APPLIED MANAGEMENT PERSPECTIVES

BI-ANNUAL JOURNAL

SCHOOL OF MANAGEMENT-PRESIDENCY UNIVERSITY

Applied Management Perspectives
BI-ANNUAL JOURNAL SCHOOL OF MANAGEMENT PRESIDENCY UNIVERSITY, BANGALORE
GAIN MORE KNOWLEDGE REACH GREATER HEIGHTS
VOLUME-2 ISSUE-1 MARCH 2023

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Editors

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Editor-in-chief
Desk Review

It is my pleasure to introduce the latest edition of our research journal 'Applied Management Perspectives', which features a collection of insightful articles from renowned academicians, scholars and experts in various fields. As always, our aim is to provide a platform for the dissemination of high-quality research, with the goal of advancing knowledge and fostering intellectual discourse.

In this edition, we have included papers that cover a diverse range of topics, including the latest developments in management, innovative approaches to social and economic issues, and critical perspectives on contemporary global challenges. Our authors have presented their research with clarity and rigor, and we believe that their contributions will spark new ideas and inspire further research.

As editors, we would like to express our gratitude to all the authors who have submitted their work to our journal, as well as to the peer reviewers who have provided valuable feedback and helped to ensure the quality of the published articles. We also want to thank our readers for their continued support and engagement.

We hope that this edition of the journal will be of interest and value to all those who are engaged in the pursuit of knowledge, and we welcome feedback and suggestions for future editions.

Sincerely,
Dr Krishna Kumar

Applied Management Perspectives
BI-ANNUAL JOURNAL SCHOOL OF MANAGEMENT PRESIDENCY UNIVERSITY, BANGALORE
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Editor Notes

The current issue continues with long standing transaction of presenting research that is relevant to the present time in terms o pointing out future direction for research. This issue show case a conceptual study on effect of organisational dispositional factors on employee intrapersonal conflict and customer satisfaction. The paper explains about the impact of dispositional variables that is emotional intelligence and organisational culture. And also explain the causal relationship between employee conflict and customer satisfaction.

In continuing the issue includes a review article on role of Tourism Digital Marketing Tools. This study is to examine systematic analysis of literature on digital marketing tools or the travel industry. Also highlight how market or digital marketing tools in expanding. The third article is bibliometric analysis on India's climate change initiatives and international relations. It gives a preview of various studies conducted in this domain in the past years.

The issue also brings out challenges, opportunities and measures of Indian Medical Tourism. Here the author tries to explain about various challenges and opportunities in Indian Medical Tourism to enforce policy and use marketing tools. Later the issue brings out an article on thinking towards sustainable solution. Here author brought out a conceptual study with four thinking types with a possible pattern of organisational thinking process.

And then the issues outline the CSR practices in Indian banks with reference to SBI and ICICI bank. The study presents the CSR practices and methodologies adopted by them. And then we have a case study article of Abbot Nutrition India that explains sales mix strategy of HFD products in FMCG. This paper gains an understanding of how HFD category business is using sales mix strategies in organized retail stores.

And there is a research article that presented on influence of motivational factors on employee motivation in Educational Sectors in UAE. And finally there is a case study presented by the author on how BIKGI has strengthened its commitment to bringing Indian flavour to the best of the globe in terms of its needs of their clients taste and preferences.

We wish our readers an informative and interesting reading experience.

Dr.K.Thriveni Kumari

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GAIN MORE KNOWLEDGE
REACH GREATER HEIGHTS

A CONCEPTUAL STUDY ON THE MODERATION EFFECT OF ORGANIZATIONAL AND DISPOSITIONAL FACTORS ON EMPLOYEE INTRA-PERSONAL CONFLICT AND CS: A PROPOSED FRAMEWORK

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ABSTRACT

Covid 19 has been a huge dampener for businesses across the world. It has transformed the way businesses had been operating for ages and has encouraged industries to adapt and adopt new strategies and policies to mitigate the new threats and opportunities that the next normal offers. Businesses now have focused on the human factor more than tangible financial gains. Long-term human relationships are valued more than ever and an honest effortis made towards ensuring employee well-being at the workplace since they seem to influence the organizational outcomes as a whole, especially in the service industry. This paper proposes causal relationship between Employee Conflict and Customer Satisfaction in the next normal, primarily focusing on the service sector which is characterized by employee-to-customer relationships. The paper also tries to investigate the moderating impact of a dispositional variable i.e., Emotional Intelligence (EI), andorganizational variables i.e., Organization Culture (OC). Itproposes a theoretical construct or framework based on the extensive literature review, to explain the causal relationship between Employee Conflict (EC) and Customer Satisfaction (CS), with the intervening role of the moderating variables.

Keywords: Employee Conflict, conflict management, Customer Satisfaction, workplace conflict, COVID-1

Introduction

The business world is everchanging and dynamic. The pandemic that rocked the whole world off its feet has also been a great teacher. It has taught us that everything in this world is ephemeral, nothing is constant except change. As the world slowly and steadily rolls back to normalcy from the doom of the pandemic, the business world has gone through a complete transformation. Organizations have realized that it is not important to be successful alone but also to survive. Hence, sustainability is the new buzzword in the next normal and a key to surviving the uncertainty that forced businesses to introspect and change the way of working for good (Bai et al., 2021). Sustainability can be achieved through employee policies, practices, and systems around which an organization operates (Ranjbari et al., 2021). Therefore, employees and their well-being has become of paramount importance in this new era.

Academic research has also gone through a metamorphosis. It has been observed that researchers now are interested in multidisciplinary or interdisciplinary research which has a specific impact on society as a whole. Domain-specific research is becoming scarce owing to the way business is being conducted in post covid era, the next normal. An era of inter relation and interdependency where employees hold the key to organizational success (Hite et al., 2020). Covid has impacted the business world in multiple ways; one of the pieces of the puzzle is human resources itself. It has resulted in various employee behavioral issues, that have had a deep psychological impact on the organization's workforce. Anxiety, stress, fear of job loss, uncertainty, and constant workplace conflict, are a few to mention. Companies are riddled with these issues and their influences on organizational outcomes like CS, employee performance, growth productivity, etc. (Hite et al,. 2020). Academic research has been focusing on these issues, trying to understand the behavioral impact of individual employees on organizational outcomes like CS.

CS is of paramount importance to an organization however, CS does not only depend on the services offered by the organization but also on the various individual and organizational factors that may have a direct or indirect influence on it, like employee work attitude, communication, compassion, empathy, listening, etc. (Iriarte et al.,2020). These critical success factors are often influenced by employee behavioral outcomes and attitudes. One of the employee work behaviors studied in this paper is EC.

EC spirals out due to poor communication, stress, individual work attitudes, organization practices, etc., and in turn, it influences organizational outcomes like performance, CS, etc (Balducci et al., 2021). Especially in the service sector where employees directly communicate with customers, these factors become critical as they tend to influence employee-to-customer interaction which is key to CS. (Lamprou et al., 2018). EC results in dissatisfaction and dissatisfied employees would have an impact on the way he communicates with people around them, which may include customers as well. Such unfriendly gestures might dampen overall CS and may impact business growth (Madiha & Shazia, 2015).

Existing literature has spoken about the influence of Employee job satisfaction on CS. It has been argued that individual behaviors play a positive role in building customer perception toward business offerings (Spiro and Weitz, 1990). (Eunet al.,2020) in his article opined that internal marketing strategies like rewards and recognition influence job attitudes like job satisfaction (JS), engagement, and commitment which in turn results in positive organizational outcomes like CS, loyalty, and retention.Thus, satisfied employees result in a positive impact on customers' perceived satisfaction. Satisfied employees are engaged and are more proactive, receptive, and empathic toward customers thereby giving them a better buying experience (Beatly et al., 1996; Rafaeli, 1993).

(Krudi et al.,2020) pointed out that the possibility of any congruence between ESandCS is not adequately explored or investigated in the conventional marketing literature and the field is left untouched which extends huge opportunities for researchers to further explore. He has tried to verify the possible relationship between ES on CS, with the help of five employee-level variables that are thought to impact CS, like, communication, rewards, employee loyalty, retention, and commitment. Few studies have pointed out that ES plays a pivotal role in understanding customer interaction and communication (Jeon et al., 2012), however, the work is limited and scarce. (Grandey, 2000), in his work has opined that satisfied or contented employees display positive emotions which results in positive organizational outcomes like CS by sharing their positive feelings about the firm with the customers which leads to a more engaged and satisfied employee-to-customer relationship, especially in the service sector.It is important to note that a few researchers have opined that it is impossible to retain loyal customers with maximum satisfaction without having satisfied and involved employees, (Joseet al.,2003).JS is one of the work behaviors that has been found to have an influence on CS as mentioned above. However, as we study the existing literature, it is understood that very little work has been done in studying the influences of other employee behaviors like EC, attitudes, etc. on CS, or simply put, employee behavioral issues and how they influence.

As we dig deeper into the existing source of knowledge, we are intrigued by the amount of work done in the field of workplace conflict. The current work however is disappointing to some extent as it focuses primarily on types of conflict, i.e., mostly on interpersonal and group-level conflict, while ignoring intrapersonal conflict as a factor that influences organizational outcomes as well. (Yidana, 2020) defines conflict as an inevitable phenomenon in the workplace, a “blessing in disguise” that result in creativity and innovation. He further elaborates on the various types of conflict that spun off from the lack of intrapersonal skills and define ways and methods to deal with them effectivity. (Kilonzo et al., 2015; Johdi et al., 2012) have in their work discussed at length the causes of conflict and have classified them into two groups: - organizational and individual factors. (Bennett,2007) has defined organizational factors as those that originate from within the organization itself like organizational policies, structures, style of working, etc., while individual factors are related to interpersonal conflict among employees and are defined as anundesirable interpersonal rendezvous characterized by contradictory arguments, resentment, abnegation or antagonism (McCorkle et al.,2002). (Wanzer et al., 2008) further enriched the existing literature by defining and classifying sources of conflict, mainly the ones that result in interpersonal conflict among employees in the workplace. (Freedman, 2019) emphasized the role of interpersonal conflict among nurses and their impact on service delivery to customers i.e., patients, in the healthcare industry. He emphasized that conflict results in dissatisfaction and inappropriate work behavior which influences the way they deal with customers. (Woodyath et al., 2020) also, emboldens the fact that interpersonal conflict dampens dyadic relationships and organizational communication as a whole. It results in expectation mismatch, work aversion, fatigue, stress, and dissatisfaction within the workforce, which eventually leads to turnover, and poor performance, in order words unfavorable organizational outcomes. On exploring the current source of knowledge further, we observed that work related to group conflict is also been discussed, however, the work in this domain is quite scarce. (Fox et al.,2021) talks about group conflict and its effect on group members in fostering a collaborative climate especially post covid. The paper explores the effect of such conflict on employee well-being and group dynamics especially while achieving group targets and objectives in alignment withthe organizational objectives.

One of the articles on EC, (Zhao et al., 2014) focuses on the indeliblebearing of work-family conflict on CS, in the domain of the hospital sector. He points out that work-family conflict results in poor performance and stress in the front-line workers which eventually have a spill-over effect on the employee-customer relationship, hence affecting CS.

It is vexing to observe that existing literature talks about conflict and studies it in great detail however it sheds light only on the different types of conflict and how they impact individual employee behavioral outcomes. Studies related to intrapersonal conflict and its relationship to CSare unfounded and equally rare.The existing body of knowledge also elaborates on the effect of JS on CSalone while keepingthe larger domain untapped. Hence it is important to explore the possibility of a relationship between other employee work behaviors like EC, especially intrapersonal conflict, on CS.

Therefore, this paper tries to explore the possibility of the influence of one such behavioral outcome on CS. It aims at understanding the influence of employee intrapersonal conflict on CS using OC, EI, and as moderating variables. The paper proposes a theoretical construct to explain the causal relationship between the two variables and develops research propositions. Built on the preliminary explorative study, we have developed a few research questions, that we intend to answer through our propositions and proposed framework.

- What are the key factors of intrapersonal conflict?
- How does intrapersonal conflict impact the working of an organization?
- Is there any relationship between conflict and organizational outcomes like CS?
- What are the critical factors of CS and how are they related to EC?
- Does emotional intelligence and organizational culture moderates the causal relationship between EC and CS?

A detailed study of the existing literature has been conducted to arrive at the propositions and the proposed theoretical model, to obtain a satisfactory understanding and explanation of all the above research questions.

Literature review

The current research aims at studying the influence of EC on CS primarily in the service sector, withmoderation variables. The research claims that conflict results in dissatisfied employees, which triggers negative behavior. This behaviorinfluences the employee-to-customer relationship and hence results in poor CS.

To further justify our proposed theory, we have explored the existing literature in three different aspects and have arrived at our propositions and conceptual model.

Employee intrapersonal conflict:

Conflicts are common and mostly unavoidable in the workplace as human beings have different perceptions, opinions, values, beliefs, feelings, etc. Every individual working in the organization is different from the others, in the way they think, perceive, and interpret the environment around them. "Conflict is defined as a phenomenon that arises due to disagreements, grievances, disputes, or misunderstandings within the workplace. It is an emotional state whose manifestation can be through different behavioral or psychological outcomes for both organization and its employees"(Abiodun et al., 2014). There are different views on the conflict. The traditional view is that conflicts are bad and should not be encouraged at any cost (Robbins 2005), while the latest view from (Obi, 2012) defines conflict as a healthy part of a working relationship and exists in mostly in three forms: intrapersonal, interpersonal, and intergroup conflict. There exists a third view that opines that conflict is a source of creativity, innovation, and ideation (Townsend, 1985).

(Pauluset al., 2009; Jehn et al., 2004) have supported the second theory and in their view interpersonal and group conflict within the workplace resultsin creativity, innovation, and ideation. The last view preaches that conflict is cannot be classified as good or badbut it's a necessary tool for the smooth functioning of an organization that desires positive outcomes (De &Van, 2010). These theories make it amply clear that there exists a causal effect of conflict on the working of an organization and it may influence organizational outcomes. Conflicts usually are categorized in the form of their outcomes – functional and dysfunctional i.e., either positive or negative (Madiha& Shazia, 2015). A dysfunctional conflict is defined as one thatharms organizational outcomes like poor performance, low productivity, and poor JS. Dysfunctional conflict tends to obstruct the organization or individual from attaining their goals and objectives (Baker, 2011). However (Oucho, 2002) defines functional conflict as one that benefits and impacts people positively. Functional conflict enables and ensures innovation, learning, and growth opportunities for both individuals and the organization as a whole (Kinicki & Kreitner, 2008).

(John et al., 2020) has discussed primarily three types of conflicts depending on the level of the conflict generation– intrapersonal conflict, interpersonal conflict, and intergroup conflict. The current literature speaks volumes on interpersonal conflict and its impact on employee performance, productivity, and other behavioral aspects (Jha et al., 2011; Quade et al.,2016; Currie et al., 2016; Paulus.et al.,2009; Jehn et al.,2004). However not much work is found on intrapersonal conflict and hence in this paper, we concentrate on intrapersonal conflicts, and their causes, as they must be explored for all possibilities.

(Tabitha & Florence,2018) have defined intrapersonal conflict as "man against self "conflict which is aperson's state of mind often governed by the environment, surrounding, events, and external stimuli of which the individual is also apart. Depression, frustration, stress, management style, poor communication, lack of support, anxiety,etc. often results in violent behavioral manifestation. This type of conflict mostly results in forming a negative impression or feeling about the person, thing, or work condition, that a man is in contact with (John et al.,2020).Studieshave shown that a self-conflicting individual would be disengaged, and dissatisfied with his work which would affect his mental state, and his job performance, and, in the end, the organizational outcome would not be as desired (Riaz & Junaid,2011).According to (Dewa, et al.,2012) conflict management is a concern for all stakeholders asfailure to resolve conflicts within the organization, would create negative outcomes and have a domino effect on the overall working of the organization. Hence to resolve conflict it is imperative to know the critical factors that result in or triggers a conflicting situation. (John et,al. 2020) quoted that conflict must be resolved to ensure a healthy work environment that ensures positive organizational outcomes. Intrapersonal conflict results from incivility, poor mental health, goal conflict, poor management, lack of communication, etc., and it has a dampening effect on physical, psychological, and financial to both organization and its employees. Hence organizational effectiveness which includes customer satisfaction, organizational growth, and sustainability eventually gets severely damaged due to constant friction and conflicts.Out of the innumerable reasons, that the existing literature talks about, our study is limited only to three relevant factors resulting in intrapersonal conflicts among employees - mental health, corporate incivility, and goal conflict.(John, et al.,2019) have defined incivility as an impolite act meted out to the employees by their employers through their policies and practices like discriminatory practices in promotions, increments, rewards, non-response to complaints as grave as sexual harassment, and insensitivity towards the distress and discomfort of their employees.(Vasconcelos,2020) said that the unpleasant display of incivility among the employee in a workplace and towards external stakeholders like customers, clients, and vendors are quite easy to identify. To a large extent, such situations are related to discord, uncouth and unfavorable experiences, that is, the keystone of WI.

Abundant research has been done in this area, since, workplace or corporate incivility (WI) has an overarching impact on various employee behavioral and professional outcomes like performance, productivity, mental health, turnover intentions, conflicts, etc. (Cortina et al.,2017). It has been noted that overtime mistreatment results in negative outcomes and has a spillover effect on the various stakeholders of the organization, especially low-intensity incivility like disrespect, devaluation, and discrimination (Marchionodo et al., 2016). According to (Ferguson, 2012) WI has an impressionon the selectedemployee's mental stability and personal life. He is torn from within and experiences mental trauma due to constant self-conflict between need and responsibility, which results in a damningimpact on both the employees and the organization (Porath et al., 2015). WI is associated with a series of rude, despicable antics that dampen the organization's climate instead of shaping it and rupture' the relationship and trust between the employee and employer leading to a withdrawal symptom within the employee (Pearson et al., 2005). Behavioral outcomes like indifference to work, poor job quality, poor productivity disengaged, conflict with supervisors, unwillingness to work, spending less time atwork, etc. are all results of WI (Porath et al., 2013). A recent study done by (Van Jaarsveld et al., 2010) revealed a significant correlation between WI and distortion in the relationship with co-workers, customers, and supervisors. Hence WI is one of the antecedents of employee intrapersonal conflict which has a domino effect on other organizational outcomes as well.

The COVID-19 pandemic has permanently fractured the fabric of the organizational climate in several ways. Social distancing policies, compelled lockdowns, self-isolation periods, apprehension about getting sick, depression due to the feeling of helplessness, long cessation of any activity, loss of job and income, and fear of the unknown and unseen future, had deeply wounded the minds of the citizens and workers. People are still trying to accept and acclimatize themselves to the next normal, post the pandemic. In such a scenario, workplace climate plays a crucial role in either ameliorating or aggravating the mental health of people in coping with this change, post-pandemic (Giorge et al., 2020). Poor work-lifebalance, poor quality of life, and work stress often result in increased mental agony and pain. This influences employees' work behavioral outcomes like conflict, low productivity, and poor performance.As (Paoli et al.,2000) pointed out in this study that job-stress is one of the common reasons for mental-health-related problems for employees these days. Job stress of an employee can create Work-life conflict which in turn creates tension-based strain and deplete resources completely and interferes directly or indirectly with job outcomes. Work overload, job characteristics, and lack of resources all results in poor mental health which often results in conflicts (Bakker et al., 2003; Calnan et al., 2000; Heuven& Bakker, 2003; Van Vegchel et al., 2001). Although family-to-work conflict originates in the home domain, it has been seen that much of it originatesfrom constant job stress and work overload and which has triggered an intra-personal conflict within the employee as he remains unsettled, distracted, and confused all time which affects his work behaviors as well (Van et al., 2009). According to (Frone et al., 1997) and (Reid et al., 2005) family-to-work conflict has negative consequences for one's emotional exhaustion and emotional conflict that impacts mental health and in turn employee performance. Hence it is important to account for the home-related stressor that may have been caused owing to, poor work-life balance and work overload or burnout to understand intrapersonal conflicts in employees. Therefore, it can be said that job stress is one of the antecedents of intrapersonal conflict.

