurance expenses. Employees can also get benefit from corporate wellness programs by reducing health insurance premiums and an increased sense of happiness. This will help to the economic well-being of both the organization and the employees. Therefore in post covid19 era corporate wellness program will be very important to increase productivity of employee which ultimately helps to improve economic condition of organization.

II. Objective of Study

1. To study the concept and significance of corporate wellness program in thecontemporary business environment.
2. To study corporate wellness strategies in broader context
3. To study corporate wellness programs and its impact on employee productivity.
4. To study importance of corporate wellness programs in post COVID-19 era

III. Literature review

Currently because of unhealthy lifestyle and chronic disease employee health and well-being cost increased and to handle that situation employers try to adopt health promotion and disease prevention strategies, and that strategies is commonly called as corporate wellness program.[1]

Employers have the opportunity to develop workplace wellness programs which can have a significant impact on employee's income, insurance cost sharing, and health as well as economicwellbeing of organization.[2]

Employers and employees show an increased interest to incorporate corporate wellness program for a different reasons. However, the primary reason for the implementation of a corporate wellness program is to bring together with the Affordable Care Act and to decrease employer sponsored health insurance cost. Corporate wellness programs are an organized and designed to support employees which indirectly help to increase productivity that decrease health risks, develop quality of life, enhance personal efficiency, and profitable to the organizations financial position.[3]

According to Mattke (2013), there are 5 factors which affect the success of a corporate wellnessprogram. These factors include: 1) efficient communication strategies, 2) opportunity for employees to engage, 3) leadership commitment and engagement 4) use of available resources and relationships, and 5) uninterrupted evaluation.[4]

According to Berry, Mirabito, and Baun (2010), true on-site integration is essential because convenience matters many successful corporate wellness programs will have a factor which permits employees to give input into the activities of the program. Employee input develop engaged workforce which is more committed to the corporate wellness events of the organization. In addition, easy accessibility of the wellness activities of the organization is also important. Employee's participation in wellness activities is increased if the activities are accessible and existing at a suitable location, and time.[5]

IV. What is Corporate Wellness (CW)?

Workplace wellness or CW is any workplace wellbeing supporting activity or policy designed to support healthy environment in the organization and to increase health outcomes of organization.

Different types of corporate wellness programs-

On-site **fitness** centers, Smoking cessation **programs**, Paramedical services, Yoga **classes**, Lunch and healthy snacks, **Employee** assistance **programs**, Naps, Diet counseling sessions, Regular health check-up of employees, health fairs, weight management programs, wellness newsletters

Need or importance of corporate wellness Program:

- Corporate wellness program helps to cut down healthcare expenses of organizationreimburse for employees.
- It helps to make the workplace a more engaging and comforting environment for theiremployees.
- To reduce employee absenteeism this may be increased due to health problems
- It helps to improve productivity of employees
- It works as precautionary measures for overall employee health.

- Healthy employee can easily maintain a better work-life balance.

- It indirectly helps to improve employee branding of organization and it also help to increase recruitment potential

Importance of corporate wellness programs in post COVID-19 era

After post COVID-19 era health of employee is very important for both organization and employee. To protect employees from covid19 virus infection organization need to improve immunity of employee and this will be very important task for all organization.

For improving immunity of employee all organization need to arrange different types of corporate wellness programs which will be helpful for improving immunity of employee.

V. Steps for Successful implementation of Corporate Wellness Program:

1. Identification or assessment of need for Corporate Wellness Programs:

Before implementation of any program first check need of that program by taking survey i.e. by circulating questioner which gives you general idea about which health problems faced by our employee and according to need organization easily select corporate wellness program for their organization.

2. Advantages of the CW program, if implemented.

In case if organization already implemented this program then highlights the benefits get from that corporate wellness program which motivate employees to join corporate wellness program

3. Establish a Wellness Committee/Team.

For successful implementation of program team work is essential part therefore for successful implementation of corporate wellness program first thing is form wellness committee or team. First responsibility of this committee is to help to build and sustain a wellness culture in the organization

Responsibilities of wellness Committee

a) Assessment of Need / Interest
b) Evaluating program, policies related to wellness which is already available at workplace
c) Developing vision statement, goal, objectives and plans for successful implementation
d) Helping in executing, supervising and evaluating wellness programs

Team members should be members from the top management, the HR department, information technology, communications/marketing, and the health and safety department; union representatives; and employees interested in health and wellness.

4. Design a Wellness Program – Goals and Objectives.

Organization design and develop goals and objectives of wellness program according to need or interest of employees which we get after need assessment.

Employer with help of wellness committee design and develop wellness program goals and objectives. Primary and most important goal of wellness program i.e. key goal is to improve workers' health and thereby reduce health care costs. Other goals may be comprise reducing absenteeism, improving worker productivity and increasing retention. Objectives should be clear, time-limited and achievable.

5. Develop a Wellness Program Timeline and Wellness Budget.

Develop a convincing wellness program timeline to apply and evaluate the program. All activities of wellness program should be scheduled at times that are convenient for all participants.

Typically, wellness program budget will be developing by a team i.e. an internal staff person, wellness committee and management.

An accurate and all-inclusive wellness budget will help the wellness committee during evaluation of wellness program because they can easily compare program costs and outcomes.

6. Select Wellness Program Incentives.

Incentives or rewards are an important tool to change unhealthy behaviors, to follow healthy behaviors, to increase participation of employees or it can also motivate individuals to complete a program

Some ideas of wellness program incentives are:

a) Discount for employee health insurance premium contribution
b) Giving some gift card offered bi-weekly to increase engagement.
c) 'Health cash' for employees who didn't join company health insurance plan but activelyparticipating in wellness program.
d) Bonuses and merit pay also help to increase program participation.
e) Offer of an all-expense paid trip to a 14,000 foot mountain climb.
f) Offering monetary rewards for completing qualifying smoking cessation program
g) Monetary Contributions into a health reimbursement account.
h) Discount on medical plan premiums if employee participated in a certified smokingcessation program.
i) Celebration and appreciation events.

7. Acquire Support for the Wellness Program.

Support from management is essential to implement wellness program. Top management support is important for funding purposes, for obtaining support throughout the organization, and for approving policies and processes related to the program.

Management can provide additional support by linking the health promotion objectives tobusiness outcomes, thereby setting wellness as a fundamental part of the organization.

8. Create the awareness about the Wellness Program

Only proposing a wellness program does not assure the wellness of employees. If wellness program is combined with effective strategies for increasing awareness of the programs within the organization, such programs will yield expected results.

There are 3 effective strategies employers can use to increase awareness:

a) Actively advertise your program
b) Develop an effective communication plan
c) Comprise at least one onsite activity to your wellness program

9. **Design and implement the Wellness Program.**

When developing a comprehensive wellness program, it is important that it consists of a different health awareness activity, lifestyle change, supportive environment activities and policies which target risk behaviors, and also consider the needs and interests of the employees while developing wellness program.

Tips on designing a program:

a) Try to develop activities according to your plan goals and objectives which is directly related to the specific needs of your employees. Focus on those activities that are of highest interest to your employees and the highest needs of your company, in that order.Avoid topics with narrow demand.

b) Try to keep it simple. Design and develop the program which will be easy for the participants to understand and track.

c) Try to incorporate a combination of activities to include awareness, educational, and behavior elements.

d) While selecting activities select those in which every employee can easily participate.

10. **Evaluate the Success of the Wellness Program.**

An evaluation is important step because it determines the outcome of a program. By this step you can easily understand your objectives were met or not. Therefore it is a good idea to add an evaluation component to your wellness program.

VI. Conclusion:

From existing literature, it is clear that both organization and employee benefited by corporate wellness programs. Organization's benefit most from reduced absenteeism, increased productivity, reduced healthcare expenses, and increased recruitment of healthyemployees and, more remarkably, from having happier healthier workers, an better culture at the worksite to support health

Employees also get benefits like increased job satisfaction, improved health outcomes, decreased health care utilization, improved employee relations and morale, and decreaseddisability; there were other less noted advantages like changes in employee behavior, increased knowledge on making healthy food choices, better culture at the worksite which support health, improved participation in the program, and increased knowledgeon the benefits of a healthy lifestyle.

COVID-19 has completely altered the way corporate businesses used to work before. It has also reformed the sort of wellness support vital for the workforce for the improved business outcome & productivity.

As the businesses are gradually getting back to usual with novel protocols in order to dodge the spread of the COVID-19. With this shifting work culture, employees will similarly have different expectations from the workplace wellness programs. So establishments have to reform their wellness program in order to constitute the upcoming needs for COVID-19.

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Journal Paper No.: 90

"Indian Economy: From the Eyes of WEF, IMF Growth Projections, Sensex and Investors"		
Author: Dr. Sadhana Ogale	**Year of Publication:** 2020-21	**Journal Name:** Journal of Science and Technology
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"Indian Economy: From the Eyes of WEF, IMF Growth Projections, Sensex and Investors"

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Abstract: Global Pandemic of Covid-19 has left every economy and nation to think of what plans do they have to make, how to budget and how to forecast about their financial position in the world economy. Indian being an developing state at stood at world 2nd position for increase in number of patients affected found only during or span of 06 months.
Lockdown that was implemented in nation it has at times felled that it has helped to prevent the noval covid but at times has destructed the domestics as well as world economic too. Indian being a developing nation population extending to 130 Billion + has to survive as surpass a situation where it would fulfill and take care of each and every citizen of the country within and outside. Various organizations such as WEF, IMF, WB and WTO have predicted that Indian economy will definitely achieve the growth rate of +8% +9% in a span of just 12-15 months from the current rate of -7% in prevailing market condition or scenario.

Key Word: Indian Economy, Pandemic, WEF, IMF, Investors, GDP (
_____

I.   Introduction

History or Background:

The wave of investors' expectations and sentiments rose at a peak point when everyone observed the Sensex of Bombay Stock Exchange touching the ever since golden line of 50,000 Mark. For some it was a golden line and some it seemed as an Red line which hints about further danger that is unforeseen.
Many and almost everyone is of the uniform opinion that the spread of Covid-19 is under control and the economy (Indian) is at the growth stage of its revival amid pre and post lockdown situation in the country. Gradually everyone may it be Large Scale, Heavy Goods, MSME or any other, are coping up with the shocks the entire market and economy has faced. But slowly everyone is recovering and trying to make their footprints back into the market.
The growth projections are different from various institutions. Some say that India would have a two digit economic growth rate in 21-22 and few of them predict that it was just a one digit or a close by to Zero or Negative growth rate. Perceptions, views and predictions are different but it, is certain that economy would need some time and would than only revive.
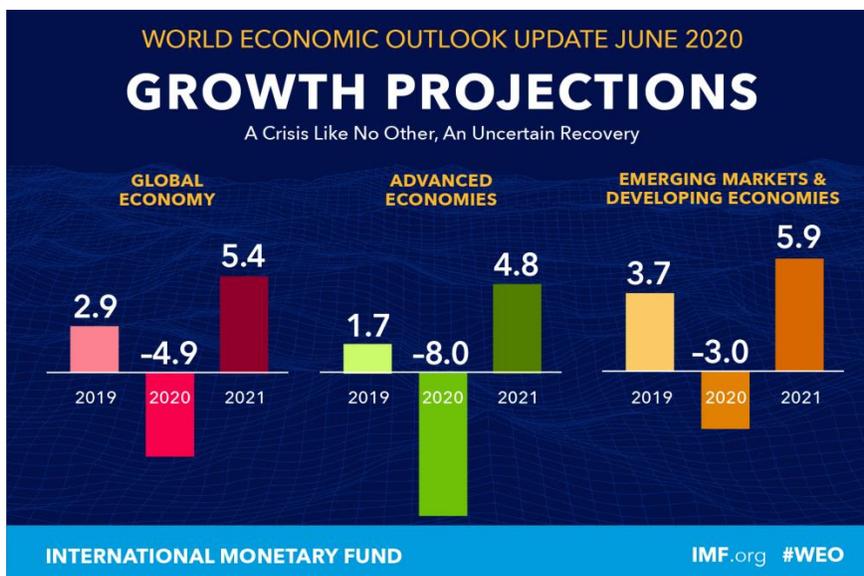
Chart 1.1   Source: www.imf.org

World economic outlook along with the International Monetary Fund has made a study and projections for year 2020 and 2021 which shows or depicts about a positive growth rate for everyone say, all economies be it Global, Advanced or Emerging countries of the world. This is good sign which depicts about boost or increased consumption, growth of manufacturing, services and ancillary sectors and so on.

Currency or Money Market:

The market economy of world has to be well balanced with the forces of currency and financial market. The availability of currency that is liquid money in the economy, the flow of or circulation, rupee or dollar convertibility, holding and conversion period of cash, short term availability of finance and borrowings – are such factors which will impact the money supply in market for short term and will show the positive effects in the long run.
Individual spending also is of major importance as such because the industrial consumption is bit less or in slow pace and the industries are still at a situation where they need some time for their business to get the enough amount from the short term money market. Hence the spending from the retail segment has to be much higher to boost the market economy and look to it that they flourish in day to come of first quarter of 2021-2022.

Objectives of Study:

1. To Study the position of Indian Economy as on today
2. To find out the economic status of India pre and post covid
3. To assess the finding and reports or suggestions from WEF, World Bank and IMF
4. To study various published government data to find out economic position and sustainability

Research Methodology:

The research methodology that is used for this study is descriptive research.

All secondary and already published data is being used for this research. Secondary data is used and based on this the research has been undertaken.

Data Collection and Sampling:

Various data of already published sources is being undertaken for this research. There is no sample that has been collected. Method of data collection is completely secondary source of information is undertaken for research study.

Chart 1.2

Source: https://www.cfr.org/blog/asian-intervention-foreign-exchange-market-back-bigly
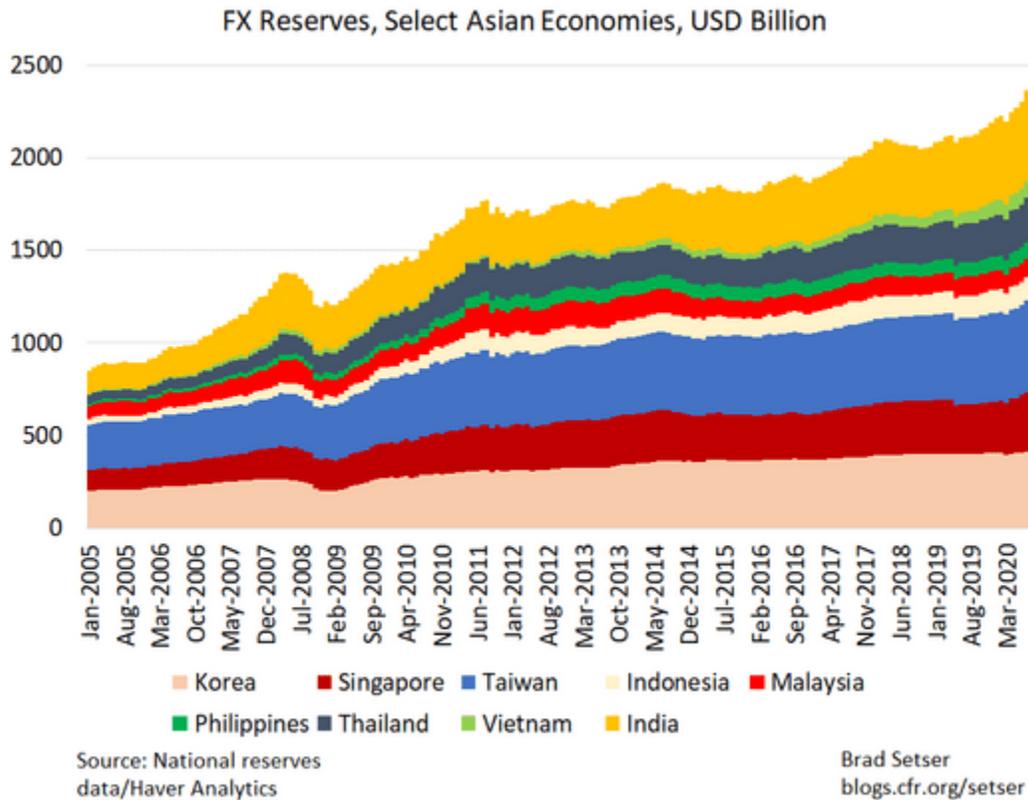
Organized and Unorganized Sector:

Many a times it is often thought that the situation for organized or Unorganized sector is one and the same. But in practice or reality it is not the case as the participants, components and implications are altogether different for both of these sectors. Organized forms the part or acts as major role player as the output so generated or product that is offered is qualitative and in demand at larger scale. Whereas in case on unorganized sector the terms are not fix and specific and hence challenges are associated with it.

Figure 1: Organized Retail Industry in India
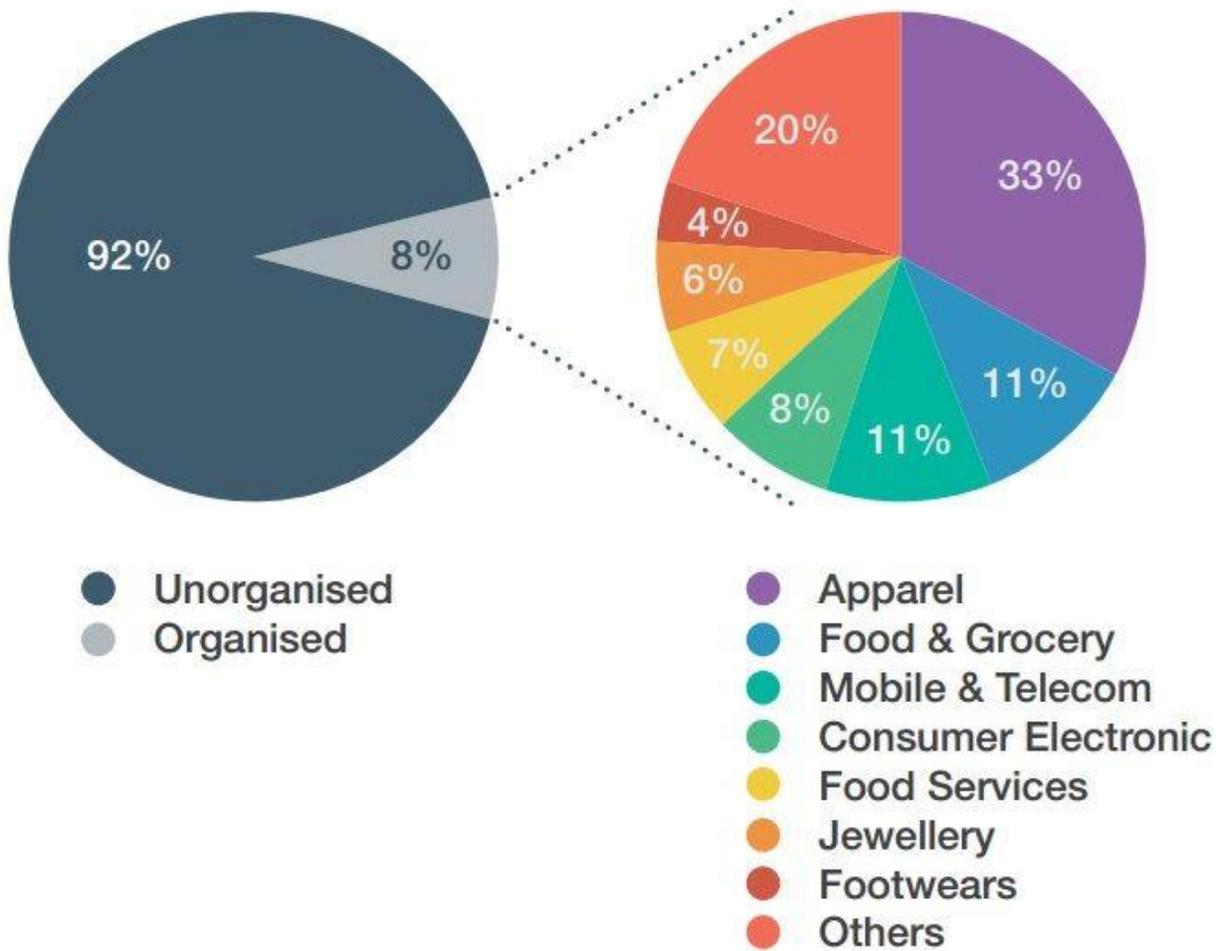
Source: Dunn & Bradstreet retail sector overview, India Retail Report 2013, Images Group

Chart 1.3

Source: http://www3.weforum.org/docs/WEF_GAC_LogisticsSupplyChainSystems_Outlook_2013.pdf

Many employers are even today not in a position to pay a regular sum to their employees. It has impacted such due to it because of change in job role, attrition, migration, instability of job and so on. Hence as compensation or pay or reward is affecting so in that case the output, productivity or even to that matter level of production is also affecting directly.

IMF and India:

Availability of funds – specifically liquid, in market is of utmost importance when an economy is moving from a slowdown situation or to be specific in Un-Lock phase as in today's definition. What the international organizations such as IMF, WB and other lending institutions can do for us the making of liquid funds readily available as desired. The amount or currency so demanded may be at times be in place when desired for or needed.