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(Grace,2012) argued in her paper that conflict can result from either operational or personal factors; some of the factors identified by her included personal problems, mostly work-life conflict, quality of life, stress, and goal incompatibility which leads to aggression or other negative outcomes. At times conflict arises when two parties i.e., for example, the employee and the organization itself, presume that their goals are contradictory to each other. Goal incompatibility arises due to a mismatch between employee expectations from the role and the organization's goals. Goal differences owing to goals incompatibility between departments in anorganization generate, personality conflicts because of diversity in individuals, and poor communication which creates friction, conflict, and misunderstanding among management and staff. The fact that conflict due to goal incompatibility is not new and has been a topic of research ever since, speaks for its importance in the field of OB. The study conducted by (Kochen et al., 1976) proved beyond a doubt that goal incompatibilitieshave a significant correlation with conflict in organizations. It results in distress, confusion, self-doubt, and friction within the employee and creates a strong intention of turnover.(Schmidt et al.,1976) have proposed that goal incompatibility, leads to a perceived opportunity for interference, and interdependent activities within departments and individuals which eventually increases the potential for conflict. (Hussain et al.,2019) this paper discussed intrapersonal conflict at length while identifying a few factors that result in intrapersonal conflict like values&beliefs, non-conformity with the role, goal incompatibility, management, and leadership style, etc. Goal conflicts as described by (Evans, 2013) "exist within an individual when their behaviors and attitudes have compatible elements or lead to both positive and negative outcomes which are mutually exclusive," and it is an antecedent of intrapersonal conflict.

Figure: 1. Antecedents of Employee Intrapersonal Conflict

CS and critical success factors:

Humans are heterogeneous creatures with a variability of emotions that differs from person to person. The emotional range in human beings makes them versatile in their own way and makes the diverse nature of an organization more intriguing and intensive. Highly intelligent people are a boon to the workplace and the environment associated with it. EI is the knowledge that a person can acquire over the course of years through experiences and expressions (Fiori, 2009). Organizational goals can be maximized by working on this (Danquah et al., 2014). High emotional intelligence helps us to acclimatize to the minutest changes in the surroundings and adapt to the suitability of the situations. The measure of emotional intelligence is a positive way to measure the natural adaptability of an individual. Understanding the needs of one as well as the other people engaged in the institution is a praised skill that many admire. It creates a harmonious interrelationship within the different organizational elements that helps in the smooth functioning of the institution. Social awareness is a gift that not many have but those who do are a blessing to others. It increases commitment and success within the structure. This quality, when intertwined with effective CS promotes and gives optimum productivity and reliability within the institution (Biscaiaet al., 2016).CS is the central measure of customers' perception which is influenced by the following satisfaction drivers: Customer Expectations, Perceived Product Quality, Perceived Service Quality, and Perceived Empathy (Cognitive Empathy & Emotional Empathy) (Golovkovaet al., 2018). Customer expectations are a certain set of ideals that the customer has regarding the services that they would be provided with. Perceived service quality relates to the quality of the service that the customer or service-seekers are intrigued by the output. Perceived product quality deals with the commodity that they are served. Lastly, perceived empathy talks about two factors i.e., cognitive empathy and emotional empathy which play a pivotal role in the overall development of the organization and enriched quality of the service of the product. These are also integrative towards the webbed structure of EI (AbrahamR., 2004), (Koydemet al.,2013).CS has a direct dependability on this. A harmonious relationship and delivery of these factors create an environment of maximum output. Emotional literacy is becoming more and more prominent these days. Flexibility and sensibility, compliance, and communicability of emotions while dealing with customers, play a crucial role in shaping the future of the organization (Singh, 2006; Singh et al., 2011). Emotional maturity and the threshold of dealing with all the other superficial factors lead to an effective 'fateful moment' in which a customer decides whether they are willing to purchase the product or services or not (Pugh, 2001). These are deciding factors of successful management of the productive value. Emotionally competent employees are more skilled in dealing with the maximum range of sentiments of the customers in this sector. (Lopes, Salovey, Cote & Beers, 2005). Better interface strategies can be inculcated by regulating the customer's feelings and emotions. (Lopes et al., 2004)

Employee Conflict and Customer Satisfaction:

The cornerstone of mainstream marketing literature has always been about improving factors that impact CS. In recent times it has been observed that researchers have been fascinated to explore the relationshipbetween organizational profitability and CS (Agburu J.I., 2012 ; Tabaku et al.,2013)They have inferred that it is extremely important to study the role of employee behavioral outcomes on organizational outcomes like CS and support, performance, productivity, customer retention, etc., especially in the service industry like the hospitals and healthcare, IT/ ITES, Banking, and Insurance, etc. Employee-to-client communication is the key to CS in these industries (Bowen et al., 2004). (Mazaheriet al., 2010) has tried to establish the connection between CSand service recoveries, from the perspective of conflict management with a special focus on the pre-existing attitudes of employees towards customer grievances in case of service failure. He pointed out in his study that pre-existing attitudes towards customer complaints and grievances, like apathy towards customer grievances redressed, ambiguous information sharing, indifference, etc., aggravate the conflict between the employee and customer that results in customer dissatisfaction. He emphasized the role of employees' conflict management style, which includes communication with customers, listening, and being empathetic towards their complaints which plays a crucial role in CS. Intrapersonal conflict might occur while dealing with internal staff, back-end support departments, team managers, and team members, whose behavior causes stress and anxiety and leads to inappropriate work behaviors' within the person in contact with the customers. (Akhtar et al.,2016) discussed in his work the associationbetweenJS andCS in the service sector. He explained how employee performance depends on various internal and external factors which include organizational and societal factors that shape the work behaviors of an individual. These have a lasting impact on JS which influences the attitude of an individual toward the customer. Hence a direct relationship between JS and CS can be inferred from this study. JS involves various psychological variables like mental well-being, stress, creative environment ,etc, and these according to the existing literature onEC, are identified as antecedents of intrapersonal conflict. Hence, we may say that intrapersonal conflict results in dissatisfaction and hence has an impact onCS too.

Satisfied employees would ensure positive organizational outcomes like CS. (Feon et al., 2019) in their paper provided a theoretical framework that established the cohesion between ES and CS. His findings proposed that the leadership team, especially in the service industry must take a proactive part in recruiting employees who are confident, emotionally intelligent, capable, display pro-social dispositions and poised character, able to handle conflict or any other job stressors. As said (Schlesinger & Zornitsky, 1991) those employees who have higher JS, have higher engagement with the organization and deliver service excellence.

The current mainstream literature has been working on establishing a link between employee JS and CS, however, has failed in addressing the concept of EC and its impact on CS. The existing literature does speak about conflict only in terms of factors of JS or antecedents of JS. We have not been able to find any substantial work that establishes any association, or studies the causal relationship between EC and CS, however, there is a link between JS and EC which is established and JS does have a direct impact on CS. Hence, we can infer that there is also a causal relationship between EC and CS.

Thus, from the above literature review, the first proposition has been inferred as

P1: There exists a causal relationship between EC and CS.

Emotional Intelligence:

EI was taken from the concept of (Thorndike, 1920) which defines social intelligence as the capability of handling human relations and managing them in a wise manner (Newsome et al., 2000). (Gardner, 1920) proposed a concept similar to Thorndike's work. Interpersonal intelligence is defined as an individual's capability to deal with his identity and to address complex and delicate emotions of him. It relates to one's own potential to deal with others and adapt to others'attitudes, demeanor, motivations, and expectations (Parker et al., 2001). In the early works of (Salovey& Mayer, 1990) the term EI made its way into mainstream psychology. It became a part of measuring intelligence and was popularized by including this branch in the public arena as an accepted term and was further popularized by (Goleman, 1995). The functioning of EI encompasses four divisions (Mayer et al., 2001). The first one is emotional perception, which involves the capability of an individual to recognize, convey, release, and realize emotions within one and others. The second branch focuses on psychological consumption by segregating emotions and administrating observations into valuable facts. The third branch is the concept of emotional understanding of oneself, the decisive quality to level the emotions and consider the relations between words and emotions, the potential to appreciate complex feelings, and be able to accept likely transference of emotional intelligence. The last branch deals with ardor control, the capacity to remain stoic, to able to avoid any curve in the emotional periphery, and to introspect and retrospect emotions within one's own self and others (Mayer et al., 2001). The sense of judging emotions is an integral requirement for that (Prentice, 2019). A startlingdistinction exists in a nimiety of research where EIis termed as a decisive factor in defining personal relationships (Schutte et al., 2001), leadership (Palmer et al., 2001), individual achievement (Brackett et al., 2011), as well as organizational results, which are optimized in terms of employee performance and customer response (Kernbach&Schutte, 2005; Prentice, 2016; Prentice et al., 2013; Prentice & King, 2011). EI is a separate skill that has a positive effect both in business and institutional structures which contains social components and an interactive relation between more than two sides involved in terms of both the employees and customers (Prentice et al., 2013; Prentice & King, 2011).

Impact of EI on CS:

Employees in the service sectors are mostlylower-paid and extremely overstretched (Prentice et al., 2013). The intensity of work stress, job demand, and customer expectations in different types of services are ever-increasing. The notion of emotional toil has particular significance to service delivery that has an energetic and prospering quality because of the unreliability created by customer involvement in the service encounter. Service sector spokespersons, mostly service superiors are located in borderline-rotating positions, acting in the roles of executants, speculators, and dealers of service sectors (Tsaur & Lin, 2014) and performing emotional labour. Emotional labour is described as leading emotions for a wage and may entail exterior and intense stagecraft through incorporating, counterfeiting, or extinguishing emotions to amend the inner declaration (Hochschild, 1983). EI looks after not just the bonding between the customer and the service provider for the time being but even after the process ends. It creates a bond of everlasting trust where both parties can have a safe and reliable outlook from the mutual benefit of the relationship. The reliance of the customers on the service provider depends on several factors. The different tangible and intangible variables are also affected by the positive outreach toward the patients. EI provides a path of steady and consistent trust-building. It makes the service more lucrative. The different types of strategies adopted by the organization can maximize effective CS. The existent shortcomings of the structure in healthcare can be minimalized by a smart and innovative inclusion of emotional intelligence. It creates a positive impact on the overall industry and makes the terms go a long way in the future.

Impact of EI on EC:

This is a well-researched area and researchers have been working on this topic for quite some time now. Post covid conflict and conflict management has been the most discussed topic in the academic fraternity. Primarily the reason is as the way of business has gone through a paradigm change, so has the mental state of the workforce. EI is something that the industrial leadership team requires at this point in time to build a team of resilient workforce that isemotionally strong, willing to take risks, and deal with the current VUCA environment. (Schlaerth et al., 2013) worked on establishing a relationship between EI and the leader's conflict management strategies. He explained that leaders with high EI can resolve conflicts and avert situations that result in conflict; however, it is much stronger in subordinates than leaders. (Hopkins et al., 2015)studied the underlying chemistry between EIcapabilities and conflict management styles existing in the workplace.The paper emphasized on EI potentiality of trouble-resolving, communal duty, and urge power as the shortest way related to how one can managediscordin the workplace. It is important to ensure employees must possess the mentioned EI skills to manage conflict and ensure a resistance-free environment for organizational growth and sustainability.

The existing literature supports the fact that EI has a direct relationship with EC and CS. Hence, we infer the second proposition based on the above study that

P2: Emotional Intelligence, a dispositional variable moderates the causal relationship between employee intrapersonal conflict and CS.

Impact of Organizational Culture &CS:

Organizational culture is an important part of creating a safe haven for the upliftment of the institution. It creates a deep trusted relationship between all the parties. A suitable cultural atmosphere is integral in creating a wonderful scenario where all the input will be generated in an optimum way. EI is a framework for paving the way for qualitative improvement of the industry (Aksu AA & Ademir B, 2005). As (Lee et al.,2013) pointed out that EI provides organizations with a vantage point for developing an organizational culture that stresses the importance of EIand transformational qualities.It stems from the belief that a strong emotionally intelligent conglomeration of human resources of an organization, would influence and foster a conducive, supportive, and conflict-free working environment An emotionally intelligent environment gives birth to improved bureaucratic culture and competition culture (Svyantek, D. J. 2003). The remarkable value of positive relations and well-understood intelligence when recognizedappropriately can bring a healthfulambiancethat will, in turn, discharge all the positivity in making intrapersonal relationships between the client and the service provider. Meaningful relationships between the parties not only create a more human basis for interaction but also, a trustworthy platform to execute and implement better strategies. CS is highly reformed by using appropriate gadgets of organizational culture. An organization can reach the topmostextent with the help of nurturing and excellent service. CS is one of the priorities of companies and should always remain one based on the nature of the demand that is being wanted with the rise of the 21st century. Organizational culture influences many dependent as well as dependent variables. It creates an environment of safety and trust and makes the output reach a greater height. Self-awareness, self-regulation, and self-analysis are the major key components in understanding the future possibilities of the company and service providers. A good organizational culture in turn creates an endless relationship between the customer and the service provider (Goleman D 1995, 2001), (Alegre J&Chiva R, 2008). It provides more flexibility and acceptance on the side of the customers. The effective formation of the core of CS is one of the preliminary steps to achieving a good reputation in the market. Trust, as we know, is a major component of human lives and nobody is immune to that. The rise of competition also ensures a good foundation for the companies; it provides them with a component of healthy competition. Thus, emotional intelligence, good organizational culture, and CS are all the fruits of the same tree. They are interrelated in numerous ways and together strengthen the future of the service. EI attracts customers and these customers are in turn attracted to the top-notch organizational culture (Danaeefard et al., 2011).

Impact of Organizational Culture &EC:

According to (Burke,2006) supportive organizational culture creates a positive environment that ensures afriendly work culture and preventswork-life conflicts. Work-life conflicts result in intrapersonal conflicts that impact performance and employee behaviors at the workplace. According to him, supportive organizational culture helps in introducing initiatives that facilitate work-life integration. (Ouchi, 1985) while studying organizational culture revealed the role of positive and creative organizational culture as a key to imagination and revolution. An open pliableorganizational culture results in freedom of expression of thought and mental stoutness which is the solution to fight shy EC. (Paais et al., 2020) explored the role of organizational culture in JS. He spotlighted that a conflict-free, inventive environment is important to motivate engaged employees with high performance and productivity. The existing literature hence has accepted the role of organizational culture in managing conflict or rather avoiding conflict situations at the workplace.

The below pictorial depiction shows a very interesting fact. It lists the dimensions of EI and organizational culture, according to (Taravat et al., 2020)there is a direct and significant relationship between EIand organizational culture. The dimensions that define EI, are also the dimensions that define the organizational culture of a firm, hence there exists a correlation between the two. Individuals with high EIand required competencies and emotional control,influence their abilities, by aligning with the values and beliefs of the organization, and creating an organizational culture that is open to change, fosters harmony, and aligns the personal goals with the organizational goals. In other words, it has been endorsed that the improvement of organizational culture in service organizations can eliminateconflict and foster an environment of learning and creativity (Danaeefard et al.,2020).

We have also been able to establish through the literature support that EIimpacts the relationshipbetween EC and CS, we infer the third proposition that is

P3: Organizational Culture, an organizational variable moderates the causal relationship between employee intrapersonal conflict and CS.

Figure: 2. (Hasan Danaeefard, Ali Salehi, AsadHasiri and Mohammad Reza Noruzi, How emotional intelligence and organizational culture contribute to shaping learning organization in public service organizations., African Journal of Business Management Vol. 6(5), pp. 1921-1931, 8 February, 2012)

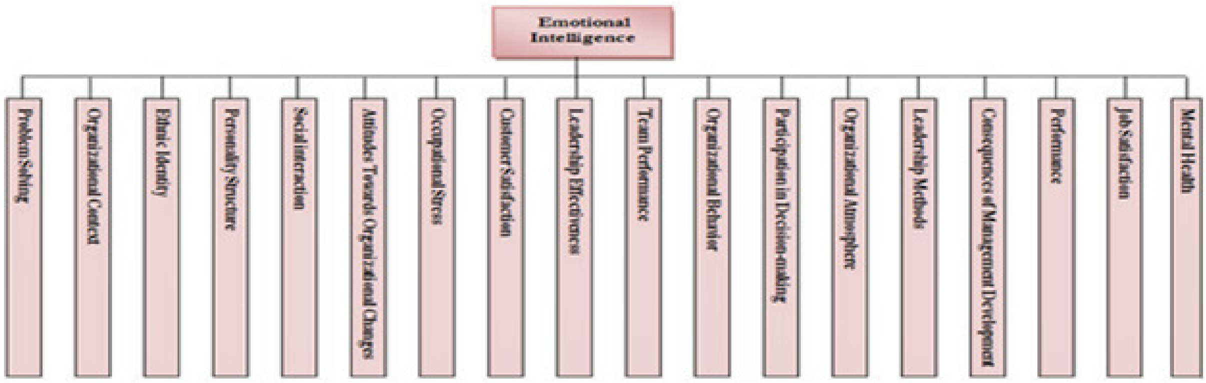


Figure 2. Dimensions of emotional intelligence.

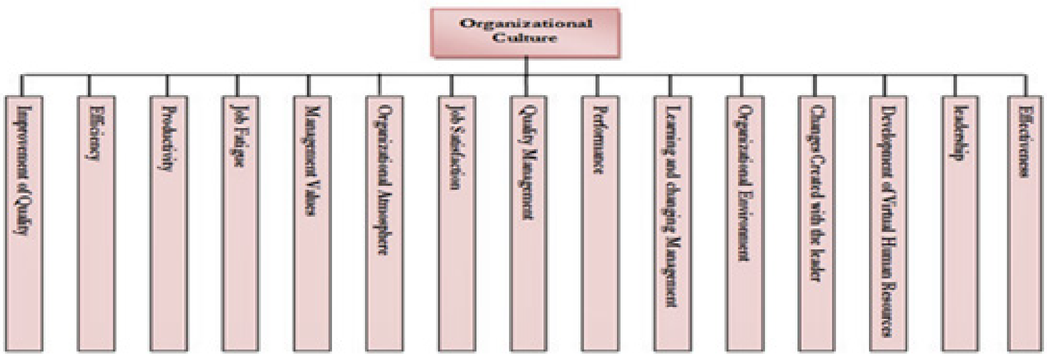


Figure 3. Dimensions of organizational culture.

Research Methodology

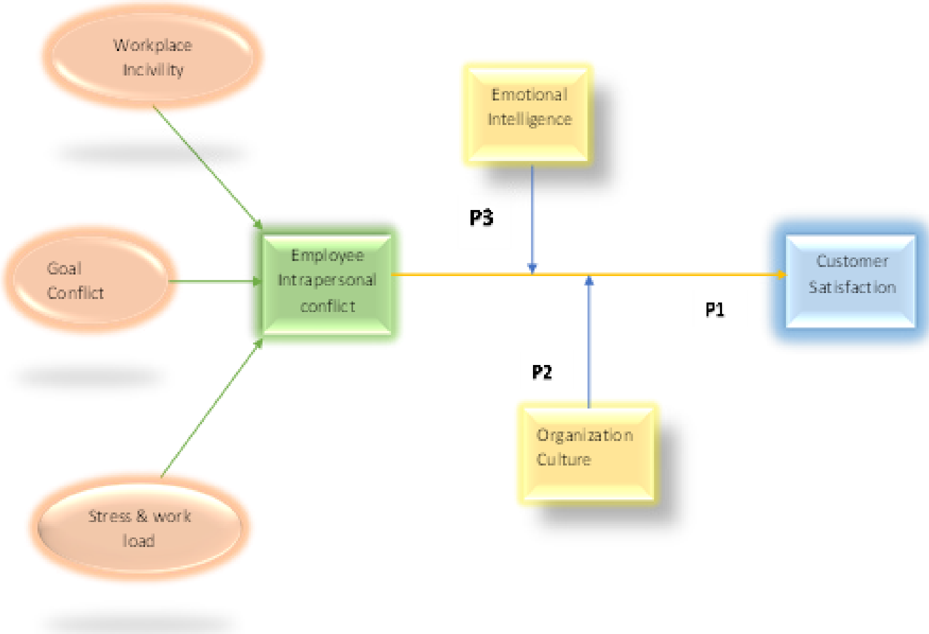
The methodology used is a critical review of existing literature through keyword searches like EC, conflict management, CS, customers, employees, COVID, service sector, work attitude, emotional intelligence, stress, organizational culture, workplace incivility, and organizational goals. Various databases like Wiles, SAGE, Springer, Emerald, and Scopus are used to download relevant journals to study the current research on the topic. Keywords as mentioned have been used to search for journals in Google scholar, and research gate for further references. The literature review has been divided into four distinct parts to perform an in-depth study of each aspect of the existing volume of work, to justify the proposition derived.PRISMA framework can also be used to refine the search, however, this technique is beyond the scope of this paper.