The real problem is challenge in this case or scenario is about the allocation about for whom to allocate and how – via what source to allocate those funds. In an country like India where there are huge number of business units or

industries scattered across the nations it becomes time consuming for the center as well to state to allocate an deliver the funds on time to the concerned sector or industry at large.
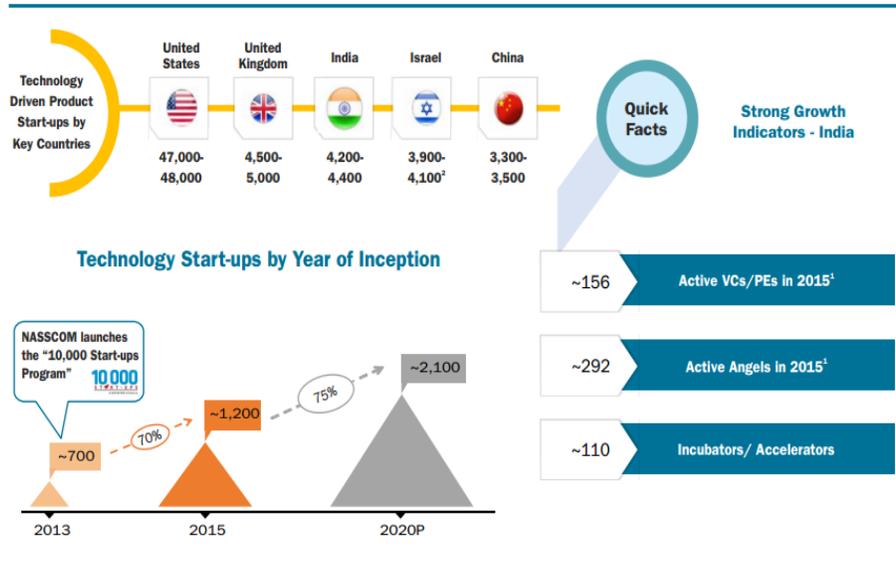
<div align="center">Chart 1.4   Source: <u>www.wef.org</u></div>

Indian Economy would revive at a certain point of time and would reach to a position of a double digit economic growth rate is as predicted. Many experts or economists feel that India is one of fastest growing economy of world and by 2035 many of auto and manufacturing along with processing hubs of world would be in India.

The potential is very high as to it the support of it population, ever increasing need, availability of support from government, increase in industrial and retail demand, good governance are such many factors which would impact help the nations to scale up to new heights and be a global leader in all aspects.

The numbers of startups that are being set up and are registered in India are also increasing day by day and various campaigns such as – Make in India, Vocal for Local, Swacch Bharat are Making New India a country which is self-reliant and AtmaNirbhar.

One feels that how would be this successful as it is completely a challenge even for the nation and each and every citizen. With the sense of belongingness and move towards the awareness of Swadeshi mission it is for sure that the minds of India are getting ignited and many or most of them are preferring for Home made goods or products on large scale.
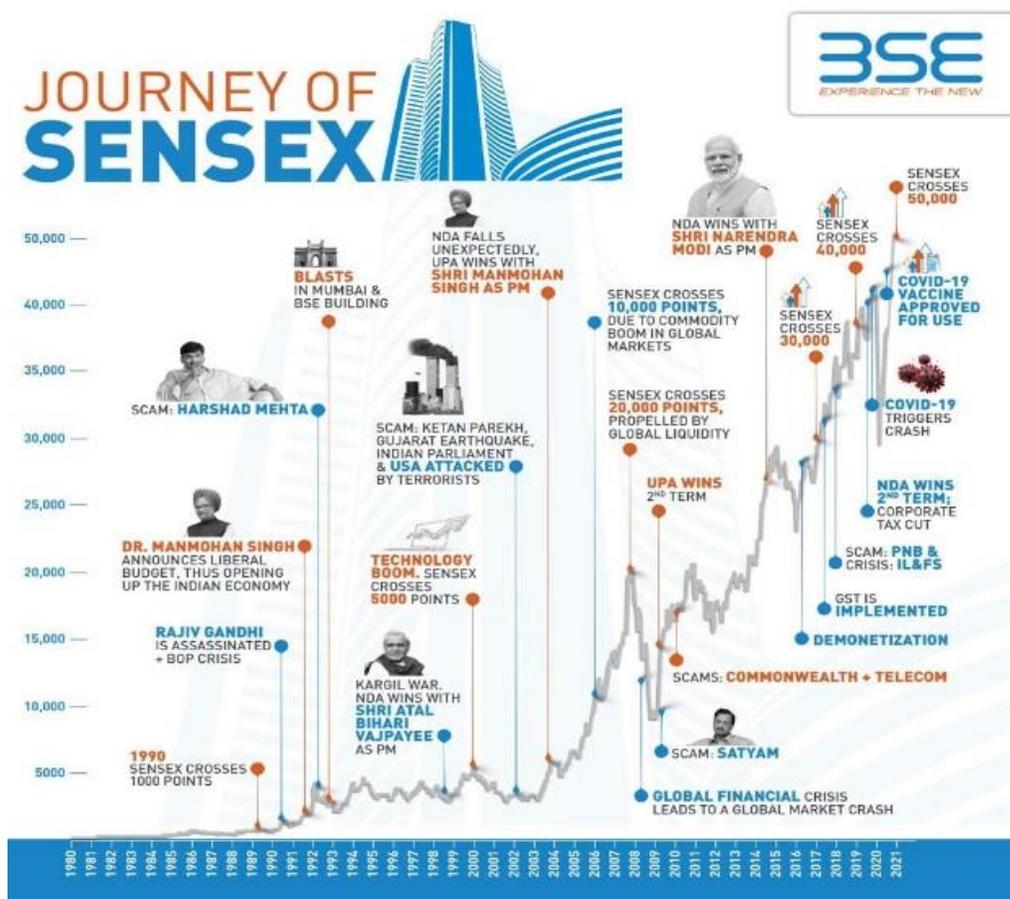
Chart 1.5   Source: www.bse.in

BSE and Financial Economy:

Recent waves of the economy on Dalal Street has shocked even of us in the nation where the sensex touching 50,000 mark was an incident of nightmare which many of us as an investor or trader or trader or economist or citizen have not expected for to be so early as all of sudden. The boost in market economy at this stage is clear sign of the predictions by various national and international institutions as to the growth of Indian economy in further year and how the fiscal would be more profitable and fruitful.

Still every investor has a slight fear at every point of time about how his investment would be not at a stake and expect a stable return, whatever may be the platform or market conditions prevailing in economy. Collective efforts are required at this stage from all fronts for the revival of economy and see to it that not a single but all sectors grow altogether making India a Wealthier and Healthier nation post Covid-19 shocks faced by each and every segment.

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Journal Paper No.: 89

Job Satisfaction among IT employees: A review of Literature

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Abstract: *Information Technology sector has become one of the important parts of India's economic growth with around 4.36 million staff as per NASSCOM report 2020. Job satisfaction of employees is the biggest challenge for the organizations today as satisfied employee work more efficiently leading to increase in productivity, lower absenteeism, increase in loyalty and more committed employees, hence IT sector which is one of the largest sectors with millions of people working are focusing more on retention of skilled employees. Job satisfaction & IT industry are most popularly researched by many researchers but the review of research considering both IT sector & Job satisfaction is lacking. This research paper is the review of literature on job satisfaction of employees specifically working in IT sector.*

Key word: *Job Satisfaction, Information Technology Sector, Commitment.*

I.   Introduction

The Information Technology sector (IT) of India has changed in past twenty years and taking a vital role in today's Indian market. IT & ITeS are two main parts of this sector. According to NASSCOM report of 2020, Indian IT workforce is concerning 4.36 million staff. As several employees are working in this sector therefore the biggest challenge nowadays for the management isn't simply to retain talented people but also to engage them and provide a working environment which will result in job satisfaction of IT professionals. As satisfied employee brings fascinating work values which ends up in enhancing efficiency and productivity. On the other hand, more satisfied employees lead to lower absence, employee turnover and increase in loyalty and commitment towards the organization. Research on job satisfaction is done by many researchers in various sectors & this research paper is the review of literature on job satisfaction among the employees working in IT sector specifically in order to know the various facets that leads to job satisfaction and how far Job satisfaction leads to organizational commitment in this sector.

Job satisfaction term was initially used by Hoppock in 1935 which states that "Job satisfaction is a combination of psychological, physiological and environmental circumstances that cause a person to say "I am satisfied with my job". Locke (1969) defined job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences". Job Satisfaction is the "extent to which people like or dislike their job" is the most cited definition which is given by Spector (1997). Job satisfaction can be defined as "Emotional response that occurs aa s result of interaction between the employee's values concerning their job and the profit they gain from their job" by (Oshagbemi,2000).

 Many researchers have found various factors of job satisfaction through their survey & most commonly used questionnaire is Spector's 36-point scale. Spector has measured job satisfaction through nine factors which are nature of work, operating condition, Pay, benefit, reward, Promotion, Supervision, Co-worker relation, Communication.

Factors of Job satisfaction given by Rue & Byars are Managers concern for people, Job design, Compensation, working condition, Social Relationship, perceived long range opportunities, Perceived opportunities elsewhere, Levels of Aspiration & need achievement.

Job satisfaction can be measured by
Job satisfaction survey to evaluate nine dimensions of Job satisfaction related to overall satisfaction developed by Spector in 1985.
1) Minnesota satisfaction questionnaire

2) Job description Index- It measures Five most common factors of job satisfaction.

Objectives:
1) To study the concept of job satisfaction.
2) To do the review of literature on job satisfaction of employees working in IT sector.

II.   Research Methodology

This study was conducted using secondary data. Secondary data was obtained through various research papers & books.

III.   Literature review

Sr. No	Topic & Author	Objectives	Sample	Findings
1	Job Satisfaction in Information Technology organizations in Chennai City-An Empirical Study Dr. N. Akbar Jan, Dr. A. Nirmal Raj, A.K.Subraman	1.To develop a model in order to determine factors of enhancement of job satisfaction of employees	A sample of 500 employees from 5 IT companies of Chennai were selected by stratified sampling. 100 respondents were selected from each company for the study.	The study shows that five factors are leading to job satisfaction in IT sector of Chennai and they are 1.Training & Development activities 2.Financial rewards & opportunities for promotion 3.Suitable incentives & welfare measures. 4.Challenges in working environment 5. Appropriate timing & growth.
2	A study on Job satisfaction for IT Industry Sanjeev Kumar, Bhavani, Gangadevi	1.To assess job satisfaction level of employees. 2.To know the factors that influence Job satisfaction of employees. 3.To offer suggestion to improve satisfaction level of employees	The study was based on secondary data from Literature review, Newspaper, websites, books & other resources.	Study shows following are the factors that leads to satisfaction of employees in IT Sector. 1.Opportunity for advancement. 2.Workload & Stress level. 3.Respect from Co-workers. 4.Relationship with Supervisor. Financial rewards.