Research Framework:

Based on the detailed literature review as performed, we have arrived at three propositions as stated above:

• P1: There may be a direct relationship between employee intrapersonal conflict and CS.
• P2: The proposed relationship is moderated by the dispositional factor i.e., Emotional Intelligence.
• P3: The proposed relationship is moderated by the Organization factor i.e. Organizational Culture

Figure: 3. The conceptual model of the propositions is given below.



Findings& Conclusion

The detailed critical literature review undertaken to explore the possibility of a relationship between Employee work behaviors and CS has opened up a new horizon that is yet to be explored.Our aim had been to explore the possibility of a causal relationship between EC and CS, which has been inferred to occur by the support of the existing literature review. The mainstream literature has already listed a few works on JS and their influence on CS, however, the work found was not exhaustive and is still in its nascent stage. It was also noted that the moderating variables selected for studies are also less researched and their association with CS and employee intrapersonal conflict is seldom investigated.
Our critical review has led us to the conclusion that JS is due to some important personal and professional factors, one of the personal factors is EC.

While diving into the depths of the existing knowledge base, we are surprised to realize that the conglomeration of learning in case of workplace conflict has been limited to defining conflict, types of conflict, and their relation to employee outcomes. The current academia has conveniently ignored intrapersonal conflict and its impact on various employee and organizational outcomes as a whole.

We have hence, consciously through this paper tried to understand the antecedents of intrapersonal conflicts and how it influences and impacts CS. We were overwhelmed to infer that if an employee is constantly rifled in intrapersonal conflict due to the various antecedents as identified like job stress, workplace incivility, and goal conflict, then he would not be satisfied or engaged. He would have a negative impact on the way he would associate and identify himself with the organization which would result in negative organizational outcomes like poor performance, and poor employee-to-customer relationships which would have an overbearing impact on CS, etc.

Our literature view has also, revealed that employee intrapersonal conflict which arises due to various personal and professional factors, of which workplace incivility, job stress, and goal conflict are most relevant, especially in the next normal phase of business.It was insightful to see, that organizational factors like organizational cultureand dispositional factors like emotional intelligence may have an impact on the variables under study. The existing mainstream literature did provide evidence of such an effect however in a few of the older studies, we did find some indirect references.

The study extends the existing literature by adding a new dimension to it where it studies the impact of intrapersonal conflict on CS in the service sector. As already pointed out in the previous section there exists a dearth in the existing literature in the field of intrapersonal conflict. The fact that this study provides a framework for further in-depth empirical research, itself adds value to the mainstream literature.

The use of moderating variables and their possible influence on the variables ie. CS and employee intrapersonal conflict provide insight into multidisciplinary research and createan opportunity for further interrelated studies. The study also speaks about the employee belonging to the service sector, since they have a direct relation to customers at the far end. It was understood while studying the antecedents of intrapersonal conflict that workplace incivility plays an active role in defining the behavior of an employee which has a cascading effect on the way he interacts with the end customers. This is an interesting finding and can be explored further empirically to understand the intensity of the effect.

Although the study is a theoretical construct yet to be tested, it does have a few proposed industry implications at the strategy and policy level of the organization. HR may focus more on employee mental health, work towards reducing stress and work overload, and manage conflict, build a conducive, collaborative organizational climate while focusing on performance and reward, which would eventually reduce employee turnover and increase ES. And as stated before satisfied employees will have a positive effect on employee-to-customer interaction, ensuring customer delight and satisfaction.

It's proven that in the field of service industries, the level of development is herder cause for the country’s economic development (Pradhan et al., 2014). It is quite interesting to investigate and understand, in case of the service industry and how customer satisfaction influences a country’s economic development. This study henceforth establishes a benchmark for customer satisfaction (EI & CS), along with an important parameter for measuring the performance of the service industry i.e., customer expectation and customer satisfaction. It is important to note that most of the EI and OC dimensions are almost the same and they have a deep impact on both organization and employee outcomes. Hence, we can infer is these dimensions are controlled they would influence the causal relationship of the variables under study.

Our research framework or the proposed model is based on an extensive literature study, and the biggest challenge faced while compiling the paper was to find articles or research work that directly links to our topic of study.

The novelty of the paper lies in the fact, it explores the opportunity to forge a causal relationship between employee intrapersonal conflict and CS in presence of three moderating variables with the support of the existing literature, which also has been seldom sought.

This domain remains unstirred and has opportunities for groundbreaking research work, especially empirical research.

Limitation and Future Scope

Good research always has scope for future exploration and expanding the study done. It is also true that no research is without its limitation. This paper proposes a relationship between EC and CS, it gives a proposed construct or framework, which can be later tested empirically for validity. The novelty of the work lies in the fact that it uses a dispositional variable and an organizational variable as moderators, having a direct proposed impact on the relationship studied about. This is also a theoretical construct that must be tested empirically for results and conclusive inference can be drawn based on this relationship.

Our study is also limited to only EC as one of the factors that may influence CS, however, other work-behavioral variables like employee engagement, and employee perceived justice may study for similar results. The antecedents used in studying intrapersonal conflict are only three; it can be extended and enhanced with other such antecedents. A detailed study can be done to explore the possibility of other antecedents of ECs.

The EC in our paper is restricted to intrapersonal conflict only; it can be further enriched by taking into account the other conflicts as well. The consequences of CS like customer retention, loyalty, and repeat purchases also can be added to extend the knowledge of the existing work. Work in this domain has started however; it is still at a very nascent stage and must be enlarged. More empirical research in this domain is desired.

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This domain remains unstirred and has opportunities for groundbreaking research work, especially empirical research.

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Applied Management Perspectives

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GAIN MORE KNOWLEDGE
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AN EXPLORATORY REVIEW ON THE ROLE OF TOURISM DIGITAL MARKETING TOOLS AND TRENDS

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ABSTRACT

The adoption of digital technology for use in tourist marketing has seen tremendous improvements, and their application in the industry is only expected to increase. The purpose involved in this study is to examine systematic analysis of literature on digital marketing tools for the travel industry in journals connected to the industry between 2018-2022. The investigation shows that the status quo in the tourism sector has been upset by the growing use of digital marketing technology. Findings also highlight how market for digital marketing tools is expanding becoming more diversified in terms of themes. Tourism marketers must make sure they are aware of the advancements in the digital marketing sector in order to stay competitive. Further, study provides the groundwork for detailed investigation and offers insights on managerial implications.

Keywords: Digital, Marketing Industry, Technology, Analysis

Introduction

The tourism industry has undergone massive changes in recent years, driven by the advancement of various tools in digital marketing. These tools enable companies to reach out to potential customers faster and more effectively than ever before. The digital marketing in travel and tourism sector, including their current usage and potential future developments, are the subjects of a exploratory review of the literature presented in this article. The traditional way of conducting business is no longer viable (Ryan, 2019).The ability for firms to measure and monitor user behavior in real-time with digital marketing as opposed to conventional marketing is the need for success. A successful and effective e-marketing channel is a need for businesses in the tourist sector to compete in the modern market. Thus, digital marketing undeniably has become world migrated to digitalization. Digital marketing has emerged as one of the main areas of attention for travel agencies and destinations across the world. In a globalised world, digital marketing is the most intriguing and rapidly growing kind of tourist promotion (Chen & Lin, 2019).

It explores the potential opportunities that digital marketing can bring to the industry, as well as the challenges it may face in the future. Reach, engagement, and conversion metrics to be tracked for each digitally launched campaign. Ultimately, this research seeks to provide an insight into how businesses can better leverage these tools for maximum impact in their respective sectors.

Understanding Digital Marketing

Tourism digital marketing has become essential for businesses in the tourism industry to remain competitive and attract new customers Ruzic D (2003). By utilizing digital channels and technologies, tourism businesses can target specific audiences, increase their online visibility, and engage with potential customers in a personalized and meaningful way. "The combining of traditional media with Internet and similar digital tools to accomplish marketing objectives." 2012 (Chaffey) (Chaffey) The use of the Internet and other digital technology in conjunction with traditional marketing strategies is known as internet marketing. Marketing that makes use of electronic media including the web, email, interactive TV, IPTV, and wireless media as well as digital data on customer characteristics and behaviours. (2009) (Chaffey, D., Ellis-Chadwick, F., Mayer, R., Johnston) (Chaffey, D., Ellis-Chadwick, F., Mayer, R., Johnston).

Objectives

1 To comprehend the fundamental idea of digital marketing in tourism industry.

2. To know various tools & trends of tourism digital marketing business.

3. To analyze a comprehensive literature research on tourism related digital marketing.

A Exploratory Review on Role of Tourism Digital Marketing Tools and Trends

The use of digital marketing tools is becoming increasingly popular in the tourism industry. This research paper systematically reviewed the current state of research on future trends and tools in the digital tourism. The findings showed there is a need for empirical evidence on the effectiveness of digital marketing tools, and that future research should focus on this issue. In addition, it was found that there is a lack of consensus on future developments in tourism-related digital marketing but that personalization and data-driven marketing are likely to become more important in the future. Digital marketing tools are defined as “any software that helps a company market its product or service online” (Chaffey, 2012, p. 8). In context of tourism, tools for digital marketing can be used to promote destinations, attractions, and travel experiences to potential tourists. There is a wide range of tools available, each having unique benefits and

and drawbacks. The most popular digital marketing tactic is social media. With billions of active users, social media sites like Facebook, Twitter, and Instagram provide companies with a direct channel to connect with prospective clients. Digital marketing tools for the tourism industry. The tourism industry has seen a major shift to digital marketing, with a range of new tools available to help promote businesses and destinations. With the expansion of social media and the internet, travelers are becoming more interested in exploring new places and experiences. But how can tourism businesses make the most of this shift? In this article, we'll look at some of the digital marketing tools that can help business attract more customers and boost sales. From SEO strategies to content marketing and beyond, discover how you can use these tools to reach out to potential tourists and build an online presence.

Google My Business

Businesses may manage their internet presence throughout Google with the help of the free service called Google My Business. Businesses have control over how they appear in search results and on Google Maps by creating and authenticating their business profiles.

Google My Business also offers information on how clients are finding and contacting your company online.

Google AdWords

For the tourist sector, Google AdWords is one of the most widely used digital marketing strategies.. It allows businesses to create and manage ads that appear on Google search results pages. AdWords is an efficient approach to connect with potential clients who are looking for goods or services relevant to the travel and tourism sector. Tourism-related firms might use AdWords to target potential clients in certain geographic locations, during particular seasons, or with interest.

Google Analytics

As the tourism industry continues to grow and evolve, so too the tools and technologies available to marketing professionals. Google Analytics is a free platform that provides detailed insights into website traffic and visitor behavior. With Google Analytics, tourism businesses can track where their website traffic is coming from, what pages are being visited most often, and how long visitors are staying on the site. This information can help guide marketing strategy and make conclusions about where to allocate resources. Google Analytics is an essential tool for any tourism business that wants to keep up with the competition and keep up with the most recent developments in digital marketing.

Social media marketing

By using networking platforms, businesses can connect with potential and current customers, creating a community of engaged customers that can be tapped into for marketing purposes.
When used correctly, social media marketing can be an extremely powerful tool for promoting tourism-related businesses and products. Here are some tips for using social media effectively to market your tourism business:

Use social networking sites to establish enduring connections with your customers. Don't just use it as a platform to sell your product – focus on creating a connection with your customers and building rapport.

1. Share interesting and engaging content that will interest your target market. This could include blog posts, photos, videos, or even info graphics.

2. To increase traffic to website or blog, use social media. Make sure that each platform you use has links back to your website so that potential customers can learn more about what you have to offer

4. Make use of the sponsored promotion available on social media sites. This may be an efficient approach to spread your message to a wider audience and advertise any special discounts or specials you may have.

5. Monitor your social media channels regularly and respond quickly to any questions or queries from customers. This will help to build trust and credibility with your audience.

Content marketing

As the tourism industry becomes increasingly digital, it's important for marketers to use the right tools to reach their target audiences. Content marketing is a powerful a means of connecting with both existing and new consumers, and there are a number of digital marketing tools that can help tourism businesses reach their goals.

Some great content marketing tools for the tourism industry include:

-SEO: Search engine optimization can help you ensure that your website and content are appearing for relevant keywords in result pages. This might assist you in bringing more organic traffic and possible clients to your website.

-Social media: Social media platforms like Twitter, Facebook, and Instagram are great places to share your content and connect with potential and current customers. Make sure to post engaging and relevant content regularly, and interact with users when they comment or ask questions.

-Email marketing: Email newsletters are a brilliant method to inform your consumers about what's new with your company, as well as share interesting articles, blog posts, or other types of content. Just make sure not to spam your subscribers!

-Content creation tools: There are a number of different online tools that can help you create high-quality content more easily, such as Canva or Quora. These can be helpful if you're short on time or need some inspiration for creating new content pieces.

Email marketing

Email marketing is an essential tool for promoting tourism businesses. It allows businesses to reach a large number of potential customers with minimal effort. Email marketing can be used to promote special offers, events, and news about your business. Also, it's a fantastic approach to stay in touch with current clients and entice them to use your establishment once again.

Pay-per-click advertising

This allows businesses to advertise online and only pay when someone clicks on their ad. This type of advertising can be beneficial for the tourism industry because it allows businesses to target potential customers who are specifically searching for travel-related products and services. Additionally, pay-per-click ads can be customized to target specific locations, which can be especially useful for targeting potential tourists from a certain region or country.

Literature Review

The review comprised a total of 31 publications that had undergone peer review. The majority of the papers were published in 2014 and 2015, while they were all published between 2006 and 2016. The subsequent Search engine optimization (SEO), pay-per-click (PPC), social media marketing (SMM), email marketing, affiliate marketing, mobile marketing, and content marketing are examples of digital marketing techniques. The most common tools of digital marketing tourism businesses is SEO (19%), followed by PPC (13%), SMM (10%), email marketing (9%), affiliate marketing (6%), mobile marketing (4%), and content marketing (2%). The remaining 31% of businesses reported using a combination of two or more digital marketing tools.

The findings suggest that digital marketing will remain to have a significant impact in the promotion of tourism products and services. In particular, SEO and PPC are expected to remain the most widely used digital marketing tools, while new technology like augmented reality and virtual reality are likely to become increasingly popular in the coming years.

Cabugueira (2015), variety in the natural or cultural world is the source of the value proposition found in tourist goods. By spreading its benefits to other sectors, boosting productivity, and eventually increasing these countries' performance, this type of innovation transforms the fundamental goods of the tourism industry into competitive advantages.

Raul Tarazona Montoya, Carlos Devece and Marta peris ortiz (2020) titled The significance of cluster associations in regional tourist development for digital marketing, This article focuses on the advantages of cluster membership in terms of performance and the effective use of tools for small and medium-sized firms in developing nations. To test the hypotheses, the obtained data were evaluated using fuzzy set qualitative comparative analysis. The findings highlight the most efficient digital marketing tool combinations as well as the essential activities that small and medium-sized businesses in particular must do in order to improve performance.

A virtual medium might be thought of as social media which strengthens social ties, according to Dewi (2020), who claims that literature analysis on digital marketing and its impact during the COVID crisis on internet retailers. Wonderful Bali's digital marketing approach has been successful in helping the business establish a positive reputation among customers as a result of its ability to effectively engage with clients. Almost all business owners use digital media to promote their products.

One advantage of digital marketing is that it is low-cost but successful at attracting clients throughout the day, according to Santos (2020), in his literature analysis on digital marketing and its influence on online business sellers during the COVID crisis. The practice of advertising and selling products and services through the internet in electronic and virtual settings is referred to as online marketing.

Larysa Fedoryshyna and Oleksandr Halachenko (2021) titled Strategic management in the tourism industry using digital marketing, study established that choosing the primary sales channels in the online environment depends on the marketing strategy of the tourism business. The main digital marketing strategies and technologies are highlighted in this report. On the basis of optimizing digital marketing technologies, the key directions of strategic management in the tourist industry are established.

Methodology

The study followed a systematic methodology for conducting the literature review. The databases used were ProQuest, Emerald, and EBSCO host. The inclusion criteria were that the studies must be peer-reviewed, English-language articles that discuss digital marketing tools and future trends in tourism. A final study of 67 articles was examined in the final analysis. The articles were coded based on the following themes: digital marketing tools, future trends, and benefits/limitations. After coding the articles in order to find similarities and contrast across a thematic analysis was conducted. Overall, the findings suggest that digital marketing tools are becoming increasingly important for tourism businesses as they seek to reach new audiences and engage potential customers. Future trends in tourism appear to be moving towards more personalization and customization, as well as increased use of technology throughout the customer journey.

While there are some limitations to using digital marketing tools (e.g., cost), there are also many benefits that can be achieved by implementing an effective strategy.

Results and Discussion

The existing literature on tourist digital marketing techniques and emerging trends was thoroughly reviewed. The results indicate that companies in the tourist sector are using a variety of digital marketing methods, including social media, search engine optimization, and online advertising. The best way to employ these technologies to get the intended outcomes is still not well understood, though. Future developments in tourist digital marketing are also anticipated to involve the use of more advanced technologies and strategies as well as a stronger emphasis on consumer involvement and customization.

Managerial and theoretical Implications

Enhanced customer engagement:
Tourism digital marketing tools and trends provide businesses with a range of opportunities to engage with their customers. This could be through social media platforms, email marketing, chat bots, or personalized advertising. Such engagement helps to develop a relationship among the business and customer, which can increase customer loyalty and encourage repeat business. Increased visibility and reach: Digital marketing tools can help businesses increase their online visibility and reach. This means that they can reach a wider audience and attract more customers

Real-time data analysis:
Digital marketing tools also provide businesses with real-time data on their marketing campaigns. This data can be used to monitor the success of campaigns, identify areas for improvement, and make data-driven decisions about future marketing strategies.

Improved personalization:
One of the key trends in tourism digital marketing is personalization. Businesses can use customer data to create tailored marketing campaigns that are more likely to resonate with their target audience. This can increase the effectiveness of marketing campaigns and help to build stronger relationships with customers.

In terms of theoretical implications, tourism digital marketing has helped to shift the traditional marketing paradigm from a one-way communication model to a two-way communication model.

This means that customers are now actively engaged in the marketing process and are able to provide feedback and contribute to the development of marketing campaigns. New theories on customer involvement and co-creation in marketing have emerged as a result of this.

In summary, Businesses need to be updated with the future trends and adopt innovative strategies to remain competitive in a crowded market. At the same time, the development of digital marketing has led to new theories and concepts in marketing that are focused on customer engagement and co-creation.

Conclusion

The research indicates that digital marketing tools are a powerful way for tourism organizations to reach their audiences and increase revenue. By utilizing the latest trends in digital marketing, such as personalization, storytelling, user-generated content and AI-driven technology, tourism organizations can improve engagement with customers and stay ahead of the competition. In addition, understanding customer preferences through data analytics is essential for making informed decisions about how to optimize online campaigns. This review has provided several insights into existing literature on this topic – highlighting current trends and offering guidance for future research opportunities in this field.

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Applied Management Perspectives

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MAPPING THE LITERATURE ON INDIA'S CLIMATE CHANGE INITIATIVES AND INTERNATIONAL RELATIONS: A BIBLIOMETRIC ANALYSIS

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ABSTRACT

There is an increased concern for redefining India's role in defining the climate change policies in the global international scenario. India has emerged as a leader to address the issues pertaining to policies and practices associated with climate change. The present study reviews and analyzes the various studies conducted in the domain and the developments in the past years. The study concludes that the problems to be addressed are extensive and require a proactive approach from all the countries of the world. The study utilized a bibliometric approach to analyze the literature related to India's international relations and climate change policies and practices. The results revealed two very prominent clusters. Cluster one comprising of thirteen items and cluster 2 comprising of 6 items. The study concludes that twenty-first century economic growth agenda is directed towards provision of a sustainable living for the inhabitants of the planet and India can play a major upfront contributor towards its achievement.

Keywords: Bibliometric Analysis, Climate Change, International Relation, India

Introduction

There is a widespread perception that power is shifting in global politics and that emerging powers are assuming a more prominent, active and important role (Hurrell, & Sengupta (2012). Despite the growing population India has been able to sustain a model of growth where environmental concerns are met upfront along with the developmental aspects. Both the Paris climate agreement (UNFCC, 2015) and the Sendai framework for Disaster Risk Reduction (UNODRR, 2015) are important agreements to be accomplished during the 2021-30 decade.

India has emerged as a leader in the international front among the developing nations to abide by the policies related to mitigation and adaptation of climate change. This research thus focusses on the review of studies related to India's international relations and its climate change initiatives.

Research Methodology

The study utilized a bibliometric approach to analyze the literature related to India's international relations and climate change policies and practices. Bibliometric analysis uses a quantitative approach for the description, evaluation and monitoring of published research. This method has the potential to introduce a systematic, transparent and reproducible review process, and thus improve the quality of reviews(Lamboglia, et.al 2021).The study utilizes the mapping techniques which seeks to discover the structures and dynamics of the scientific field under investigation (Zupic and Cater, 2015). The study utilized the co-authorship analysis to evaluate the present body of research and to assess the underlying concepts in the discipline and discover the key clusters. The literature selection was done using the scopus database with the keywords International relation, India and climate change. Next the studies were exported to VOS viewer and analyzed for clustering using both network and density visualization.

Review of Literature

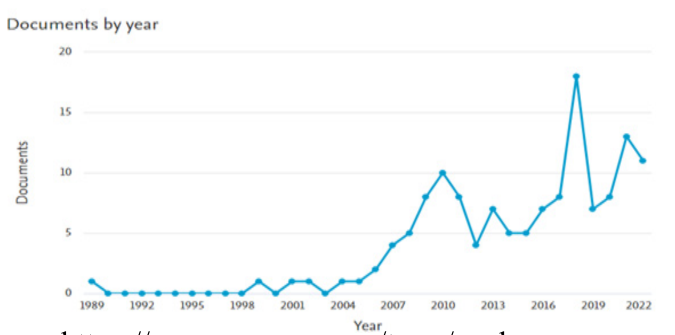
The database search resulted in a total of 136 studies in the field of international relations of India and climate change.

Number of results : 136	
YEAR	
2022	11
2021	13
2020	08
2019	07
2018	18
2017	08
2016	07
2015	05
2014	05
2013	07
2012	04
2011	08
2010	10
2009	08
2008	05
2007	04
2006	02
2005	01
2004	01
2002	01
2001	01
1999	01
1989	01

Descriptive Bibliometric Analysis

Documents by year

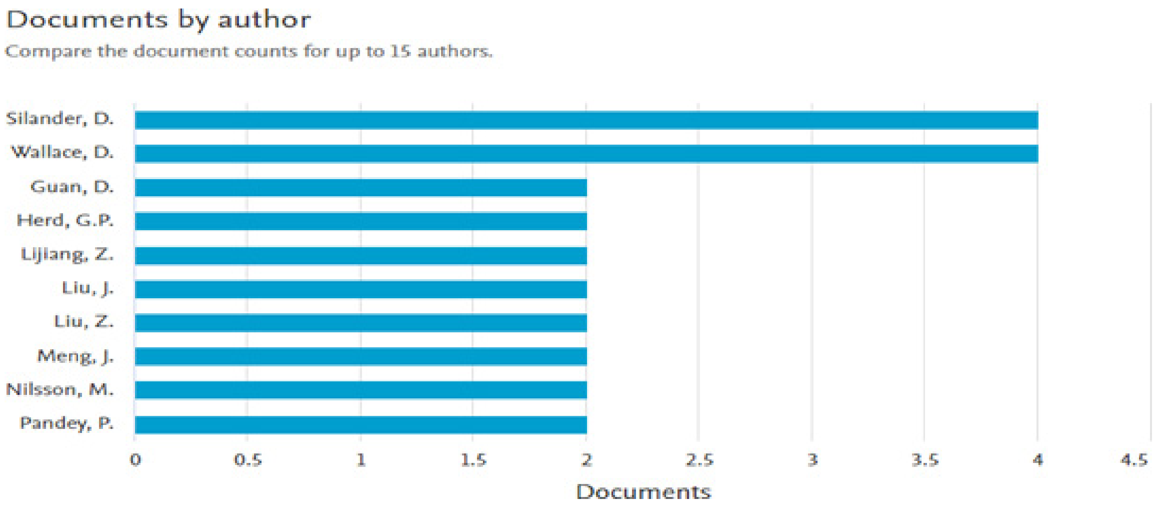
The Bibliometric analysis revealed the database from 1989 onwards to 2022. The number of research articles varied from highest in 2018 wherein 18 articles in the domain were published to 11 documents in 2022.



https://www.scopus.com/term/analyzer

Documents by Author

The results suggest that maximum contribution to the field has been by Silander, D. and Wallace D., followed by Guan D. Both authors Silander, D and Guan D. have contributed four articles to the field of study.



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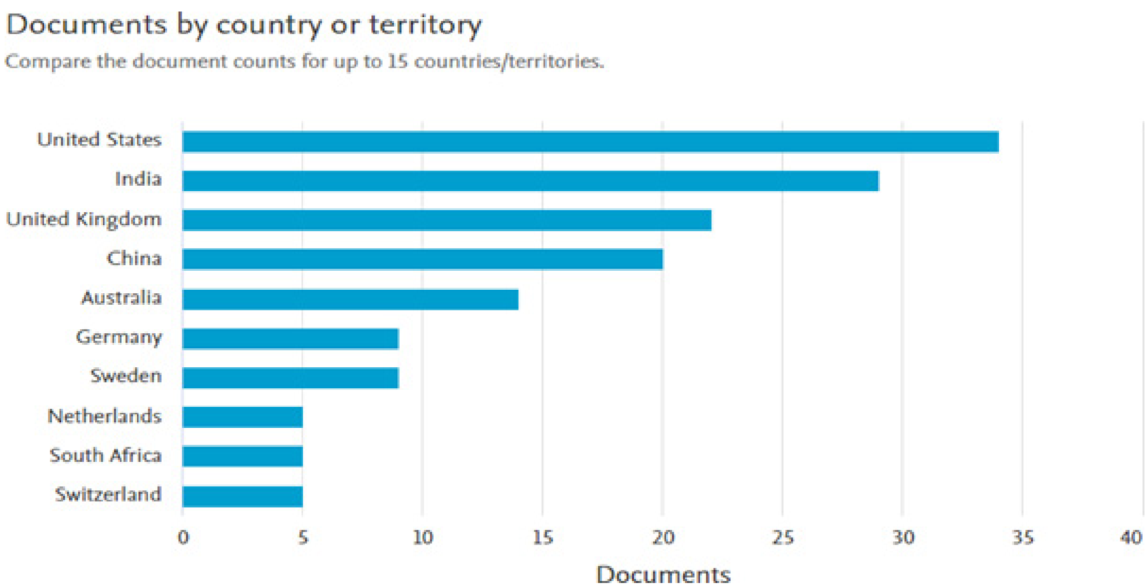
Documents by Country

The search revealed that maximum contribution has been done by US authors followed by India and UK. The total number of documents from US has been around 33 followed by India contributing 28 research articles.



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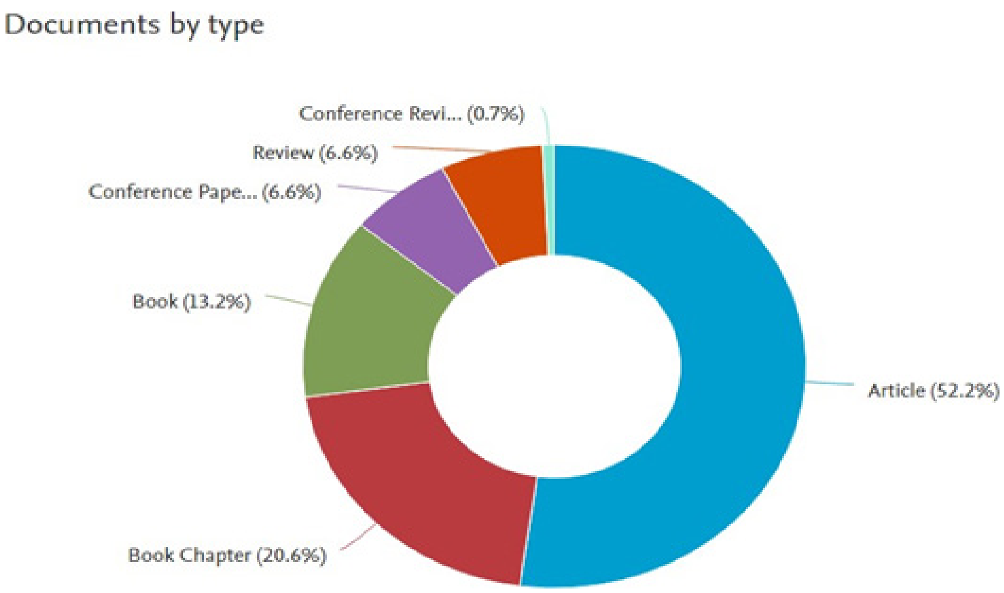
Documents by Type

As per the type of articles the maximum contribution has been done by research articles (52.2%) followed by book chapters (20.6%) and books (13.2%), Conference papers (6.6%), review articles (6.6%) and conference review (0.7%).



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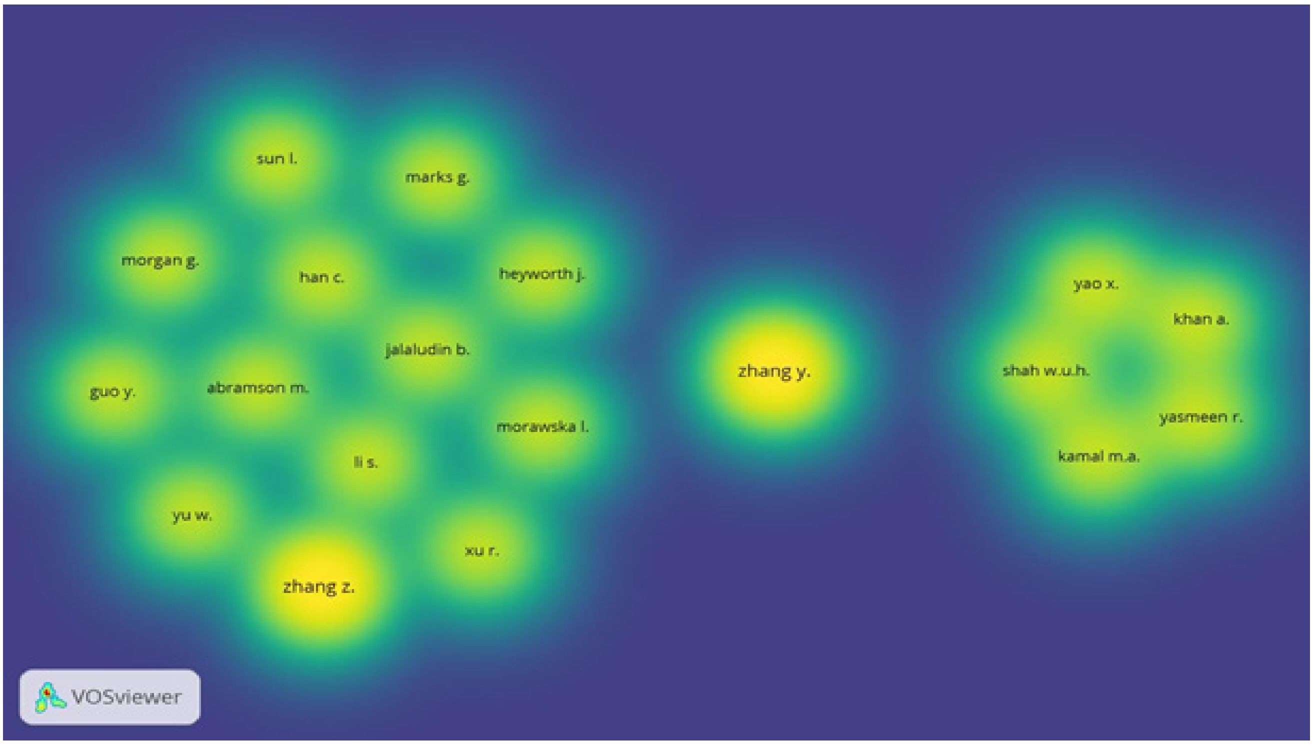
Cluster Analysis

The results revealed two very prominent clusters. Cluster one comprising of thirteen items and cluster 2 comprising of 6 items. The first cluster comprises of studies from authors like Han C., Xu R., Zhang Y., Yu W., Zhang Z., Morawska L., Heyworth J., Jalaludin B., Morgan G., Marks G., Abramson M., Sun L., Li S., Guo Y in 2021 whereby a global observation with regard to air pollution and health effects have been measured. The second cluster relates to authors like Yao X., Shah W.U.H., Yasmeen R., Zhang Y., Kamal M.A., Khan A who have analyzed the impact of trade on energy efficiency in the global value chain. Both the studies utilized the global data to decipher the impacts of climate change.



Discussion

Wallace & Silander (2018) have examined the various strategically important dimensions that address the global climate change and its impact on the human society. The study also upholds the various strategies related to mitigation, adaptation and capacity building. It also states the differentiated aspects of the climate change policies in terms of security and community concerns.

Sullivan, K. (2015) studied India's ambivalent projection of self as a global power and analyzed the rise of India beyond the west. The study focused on India's increasing international influence and also provides a critical evaluation of India's desire to work with other nations and achieve the dimensions of sustainability.

Studies by Levin et al. (2009) have reflected the four basic characteristics of global problems which aid in the problems overpowering the solutions. The first issue stated is the complexity of the global problem which results from the natural and social systems of the global environment. The second aspect relates to solutions may result into differential unintended impacts of these on the various nations. The third impact is associated with the scientific uncertainty of the environmental problems and the last is primarily cumulative in nature. Analyzing the long term impact of the solutions provides may thus be a major consideration for nations in different stages of the developmental stage.

The report by Levin et al. (2015) acts as a guide for countries to prepare and design the intended nationally determined goals for various countries. It also includes the technical guidance and practical implications for carrying out the process. It also lists out the general steps in the choices in preparing and designing the goals for the various countries in different stages of development.

Similarly Levin et al. (2012) also reflect that most of the policy relevant work on climate change has ignored a holistic view of the problem and addressed only the narrow objectives stated in the policy documents. Schäfer, et al.(2011) have investigated the coverage of climate change matters by newspapers around the world for a period of 1996-2010.

Shabaz et al.(2021) have identified import substitution as one of the first stepping stones to address the issue of sustainability and accordingly, designed a a multipronged SDG framework for India. Similar studies by Khalid et al. (2021) have also identified the role of India as being the benchmarking country for other Asian countries to follow. Similar studies by Asensio (1997) and Norman (2010) have stressed on the use of information systems to address the issue of various sustainable development goals. Betson and Waarlick (2006) also suggest the incorporation of technological solutions for the achievement of these gals.

India's stand during the Paris Agreement in 2015 where the world agreed to keep warming to no more than 2°C above pre-industrial levels has proved to be an important milestone. Evidently, India has previously been hesitant to sign the contract (Westcott, 2017) but stood as a supporter of most of the clauses for this agreement. The development needs of India and its historically low per capita emissions have been persuasively emphasized in international negotiations, despite the country's long-standing advocacy for the need to reduce carbon emissions. In India, however, both policymakers and the general people now recognize the moral, political, and economic incentives to continue adhering to the Paris Agreement as air pollution has practically reached crisis levels over the years.

Since developmental diplomacy relies on proactive efforts and working towards the welfare of all hence India can visibly contribute to not only self-development but also assisting the smaller nations to achieve their sustainable development goals ESCAP (2015).

The review thus suggests that India has a strong position to take leverage of its information technology strengths and emerge as a leader among the developing economies in the pursuit of sustainable development goals.

Conclusion

The study thus concludes that there has been a wide arena of research in the field with multiple dimensions contributing to India’s international relations and climate change. India can lead the category of developing nations by leveraging upon its unique strengths and opportunities. The twenty-first century economic growth agenda is directed towards provision of a sustainable and dignified living for the inhabitants of the planet and India can play a major upfront contributor towards its achievement.

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Applied Management Perspectives

BI-ANNUAL JOURNAL SCHOOL OF MANAGEMENT PRESIDENCY UNIVERSITY, BANGALORE

GAIN MORE KNOWLEDGE
REACH GREATER HEIGHTS

INDIAN MEDICAL TOURISM - CHALLENGES, OPPORTUNITIES AND MEASURES

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ABSTRACT

Medical tourism refers to people of one nationality going to a different nation for affordable healthcare. India is a popular such destination for medical tourism. India has some natural advantages which make it favorable for medical tourism: like low-cost medical treatment, skilled manpower, support from government and alternative therapies. It also has some challenges like limited number of accredited hospitals, infrastructural problems, perception of India as poor and unhygienic, as a hotbed of terror and communal violence, and lack of standardization. These challenges can be overcome by a holistic approach by involving all stakeholders to write and enforce policy and use marketing and PR as tools to portray India as a prime medical tourism location.

Keywords: health tourism, healthcare, low cost medical treatment, growth of medical sector

Introduction

Health tourism refers to the patients traveling from their nation to another for seeking affordable or superior healthcare. The travelers can be typically categorized as seekers of alternate medicine, elective procedures, essential procedures, complex surgeries, etc. Many countries are offering services of medical tourism. However, India among them has not failed to give head on competition by standing at 10th place in the popular medical tourism destination, according to the medical tourism association. In the year 1991, along with globalization and liberalization of our trades, India extended medical services to voluntary and foreign tourists. Rapid growth was accomplished by giving huge subsidies to allow this sector to flourish.

Literature Review

• Damaynati Datta (2009 December 28), 10 Medical Breakthroughs describes "the world's first traditional knowledge digital library … With over 200,000 ayurveda, siddha and unani formulations across 30 million pages in five international languages"

• Geetanjali Nataraj, (2021 June), Medical Tourism in India: Challenges and Way Forward Post the Pandemic notes "one of the major reasons why India is becoming a popular hub for medical tourism is because it offers the perfect blend of both modern, alternative and traditional forms of medicine such as Ayurveda which is effective in various chronic diseases."

• IMS Health India, (UNKNOWN), Medical Value Travel in India quotes "Medical tourism has evolved rapidly in the last two decades"

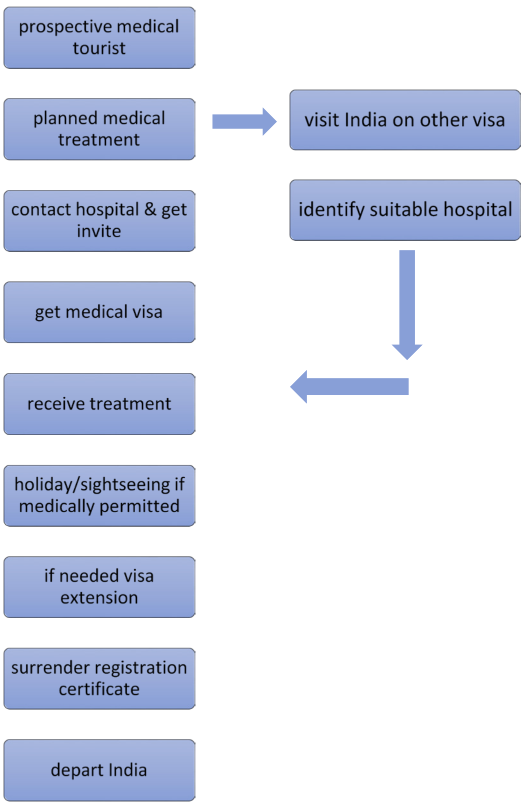
• Indian Medical Tourism Association (UNKNOWN), Indian Medical Tourism Association states "The Indian Medical Tourism Association® connects hospitals and countries with accreditation systems making the highest level of technology and healthcare information available to people from around the world in both the private and public sector.Medical tourism is a growing sector in India. In October 2017, India's medical tourism sector was estimated to be worth US$4 billion. It is projected to grow to $25 – 30 billion by 2020."

• Junaid javed (2013), Healthcare tourism opportunities for India describes as "India has competitive edge in the healthcare tourism because of certain characteristics: healthcare professional availability, low-cost medical treatment, enhancing popularity of its traditional wellness systems and country's existing reputation for treat of relatively advance healthcare segments (such as organ transplant, cardio-vascular surgery and eye surgery)."

• Larisa F (2017 August), Medical tourism market trends-an exploratory research quotes "The citizens from well developed countries are motivated to seek for medical tourism in developing countries by following reasons: the lower cost of medical services in developing countries (saving up to 30 % to 85% on the medical service), the health insurances none or partial coverage, the waiting lists, availability of medical services, the possibility to combine a leisure journey with satisfying medical needs, the geographical nearness, willingness to travel and tourism culture"

• Lorna Collier (2021 February 18), The Top 10 Medical Tourism Destinations notes "India is one of the most-visited countries for healthcare, perhaps due to its medical visa policy that lets patients stay up to 60 days. Family members can also join on a medical attendant visa. Procedures that attract medical tourists to India include multi-organ transplants, hip replacements, cardiac care, cosmetic surgeries, and gastrointestinal procedures. Medical costs in India are about a fifth of what Western countries, such as the U.S., charge, according to the Indian Department of Tourism."