3	Factors influencing Job satisfaction in Information Technology Professionals in India. Meetali Saxena, Deepika Pandita	1.To know major intrinsic & extrinsic factors affecting job satisfaction of IT employees in India. 2.To know the influence of Intrinsic & extrinsic factors on job satisfaction.	The questionnaire used for the study was MSQ. 60 people from IT industry were sent the survey for data collection out of which 51 people responses were received, hence study is based on those 51 responses.	1.Study shows that Intrinsic factor like creativity & extrinsic factor like recognition leads to job satisfaction. 2. Study also shows that Intrinsic factors are highly associated with Overall job satisfaction in IT industry.
4	Human resource management, Job satisfaction & employee commitment affecting Information technology staff Turnover Intention: A Structural equation model Marrut Manistitya and Wanno Fongsuwan, (2015).	1.To determine the impact of human information system, work satisfaction & workplace motivation on employee retention	The study was conducted on 220 IT practitioners. Both quantitative research & qualitative research was done by partial least square method	1.Human Resource management has positive impact on Job satisfaction & Organizational commitment. 2.Job satisfaction & organizational commitment has negative impact on turnover intention. 3.Findings also shows that IT organizations conducting favourable human resource management programmes & process leads to job satisfaction which in turn leads to commitment and reduction in intention turnover
5	Exploring job satisfaction & organizational commitment of employees in the information technology environment. E.J. Lumley, M. Coetzee, R. Tladinyane & N. Ferreira	1.To explore relationship between job satisfaction and organizational commitment of IT employees.	A cross sectional survey was conducted on a sample of 86 employees of four different information technology companies of South Africa. Correlation & regression analysis was done to fins the relationship.	1.A positive relationship observed between Job satisfaction and Affective commitment & Normative commitment of employees. 2.Study also shows that employees were satisfied with pay, promotion, supervision, fringe benefits, contingent rewards, nature of work & communication which leads to remain in the organization. 3.There was no relationship between operating conditions & Organizational commitment.
6	Stress, Job satisfaction, & job commitments relation with attrition with special reference to Indian IT sector. Richa N. Agarwal	1.To know whether stress is leading to high attrition in Indian IT sector. 2. To know impact of stress on job satisfaction & organizational commitment in IT Industry.	The study was conducted on around 250 software engineers working in and around Delhi, Bengaluru, Pune.	1.The study shows that there is no relation of stress with job satisfaction & organizational commitment and indirectly no relation with attrition. 2. There is no impact of stress on job satisfaction & organizational commitment among IT engineers of Delhi, Pune & Bengaluru.

7	Women executives in IT/ITeS sector: Job satisfaction & quality of work life.	1.To explore dimensions of job satisfaction & quality of work life. 2.To study level of job satisfaction in IT/ITeS sector of Chennai.	A total of 151 IT women employees & 20 ITeS women employees participated in the study. All the participants were above 21 years of age and working in IT/ITeS sector of Chennai.	1.Senior, Middle & Junior level women employees perceive same level of satisfaction. 2.There is a correlation between job satisfaction & quality of work life of women executives.
8	Relationship between Organizational Leadership Capability and Job Satisfaction: Exploratory Study in the Small-Sized IT Service Organization in Estonia Kurmet Kivipold, Maret Ahonen.	1.To know facets of job satisfaction. 2.To explore linkage between organizational leadership capability & job satisfaction.	100% employees of 18small sized IT Companies Average of 3 female & 15 males of age 29.1 years participated in the study	1.Following facets of job satisfaction were observed. Intrinsic facets: Achievement & Recognition Extrinsic Facets: Working condition, Supervision & Social Climate leads to job satisfaction. 2.There is a link between organizational leadership capability & job satisfaction
9	Employee Job Satisfaction in Software and ITeS units in Bangalore - An Empirical study Jyothi B.S & Dr. P.T. Ravindran	1.The main objective of this study is, to analyze job satisfaction of employees working in Software and ITeS units at Bangalore with respect to core HR practices	Data was collected from 264 employees of 13 different IT organizations	Training, Performance Appraisal, Remuneration & working conditions are the factors influencing job satisfaction. Training & working conditions have more impact on Job satisfaction while Performance Appraisal & remunerations has less impact on Job satisfaction.
10	Cognitive Factors and its Impact on Job Satisfaction: A Study on Selected Information Technology Enabled Service Companies in Bengaluru. Anthony Samson1 & K. Nagendra Babu	1.To find out the level of job satisfaction among ITeS employees. 2.To find the impact of cognitive factors on job satisfaction among ITeS employees	This study was limited to 10 ITeS companies in Bengaluru. 996 ITeS employees were selected for the study.	1.The level of job satisfaction do not vary for different level employees. 2.Cognitive factors have impact on job satisfaction. 3. Most of the employees were not satisfied with the job in terms of pay.

11	Study on factors affecting Job Satisfaction, Loyalty, and Commitment among managerial staff with reference to e-Publishing organisations in ITES / BPM industry Vivek Viswanathan, Komal Chopra	1.The study ties to find out the factors that affect satisfaction, loyalty and commitment among the ITES / BPM employees. 2.To study the impact of job satisfaction and organizational commitment on employee loyalty in ITES industry 3.To know the factors affecting job satisfaction and loyalty of employees	120 respondents were selected who were at managerial positions in the ITES/BPM industry.	1.The factors that affect job satisfaction, loyalty & commitment are supervision, accountability, authority, recognition, career progression and company policy. 2.Managers plays important role in job satisfaction of employees which in turn leads to more loyal & committed employees. 3. Accountability & recognition at workplace also plays important role in job satisfaction & commitment of employees in ITES/BPM industry.
12	Examining the impact of industry background and gender on job satisfaction, organizational commitment & turnover intent. Dr. A. Selvarani M. Chandra	1. To compare the impact of job satisfaction & organizational commitment between male & female employees. 2. To compare the level of job satisfaction & organizational commitment in IT & ITeS sector employees. 2.To know the impact of job satisfaction and commitment on Turnover intent.	313 respondents were selected from six different It & ITeS companies of Chennai through convenience sampling.	1.Male employees were significantly high on job satisfaction & turnover intent as compared to female. 2.ITeS sector has higher job satisfaction, Organizational commitment & lower turnover intent as compared to IT. 3.There is positive relation between job satisfaction & commitment in both IT & ITeS sector. 4.Both factors in IT & ITeS are negatively related to turnover intent.
13	Impact of Job Satisfaction on Organizational Commitment in IT Sector Employees of Pakistan. Dr. Faisal Tehseen Shah1, Mr. Fahmeed Idrees , Ms. Abeer Imam , Mr. Tahir Aziz Khan , Ms. Aiza Mariyam	1.To know how job satisfaction influence organizational commitment in IT sector. 2. To know the impact of job satisfaction on organizational commitment in IT sector.	120 employees working in IT companies of Pakistan were considered for the study after collecting responses.	1.Correlation matrix shows positive relation between job satisfaction & organizational commitment among IT employees. 2.Regression analysis shows relationship between job satisfaction & commitment and study concludes that increase in job satisfaction leads to increase in commitment of IT employees of Pakistan.
14	Effects of employee engagement on job satisfaction in IT sector. Preeti Thakur (2014):	1.To know employee engagement in IT sector. 2.To find the effect of Employee engagement on job satisfaction of IT employees.	Study was conducted on 120 IT employees	1.The study shows that in IT sector there is positive relation between Employee engagement and job satisfaction. 2.At clerical level rewards are more associated with job Satisfaction.

IV. Findings

1. Some studies shows that Training & development, financial rewards, incentives, promotion, challenges in work, timely growth are the factors leading to job satisfaction.

2. Some other studies shows that Opportunity for advancement, Workload & Stress level, Respect from Co-workers, Relationship with Supervisor, Financial rewards are the factors of job satisfaction.

3. Most of the studies shows that level of satisfaction among IT employees is same.

4. Some studies shows that intrinsic & Extrinsic factors are highly associated with overall job satisfaction.

5. Almost 90% of the studies in Indian as well as international context on IT sectors shows that there is a positive relationship between job satisfaction & Organizational commitment.

6. Some studies found that people are not satisfied with the factor of job related to pay.

7. Some study shows that job satisfaction among male employees is more as compared to female employees.

V. Conclusion

The research concludes that pay, promotion, supervisor relation, training & development nature of work etc. are the main facets of Job satisfaction in IT sector. Satisfaction with pay, promotion & recognition are the main factor while operating condition is least important in IT sector. In this sector there is no significant difference in level of satisfaction among different level of employees but Job satisfaction factors varies for male & female. Job satisfaction is important factor for the organization in order to retain loyal, skillful employees, committed employees which will increase the productivity of the organization.

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A Study of Employee Satisfaction towards Welfare Facilities at Unnati Associates		
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A Study of Employee Satisfaction towards Welfare Facilities at Unnati Associates

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Abstract: Today for the growth of the organization employee satisfaction is considered as one of the main aspects. Organizations have to ensure that employee satisfaction is high among the workers, which is important for Customer satisfaction and productivity. Satisfaction states the level of happiness of employees in their job and working environment. It is one of the major component of measuring the organizational success. This study observes the level of between employee satisfaction and facilities provided by the organizational to attain success. In this paper various variables responsible directly and indirectly for employee satisfaction has been discussed. This research paper also deals with different policies of improving employee satisfaction. Employee satisfaction become extremely necessary as it plays an important role key in the growth of the organization. The was collected through questioner which were open ended and multiple choice questions.

Keywords – Employee satisfaction, welfare facilities, motivation.

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I . Introduction:

Welfare facility are the essential part of good working conditions. During the working daily. Welfare consist of all the things which gives the comforters and helps to improve the employees working responsibility and speed as well. Welfare helps to Keep motivating and satisfactory and also to retain the employees for longer duration, so the organization can achieve its goal easily. "Employee welfare is a term that includes the various services, benefits and facilities like washing, toilet, rest room, lockers, clean to eat and drink during the break, changing rooms, vacation trip, various programs and so on offered to employees & by the employers to satisfy the employee and to keep motive high to work here with the happy mindset. Employee welfare facilities in the organization effects on the employees behavior, because employee is not satisfied with all the facilities provided by the organization the it is also effect on the productivity. If there is good welfare facility the employees will get satisfy then employee will work maximum with happy mindset, so the productivity will get increase and there will be growth of the organization. In the other hand if employee will get disappoint then it all affects negatively on the same factor and there will be no growth of the organization. while getting work done through the employees the management required good facilities to all employees. The management should provide the good facilities to all the employees so

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the employees will get satisfied and work harder with more efficiency and more effectively. Welfare is a broad concept referring to state of living of an individual or a group, in a desirable relationship with the total environment

ecological economic and social. It aim at social development by such means as social action.The labour welfare measures arrange into two classes which is constitutional and non-constitutional welfare measures. The constitutional measures are measure that has to be provided by the organization as consistence to the laws such as, canteen, drinking water, sufficient lighting, rest rooms, etc. non-constitutional welfare measure could include medicinal services, flexible, etc. it differs from business to business. Employees satisfaction involves taking measures to encourage staff to stay within the organization for the most amount of time. Welfare maximum times includes facilities provided for the employees which are considered over and above the wages.

Welfare helps in keeping the morale and motivation of the employees high so as to retain and maintain the efficiency of the employees for longer duration, which helps the organization to achieve its goals. "Employee welfare is a comprehensive term including various services, benefits and facilities offered to employees & by the employers. By providing such welfare facilities to the employees the employers help in making the lives of employees smooth and worth.

II. Literature Review

Resma and Basarraju (2013) states that employees welfare facilities are provided by the organization which includes various services, benefits provided to employees. It also throws light on the statutory welfare facilities which are given by Donimalai Iron Mine, Bellary,

Logasakthi and Rajagopal (2013) it states that when management provides all the welfare facilities to the employees the performance level of the employees increases. The employees improve the performance in turn helps organization to improve the productivity.

Dr Usha Tiwari (2014) states that the welfare facilities provided by the organization to the employees are satisfactory , but there is some scope of improvement to increase the productivity . It also states that is welfare facilities also help in increasing the performance of the employees, employee development and organizational growth.

Logasakthi and Rajagopal (2013) states that in many organization personal department only takes care of all the functioning of the human resources management. The organization provides maximum facilities to the employees which motivates the employees to improve their performance. When employees are having job satisfaction the productivity increases in terms of quality and quantity.

III. Methodology

Need of the study:

To attract, motivate and retain good employees towards the organization, organization need to define what employees really want from employment relationship. Employee need is to consider total reward which is everything an employee perceives resulting from working for the company. Many studies contend that benefits are the most useful mean to attract, motivate and retain employees towards the organization. Companies offering more voluntary benefits have better chance of attracting qualified people and retaining them for the growth of the organization. On the other hand retention is key challenge in firm lacking such welfare benefits and where work tends to get routine and there is no opportunity for personal growth and development. The most common reason that employee turnover take place includes monotonous work schedule, stress at workplace, lack of career growth, training and development opportunities etc. but if employer provide various welfare facilities regarding health, safety, training and development, then, there will be employment satisfaction and retention in organization.

Objective of the study:

To study the welfare policies provided by Unnati Associates.
To understand satisfaction level of employee with the welfare facilities of   Unnati Associates.

A study of employees satisfaction towards welfare facilities at Unnati Associates

Limitation of the study:
The present study is restricted to Unnati Associates Limited, Pune. Data is analyzed based on the information provided by employees of the Unnati Associates Limited, Pune. Organization were reluctant to disclose some of their information.

Data Collection and sampling-

The Researcher has used Descriptive Research Design in this paper. Primary Data was collected through questionnaire and discussion, secondary data is collected from journals, books, and websites. Random sampling was used by the researcher. Sample size taken for the study is 50 from the population 80.

Chart 1: Welfare facilities, Rest Room, Safety and security and working Condition Representation:
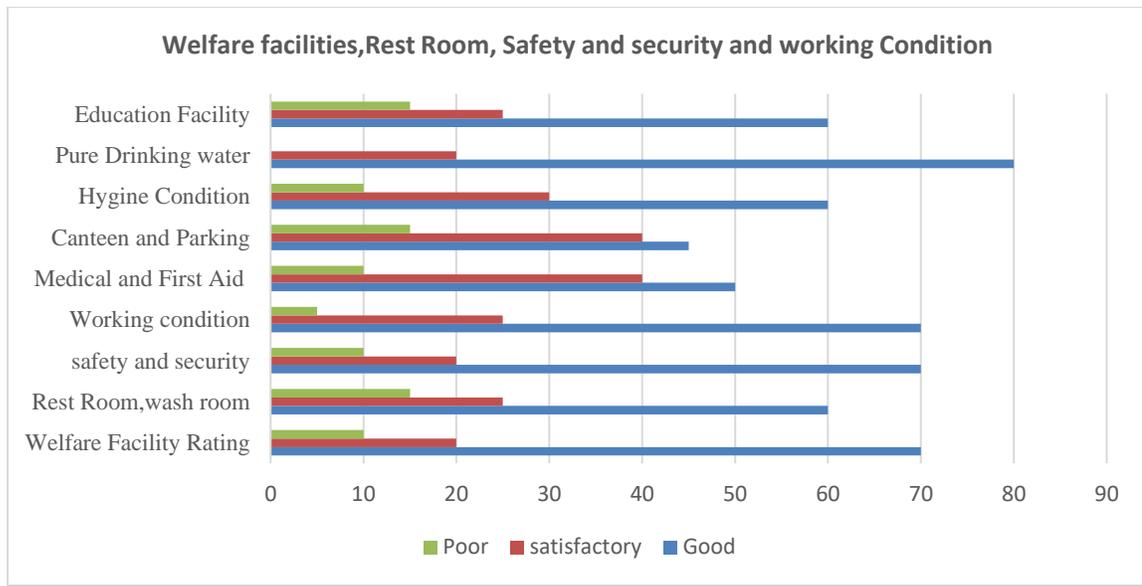
Source: Primary Data

This chart represents that maximum employees are satisfied with the facility of Pure drinking water as it represents 80%. Also the organization has employee's satisfaction level at better working condition, safety and security and welfare facility provided at the organization which represents 70 %. Hygiene and restroom and wash room have still scope to improve, as the satisfaction level of employees is not seen above 60 %. Canteen and Parking facility is rated poor and has a chance of improvement as it is rated below 50 %.

Chart 2: Employee Welfare facilities implemented helps to increase Motivation and Productivity:
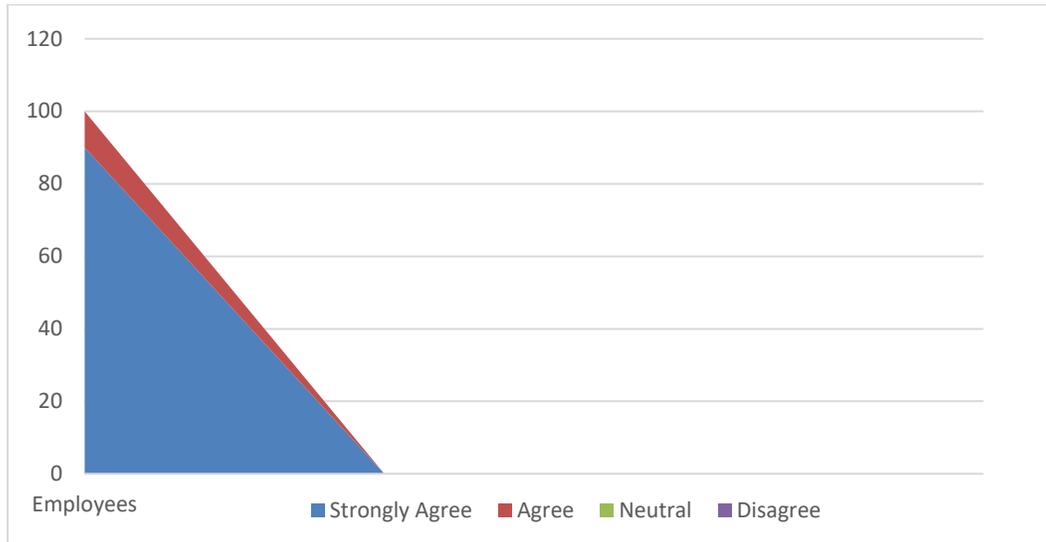
Source: Primary Data

The chart Represents that 80% employees in the organization strongly agree that the welfare facilities provided by the organization work as a motivational factor and improves the performance level of the employees where as and 20 % agree that it helps them as a motivator and improves the performance level.

III. Conclusion:

The main purpose of this study was to examine the satisfaction of employees towards welfare facilities in organization. This study also was to examine the welfare facilities provided to employees were satisfactory or not such as medical facilities, education facilities, other facilities. The bottom study was to observed that some employees seem happier and satisfactory. And some not. Through the analysis of organization, it can be concluded that employees are male, younger, mostly married with high level of education. In total general factors affecting employee's satisfaction in organization which are: education facility, Pure drinking water , hygiene condition ,canteen and Parking ,Medical and first aid, working condition ,safety and security, rest room and wash room from that the factors which that a major impact on employees satisfaction in the organization were Medical facilities, Working conditions, and education facilities.

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Pandemic Period Changes the Education System in India		
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Pandemic Period Changes the Education System in India

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Abstract: This study deals with the changes which came in Education System in India because of Corona Virus. Due to the pandemic situation Teaching Learning Methodology shifted from offline classes to Online classes. This study hypothesizes about the importance of technology in education system. This study focuses on the merits and demerits of the online education system in India. In future definitely combination of offline and online education can be seen in India. Government of India is also giving importance to the involvement of technology in the new education system. To improve the employability of students, we need to make changes in our education system.

Keywords: Online Education, Pandemic period, Teaching Learning Methodology, Education system in Future.

Introduction

Online education is the need of today's world. Technology became a part of our life. In Year 2020, the complete world went through a difficult phase due to the pandemic situation which made drastic changes in every field and the lifestyle of the people. Corona Virus affected all over the world. Many countries including India announced Lockdown and School, Colleges got closed. New challenges came before the education system. Online education is the best and innovative solutions in this pandemic period.

Online education is not a new thing; it has existed before the pandemic in many countries including India. Till then it was in a very limited form but the lockdown in India and shutdown in other parts of the world have made online classes the primary source of education for students of all age groups. Now in this situation these apps become a mediator between Teacher and students. Distance education system is available for some courses. School and colleges are using this forum as per their convenience.

Due to this pandemic situation, online classes suddenly became the mode of education. There are many problems which came in the way like the users don't have proper training for operating those apps, users face a major problem due to poor internet connectivity in many places. It is not a planned activity. Proper infrastructure is needed for better implementation of online classes. We still believe that "something is always better than nothing" so online classes has been started for the students so their studies don't get affected.

Offline education has its importance in the life of both; the teachers as well as students. Face-to -face communication, teaching with the help of blackboard, asking and solving queries in the classroom, etc. is very important in teaching-learning methodology. A teacher by just seeing the faces of his/her students can understand many things like whether the students have understood the topic, is it necessary for the teacher to explain the topic by elaborating it more. But this becomes difficult during online education. During online classes, teachers are not in direct contact with the students. Teachers can no longer tell if the students are understanding the topic. Online classes perhaps act as a barrier between them.

Objectives of the study

1. To study the changes which came in the education system in India because of Covid-19.
2. To study the merits and demerits of Online Teaching Learning Methodology in Indian context.
3. To study the future of Indian Education System.

Research Methodology

The study is totally based on secondary data. For this study research papers, articles, news and some e-content available on the Google platform are taken in consideration. Experiences of the teachers and students are also considered for this study. How the education system faced the problem in the pandemic period and how the teaching-learning shifted from classroom study to online study; this experience of the education institute is considered for this study.