Figure: 1. Process of medical tourism in India



India's Advantage in health tourism:

As India is densely populated country with a huge percentage of youth expendable for services gives an added advantage to the country's health tourism to offer a holistic treatment at most affordable cost.

Global outlook

Short supply of national health systems and underdeveloped healthcare facilities – are few of the factors creating a huge demand for affordable healthcare from first world countries. India is perfectly positioned to deliver quality healthcare for such customers.

The below data obliges the fact.

Table 1: Growth of Foreign Tourist Arrivals (FTAs) per year

Year	FTA's on medical grounds
2014	~125000
2015	2,33,918
2016	4,27,014
2017	4,95,056
2019	6,97,000

Skilled Manpower:

Array of services, from Ayurveda to yogic healing, cosmetic to dentistry, heart transplant to IVF. Indian medical science has progressed in every specialty to cater to the world health needs. All this is possible only due to highly skilled and trained medical team India has nurtured over decades. India has over 2 million doctors of conventional and traditional medical practice and 2 million nurses which is a considerable workforce.

Cost Advantage:

Easy availability of medical supply and manpower has given an edge to India in offering cost effective services to the patients. The cost of treatments is almost one third cheaper when compared to other countries. Below are the percentages of saving on treatments and are the most recent available and calculated in comparison to the average US. cost.

Table 2: Saving in medical costs per country compared with US

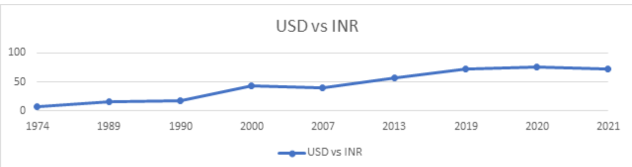
Country	savings in % (Compared to USA)
Brazil	20-30%
Singapore	25-40%
South Korea	30-45%
Spain	30 - 70%
Taiwan	40-55%
Mexico	40-65%
Costa Rica	45-65%
Turkey	50-65%
Thailand	50-75%
Malaysia	65-80%
India	65-90%

The following are some of potential savings and services in USD ($) that can be acquired in various medical tourism destinations using the most recent data.

Table 3: Cost of medical procedures in various countries

Procedure	US	UK	India	Singapore
Angioplasty	57000	21000-27000	11000	18500
Angiography	2500 – 3000	3000	600	1000
Hip replacement	43000	43000-46000	9000	12000
Knee replacement	40000	36000-38000	6000-9000	12000
Open Heart (CABG)	100000	43000	7500	9600
IVF	10000-15000	7000-10000	3000-6000	7000
Face lift	20000	21000	3100	6250
Heart valve Replacement	160000	150000	9000	12500
Breast Reduction	10000	11000	2200	8000
Bone Marrow Transplant	250000	215000	60000	80000-100000
Liver Transplant	250000	215000	60000	80000-100000
Kidney Transplant	250000	215000	60000	80000-100000
Dental Implants	250000	215000	60000	80000-100000

Also helpful is the fact that the rupee has been dropping steadily against the dollar for almost four decades now, which provide favorable exchange rates.



Holistic Healing Services:

People entering India to avail medical support can be broadly classified into 4 categories:

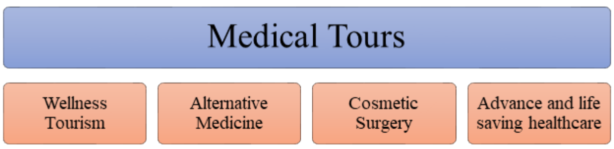


Figure: 2. Medical Tours Model

India is well known for its holistic approach of healing many studies have proved the recuperation is quick and effective with holistic approach, the paramedic services like physiotherapy, alternate medicines like ayurvedic rejuvenation, yoga meditation and naturopathy have shown great deal of demand in patients visiting for health tourism. Even as standalone health service alternate medicine attracts 2-3% 0f medical tourism in India.

Bureaucratic Support:

Less waiting time or no waiting time is one of the important criteria for patients to decide on country as many ailments are life threatening, painful to endure and critical. Postponing things may worsen the situation. Government of India along with tourism association and hospital are playing a great role in creating a healthy health tourism ecosystem. Mitigating unnecessary restriction to ease the process to avail treatment. As compared to earlier easy foreign exchange policy, visa on arrival including attendants, multiple entries, long term stay are helping a lot in increasing Indian health tourism popularity. Apart from above policy changes government has made on exceptional 5000cr funding to boost the growth of this champion sector and an additional 2,970cr for ministry of Ayush.

Challenges/opportunities For Growth Infrastructure:

The main hindrance in patients is traveling to unknown place away from family for treatments which in many cases can be life threatening. India having 38 hospitals accredited by JCI and 513 national accreditation Board of hospitals (NABH) has put patients and their family members at ease promising them the best treatments. The corporate way of hospital running helps in orderly management from the identification of patients to post recovery consultation at home country. addressing all the grievances arising in between effectively. India has only 38 hospitals which are accredited by JCI, which a medical tourist can use as a destination for their treatment. For a country the size of India, this is woefully little, and there is huge scope to add more hospitals to our nation's inventory.

Apart from the hospitals themselves, there is much room for improvement in all the peripheral infrastructure, viz. roads, electricity, water supply, etc. There is huge scope for investment in all infrastructure facilities.

Perception of India

The perception of India by people of other countries also matters; whether India is seen as a poor third world country with unhygienic conditions or as a country rife with terrorism and communal tensions, people will be much hesitant to choose it as a destination for advanced medical treatment. This perception must be overcome by PR campaigns in order to increase India's marketability as a medical tourist destination.

Lack of pricing policy

Heterogeneous pricing and a lack of uniform policy across policy presents unpleasant surprises to medical tourists which will make for a less than ideal experience. This will cause already treated patients to recommend against the same experience to other prospective medical tourists.

Standardization of process

The end-to-end process, from the point a patient enters India, to the point they leave after finishing treatment and recovery, should be standardized, and made easy to understand to the prospective medical tourist, so that they know what to expect and there are few unpleasant surprises to sour their experience. To accomplish this, we need cooperation between various stakeholders of the industry

Involvement of stakeholders

Promoting inter-sectorial coordination is very important to establish price parity, quality standards, dissemination of current communication and integrated marketing. An Apex body of health tourism should give the priority to align stakeholders like Government bodies, Hospitals, Tourist board, Transport operators, Hotel associations, Investors and Insurance companies etc to standardize the process and portray brand India in international market.

Mismatch in skill-sets

The recommended ratio of doctors to nurses is 1:3. In India the ratio is estimated to be 1:1.7 based on NSSO data. In addition to the already lopsided ratio, every year more doctors are passing out of our medical colleges than nurses, further skewing the odds.

Marketing & Media

India lacks comprehensive marketing plan to showcase its services in potential global market. There is no single website giving end-to-end details of the medical tourism experience. A lot of work can be done in this sector, as the key to getting prospective customers lies in marketing. Indian hospitals can tie up with foreign hospitals, wherein those hospitals can recommend our hospitals as a cheaper alternative.

- Exclusive international websites on Indian medical tourism
- globalization of marketing activities by Indian travel agents
- Avoiding excessive glamorization.

Tying up with insurance companies abroad and media houses is the best way of tapping foreign customers. Like many countries, India should establish a 'Brand India' marketing, which will align tourism authority, chamber of commerce, ministry of health, private companies, etc. with a single shared objective of promoting India as a medical tourist destination.

R&D

"The knowledge economy is an innovation economy" Our doctors and researchers have certainly proved a roadmap for turning new ideas into long-term successes. From minimally invasive robotic surgery to indigenous immunizations, to even the smallest part of hospital furniture, all parts of life saving technologies are possible only with research and development.

Some of the notable technological achievements of India in recent years are

- fifth gene found out for microcephaly.
- Fibrin glue in eye transplant surgery.
- Use of mobile phone and app to diagnose ROP (retinopathy of prematurity) in rural masses.
- Polypill – an all-in-one preventive pill to reduce many types of heart disease.
- Low-cost luxury hospitals for low-income clients
- Homespun hospital beds

As of the present typically only 12-13% is spent by companies on R&D, whereas by contrast, they spend almost 30% on marketing. There is a lot of scope to increase spending here, irrespective of public or private sector.

Legal Issues

Many medical procedures like organ transplants and surrogacy are inherently very susceptible to misuse – especially in case of economically disparate conditions, like an affluent foreign recipient and a poor local donor. This is one sector that needs stringent oversight by an authoritative body.

Other legal issues like medical negligence, fraud, overcharging brokers, misuse of visas, etc. should also be handled and transparently addressed to improve confidence in the Indian medical industry.

Measures taken to overcome the challenges

• Indian government issues e-visas to 166 countries currently. Earlier foreign nationals had to have a medical visa for treatment, but now a person on e-visa (business/tourist visa) can avail medical treatment without obtaining medical visa for up to 180 days. However, few treatments compulsorily need medical visas to avoid misuse.

• Digital enablement: ministry of commerce and industry and service promotion export council (SPEC) has developed single-point information site that covers hospital related and travel related information. On advice of government of India, Indian healthcare federation affiliated to the confederation of Indian industry updates brochures and other publicity materials on the website of ministry of tourism under incredible India campaign.

• Indian medical tourism has been specifically promoted at international platforms like world travel mart London, ITP Berlin, etc.

• An independent non-statutory body, Indian healthcare federation, comprises of all private units of health ecosystem, viz. Hospitals, diagnostic centers, medical equipment manufacturers, pharmaceutical industries and tourism. The main agenda of the organization is to function as an interlink between each one and everyone.

• Union ministry of tourism has constituted a national medical and wellness tourism board, which has come up with national strategy and roadmap for medical and wellness tourism, which is on hold due to overburden on the medical industry due to COVID19. Soon it will be seeking suggestions for improvement from stakeholders. This organization aims to promote alternate medicine and wellness systems under the name AYUSH.

• Ministry of tourism provides financial support to approved wellness tourism services providers and medical tourism services providers.

• Government of India is undertaking deep structural and sustained reforms to strengthen the healthcare system :

- FDI is permitted up to 100% under green field projects, which means the non resident Indians or Indian company don't require approval from government of India for investments. Similarly up to 74% in brown field.

- ◦ Even being a third world country India is very liberal in spending for healthcare. In the current year India has allotted 73932 Cr for healthcare in 2021-2022 budget, which is a 15% increase from the 2019 value of 64258 Cr.
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- ◦ Even being a third world country India is very liberal in spending for healthcare. In the current year India has allotted 73932 Cr for healthcare in 2021-2022 budget, which is a 15% increase from the 2019 value of 64258 Cr.
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- ◦ Similarly, the expenditure for road transport and highways has been increased from Rs. 78249 Cr to 1Rs.18101 Cr in the same period of time.
-
- ◦ Under AtmaNirbhar Bharat (self reliant India) performance linked incentives are given to pharmaceutical companies and medical equipment manufacturers.
-
- ◦ In addition to reforming governance the government has taken complete overhauling of medical education system. Medical council of India was replaced by the national medical council act 2019 which will rate institutions on quality of education, ensuring uniform standards of medical education. It is also continuously increasing the number of medical and nursing colleges to meet doctor population ratio.
-
- Table 4: Total Number of medical colleges:

Year	Total number of medical colleges
2015	404
2016	422
2017	472
2018	479
2019	499
2020	539
2021	558
2022	596

• Hospitals catering to health tourism have come up with in-house customer care centers to assist patients and also extend services of tele-consultation, etc.

Recommendations

• There is always a scope for improvement may it be managing the hospital to building guest houses, better sanitation, connectivity and power backup etc.

• Reducing the language and food barrier.

• Indian medical market must be made accessible to the foreign customer again. There are various ways of doing this, like promoting health tourism through international websites, doctors of India visiting other countries, promotion by domestic and international tourist companies.

• A user-friendly portal can be created and upgraded as and now with the use of Information and Communication Technology (ICT) and ICT enabled services like online reservation, online tracking etc. and act as a single window for all interactions

• Apex body for enforcing policy and regulations and easing process making it customer friendly.

• Stringent policies should be made to make sure full security and safety is provided to foreign tourists and hospitals throughout their stay in India even during emergency situations like riots etc.

Conclusion

Indian health tourism is a very promising economic sector for future India. With the proven capabilities of hospitals, and the scope of improvement in infrastructure, structural assistance by government in giving subsidies, tax benefits, reduced import duties on medical equipments, reformed investment policies,etc and special schemes like Atmanirbhar, and a focused effort to build and brand health tourism as– ***Heal in India*** . India is definitely heading towards making a global mark.

The obstacle caused by the challenges are just the bump for the exponential growth ahead.

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Applied Management Perspectives
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GAIN MORE KNOWLEDGE
REACH GREATER HEIGHTS

THINKING TOWARDS SUSTAINABLE BUSINESS SOLUTIONS

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ABSTRACT

Organizations think towards sustainable business solutions. In this conceptual study, four thinking types are discussed to reflect a possible pattern of organizational thinking process that could effectively lead to the objectives laid out by the organization's strategic goals. Each type of thinking has a purpose, and focus which leads toward the end result. The fulfilment of one type of thinking could be a strong input to the next. This process might evolve as a mature organizational thinking path. Literature of all four thinking types is discussed to highlight the domain and direction of the study. The literature is discussed in chronological order so as to reflect the evolution of the thinking process in each thinking type. This conceptual model is novel and there is scope for further study in dealing with multiple thinking types and interventions.

Keywords: Sustainability, Business, Thinking process, Organizational, Solutions

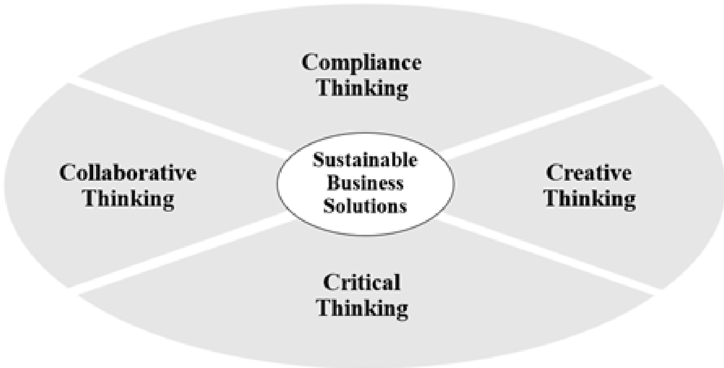
Introduction

Organizations today need sustainable solutions. Sustainability must ensure the current and future generation's needs. Sustainability is central to an organization's existence, and formulating such solutions needs wider and deeper thinking. Thinking is a psychological act built on thoughts as well as generating new thoughts. This rapid cyclical process needs to be channelized for effective use in organizations towards attaining sustainable solutions.

Thinking has multi-dimensional types such as abstract, analytical, creative, critical, divergent/ convergent, linear/nonlinear, etc. And thinkers also can be of different types such as Idealists, synthesists, pragmatists, analysts, etc.

In order to lay a thinking path for the organization with an end objective of providing sustainable solutions to customers, a few important thinking types are discussed in this paper. The context of thinking types is compliance, creativity, criticality, and collaborative perspective. Employees are supposed to adhere to the rules and regulations while they perform their day-to-day work activities. Hence, fundamentally compliance thinking is essential. Beyond compliance, in order to have a competitive advantage, creative thinking becomes essential so as to explore new ideas within the framework of compliance. However, novel ideas need to be explored for feasibility and viability. In this context, critical thinking is essential. And for wider acceptance of new ideas, it's important to have thinking in collaboration which brings in a multi-dimensional perspective before the idea/s qualities not only as a solution but as a sustainable solution.

In this paper, we explore the understanding of these four-thinking domain in the sequence. The objective is to have a clear understanding of these four thinking types which can then pave way toward a model formation as an independent, dependant, mediating or moderating variable. Further scales and hypotheses to be tested can be explored.



Compliance Thinking

Organizations need necessary controls, procedures, fraud and corruption detection systems, and supporting systems along with handling chaos and building a robust corporate control facility. Drawing comparisons between traditional and new management control systems, Spenser Pickett (1999) highlights the existence of the vulnerability in the following process between these two systems in organizations in which employees and managers should internalize potential risks and inherent controls in their responsibilities in performing their day-to-day duties. Exploring risk management further, the risk-related responsibilities are not just confined to a risk manager but should be included in every employee's job description. This approach makes the employee accountable. This is a good beginning to combat any noncompliance security threats. In this regard, a holistic view needs to be taken against departure from traditional and enterprise risk management controls. The human resource manager can play a key role to ensure all employee participation (Woloch (2006).

Getting to the core in order to bring compliance, control, and risk management aspects into employee responsibility, employees need to internalize business ethics. Svensson and Wood (2008) have come up with a continuous and iterative model which considers the behaviour and perceptions of organizational employees.

The model covers social responsibility where employee perception of organizational beliefs, norms, and values are considered as well as the expectation of society. Further, the outcome is evaluated from society's perspective. All along the society's expectations, perceptions within the organization on business ethics, and evaluation by society, the compliance aspects in these categories are reviewed. Therefore, employees in organizations should act responsibly in matters related to compliance. The focus however could be more on the positive aspects of acting appropriately than the negative aspects of non-compliance. In this regard, Smith (2012) reminds the six-stage moral development model postulated by Kohlberg (1971) to be of great value. The model reflects on the individual perspective from childhood, individualism, relationships in teens, social order/ rules, social contracts, individual rights, and universal principles. Many organization employees perhaps are at stage 3 or 4. Therefore it is important for organizations to have a system or process in place that could give insights into possible employee behavioural aspects of compliance thinking.

In organizations, where ethics and compliance programs exist, regulatory mandates, legal efforts, risk assessment, and employee performance appraisal too are practiced. However, their effectiveness is questionable due to vulnerabilities, related to the availability of qualified and skilled resources to conduct risk assessment analysis. Further organization's initiative to have an ethics committee is poorly represented. In this regard, Weber and Wasieleski (2012) have discussed a few topics to be covered including educational approaches used in employee ethics training are discussed

In high political agreements of bilateral or multiparty nature, for instance, between multiple countries and multiple organizations, the complexity of adherence to compliance needs to happen as per the broader international regulatory regime. The agreements could be in detail or just umbrella agreements. Against such a backdrop, it becomes mandatory to have compliance adhered to, through a combination of enforcement and persuasion (Chayes et al., 2015).So, on the one hand, to operate strictly within the framework of the agreement and on the other to be persuasive or be negotiating or be creative in continuing the relationship with the agreement is essential.

In exploring organization frontline regulatory engagement, Almond and Grey, (2017) emphasized individuals' rationality, responsibility, and ability to consider economic aspects as critical. Implementing compliance objectives at the workplace requires employees to communicate and interact. One of the goals of an organization is frontline safety. In order to achieve this, organizations need to consider multiple aspects like inculcating safety in their culture, establishing individual responsibility as an organization norm, promoting organizational citizenship behaviour, develop a sense of trust in compliance interpretation and experience at the local level. The frontline regulatory compliance approach traces the compliance process from the regulator to the compliance manager to individual employees. Looking at it from a holistic perspective, having a compliance program is indeed a difficult task. The purpose to have a compliance program stem from the fact that enforcing compliance programs have inherent deficiencies, overseeing the implementation of the program is a challenge, and organizations fail to establish a culture to adhere to compliance programs. Against this backdrop, organizations may improve their compliance adherence by way of making their employees think of compliance challenges from the perspective of cognitive psychology, behavioural economics, and behavioural ethics. With this knowledge as a baseline, new methods related to prevention, detection, investigation, and remediation are explored. Root cause analysis can be performed to find out the causes of compliance failures. Having a process framework for compliance supports compliance thinking and its implementation (Root, 2019).

A serious concern in an organization is employees' behaviour toward information security policy compliance; therefore, organizations put efforts into processes to transform employees from noncompliance to compliance. Such transformation at the behavioural level needs efforts not only toward information security awareness, management behaviour as well as deterrence adopt techniques (Ali et al. 2021).Taking the compliance policy matters at the highest level of national importance, post-pandemic, the United States Department of Justice (DOJ) and the United States Securities and Exchange Commission (SEC) laid emphasis on the importance of empowered and accountable organizations' compliance programs. The regulators stress compliance programs to be supported with sufficient resources, personnel, stature, and authority within the corporate. Moreover, the apex authority of the compliance function, the Chief Compliance Officer (CCOs) needs to be made accountable for the organization's compliance (Bargnesi et al.2022).

A good example of how compliance adherence put in practice yields results can be seen in Argentina, where farmers in La Plata wanted to have their agricultural compliance practices respond to government stringent regulations to favourably impact production, storage, and sales activities. The farmers implemented a decision support system (DSS) to keep track of the performance of their crops and how to treat the crops to reduce potential compliance risks. Management of the project has applied design-thinking strategies, involving the end user in the development process (De Oliveira et al.2022).

To understand compliance governance in developed nations, in the US, Process safety management (PSM) audits are governed by Occupational Safety and the Health Administration (OSHA) and Risk Management Programs (RMP) are governed by Environment Protection Agency (EPA). The goal of an effective process safety program is performed to prevent serious accidents and injuries and to achieve other program goals. Although all important aspects of an effective process safety program may include in the assessment, a positive outcome of a PSM audit is not a guarantee (Klein and Thompson, 2022). In order to reduce such risk, organizations may enable employees to comply thinking conducting various awareness or training programs.

In the case of data privacy measures, in order to effectively implement the technical measures for data compliance, interactions between legal and engineering teams are critical. Organizations must undertake interdisciplinary measures where there is a seamless collaboration between organization functions. The lack of a systematic approach points towards organizations lacking compliance thinking. Therefore, technical measures for data privacy compliance need to be put into practice, the roles and responsibilities of employees must be made clear and both technical and legal teams need to collaborate to achieve organizational data privacy goals (Klymenko et al, 2022).

Li and Van (2022) have studied the impact of legal rules in organizations specifically how they shape individual behaviour. In order to operationalize, four processes are outlined from the law to the individual perspective – considering framed law to be applicable, organization enforcing the law at the core or corporate level, organization enforcing across subsidiaries and finally individuals responding to the compliance mandate. The frontlines these processes are to operate are regulatory, managerial, and individual. Adopting this framework, multi-sited participant observations can be conducted for all processes and all three levels. This approach enables compliance thinking across processes and levels.

In order to monitor business process compliance from operations and practice perspective, Seyffarth and Kuehnel (2022) laid out methods of interaction in IT compliance systems between requirements and compliance consequences when there is a change introduced in the business. The changes in business processes can impact the relationship between compliance requirements, process elements, and IT components and therefore relationship analysis need to be done. Instead of manual analysis-enabled led automated analysis is preferred to be more efficient.

Soliman-Junior et al., (2022) have explored the application of automation in healthcare building projects in order to promote quality assurance for regulatory compliance. Mapping regulatory documents onto software application determine the regulatory framework to operate. The design of the software is based on the regulatory requirement document which can be the baseline to adhere to minimum standards of compliance. Compliance checking can be automated under quality assurance. The organization's employees can be trained on the software and its execution which enables compliance thinking through the mode of automation so as to achieve desired compliance objectives.

Based on the above discussion we can infer that compliance is at the core of an organization's existence. In pharmaceutical industry, we can come across compliance by design and compliance master plan where compliance thinking is not only considered from quality systems, good manufacturing practises but also in cross functional thinking for compliance (Pluta&Poska, 2010). Therefore, non-compliance is not an option. Employees are critical for an organization's existence. For organizations to provide quality services to customers, the products and services must be of high quality and from processes of compliance. In fact, ISO which is an international organization for standards has introduced risk thinking as one of the important requirements for organization to be documented for employees to follow for sake of compliance (Medic et al., 2016).The ISO standards can be applied across industries. Therefore, every employee across various industries organizations must be made responsible to adhere to compliance and provide quality products and services to customers. Organization departments such as quality and human resources could anchor the ongoing compliance awareness to the employees by including compliance roles in the employee's job description as well as making employees undergo mandatory compliance training. Only then an employee will know where he can leverage some novel or innovative ideas which may be competitive and differentiators from a competition perspective and provide great value to customers. Now let us look at creative thinking.

Creative Thinking

It has been observed in general that people tend to produce qualitatively different solutions for similar problems encountered. From this perspective, innovators have devised an inventory comprising distinguishing adaptors. Those who do things better are adaptors and those who do things differently are innovators. This clear distinction between adaptor-innovator cognitive styles seems to have a clear and wider application as they are common to everyone and tend to manifest in multiple situations of creativity, decision-making, and problem-solving (Kirton, 1976).Looking from another dimension, focusing on four basic factors such as - new ideas, people, transactions, and institutional context, can be simple in managing innovations. This perspective is having a simplified process for the development and implementation of new ideas by people who constantly engage in interactions or transactions with others in an organization (Van de Ven, 1986).

The ultimate concern in the studies of creativity is the production of a novel, socially valued products (Michael and Gustafson, 1988). Cognitive structures have two forms, either they integrate and reorganize or consider the application of existing structures. Creative contributions are high in integration and reorganizations than in existing applications. However, both perspectives apply different knowledge, skills, and abilities. In case of any complex or enhanced understanding of the context and prediction, a more sophisticated multivariate approach is required. In the same year, an integrated model was developed by Amabile, (1988) for individual creativity and innovation in organizations. The depicted organizational innovation model has four criteria which include the process of individual creativity, incorporating organizational aspects so as to influence innovation, the model having phases showing organization innovation, and then organization factors influencing individual creativity.

Ford (1996), integrated two dimensions of creativity and conformity. They are psychological and sociological descriptions. This dichotomy in an organizational context leads to describing a theory of individual creative action composed of intertwined group, organizational, institutional, and market domains. This consideration narrates how deliberation or intentional action and evolutionary processes that legitimize action interact to facilitate creativity and innovation. Whereas Oldham and Cummins (1996),examined characteristics in a personal and organizational context. On the personal front, the characteristic considerations were - patent disclosures written, contributions to an organization suggestion program, and supervisory ratings of creativity. On the organizational front, the characteristic considerations were - job complexity, supportive supervision, and controlling supervision.

It is important to distinguish between creativity and innovation. While creativity is to produce new or novel ideas either by one individual or a group of people or a team working together on the other hand innovation comes from a perspective of successful implementation of that idea in an organization by a team or group of persons. Clarifying further on creativity, Amabile (1998) provides a componential model comprising 3 elements as domain-relevant skills, creativity-relevant skills, and intrinsic motivation.

In the organizational application context of creativity and innovation, and on the basis of person-environment fit theory and social exchange theory, when employees perceived effort-reward fairness rather than under-reward unfairness, Janssen (2000) discussed that a positive relationship exists between job demands and innovative work behaviour. A few years later, Farmer et al. (2003) tested a model for a sample of Taiwanese employees. They found that when a strong role of creativity was paired with the perception that the employing organization valued creative work, creativity was at its peak.

Researchers on creativity and innovation consider a simple natural routine that innovation follows creative initiation or adoption of a creative idea as an initiation towards innovation. The factors to consider from an individual perspective could be innovative personal values, positive attitudes toward innovation, and technical abilities for innovation. On the other hand, organizational factors for innovation could be the organization innovative culture, getting organizational support for innovation, getting technical support for innovation. Individual and organizational perspectives together operate to contribute to predict innovative use behaviour (Choi, 2004).

A job designed to handle multi-functions coupled with a human resource management system which is also designed to engage employees in innovative activities gives a feeling of ownership when it comes to providing solutions to overcome issues and problems. Therefore flexibility of job design on one hand and a committed, innovation-supportive human resource management promote innovative work behaviour (Dorenbosch et al., 2005). Psychological contracts, job design, and organizational justice also play a critical role to predict innovative work behaviour. These aspects consider both compliance perspectives with clarity in their job descriptions on one hand and orientation to work towards organizational goals and objectives (Ramamoorthy et al., 2005).

Of many attributes of individual creativity, an employee's ability to take risks is a significant one. An employee who is willing to take risks can be predicted to be creative. When such an employee is given enough encouragement, the employee can engage in creative activities. Therefore, an individual willing to take risk is essential for creative behaviour. This ability to take risks underlines the willingness of individuals to take risks in work tasks, and think independently where necessary depicting creative behaviour to overcome any work obstacle (Dewett, 2006).Innovativeness in an individual can come from the interaction between internal motivation, rewards, and recognition on one hand and the organization's innovative climate on the other hand against demographic classifications of academic degree, age, and job post (Ruan et al.,2010).

Although creativity is considered for individual, group, and contextual factors, creativity at the organizational level is another important dimension or element, or function of organizational innovation. Organizational culture as an element comes in this dimension to impact employees' creative behaviour. The cultural dimension can play a moderating effect in employees' creativity (Gupta, 2011).

Employees must be mentally fit to be creative. And in this context, the establishment of trust in an organization plays an important role when it comes to employees' job satisfaction and alignment with innovative work behaviour and demonstrating self-monitoring behaviour too (Bysted and Hansen, 2013).Also, employees with higher psychological capital need less supervision. They do not depend on the leadership and are self-motivated. When it comes to day-to-day work, they do not wait for supervisors' direction. These employees also exhibit highly creative behaviours and work towards a successful outcome (Gupta and Singh, 2014).

The results of the study conducted by Jokisaari and Vuori (2014) are on the impact of social network role on individuals' innovative performance and creativity. The data gathered from new and young employees in the organization seems to give some wider networking opportunities which come along with the newcomers and provide a fresh channel of thinking. Also, it is observed that the newly inducted employee seems to relay their network knowledge base more than the organization's knowledge base. This additional knowledgebase that the newcomers bring in can be channelized within the organization to leverage better ideas and explore better or novel opportunities.

Looking from an unconventional perspective, there is an alignment between dishonest behaviour and creative behaviour. What is common between them is that they both break rules which are made for a normal situation for everyone. Therefore any dishonest person tends to be creative and at the same time, a creative person may also tend toward dishonesty too (Gino and Wiltermuth, 2014). So, this understanding leads towards a situation in that, when one act dishonestly at the first instance, then the subsequent tasks associated with it tend towards greater creativity to maintain the first dishonest step taken. It all starts off with breaking rules or being non-compliant with the norms established. Hence, it's important to understand that the first step taken by an individual should be a compliant one, so that subsequent steps are in that line. Here there is no necessity of being creative to be dishonest.

The organizational employee must not just adhere to elements of compliance along the responsible process, but also be able to explore opportunities to think of novel ideas of value to customers within the framework of compliance or even suggest improvements in compliance space as well. Sometimes for similar problems emerge different socially valued solutions that can be explored within the organizational order of compliance. An important constituent of creative thinking in organizations is design thinking. The knowledge, skills and abilities of employees canbe leveraged systematically (Savchenko, 2018).This approach can be across various organizations.And so, the organizations can include job creative thinking responsibilities in the employee's job description and provide motivation as well. Looking at the competitive environment which organizations operate with Volatility, Uncertainty, Complexity and Ambiguity (VUCA), irrespective of industry, creative thinking as a part of organization learning through design thinking concepts is absolute necessity (Cousins, B. (2018).Once the employee gets into the mould of thinking creatively, it's now important to have a novel idea to be critically examined for its value to customers. Thinking critically ensures validation and verification of the proposed novel idea, that is to say, whether the employee is able to evaluate the advantages and disadvantages of actions or ideas. Further, the utility of innovative ideas or solutions in order to make recommendations or decisions can be reviewed. Let us now explore critical thinking.

Critical Thinking

Activities of critical thinking happen as per some norms or established frameworks so that critical evaluation can be done. Within this framework, reasonable judgments can be made considering judgment standards as per the framework. This approach is analytical, highly rule-bound, evaluative, and selective. Hence it seems the judgments follow algorithmic patterns adopting appropriate techniques for reasoning, all within the framework (Bailin, 1987).A few years later, what distinguishes between critical from uncritical thinking was discussed to state that it is not the thought process involved but rather the norms, standards, and criteria that are adhered to. Critical thinking is associated with analytic, convergent, logical, and evaluative aspects on the other hand creative thinking is associated with synthetic, divergent, intuitive, and generative aspects (Bailin, 1993).The interface between creativity and critical thinking is mysterious. One cannot be certain of the outcome weather it is from the creative perspective or from critical thinking. This is due to the complexity of the brain/ mind and the way they biologically interact. Therefore, the process transition between creative and critical thinking and vice versa is complex and inseparable (Bleedorn (1993).

In the discussion on problem-solving and innovative behaviour, Scottand Bruce (1994), introduced two critical thinking modes, namely associative and bisociative. While associative is related to habit, routine, etc whereas bisociative is an intuitive problem-solving style stemming from overlapping domains. In this context, one can understand that innovative work behaviour is influenced by leadership style, individual problem-solving style, and work-group relations either directly or indirectly. In this regard, perception and climate for innovation do matter. In the next year, Facione (1995) outlined who an ideal critical thinker is. An ideal critical thinker is habitually inquisitive, who is well-informed on the subject, trustful of reason, has an open mind approach, is flexible in nature, and from an evaluation perspective is fair-minded and when it comes to personal bias the person displays honesty. Further, the critical thinker displays prudence in judgment making, is accommodative to re-consider, has clarity on issues, demonstrates orderliness in matters which are complex in nature, exhibits diligence in seeking any further information, shows reasonableness when it comes to the selection of criteria, highly focussed during inquiry sessions and is very persistent on results and precise on the subject of inquiry.

And now let us look at what constitutes good critical thinking. Bailin and Siegel (2002) state that critical thinking should meet relevant standards and criteria of acceptability that qualifies to be good thinking. This perspective represents the normative character of critical thinking. Philosophically, critical thinking concerns two related dimensions, that is the ability to reason well and the disposition to do so. Coming to thinking styles, the results of the works of Zhang (2003) provided insights into the existence of individual differences when it comes to critical thinking dispositions. Some of the critical thinking dispositions of a critical thinker are the ability to seek truth, how the person is open-minded, how the person seems analytical or systematic, and also how the person exhibits self-confidence, inquisitiveness, and shows maturity. These dispositions roll up to the categorization of thinking styles.

Apart from independent and individual characteristics, contextual factors play an important role to predict innovation use behaviour. They can be in the form of mediation or moderation. Choi (2004) has examined the interplay between contextual factors and individual characteristics. The contextual dimension enhances critical perspective.

In a study to improve the quality of nursing practice, Riddell (2007) explored the learnability of critical thinking. Focussed learning on the approach towards critical thinking in any business or industrial context enhances the quality of the outcome of critical thinking, so it's important to critically think about critical thinking. This perspective leads to another dimension such as reflective thinking which is an activity to review the reasoning process of a reason before coming to a conclusion or an outcome of considering the reason. This approach is not only relevant in the academy but also in industry or with an employee of an organization. The critical thinking elements on which reflective thinking can be reviewed are understanding, interpreting, applying, analyzing, synthesizing, reflective thinking, communication, and evaluation. While there are many tools such as six sigma and the 5 why's approach, unless one applies critical thinking to these methods, the root cause analysis may not be complete as observed by Ayad (2010), who narrates that application of critical thinking provided significant success in business. On the flip side, notable failures were also the reason for not applying critical thinking processes or approaches. And this failure happens because of selective biases, being rigid in thinking, preconceived notions in following process steps, and localized or context-dependent approaches.
Organizational processes are established firmly on rules and regulations both external and internal. Within the framework of rules and regulations, the process variations are explored by organizations to differentiate themselves from the competition and present to customers their value proposition. The employee's novel idea might be in alignment with customer desire but one needs to check the viability and feasibility. These elements and other new elements need to be applied objectively to determine the idea and the form in which it can be considered.

Although from creative perspective, design thinking considers architectural, engineering aspects from customer perspective, in order to critically think though, care need to be taken to formulate a solution acceptable and sustainable. Therefore, ethics dimension into critical thinking may be necessary for a holistic solution (Hamington, M., 2019).So, the aspects of critical thinking which are predominantly brain related will have to deal with the heartful thinking of being creative. Left brain vs. right brain to say. Although the solution assessments on the novel idea with logic start with an individual, it is important to know how each member of the team or stakeholders views from their point of view. Is there a predominant convergence or divergence that makes it a critical point? Possibly yes and therefore it is important to explore collaborative thinking discussed in the next section. And by the way, Importance of critical thinking is mentioned by the World Economic Forum (2018) as second skill out of ten most important skill required in labour market. Employees who have the cognitive ability to think critically give innovative solutions (Indrasiene et al., 2020).

Collaborative Thinking

Differentiating between groupthink and team think, Manz and Neck (1997) state that in groupthink the members strive to agree with one another. Discussions are overwhelming. The alternative course of action takes centre stage. On the other hand, in team thinking, the groups engage in collaborative or synergistic thinking. This is done through effective communication, beliefs, and assumptions which result in enhanced decision-making and team performance results. A few years later, addressing a complex learning environment in an academic background, Hogan, K. (1999) differentiates between traditional core classroom instructional context and providing tasks to to students on one hand and enhancing instructional intervention on collaborative reasoning with Meta knowledge and skills for collaborative reasoning. Emphasis is on the approach that provides skilful collaboration reasoning and helps in robust scientific understanding due to thinking and reasoning in classroom collaboration amongst students in understanding complex subject aspects.

For a functional team to sustain, a cognitive model in the form of team beliefs and assumptions, constructive self-talk among team members, and mental imagery of the team together are essential. These aspects initiate further opportunities for team members to collaborate and sustain team performance. Therefore the individual level of effort and performance sustainability can be managed on cognitive principles Houghton et al. (2003).One of the frameworks to think collaboratively is to establish an experimental environment where various customer perspectives, interests, needs, skill levels, and desires can be experimented with. This could even be a co-creation experience with consumers when the consumers are large in numbers for example in the retail industry (Prahalad and Ramaswamy, 2004). Further, the architecture of this experience network must have technical and social enablers to activate heterogeneous as well as individual-centric experiences to have a well-represented base of customers for sustainability.

Collaborative or collective thinking involves different mindsets. Symbols that individuals reflect along with non-rational and intuitive patterns need to be considered. In doing so, Ringer (2007) has outlined core principles for collaborative thinking, and they are – the task itself, how distractions should be managed with an emphasis on self-focus, how one needs to relate with others so as to provide thinking space, and finally how to handle shared responsibility for collective thinking. Again talking about co-creation Ramaswamy and Gouillart (2010) state that co-creation activity is collaboratively performed in all types and sizes of organizations to achieve extraordinary results. The methods co-creation adopts go beyond conventional quality, re-engineering, and lean thinking perspective.

Apart from the application of collaborative web-based tools, collaborative practices, and techniques need to be considered which are associated with design activity. The activities in the collaborative design process can be observational research, brainstorming, prototyping, role-playing, and videotaping. On the industry application front, Cisco has adopted co-creation as its transformation strategy, reinforcing that organizations which harness collaborative efforts will be successful as their employee's expertise in collaboration would ensure the success (Leavy, 2012).This in turn reinforces the practical application of collaborative thinking and its activities which have a positive influence on sustainable solutions for end customers.

Shifting to the academy to get a perspective on collaborative thinking, Corrigan (2012) has emphasized that there needs to be more collaborative work in university academic divisions where traditional boundaries of rigidity can be broken down and new integrated patterns can be established for collaboration. This approach is likely to create an academic environment more integrated and inclusive to create better and novel research. In this context, the interaction between people has the potential to fill up the spaces related to new senses, meanings, and emotions. These psychological system formulations have the ability to bring in personal potential. The value generated by the participants due to collaborative thinking activity is transformational in nature. A mutual person's influence during collaborative thinking activity has the potential in developing value and self-realization. Thus, every participant's potential is leveraged, from the perspective of personalization/ personification approaches (Belousova, 2015).

In order to enhance creativity and innovation, brainstorming plays a very important role which encourages divergent thinking in a systemic manner. Having a collaborative environment, intrinsic motivation, and team spirit, the ideas generated and discussed in the brainstorming can be leveraged to have an attitude of wisdom and leverage skill variety (Kalargiros, 2015).

Nicholson et al., (2016) have discussed the importance of collaborative thinking in the domain of education institutions, specifically schools. Both principals and teachers must work in collaboration on the basis of distributed leadership model. Teachers taking up leadership positions are likely to bring the practical perspective and learning experience imparted to the students. The collaborative thinking between school management and teachers is likely to give sustained value to students learning.

Design thinking is predominantly to be visual from solution sketches to analytical diagrams to support the work of designers. The visuals represented enable specific cognitive and collaborative actions. Bresciani(2019) has developed a "collaboration dimensions of visualizations framework". This framework distinguishes seen traits of visualization.