Changes in the Education System in India in Lockdown period

World Economic Forum, "COVID-19's Staggering Impact on Global Education" the statistics of this article shows that 1.38 billion learners from all over the world are impacted because of COVID-19. Demand for the online classes has increased. Many online learning platforms are offering free access to users. One of it is BYJU'S classes. Mrinal Mohit, CEO of BYJU'S said that there are 200% increase in the number of student users. [1]

"Our education system is losing relevance. Here's how to unleash its potential", this article of World Economic Forum, focused on the need of current situation of the education system and what type of changes are required to update our education as per industry requirements. To make our education system more competent in the manner of technology we need smart uses of resources, job readiness, and value creation. To achieve success, we need to improve quality of our education which is beyond standardized test scores. Quality education would provide learners the capability and competencies to make them productive, develop sustainable livelihoods, enhance individual well-being and contribute to community. Quality education create a value addition from personalized learning and career counselling to job readiness and becoming responsible global citizens. This creates a more holistic development for all. [2]

New Education Policy is giving importance to holistic and multidisciplinary education. "Large multidisciplinary universities and colleges will facilitate the move towards high quality holistic and multidisciplinary education. Flexibility in curriculum and novel and engaging course options will be on offer to students, in addition to rigorous specialization in subjects. This will be encouraged by increased faculty and institutional autonomy in setting curricula. Pedagogy will have an increased emphasis on communication, discussion, debate, research, and opportunities for cross disciplinary and interdisciplinary thinking." National Education Policy 2020. [3]

Government of India initiated the program "SWAYAM" which is easily available to all for the best teaching learning resources. The main principle of Education Policy is Access, Equity and Quality. To maintain the quality AICTE, NPTEL, UGC, CEC, NCERT, NIOS, IGNOU, IIMB and NITTTR these nine National Institutions are appointed. It was launched on 9th July 2017 by Honorable President of India. In these two-three years, SWAYAM reached everywhere. Because of the free access many students are getting registered for different courses. This is the platform where students can easily do the interdisciplinary courses.

It has been observed that during the pandemic period learners are using online free access courses to update themselves. Vedantu and Byjus are providing free live classes. SWAYAMPRABHA and e-PG Pathshala provides the high-quality content about different PG courses. Whereas, Shodhganga, National Digital Library, e-Shodh Sindhu etc. are the open digital platforms where researchers can get information for their further study. [4] Though all these sources are already available but now the users are increased. Learners are smartly using these resources, and creating value addition.

In teaching learning methodology, technology is playing important role. Google Meet, Google Classroom, Zoom, MOODLE, Microsoft Teams, Webex Meet etc. are the apps which are widely used by the people.

Merits and demerits of Online Teaching Learning Methodology

Every system has its own merits and demerits, same way online education system also has some advantages and disadvantages.

Merits of Online Teaching Learning Methodology

Enhance Technical Skills: In this Covid-19 pandemic period one great thing happened that everyone is improving their technical skills. "Necessity is the mother of Innovation" is true in the sense. Most teachers have learnt e-learning techniques to keep students engaged. This was more challenging task for our educators. Sudden change in teaching method, from classroom study to online classes is not a joke. To make online teaching effective, teachers started learning about different apps and its application. Many Webinars and FDPs have been arranged to give training about e-learning techniques to the teachers. To make online classes interesting teachers are using rich content with Audio- Visuals, photographs and interesting quiz games.

Online teaching learning is convenient: It has been observed that in the online teaching as per the convenience of teacher and student classes can be scheduled. Students can complete assignment, Project work and their study any time and from anywhere. Videos of study materials are available 24 hours for the students. This allows students to access recorded study material at a time of their comfort. Teacher can upload assignment, test, discussion questions, case study, practice quiz and any other announcements through online media.

Online teaching learning is more flexible: There is no any restriction for dress code; students can wear clothes as per their likings. Students can give less or more time as per their grasping power. Student can complete the assignment and project work as per their interest. So, there is more flexibility in online teaching learning than offline. There is no need to wake up early in the morning, no fear of getting scolded or punishment.

Online teaching learning is more affordable: Online teaching learning reduces financial costs. This is another advantage of online learning. Class rooms, Campus area, office, parking place, garden, furniture, smart classroom equipments, transportation, etc. are not required for online teaching. One smart device is sufficient to do study. Now there are so many different apps which provides free of cost study material to the students. Teacher also can use free apps to deliver lecture, conduct meeting, upload study material and collect test and assignment from students.

Paperless work: Because of the Pandemic period now we are truly doing paperless work. Notices, instructions, notes, question paper and answer sheets all these activities became paperless. Mails, WhatsApp, Google Classroom such digital platforms are useful for this work.

No physical or social disparity: In online education students from any location and status can access the lectures from the top professor. Online learning helps to eliminate both social and physical barriers.[5]

Self-motivation and Self-discipline: "Though there can be a great amount of freedom and flexibility in an online learning environment, it is important to remember that each online class has due dates for assignments and other requirements that must be met in order to complete a course. Succeeding in an online environment takes a serious commitment and willingness to be disciplined and highly motivated."[6]

Demerits of Online Teaching Learning Methodology

Technology Issues: The key challenge of online teaching learning is internet connectivity. In Semi-Urban and Rural area, a consistent internet connection with decent speed is found very rarely. Sometimes even in Urban area internet connectivity issues occur.

Health Issues: Continuously focusing on the screen for long period of time may hamper the eyes of the children. It may create stress on the mind. Sometimes it may also develop bad posture and other physical problems.

Loss of Human Values and Ethics: Education is not about only syllabus completion. It also includes discipline, manner, morals and interaction with other students and teachers. (Niraj Kumar Bhatt, BRS Nagar)[7] Online teaching is not adequate to inculcate human values. In the classroom teachers are the role models of students, by watching their behavior students learn many things regarding values and ethics.

Sense of Isolation: Students can learn a lot from their friends and teachers by observing them. However, in online classes there is no physical interaction among themselves. This often results in a sense of isolation for

the students.[8] Online learning is a solo act, which may give the learner the feeling that they are acting completely alone.

Not Interesting: Online teaching learning method is neither interesting to teacher nor students. In the classroom face-to-face interaction with students create liveliness in the class. Playing games with our friends in the playground is the most interesting part in offline learning for students. Students find online education less interesting as a result they lose their interest and can no longer focus properly.

Indian Education System in Future

In India online education is expected to increase significantly. Many working professionals are giving preference to e-learning platforms. In the coming years the market for e-learning is predicted to grow multiple times. The pedagogical evolution and the use of technology in the education sector has turned all focus on Indian education market.

As per a report released by KPMG India and Google, Online Education in India: 2021, the market for online education in India is expected to witness a magnificent growth of eight times in three years, i.e., from USD 247 million in 2016 to USD 1.96 billion in 2021. Such high growth in online education market is projected to be the outcome of increased number of paid online education users from 1.57 million in 2016 to 9.5 million in 2021.[9]

Because of this Corona Virus whole world is going through transforming faze. In coming years everyone needs to adopt smart way of doing work. We cannot remove technology from our day-to-day life. Education field is not an exception to this. Technology has become an integral part of our education system. The combination of online and offline education is required to update education system.

"I believe that the integration of information technology in education will be further accelerated and that online education will eventually become an integral component of school education", says Wang Tao, Vice president of Tencent Cloud Education.

Conclusion

Reforms of the current education system is the need of today's world. New education policy of India is giving importance to holistic and multidisciplinary education system. Students have more freedom to choose any subjects as per their interest. In the online education system, it is easily possible to select multidisciplinary courses. This study expresses many advantages as well as disadvantages of online education system. By studying different articles regarding education system in pandemic period and the future education system in India, this study came to the conclusion that in future even in the new normal situation online education and technology will deeply affect the education system. In future, we will see the combination of online and offline education in India. Online education system is not an option to the offline education system but after the pandemic period online classes will definitely leave an impression on our education system. Users are now becoming more familiar with different apps and its applications. The technology will certainly save time, money, and energy. To make Teaching Learning more innovative and interesting, digital platform will provide support to classroom study. Educational Institutions will develop their infrastructure to match with new technology supported education system. Government of India is supporting this transformation by giving free access to different apps to the citizens. Users can easily access these apps and use digital platform from anywhere. The best thing is, there is no physical, social or economic disparity in digital platform.

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INFLUENCE OF SERVICE OFFERINGS ON CUSTOMER EXPERIENCE IN INDIAN LIFE INSURANCE INDUSTRY		
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INFLUENCE OF SERVICE OFFERINGS ON CUSTOMER EXPERIENCE IN INDIAN LIFE INSURANCE INDUSTRY

Pravin G. Bodade*
Dr. Pavitra Patil**

ABSTRACT

Indian life insurance industry has gone through a phase of transformation post 2010. Regulatory changes, competitive business environment, customer attrition, distribution channels, digital platforms and changing consumer behaviour has posed a challenge for life insurers. Hence managing customer experience through various distribution channels and touch point can be a game changer. The research was carried to understand the customer experience about the Indian life insurance sales professionals, branch office, call center and website/online channels. This empirical research results brings out the positive relationship between various service offerings by distribution channels and customer experience due to seamless interaction.

Keywords-*Customer Experience, Customer Journey, Service offerings, customer Journey*

I. Introduction:

Life insurance industry has grown exponentially since 2001 post opening of insurance sector.However, the socio-economic changes, internet connectivity and technology platforms led to huge transformation in the way the products and services are being delivered across various industries and. Life insurance density has increased from $ 9.1 in 2001 to $ 43.2 in 2015. The life insurance penetration has increased from 2.15% to 2.72% during the same period. 23 private and 1 public sector life insurer are operating in India. The market share of LIC was 73.05% & private life insurers were having 26.95% during the year 2014-2015(IRDA Annual Report 2015-16).

Post 2008 financial crisis, Indian life insurance industry growth had slowed down. Insurance policy lapsation & surrender were the important challenges for insurers along with the miss-selling by distribution channels. Consumer behaviour and expectations were also changing due to socio –economic changes happening in the country.

II. Literature Review:

India's life insuranceis still underserved market with high growth potential from rural areas (IBEF Report20). The boundaries of distribution channels are disappearing due to emergence of digital technologies. It has moved beyond the transactional relationship. Just ensuring the customer satisfaction for a single transaction does not help in building the long-term relationship. It needs multi-pronged approach. During the turn of the century Pine and Gilmore (1999) coined the concept of 'experience economy'. Customer experience takes care of entire customer journey with a holistic approach. It brings out the fact that experience is everything in today's business era. Speed, convenience, consistency & friendliness along with human touch contribute to creation

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of customer experience (PWC report 2018)

Customer experience management in Indian life insurance Industry:

Life insurance contracts are of long term& complex in nature. Therefore, customer needs some assistance at various stages right from the first interaction to purchase and after sales services for the insurance contract. Touch points created by the life insurers' plays a pivotal role in creating experiences. Various distribution channels are created by the life insurers like agency channel, bank assurance, corporate agency, broking and digital channel designed to reach out to the customers.

Customer journey:

Customer life cycle starts with the customer needs and wants. It continues till the product is purchased or renewed. It is very critical for the business firm to manage customer journey through the life cycle which translate into benefits for the firm and the customer as well (Richardson, A. 2010).

Indian life insurers are facing the challenge of higher life insurance policy surrender, lapsation for the long-term insurance contract. In 2014-15 the 13th month persistency of life insurance industry was 58% and 22% in 61th month (IRDA Report 2014-15). The cost of customer acquisition is very high in life insurance business.

Customer service offerings:

Various Touch points helps to serve the customer in an efficient manner. Customer avail many channels at different points for different purposes. All these channels collectively create the customer experience. Hence all channels should function in harmony for creating desired customer experience.