The complexity of collaborative thinking stems from the fact that developing cognitive connections between multiple participants who have different perspectives is very complex. In this context, understanding connections between divergent views and finding a common ground for discussions and convergence becomes an important path forward. It is important this complexity is simplified. One such approach is to temporarily establish appropriate windows of a necessary fixed length so that necessary analysis can be performed and measures of complex interactions are understood in the process of collaborative thinking. There could be multiple windows and these windows can be moving as well considering new/ eliminating perspectives (Ruis et al., 2019).

Ecological thinking allows the development of multiple methods to design solutions considering the collaborative perspective of the anthropogenic environment. Ecological thinking eliminates the traditional dichotomy between humanity and nature i.e subject and object. Such thinking in design fields promotes adaption, appropriation, and flexibility. Collaborating to design this ecological system contributes to creating a sense of community and convergent thinking. One of the key inputs in this process is the active engagement of users and communities for co-production, and co-governance, from cognitive and operational perspectives (Attaianese and Rigillo, 2021).

As we can see that collaborative thinking leads us to the co-creation of complex business solutions. This could be with customers are with suppliers as well. The requirement of the customer needs to match with suppliers' components only then customer requirements are fulfilled. Therefore, in this scenario, the organization's employee engages in collaborative thinking in understanding customer requirements from their perspective to understand the value. And then while dealing with a supplier, the organization represents customer requirements and collaborates with the supplier on the requirement. Collaboration between customer, manufacturer and supplier is essential in support of circular economy. Regenerative and restorative complexities need collaborative thinking (Mishra, J.L et al., 2021).

In this process, not only does the organization empathize with the customer and design solutions to cater to their needs, but also explores divergence. Working with customers in iteration or sharing solution options would be a healthy approach. There may be additional time consumed but the solution desired by the customer could be achieved. As an example collaborative design thinking can be applied in designing food service at a restaurant. With the application of Taguchi method, and thinking collaboratively, dining experience of customers can be designed as a service (Rejikumar, G et al., 2022).

Conclusion

There could be a process for all types of organization employees to follow in their way of thinking to meet their business objectives for sustained business solutions. In this study, I have considered four thinking types deliberately in a sequence i.e., starting compliance thinking, creative thinking, critical thinking, and ending with collaborative thinking. This approach might suggest thinking maturity which employees need to understand or even be trained by human resources learning and development so that the employee understands their job descriptions well in the context of the thinking types and expectations from them. If an organization follows this maturity path perhaps the outcome of sustainable business solutions is more successful and future challenges can be anticipated and objectively dealt with.
However, there could be some interventions that may be required in this journey process. These interventions could be generic in nature or specific to respective organizations. In further research, these interventions may be explored.

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Applied Management Perspectives

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CSR PRACTICES IN INDIAN BANKS WITH SPECIAL REFERENCE TO SBI AND ICICI BANK

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ABSTRACT

Recently the importance of Corporate Social Responsibility (CSR) has been increasing in almost all the corporate world including commercial banks. RBI (2007) notified the commercial banks to focus on CSR for sustainable development directed them to adopt non financial reporting and an integrated approach between CSR and customer satisfaction. The present research paper aims to identify the CSR Practices and methodology adopted in Commercial Banks, to study the CSR activities of State Bank of India (SBI) and Industrial Credit and Investment Corporation of India (ICICI) Bank, to compare the CSR practices by the SBI and ICICI Banks and to highlight the findings and draw conclusion on the overall CSR practices of the select banks. During FY22 SBIF has sanctioned five projects under the Gram Seva program by commencing its third phase by adopting twenty five new villages from NITI Aayog's aspirational Districts of AP, MP, Chhattisgarh, Rajasthan and Orissa. ICICI Bank held various Projects for strengthening the value chain in locally relevant activities for sustainable livelihood of villagers. The contributions of ICICI Bank can be found in more than 30 states / UTs, covering 115 clusters (over 2,100 villages). The select banks also involved in various CSR activities for the benefit of communities including promotion of sanitation, health care, education, sports, restoration of heritage sites, donations and several other activities. SBI's and ICICI Banks' Budgeted CSR found to be maintained constantly at 1% of previous FYs net profits. But the percentage of net profits actually spent on CSR activities found less in the SBI during the last eight years and it is more with ICICI bank during the last three years i.e. from 2019-20 to 2021-22. The unspent amount could be carried forward to next FY and could be spend along with the allocated CSR budget of that year. Failing to utilize within three years the banks funds will be transferred to any specified funds. Ultimately both the select banks are advisable for doing much more better CSR engagement activities.

Keywords: CSR, CSR Activities, CSR Policy, CSR Committee, Areas of Engagement

Introduction

Indian Banking Sector mainly consists of Scheduled and Unscheduled Banks where the former class consists of commercial banks and cooperatives banks. These Commercial banks include Public Sector, Private sector, Foreign and Regional Rural Banks. Cooperative Banks include State Cooperative and Urban Cooperative Banks. All the scheduled banks operate based on the Banking Regulation Act 1949. The aim of banks today transformed from maximizing profits to do more and more Corporate Social Responsibility (CSR) activities. Today the corporate world need to work for integrate the environment, social, and ethical dimensions along with economic considerations to continue as a powerful driver of overall economic development. In this sense CSR became a fundamental value. Currently the importance of CSR has been increasing in almost all the corporate world including commercial banks. Also the concept of CSR has been an apparent transition from giving or helping as a charity or an obligation to a strategy or responsibility. Usually the private sector banks are more profit oriented than public sector banks, which gave more emphasis on CSR rather making profit.

Since December 2007, Reserve Bank India (RBI), notified banks to focus on CSR for sustainable development, directed them to adopt non financial Reporting, and an integrated approach between CSR and customer satisfaction. RBI also notified the banks to integrate their business operations along with environmental, social and ethical aspects. Thus CSR has been assumed to be greater importance. Companies Act, 2013 Section 135 "Act" made CSR requirement (a) as an obligation for a company to spend in every financial year (FY), minimum 2% of the average of its net profit for 3 previous financial years. (b) This requirement applies to a company: -with net worth of Rs.500 crores and above; or-turnover of Rs. 1,000 crores and above; or -net profit of Rs. 5 crores or more during previous FY. (c) "company" as defined under Companies Act, 2013 as a company incorporated under Companies Act, 2013 or any previous company law and so not applicable to banks which are not incorporated under "Act".

As introduced by Ministry of Corporate Affairs (MCA) the applicability of CSR provision became mandatory under "Act" Schedule VII, so the CSR expenses improved drastically. But, the expenses towards CSR are not eligible for tax deductions. Hence, the government re-evaluated the CSR provision as introduced by MCA, Companies Act Amendment 2019. If a company was unable to use the allotted funds in a given FY it could be carried forward to next FY and spend along with the allocated CSR budget of that year. Failing to utilize within three years from the date of transfer the funds will be transferred to any specified funds.

Review of literature

Jack Milne and dandle (2009) determined that the credit for practicing CSR activities as the sustainable business responsibility lied with RBI in 2007 where it advocated the need for inclusive growth and therefore the product and services produced should focus on the well being of environment, society, internal and external stakeholders and the customer with utmost ethical governance.

Frederick (2010) highlighted that in doing the ethical governance Indian banks should oversee the operations of the economic system fulfilling the needs of the people so that the production and distribution mechanism enhances the total socio-economic welfare.

Keffas and Briggs (2011) perceived that banks which discharges the CSR have better assets quality and capital adequacy and they could more efficiently manage their asset portfolio's and capital. It was also evidenced that the level of the customers and stakeholders is increasing in the banking sector through good CSR with accelerated rate of deposits, loans, and asset.

Namrata Sing et al (2014) in their research paper highlighted that ICICI bank is indulged in taking CSR initiatives towards the benefit of society. It was found that ICICI bank increased its contribution during their five years study period on various CSR initiatives.

Shravya Saxena (2016) in her research highlighted that it is becoming the necessity of companies to work in the field of CSR so as to add to their market value and help in the development of the nation.

Ankita Patel (2016) in her study attempted to compare the CSR spending during the last 7 years period and found that CSR amount spent by SBI is more than ICICI Bank. The study highlighted that the concept of social duty and charity changed with time in a broader way as CSR. Today the corporate world not merely seeks profits alone but also emphasizing on social development. Banking is one of the basic pillars of the economy that plays a vital role in the development of the nation. The study also highlighted that after introduction of the new company act 2013; banks have positively contributed and participated in the CSR activities.

Dr. Srinivas Kolachina (2018) observed that maximum number of banks highly performing in CSR activities as per their priority wherein when it comes to expending the money as per the prescribed limit that they have planned for, they are lagging behind by narrow margins. Even disclosure of the events and activities along with the money spent for the same in their respective websites has been a challenge across.

Ayush Raj, Alka Agnihotri (2022) highlighted that CSR practicing by the Indian Banks helps in their strategic decision making. The selected sample of banks are doing excellent job in the field of CSR. The banks are directly involved in CSR activities like education, health and hygiene, rural development, MSME growth, women and welfare etc. They suggested that the CSR practices should be across all areas of development in different fields of need.

Objectives of the Study

- To identify the CSR practices and methodology in Indian Banks
- To study the CSR activities of State Bank of India (SBI) and Industrial Credit and Investment Corporation of India (ICICI) Bank.
- To Compare the CSR practices by the SBI and ICICI Bank.
- To highlight the findings and draw conclusion on the overall CSR practices by the select banks.

Methodology

Research Design:

The study is based mainly on secondary sources of data and therefore descriptive research design is used for the study.

Data Collection & Classification:

To meet the objectives present study gathered data from various research papers published in national or international journals and conference proceedings for analysis. The information related to CSR activities and comparison of such activities by private and public banks is made using published CSR policy statements, annual reports of the select banks websites.

Period Taken for the Study:
2014-15 to 2021-22

Tools used:

Percentages and charts using MS-Excel were used for the analysis of the actual CSR amount spent in the select banks; data collected from the annual reports published on their respective bank websites.

CSR Practices in Indian Banks

Banks and other financial institutions initiated the promotion of environment friendly and socially responsible lending and investment practices. Right from RBI (2007) directed Indian banks to undertake CSR initiatives for sustainable development and also asked banks to begin non-financial reporting which is related to activities in the era of environmental, social and economic accounting. The major key areas of CSR practices include healthcare, education, vocational training, community welfare, children welfare, women empowerment, environment protection, poverty eradication, rural development, protection to girl child, and employment. The perspective of CSR initiating through social and community initiatives to benefit the society and nation at large which is ultimately possible with the high involvement and participation of its employees.

The banks are framing a CSR policy for prioritization of activities, social spending and allocation of separate funds for the purpose of CSR to meet the economic, social and environmental objectives ethically. With the implementation of the policy the banks also created maximum value from its activities and developed strategies to effectively communicate progress with various stakeholders and provide information on the issues that concern them. CSR Committee could be established with an executive chairman and three or four independent directors for overall management of CSR projects and utilization of allocated budget for CSR activities. The members will also perform a periodical monitoring and reporting to evaluate the impact of CSR on the performance of banks.

CSR Methodology

Assessing an organization's impact on society and evaluating their responsibilities is made possible through CSR initiatives. It begins with an assessment of the Customers, Suppliers, Environment, Communities and, Employees. Effective CSR plans ensures legal complying of organizations, their investments also respect the growth and development of marginalized communities and the environment. CSR should become sustainable by making people involved in its agenda, a clearly defined and communicated about the CSR policy to its constituents and also by seeing that its employees are recognized and honored for excelling in CSR activities. Aligning CSR initiatives with the business strategy could implement sustainable CSR through a well defined business case because CSR is not just giving donations or charity but it is a practical implementation of ethical ideas towards the society.

CSR activities in the select banks during fy22

SBI: In every FY the CSR Budget allocation 65% will be allotted to SBIF and remaining 35% will be directly utilized by SBI. The following table shows the CSR activities of the bank.

Table 1: SBI's FY22 CSR Areas of Engagement

Promotion of Health care: Nationwide ICU beds, Oxygenated beds, Covid-19 care centre's, Isolation centre's, six oxygen generation plants along with 550 Oxygen Cylinders and 84 oxygen concentrators were also provided. An Oxygen Pipeline Extension (2000 LPM) and Oxygen Monitoring System to equip 115 beds with oxygen supply was installed at Dr. Hedgewar Charitable Hospital to improve and strengthen the health infrastructure in the region in preparedness for a possible third COVID-19 wave.
Organ Donation, Mobile Medical Units

Nucleic Acid Amplification testing (NAT), Under NAT introduced advanced blood testing technology at Tata Memorial Centre run Tata Memorial Hospital in Mumbai to test 30-35,000 blood donor samples to improve blood transfusion safety for approx. 50,000 cancer patients. Aspheric machine in Blood Bank, ECG screening for Foetal Heart abnormality, Cleft surgeries and Neuro Rehabilitation centre.	**Rural Development: SBI Youth** for India is a 13-month rural fellowship program which provides a framework to India's bright young minds from urban areas to join hands with rural communities in their struggles & aspirations. The Bank's grassroots 14 partners NGOs facilitate this **journey of rural immersion** also in the selection of meaningful projects to solve the rural issues.
Promoting support group for organ failure patients, and raising awareness and pledging among citizens. SBI initiated ***Project Gift Hope, Gift Life*** In Manipur, Karnataka, Chandigarh (UT), Andhra Pradesh & Maharashtra.	**Empowering PwDs:** Centre of Excellence (CoE) for Persons with Disabilities (PwD), established in 2017, and primarily works on through skill enhancement to make significant and measurable improvements.
Protection of Animals: SBI also sanctioned five projects worth Rs. 6.84 Cr to plant fruit-bearing trees, securing a vital tiger corridor between Melghat, Satpura Tiger reserves, support the conservation of Red Panda species in the Khangchend zonga landscape **Dry waste Management:** Innovative Public-Private Partnership (PPP) model at Aurangabad, Maharashtra to ensure maximum segregation.	**Promotion of Education:** Thirteen projects for Rs. 22.53 Cr were sanctioned to support various initiatives like Prambhik Bhasha Shikshan Programme, web-based literacy project, Transforming schools and anganwadis in Ladakh, Mathematics education with Khan Academy, Toy Bank, Setting up Mini Science centres, Effective governance through School Complexes, Quality education in Middle School grades, Inclusive education for children with Neuro-development disorder, Capacity building of teachers and educational stakeholders, support National Integrity and Educational Development Organisation (NIEDO), Tata Institute of Social Sciences (TISS) to build a coherent school mental health system for improving mental health outcomes of adolescents in India and support the 'Model School' initiative for renovating 11 Government Schools and providing a conducive and comprehensive learning environment for the students.
Commencement of the third phase of SBI Gram Seva program: SBI Foundation (SBIF) has sanctioned five projects by adopting twenty five new villages from NITI Aayog's aspirational Districts in five more States- Andhra Pradesh, Chhattisgarh, Madhya Pradesh, Odisha, and Rajasthan. SBIF achieved the milestone of adopting 100 villages under the SBI Gram Seva program.	**Other Areas include:** livelihood, entrepreneurship, environment & sustainability, women empowerment

Promotion of sports: As per the Bank's annual report, eight projects at a financial cost of Rs. 13.60 Cr were sanctioned to support initiatives like SBIF Revolving Fund. , two projects for Rs. 48.90 lakhs were sanctioned to support 13 Athletes in partnership with Abhinav Bindra Foundation Trust and Karnam Malleswari Foundation by the Bank.
Donations: to Provide Incubation support to social enterprises, 15 start-ups,Mega Watershed construction,
Promotion of Integrated Fish Farming, Wadi Agriculture and TISS Prayas to re-integrate and rehabilitate the socially excluded and stigmatized population in criminal and juvenile justice system etc.

ICICI Bank:

In every FY the CSR Budget allocation part of the amount will be allotted to ICICI Foundation and remaining will be directly utilized by ICICI Bank for the following activities.

Table 2: ICICI Bank's FY22 CSR Areas of Engagement

Promoting healthcare- Covid-19 relief efforts,
Promoting financial inclusion and digitization of activities in rural areas for standardized Rural livelihood. The contributions are visible in more than 30 states/union territories, covering 115 clusters (over 2,100 villages).
Projects for strengthening/developing value chain in locally relevant commodities/activities for sustainable livelihood of villagers.
Water conservation projects,
Skill development undertaken through the ICICI Academy
Social and environmental projects,
Promoting education
Financial literacy and counseling
Providing drinking water
Awareness campaign on social and environmental issues through display of relevant messages
Promoting hygiene and waste management,
Activities for the benefit of communities including healthcare, sanitation
Promoting sports, education, restoration of heritage sites and other activities.
Activities in the areas of environment conservation and ecology protection which includes rainwater harvesting, watershed development, plantation, forest conservation,
Promoting use of renewable energy.
Creating public awareness around themes like environmental sustainability, health, education, safety, gender equality etc. For emergencies and need based financial support.

Impact assessments for FY2022: Seven major CSR activities were undertaken. These include:

i. Skill development initiative
ii. Financial inclusion programme,
iii. Social awareness programme,
iv. KREA university support,
v. Community hall project and
vi. Support towards creating digital classrooms in Bihar, which were implemented directly by the bank and
vii. Dialysis project conducted through the ICICI Foundation.

Comparison of CSR practices in select banks

Table 3.Comparision of CSR practices in the SBI and ICICI Bank

CSR Initiatives	**SBI**	**ICICI**
CSR introduction	Since 1973 with the concept of "innovative Banking" emphasis on assisting the downtrodden and weaker section s of the society by providing avenues for the improvement of their economic conditions.	Right from the inception of a long-standing commitment to CSR. The Bank's contribution to socio-economic development includes several pioneering interventions, with a focus on meeting specific goals. A laser-sharp focus on inclusive growth through strategic skill development programmes at the urban and rural level sums up CSR at ICICI Bank.
CSR Aims at	Implementation of national priorities for social development by Integrating Economic, Social and environmental objectives.	To pro-actively support socio-economic development in India To provide wider access to opportunities and benefit for a broader section of society. To identify critical areas of development that requires investments and intervention, and To help nation in realizing the potential for growth and prosperity.
Managing CSR Activities & CSR Funding and Investment of Time	(i)Corporate Centre with the support of 17 circles, Corporate Account Group, commercial Client Group, Administrative Offices, Apex Training Institutes (ATIs), Branches etc., - CSR Department and (ii)SBI Foundation	ICICI Bank CSR Committee ICICI Foundation was established for Inclusive Growth (ICICI Foundation) in 2008 with an objective of significantly expanding the activities in the area of CSR.
CSR Committee Composition	Two Managing Directors of the Bank and Six independent Directors	One Non Executive Chairman, three independent directors and one executive director.

CSR Policy	The CSR Policy version 5.0 April 2021 , The Policy also addresses aspects covered by the Nine Principles defined by NGRBC, Published by MCA, GoI in March, 2019.*	The CSR policy was revised in April 2021 and the revisions in the CSR Policy were largely to reflect the Companies (CSR Policy) Amendment Rules, 2021, and included changes to the operating framework, disclosure requirements and principles* for selection of CSR projects. Sets out the rules that need to be adhered to while taking up and implementing CSR activities.
Implementation	Activities undertaken by the bank were implemented by the (i). Corporate Centre with the support of 17 circles, Corporate Account Group, commercial Client Group, Administrative Offices, Apex Training Institutes (ATIs), Branches etc., and (ii). SBI Foundation	Activities undertaken by the Bank decided by the the CSR Committee from time to time they may include projects that are implemented directly by the Bank as well as contributions to ICICI Foundation and other eligible entities with track record and standing in line with regulations.
Monitoring and Evaluation	The CSR Department at Corporate Centre will be the nodal point	The CSR Committee shall ensure a transparent monitoring mechanism for CSR activities.
Other Social Responsibilities	R& D Fund and SBI Children's Welfare Fund	ICICI Foundation has trained over 580,000 less privileged individuals since its inception till March 31, 2021, helping them to earn a sustainable livelihood.