III. Research Methodology:

The proposed research selected top 10 Life Insurance Companies based on their market share in 2015 for which researcher surveyed customers.Total 600 Customers who had bought the life insurance from 2010 to 2015 were considered for the survey. The research was conducted for the customers staying in Pune city in the state of Maharashtra, India. Stratified sampling technique is used to conduct the empirical research. A questionnaire responses were collected from the respondents

Customer experience in terms of "Accessibility "- Ease of getting right information of insurance and "reach out" on 5-point Likert scale for following channels was analysed.

Influence of service offerings on customer experience was evaluated as follows

- Life insurance advisor/ Insurance Sales Professional

- Branch office

- Call centre

- Company website / Online Channels Experience

Total 38 questions on Likert scale were designed to analyse the experience of each interaction.

IV. Objectives:

To examine the services extended by different channels during the life cycle of customer association.

Hypothesis:

HA1: Services offered during the life cycle of association of customer through multiple channels influences customer experience.

H01: There is no association between services offered during the life cycle of association of customer through multiple channels and customer experience.

V. Data Analysis:

Analysis was carried out with statistical tools like descriptive analysis, internal consistency of data was checked with the help of

Cronbach Alpha. The relationship between customer service offerings by various distribution channels for each function performed and its influence on the customer experience was evaluated with the help of somers' d.

Descriptive Analysis:

The Construct consist of questions related to Life insurance advisor/ Insurance Sales Professional, Branch office, Call centre, Company website / Online Channels Experience. The scale had a high level of internal consistency, as determined by a Cronbach's alpha of 0.852.

As per the survey, Agency channel is predominant channel with 60% contribution followed by bank assurance and online website portal with 30% and 4% respectively.

Top 6 life insurers namely LIC, SBI Life,ICICI Prudential, HDFC Life,Bajaj Allianz,Max Lifewere chosen by 86 % of the customers and remaining 14 % customers opted for remaining 4 Life insurers namely Birla Sun Life,Kotak Life,Reliance Nippon Life,India First.

Easy Accessibility:

Reach of the life insurer is the integral part of customer experience management. If the reach is not up to the mark, it may affect the customer experience.

As per the survey, 12 % of the customer mentioned the reach of their insurer as 'poor' and 14 % as 'fair'. It clearly indicates the customer expectation of better reach. Just 12% marked the reach as 'excellent' which is quite low.

Testing of Hypothesis

Statistical test of somers' d was used to analyse the Hypothesis.

A. Life insurance Advisor/ Insurance Sales Professional

The crosstab table indicates the influence of life insurance advisor/sales professional's explanation of product features and benefits on customer experience. It indicates very good to excellent impact on creating customer experience.

Table 1.1 Directional Measures-Life insurance Advisor/ Insurance Sales Professional's Influence on customer Experience

			Value	Asymptotic Standard Error[a]	Approximate T[b]	Approx. Significance	Significance
Ordinal by Ordinal	Somers' d	Symmetric	-.118	.037	-3.173	.002	d = -.117, p <0.05 Significant Negative correlation
		Product features and benefits were well explained] Dependent	-.118	.037	-3.173	.002	
		Rate your Experience for - Interaction with Advisor / Sale Professionals Dependent	-.117	.037	-3.173	.002	
Ordinal by Ordinal	Somers' d	Symmetric	-.152	.038	-4.042	.000	d = -.151, p > 0.05 Significant Negative correlation
		Ability to clear the doubts] Dependent	-.152	.038	-4.042	.000	
		Rate your Experience for - Interaction with Advisor / Sale Professionals Dependent	-.151	.038	-4.042	.000	

Ordinal by Ordinal	Somers' d	Symmetric	0.406	0.034	11.858	0.00	d =0.400, p < 0.05 Significant Moderate Positive correlation
		Regular follow up during sales process Dependent	0.412	0.034	11.858	0.00	
		Rate your Experience for - Interaction with Advisor / Sale Professionals Dependent	0.400	0.034	11.858	0.00	
Ordinal by Ordinal	Somers' d	Symmetric	0.256	0.033	7.684	0.00	d =0.256, p < 0.05 Significant Moderate Positive correlation
		Proper documentation required for policy issuance Dependent	0.255	0.033	7.684	0.00	
		Rate your Experience for - Interaction with Advisor / Sale Professionals Dependent	0.256	0.033	7.684	0.00	
Ordinal by Ordinal	Somers' d	Symmetric	0.427	0.034	12.515	0.00	d =0.430, p > 0.05 Significant Moderate Positive correlation
		Life Insurance issuance without any hassle with proper assistance Dependent	0.423	0.034	12.515	0.00	
		Rate your Experience for - Interaction with Advisor / Sale Professionals Dependent	0.430	0.034	12.515	0.00	
Ordinal by Ordinal	Somers' d	Symmetric	0.229	0.034	6.785	0.00	d =0.227, p < 0.05 Significant Moderate Positive correlation
		Proper explanation of Terms and Conditions Dependent	0.231	0.034	6.785	0.00	
		Rate your Experience for - Interaction with Advisor / Sale Professionals Dependent	0.227	0.033	6.785	0.00	

Interpretation:

There were statistically significant ($p < 0.05$), positive correlation between customer experience and sales professional's service offering - Life Insurance issuance without any hassle with proper assistance (d =0.43) and other parameters as stated above.

In all the above-mentioned calculation of Somers d and here onward, two points are denoted below will remain the same.

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

B. Branch office:

Cross tabulation of branch ambiance and customer interaction with branch shows diverse responses. 135 respondents marked it as poor, 97 as fair, 116 as Good.

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Table 1.2 Directional Measures of Branch office on customer experience

			Value	Asymptotic Standard Error[a]	Approximate T[b]	Approx. Significance	Significance
Ordinal by Ordinal	Somers' d	Symmetric	0.214	0.034	6.305	.000	d =.218, p < 0.05 Significant Moderate Positive correlation
		Branch office [Proactive service of the staff] Dependent	0.211	0.034	6.305	.000	
		Branch office [Rate your Experience for - Interaction at Branch Office] Dependent	0.218	0.034	6.305	.000	
Ordinal by Ordinal	Somers' d	Symmetric	-0.056	0.033	-1.712	0.087	d = -.056, p < 0.05 In-Significant correlation
		Branch office [Knowledge of products and Services] Dependent	-0.056	0.033	-1.712	0.087	
		Branch office [Rate your Experience for - Interaction at Branch Office] Dependent	-0.056	0.033	-1.712	0.087	
Ordinal by Ordinal	Somers' d	Symmetric	.190	.035	5.425	.000	d=.209 p<0.05 Significant Moderate Positive correlation
		Branch office [Product features and benefits were well explained]Dependent	.174	.032	5.425	.000	
		Branch office [Rate your Experience for - Interaction at Branch Office] Dependent	.209	.038	5.425	.000	
Ordinal by Ordinal	Somers' d	Symmetric	.224	.033	6.728	.000	d=.230 p<.230 Significant Moderate Positive correlation
		Branch office [Convenient location to reach out]	.218	.033	6.728	.000	
		Branch office [Rate your Experience for - Interaction at Branch Office] Dependent	.230	.034	6.728	.000	
Ordinal by Ordinal	Somers' d	Symmetric	.250	.034	7.293	.000	d=.256 p<.05 Significant Moderate Positive correlation
		Branch office [Branch staff/employees were polite and well-mannered]	.244	.034	7.293	.000	
		Branch office [Rate your Experience for - Interaction at Branch Office] Dependent	.256	.035	7.293	.000	

Interpretation:

There were statistically significant (p < 0.05), Moderate positive correlation between customer experience and Life Insurance branch service offering - Proactive service of the staff (d =.218) and other parameters as stated above.

C. Call center

Crosstabulation of Call center executive's knowledge and customer experience shows that 232 respondents marked it as excellent, 128 -Very good,75-Good.

Directional measure for call center's interaction was carried out.

There were statistically significant ($p < 0.05$), positive correlation between customer experience and call center interaction as stated below

Knowledge of products and Services - Somers d =0.473,

Product features and benefits were well explained- Somers d= 0.342

Pro-activeness to help the customer to get the service Somers' d =.183

D. Company website / Online Channels

The cross tabulation of website user interface and rating of customer experience for interaction was done. Cross tabulation shows 263 respondents marking it as excellent ,127 respondents as very goodindicating a positive customer experience for company website.

Directional measure for company website's experience was derived based onSomers d. website user interface Somers d is 0.099, visual and content design of website's Somers d is 0.152. The $p<0.05$ and it indicate significant positive correlation.

VI. Findings:

- **Life insurance Advisor/ Insurance Sales Professional's service offering**-

    Customer experience for Regular follow up during sales process as d =0.400, for Proper documentation required for policy issuance d=0.256,Life Insurance issuance without any hassle with proper assistance d=0.430.

- **For branch office-**

    Customer experience for Proactive service of the staff as d= 0.218, Product

features and benefits were well explained d =.209,Branch staff/employees were polite and well-mannered d=0.256.

- **Call center -**

    Customer experience for Knowledge of products and Services d =.473,Pro-activeness to help the customer to get the service d=0.183.

- **Company website / Online Channels –**

    Visuals and content design of website/online channel d=0.152.

Based on testing of hypothesis, the statistically significant results shows that there is positively significant relationship between service offerings of life insurer's touch points and customer experience.

VII. Future scope

Product and service design and employee experience may also be further studied for its contribution towards creating better customer experience.

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"To Study the Impact of Organizational Culture on Faculty Member's Efficiency With Reference To Management Institutes in Pune City"

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ABSTRACT :

Employees have their own nature inside an organization. Most of the organizational authorities value the people that bring additional success for the entire organization. There is an influence coming from the culture of the organization.

Most of us feel that congenial culture results in improved efficiency. Since congenial culture of the organization brings attachment among the employees for the organization thus the interest reflects and results in success. The different types of behavior of the people, beliefs, values, and the assumptions are the strong factors that can dictate the people's actions to do a certain task. When the teacher's skills and knowledge is linked with the organizational mission and objective, it results into individual success.

Basically this research is for finding out the direct/Indirect relationship between organizational culture and efficiency. This study is restricted to Management teachers from Pune city.

Keywords : Organizational Culture, Efficiency, Employee, Organization, Management Teachers etc.

INTRODUCTION :

Goal achievement is the ultimate attempt of any organization. It is not the one man activity, rather a team effort, to channel the activities to make them more fruitful.

1.   **Organizational Culture :** is also a strong force which affects any organization. Organizational culture is the representation of organizational practices and behavioral norms. It is the symbolic picture of agreement among its people about the importance of specific values and ways of doing the things (Kotter & Heskett, 1992). The vision of the top management plays a vital role in increasing the organizational culture.

Organizational culture is an idea in the field of organizational studies and management which describes the attitudes, experiences, beliefs and values of an organization. It has been defined as "the specific collection of values and norms that are shared by people and groups in an organization and that control the way they interact with each other and with stakeholders outside the organization."

This definition continues to explain organizational values, described as "beliefs and ideas about what kind of goal, a member of an organization should pursue and ideas about the appropriate kinds or standards of behavior organizational members should use to achieve these goals. Organizational values develop organizational norms, guidelines, or expectations that prescribe appropriate kinds of behavior by employees in particular situations and control the behavior of organizational members towards one another.

2.   Efficiency : Employees' efficiency means their performance and productivity.

Measuring Productivity : Productivity is simply the amount of units of a product or service that an employee handles in a defined time frame. An employee who makes widgets might make 20 widgets per hour, or an employee at a coffee shop might service 15 customers per hour. Simple productivity is neither good nor bad, and in service industries, it might vary according to factors beyond the employee's control, like the number of customers to whom the service is to be rendered. Productivity is the basic measure of employee work output.

Measuring Performance : Performance measurement is the process of collecting, analyzing and/or reporting information regarding the performance of an individual, group, organization, system or component. Definitions of performance measurement tend to be predicated upon an assumption about why the performance is being measured.

Measuring Efficiency : Efficiency is a ratio of an employee's actual time to perform each task against the theoretical time needed to complete it. For example, in an DVD packaging unit, a packager who packages DVDs might put together 80 DVDs in one hour. If the best-practice target is 100 DVDs in an hour--measured by a time study--then the employee is 80 percent effective and has the capacity to produce 20 more units per hour. It is usually helpful to report separately the percentage of an employee's paid time that is actually spent performing direct work. For example, an employee who is paid for working 8.0 hours but because of meetings and lunch breaks only works 6.0 hours only spends 75 percent of his/her time being "productive". Only the six hours spent working should be factored into efficiency scoring.

For assessment we have to consider different factors like: How well they engage with the organization., Their level of innovation, Employees' collaboration with other employees, Employees' absenteeism, Better outcomes and increased productivity, Attitude of employees, Is an employee mentally present at work?, Their outcome variables, Their Performance and commitment, Whether people enjoy what they do, feel like they have a purpose, have pride in what they, do, and can reach their potential etc.

Most of us feel that congenial organizational culture results in improved efficiency. Since congenial culture of the organization brings attachment among the employees for the organization thus the interest reflects and results in success. The different types of behavior of the people, beliefs, values, and the assumptions are the strong factors that can dictate the people's actions to do a certain task. When the teacher's skills and knowledge is linked with the organizational mission and objective, it results into individual success.

OBJECTIVES :

1. To study Organizational Culture.

2.To study the impact of organizational culture on employees efficiency.

LITERATURE REVIEW

Muthuveloo and Rose, 2005: Most of the business leaders and human resource managers understand that the term "commitment" can be found on the basis of the employee's performance and motivation. Through the commitment, an employee has a level of attachment to some aspect of work that can affect the behaviors and attitudes toward the organization. A person's commitment to hold his interest in his work is related to his own motivation and job involvement that can somehow result in the improvement of his performance.

Khan, 2005: On the other hand, the leaders or the managers believe in the underlying principle of organizational culture. The behaviors of the people, beliefs, values, and the assumptions are the strong factors that can dictate the people's actions to do a certain task. When the employees' skills and knowledge is matched or equaled in the organizational culture, success is not impossible to achieve.

Sarros, Gray, and Densten, 2001: The relation of the organizational culture and job commitment of the employees may be based on some factors such as the compatibility of the employees' knowledge and skills, common goals, and motivation. Based on this knowledge, the leaders or human resource managers create a close relationship to generate the job outcomes.

S Sakhrekar, R Deshmukh, 2014: A concise literature review conducted by researchers also revealed that organizational culture influences job satisfaction and commitment.

Makraiova, Woolliscroft, Caganova, & Cambal, 2013 : Organizations seek individuals who they can mold to fit in with their values and individuals seek organizations that have norms and values that are similar to their norms and values. What results is a stable, robust attachment between the organizations and the individuals who will ultimately perform better. Correspondingly, the more individuals' values align or are similar to the organization's values, the more likely their values will become increasingly similar to the organization and the more likely individuals will stay with the organization.

Rani & Samuel, 2016: .Employees with a lower level of value congruence are more likely to report an intention to quit than those with a higher congruence. Thus, when there is congruence between an individual's values and an organization's norms and values, a higher level of P-O fit exists. Accordingly, the higher the level of P-O fit, the more likely an individual will be committed to the job and the less likely he or she will have an intention to quit.

RESEARCH METHODOLOGY :

1. Data :

Primary Data : The researcher has collected the primary data from 147 faculty members working in management institutes of Pune city. A structured questionnaire will be used to collect the information.

 Secondary Data : It is gathered through the following sources:- Use of library- Relevant data will be collected through books, journals, newspapers etc. Use of Internet- Internet will be extensively used to seek data from the websites of various Institutes.

2. Sampling Method : Researcher has used random sampling method to select 147 faculty members.

3. Research Type : Causal Research

4. Sample Size : 147

5. Data collection instrument : Structured Questionnaire

6. Analysis Technique : Factor Analysis.

ANALYSIS OF THE STUDY :

1. **Organizational Culture :**

1.1 Correlation Matrix

	OC1	OC2	OC3	OC4	OC5	OC6	OC7	OC8	OC9	OC10	OC11
Correlation OC1	1.000	.388	.500	.721	.640	.405	.629	.447	.332	.501	.294
OC2	.388	1.000	.600	.252	.492	.404	.496	.188	.365	.457	.152
OC3	.500	.600	1.000	.298	.456	.380	.463	.270	.163	.338	.482
OC4	.721	.252	.298	1.000	.713	.477	.718	.496	.287	.634	.367
OC5	.640	.492	.456	.713	1.000	.789	.840	.700	.476	.790	.091
OC6	.405	.404	.380	.477	.789	1.000	.733	.819	.440	.523	.189
OC7	.629	.496	.463	.718	.840	.733	1.000	.648	.397	.569	.253
OC8	.447	.188	.270	.496	.700	.819	.648	1.000	.419	.291	.101
OC9	.332	.365	.163	.287	.476	.440	.397	.419	1.000	.427	-.115
OC10	.501	.457	.338	.634	.790	.523	.569	.291	.427	1.000	-.174
OC11	.294	.152	.482	.367	.091	.189	.253	.101	-.115	-.174	1.000

1.2 Communalities

	Initial	Extraction
OC1	1.000	.628
OC2	1.000	.854
OC3	1.000	.773
OC4	1.000	.765
OC5	1.000	.908
OC6	1.000	.732
OC7	1.000	.803
OC8	1.000	.739
OC9	1.000	.630
OC10	1.000	.581
OC11	1.000	.779

Extraction Method : Principal Component Analysis

1.3 Rotated Component Matrix

	Component		
	1	2	3
OC1	.625	.327	.361
OC2	.188	.905	5.978E-03
OC3	.202	.715	.471
OC4	.781	9.168E-02	.383
OC5	.874	.380	-6.02E-03
OC6	.821	.238	-4.18E-02
OC7	.815	.333	.166
OC8	.858	-2.09E-02	-5.32E-02
OC9	.488	.417	-.467
OC10	.606	.461	3.987E-02
OC11	.117	.143	.863

Here we could see three major components as :

Component 1: OC1, OC4, OC5, OC6, OC7, OC8, OC9 and OC10 Which we could called

as 'Institute Clarity' of Jobs and Responsibility.

Component 2: OC2 and OC3 (Institute Culture)

Component 3: OC11 (Performance criteria is used for rewarding employees).

We converted all variables into these three variables.

2. Employee Efficiency Components:

2.1 Communalities

	Initial	Extraction
EE1	1.000	.773
EE2	1.000	.859
EE3	1.000	.925
EE4	1.000	.759
EE5	1.000	.883
EE6	1.000	.661
EE7	1.000	.885
EE8	1.000	.838
EE9	1.000	.641
EE10	1.000	.730
EE11	1.000	.879
EE12	1.000	.851

2.2 Rotated Component Matrix

	Component		
	1	2	3
EE1	-2.50E-02	-.109	.872
EE2	.157	.528	.745
EE3	.369	.348	.817
EE4	.667	.340	.445
EE5	.316	.865	.185
EE6	.520	.368	.505
EE7	2.702E-02	.923	.179
EE8	.146	.903	3.545E-02
EE9	.736	.273	.158
EE10	.823	9.228E-02	.210
EE11	.934	7.505E-02	3.521E-02
EE12	.921	4.165E-02	-9.17E-03

Here also we got 3 components as:

Component 1: EE4, EE6, EE9, EE10, EE11, AND EE12 : 'Good Management'

Component 2: EE5, EE7,EE8 : 'Cohesive Environment'.

Component 3: EE1,EE2 and EE3: 'Job Satisfaction'

3   Co-rrelations

		OCC1	OCC2	OCC3	EEC1	EEC2	EEC3
OCC1	Pearson Correlation	1	.522**	.224**	.700**	.563**	.743**
	Sig.(2-tailed)	.	.000	.006	.000	.000	.000
	N	147	147	147	147	147	147
OCC2	Pearson Correlation	.522**	1	.327**	.595**	.249**	.258**
	Sig.(2-tailed)	.000	.	.000	.000	.002	.002
	N	147	147	147	147	147	147
OCC3	Pearson Correlation	.224**	.327**	1	.416**	.603**	.077
	Sig.(2-tailed)	.006	.000	.	.000	.000	.353
	N	147	147	147	147	147	147
EEC1	Pearson Correlation	.700**	.595**	.416**	1	.422**	.467**
	Sig.(2-tailed)	.000	.000	.000	.	.000	.000
	N	147	147	147	147	147	147
EEC2	Pearson Correlation	.563**	.249**	.603**	.422**	1	.449**
	Sig.(2-tailed)	.000	.002	.000	.000	.	.000
	N	147	147	147	147	147	147
EEC3	Pearson Correlation	.743**	.258**	.077	.467**	.449**	1
	Sig.(2-tailed)	.000	.002	.353	.000	.000	.
	N	147	147	147	147	147	147

FINDINGS OF THE STUDY :

1. Following are the some attributes of organization culture :

   Institute Clarity, Institute Culture, Performance criteria is used for rewarding employees, Beneficial Attributes, Provision of Resources, Good Management, Cohesive Environment, Job Satisfaction, Salary etc.

2. Job Satisfaction is not dependent on only performance criteria which organization is used to reward the employee.

3. Efficiency of the employees is not associated with Salary significantly.

4. Good Management is characterized by Institute clarity.

5. Cohesive environment will help the employees in improving their efficiency.

6. Institute clarity and culture are closely associated or interdependent.

7. Job satisfaction is heavily dependent on institute clarity.

CONCLUSION :

1. Organizational Culture is having following factors :

   Institute Clarity, Institute Culture, Performance criteria is used for rewarding employees, Beneficial Attributes, Provision of Resources, Good Management, Cohesive Environment, Job Satisfaction, Salary etc.

2. Congenial organizational culture leads to employees' efficiency.

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