***Annexure**

Table 4: Comparison of CSR Budget and Amount Spent in the SBI and ICICI Bank during the last eight years i.e. from 2014-15 to 2021-22

SBI					ICICI Bank			
Year	Net Profit	Budgeted CSR	Actual CSR	% of Net Profit Spent	Net Profit	Budgeted CSR	Actual CSR	% of Net Profit Spent
2014-15	13102	115.8	109	0.8	11175.35	172	156	1.4
2015-16	9951	143.92	131	1.3	9726.29	212	172	1.77
2016-17	10484	109.82	99.51	0.9	9801.09	200	182	1.86
2017-18	-6,547	112.96	104.84	0.9	6777.42	170.20	170.30	2.51
2018-19	862	22.70	6.73	0.8	3363.3	118.96	92.20	2.74
2019-20	14488	144.88	27.44	0.2	7930.81	127.30	134.35	1.69
2020-21	20410	204.1	144.88	0.7	16192.68	184.53	200.50	1.24
2021-22	31676	316.76	204.1	0.6	23339.49	261.73	266.62	1.14

Source: Annual Reports of SBI &ICICI Bank *calculation based on average of last 3 years Profit

Chart 1: SBI Net profits, CSR Budget allocation and Actual Amount Spent

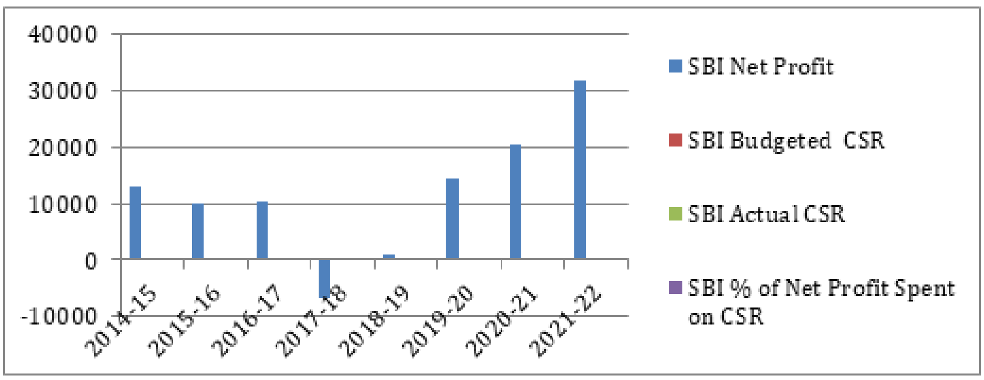


Chart 2: ICICI Bank Net profits, CSR Budget allocation and Actual Amount Spent

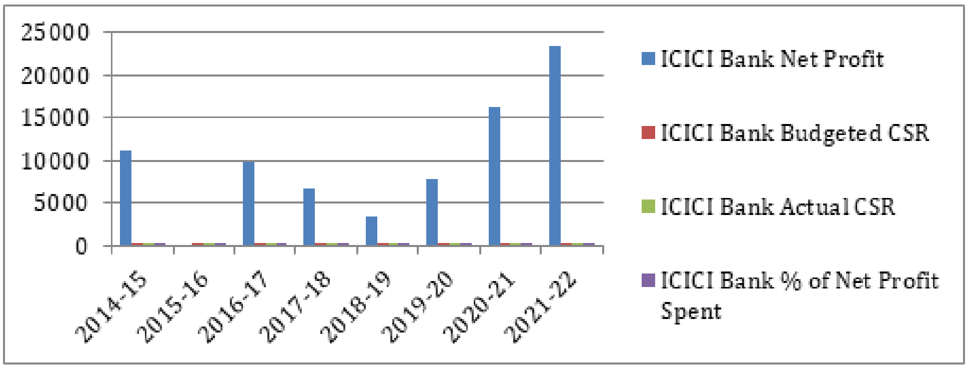
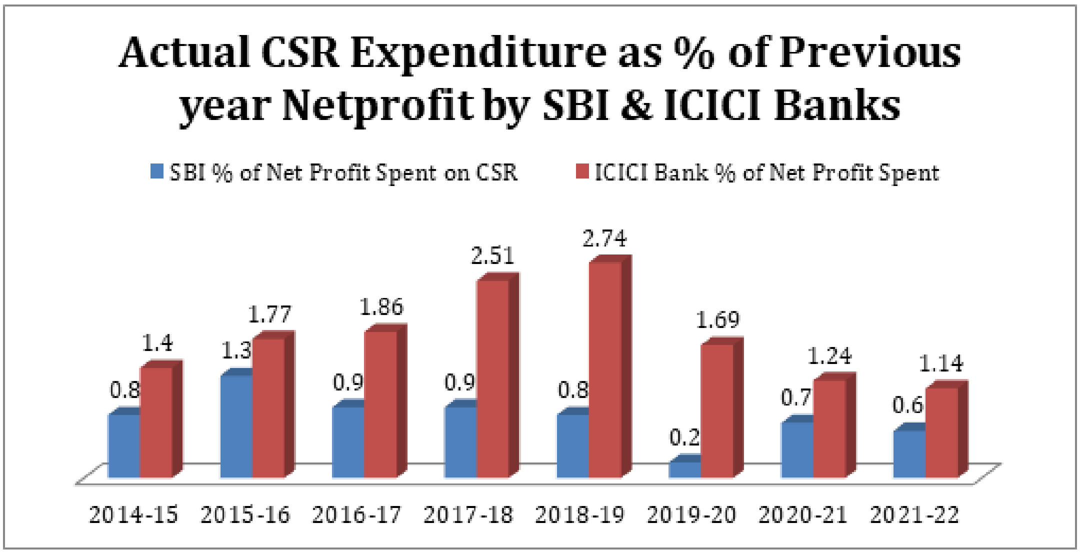


Chart 3: CSR Expenditure Spent as a % of previous FYs Net Profits



From the table and graphs it is observed that the SBI Banks' Budgeted CSR maintained constantly 1% of previous FYs net profits but the actual amount spent on CSR is less. The CSR expenditure is high in 2016-17. Whereas ICICI Banks the budgeted CSR is above 1% but the actual CSR expenditure is low for the first three years period and same in 2017-18 whereas the variation is low in 2018-19 and during the last three FYs the actual CSR spent is high compared to its budgeted CSR. So, it can be concluded that the ICICI bank is spending more for CSR activities compared to the SBI.

Conclusion

The concept of CSR has improved drastically during this decade in India because of the increased monitoring and coordination between the banks, regulatory bodies, government, and non-government organizational efforts through a special Sustainability and Business Responsibility Committee. The Banks and the Financial Institutions realized that the importance of environment, economy and society at large and are ready to share their profits to ensure growth and development in the surrounding communities by developing their CSR policies. The responsibility for implementation of identified activities/ projects shall be as per the organizational structure approved by the Managing Director & CEO and the Funds would be disbursed in accordance with the directions of the CSR Committee.

Although SBI involved in more number of CSR Projects the contribution amount to CSR activities is less compared to the ICICI Bank during the last eight financial years. SBIF achieved the milestone of adopting hundred villages by the end of FY22. The contributions of ICICI Bank can be found in more than 30 states / UTs, covering 115 clusters (over 2,100 villages). As the % of net profits actually spent on CSR activities is less in the select banks that unspent amount could be carried forward to next FY and spend along with the allocated CSR budget of that year. Ultimately both the select banks are advisable for doing much more better CSR engagement activities with a clear differentiation in the CSR budget of current year and unspent amounts of previous FY. The banks also advised to identify the special training needs for its business managers in working with social issues, it is also suggestable that the bank's participation along with the small and medium businesses should be encouraged, accelerate more funds through RBI, MCA, Large Corporations and State/Central government's involvement in CSR activities and finally, enhance the role of social media in creating awareness among the people, communities and society for being responsible for the welfare of the economy, environment and society.

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SALES MIX STRATEGY OF HFD PRODUCTS IN THE FMCG CATEGORY: A CASE STUDY OF ABBOTT NUTRITION INDIA

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ABSTRACT

India, Health, and food drinks are the world's largest malt and nutrition-based drinks market, accounting for 22% of the world's retail volume sales. These drinks are categorized as Nutritional supplementary, consumed as milk substitutes, and marketed as nutritious drink that provides growth and development, mainly consumed by the old, the young, the child, and the sick. The health and food drinks category business largely spread across South and East India accounting for the largest proportion of all Indian sales. These Malt and Nutrition beverages, though, are still an urban phenomenon. This paper aims to gain an understanding of how HFD category businesses are using sales mix strategies in organized retail stores of Abbott Nutrition to reach consumers.

Key Words: Sales Mix, FMCG, HFD category, Abbott Nutrition India

Introduction

Nutrition in India

After 2 years of age, a child's will be picky eating (also known as fussy, faddy, or choosy eating) affectsthe child's growth and development, a child's energy needs per kilogram of bodyweight are declining but the actual amount of energy like calories required increases, as the child gets older. From 5 years to teenager, there is a period of slow but balanced growth. Dietary intakes of some children may be less than recommended for the nutritional requirement are adequate and a variety of foods, including fruit and vegetables, dairy products, lean meats, fish, poultry, eggs, legumes, and nuts should contribute to proper growth and development.

In India, each State is equivalent to a country with its specific socio-economic level, different ethnic groups, food habits, and health infrastructure facilities. Thus, the nutritional status of the population shows significant differences between the population, and also has huge under-nutrition and over-nutrition problems. Thus, Emphasis should be given not only to food but also to the care of health and balanced nutrition. When there is malnutrition, there is a higher level of infertility. One in three babies born in India weighs significantly low because their mothers are undernourished.

Statement of the problem

For evolving an appropriate Sales mix strategy, understanding the consumer product preferences based on their nutritional requirements and related product needs. Challenges and opportunities associated with entering into the nutrition business market, and calculate the company's sales mix to strategize to improve product distribution for the highest revenue gains. Most of the Indian population is willing to accept nutritional drinks and more significant opportunity for HFD category companies to gain the market share by realizing the growth opportunities and tapping this business category through various strategies and initiatives. Abbott Nutrition is the largest health care company and operates in different categories of business including established pharmaceutical products, diagnostics products, nutritional products, and medical devices. Hence Abbott Nutrition has been developing science-based nutrition products for over 113 years. Abbott Nutrition's goal in developing these products is to support your patients through all stages of life, from infancy to childhood to adulthood and everywhere in between, so they can live the fullest life possible.

Objective

1. To develop science-based nutrition products to support the growth, health, and wellness of people with the right sales mix strategy

2. To Asses about the HFD category and nutrition products

3. To know the strategies adopted by Abbott Nutrition India concerning the sales mix to improve product penetration for the highest revenue gain.

4. To understand how nutritional products are using the sales mix strategies in organized retail stores of Abbott Nutrition to reach consumers.

FMCG AND HFD Category

Health and Food Drinks generally abbreviated as HFD category is one of the fastest growing categories in 2018 with double-digit growth. India's booming wellness segment is driving this category with opportunities for innovation and differentiation. HFD segment is the biggest in terms of volume sales and the fastest growing segment in terms of value sales. HFD category is amongst the top sector in India followed by automobiles, textile, cement, and steel. In FMCG HFD category is the largest and fastest growing business. We are going to cover all the relevant topics like, how can we diversify our portfolio in the HFD category, how can we decide on the ideal number of brands, etc. In the current scenario, there is huge competition in the market and the companies are trying their best to differentiate themselves from the competitors by prospecting and selling the product and keeping customers in touch with the latest product innovations by using sales tools. Assortment in FMCG products increases the market reach and average sales per outlet of the brand.

Sales Mix

To understand the company's sales mix, we are going to take a look at the sales mix of an HFD Product in the FMCG category with the help of a case study of Abbott Nutrition India products. The term **Sales Mix refers to the combination of different products a firm sell. In other words, it refers to the products that are available in the market and the quantities sold in different phases or segments.** Thus, different products are sold by a company from its sales mix. The Sales Mix Strategy in FMCG products is complex because of the number of products from different manufacturers that are competing with each other. There are thousands of different brands that are competing with each other in the same category. The total number of SKUs can run into hundreds of thousands. This makes it difficult to understand which products will help the retailer to increase their sales and which ones will not.

The sales mix strategy is a technique for allocating a firm's sales and marketing efforts across its various products to maximize profitability. For better understanding to communicate effectively with the marketing intermediaries of the HFD products with retailers' point of view is as follows with Table 1. For example, there are 8 products mentioned below. Product Pediasure is more profitable than other brands. The sales mix strategy would present the most amount of product Pediasure.

Table 1

Brands → Parameters ↓								
Size(gm)	**400**	**500**	**400**	**500**	**500**	**500**	**500**	**450**
MRP(Rs)	510/-	215/-	520/-	285/-	215/-	278/-	265/-	210/-
Retail Margin	56.1	15.93	38.52	21.11	17.75	22.95	21.88	15.56
Current Sale								
Margin Earned								
Total Profit								
Converted Sale								
Margin Earned								
Total Profit								
Extra Earning								

Calculation

Brands → ↓ Parameters	Pediasure	Horlicks	Horlicks Grow+	Junior Horlicks	BournVita	BournVita Lit champ	Complan	Boost	Total
Size/Gm	400	500	400	500	500	500	500	450	
MRP (Rs)	510	215	520	285	215	278	265	210	
Retail Margin (%)	11	10	10	11	10	10	10	10	
Retail Margin (Rs)	56	22	52	31	22	28	27	21	
Current Sales	6	20	0	10	15	5	0	12	68
Margin Earned	337	430	0	314	323	139	0	252	
Total profit	1794								
Converted sale	20	18	0	6	10	4	0	10	68
Margin Earned	1122	387	0	188	215	111	0	210	
Total profit	2233								
Extra Earned	440								

To understand the company's sales mix is to strategize the product distribution and penetration for high profits, knowing that the company is creating an essential distribution strategy to be successful in product penetration, the sales mix pushesthe products into the market to reach individual consumers and create value for the company. Thus,Sales mix refers to the proportion of sales a single product accounts for in a company's total sales, it's worth noting that sales mix refers to the variety of products sold by a company through various organized retail stores.

Abbott Nutrition India

Abbott Nutrition is a leading health care products company in India. They are the makers of Pediasure, Ensure, Similac, and many more legacy brands. They have a range of popular products in the health and food drink industry in India. One of the most interesting categories in the food industry is the health and food drinks category. In India, the top brands in the category are Horlicks, Boost, Bournvita, and Complan. Horlicks has been around for a long time.

The latest trend in health and nutrition is the health and food drinks category. The market is growing fast as a result of the boom in health and wellness trends. The biggest player in this category is the US multinational Abbott Nutrition. Abbott has been operating in India for over 100 years and has a leadership position in others categories like baby nutrition, toddler nutrition, and adult nutrition. The category is expected to grow steadily shortly.

Abbott Nutrition believes in proper nutrition is the foundation for healthy lives, which is why we at Abbott Nutrition have been developing science-based nutrition products for 113 years. Abbott Nutrition India's goal in developing nutritional products is to support consumers through all stages of life, from infancy to childhood to adulthood and everywhere in between, so they can live the fullest life possible.

Abbott Nutrition follows a hybrid distribution model. It includes traditional trade, modern trade, and pharma channels. It would be a cost-reduction technique for both Abbott Nutrition and its dealers in markets. In this distribution model, the company will make products available to all types of distributors to place the bulk products which covers all sets of organized retail stores. Dealers get the products directly from all types of distributors whenever they are out of stock. Distributors are the company mediators between the company and dealers. Abbott Nutrition is very strong in Modern trade and Pharma chain outlets and contributes more than 65% of the business.

Conclusion

Thus, Abbott Nutrition is cautious in making product availability at the right outlet to reach the right consumers cost effectively with a proper sales mix strategy. The company is taking proactive steps to balance the sales contribution from all the channels including traditional trade, modern trade, and pharma channel product mix and various marketing initiatives.

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INFLUENCE OF MOTIVATIONAL FACTORSON EMPLOYEE MOTIVATION IN EDUCATIONAL SECTOR IN UAE

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ABSTRACT

In olden days, employees are considered as the one of the important inputs of production process. They are the main contributors and affective factors for the business production. Furthermore, it has been stated that employees are not nearly motivated by their attitude towards the job. In an organisation motivation is adhered at different levels of work in an organisation. In United Arab Emirates (UAE), different Universities use different motivational strategies for the encouraging their employees. There exists no uniformity in the motivational strategies adopted by different universities functioning in UAE; it has become imperative to investigate whether the employees' motivational strategies adopted by different universities enhance the motivation of teachers in institutions. In this connection, based onthe previous literature, the impact of major forces or factors which influences the motivation was analysed and its impact was found out.

Keywords: Motivation, Education Industry, UAE, Workplace Environment, Recognition, Rewards, Career Development.

Introduction

In olden days, employees are considered as the one of the important inputs of production process. Hawthorne has referred the Elton Mayo's thought as "employees are not just assets; they are the main contributors and affective factors for the business production". Furthermore, it has been stated that employees are not nearly motivated by their attitude.
towards the job. In an organization motivation is adhered at different levels of work in an organization i.e., from top to bottom level employees, generally, managers, by motivating employees open the door to them to add their innovative inputs for the development of the organization. Motivated employees are considered as the main assets. Motivation is defined as "aligning human resources toward doing the effective job and achieve the goals through rewards". From the above discussion, it has been understood that workplace motivation is related a set of internal and external forces that induce work-related behavior and determine the form, direction, intensity and duration of work completion by the employees. In the workplace, employees' performance and job satisfaction exist as an invisible factor and it is also believed that it manifests itself in the form of observable and as a measurable behavior. In an educational institution, motivating teachers is very important as it results in more productivity, keeps the employees and students happier and supports the organization to exhibit their work force more productive, happier and in turn it supports the employers to retain their employees for longer time.

Statement of the problem

In United Arab Emirates (UAE), different Universities use different motivational strategies for the encouraging their employees. Some of the motivational strategies include promotion, workplace environment, career development, monetary and non-monetary rewards such as appreciation and recognition. Other motivational strategies include salaries, pension, medical cover, commuting allowance, scheme of service and allowance etc. Since, there exists no uniformity in the motivational strategies adopted by different universities functioning in UAE; it has become imperative to investigate whether the employees' motivational strategies adopted by different universities enhance the motivation of teachers in institutions. In this connection, based on the previous literature, the impact of major forces or factors which influences the motivation was analyzed and its impact was found out.

Review of literature

The factors which motivate the people are in variety and the two types of motivation are intrinsic or extrinsic. A person's 'internal' desire to do something makes the intrinsic motivation, and is therefore usually self-applied e.g. pure interest in a project or a positive recognition from colleagues is examples of intrinsic motivation. Intrinsic motivation is what the action of people without external inducement such as hunger, a sense of duty, altruism, and a desire of appreciated (MaloneandLepper1987).Strong interest and involvement in the work, and by such a perfect match of task complexity with skill level that people experience some kind of psychological "flow", a sense of merging with the activity they are doing would be marked as very high levels of intrinsic motivation (Csikszentmihaly,1975).

Extrinsically motivated behavior is performed to acquire material or social rewards or to avoid punishment. The source of motivation is the consequence of the behavior not the behavior itself. Extrinsically motivated behavior is generally done as a consequence of pressure and result in low self-esteem and anxiety. Extrinsic motivated work behavior stems from such tangible rewards such as pay, bonuses, and promotion among others (Deci and Ryan,1985).

The difference between extrinsic and intrinsic motivation is former is driven by theforceswhichareexternaltoanindividualandlater isdrivenbyforceswhichareinternaland within that individual (Giancola, 2014). Further, extrinsic motivation is goal driven, such as the rewards and benefits of performing a certain task, whereas intrinsic motivation is the pleasure and satisfaction that an employee gets when performing an activity. Generally speaking, intrinsic and extrinsic motivation influences employee intentions regarding activities and behaviors (Lin, 2007).

The activity done only for satisfaction rather than some separable outcome, reflecting the natural disposition in humans to assimilate and learn is intrinsic motivation (Ryan & Deci, 2000).

Because intrinsic motivation exists in the connection between an employee and a task, some researchers have defined intrinsic motivation in terms of the task that is performed by the employee, while others have defined intrinsic motivation in terms of the Intrinsic outcomes may produce the positive feelings of personal achievement such as an increase in knowledge, and enjoyment of the work itself (Green, 1992). According to this point of view, as stated by Lashway (2001), "people who are intrinsically motivated will enter an activity with no other reward required [than] competence and autonomy". It doesn't mean that extrinsic reward is not important to a person but it means that it is not only sufficient to keep the person motivated. A study was conducted in which it was found that employee' performance is directly influenced by intrinsic rewards. Because when intrinsic rewards are given to them, they came to know about their performance and do more work hard to gain appreciation (Edirisooriyaa, 2014).

Extrinsic motivation is opposite of intrinsic motivation, it regards the carrying out of an action in order to achieve an external reward. The source of extrinsic motivation is from an individual physical environment. More job benefits, bigger salary, incentives and job promotion are some rewards that leads to extrinsic motivation. Deci,1972, describes extrinsic motivation as money and verbal reward, mediated outside of a person, on the other hand intrinsic motivation is mediated inside the person.

Extrinsic motivation factors also tend to increase the performance of an employee. The motivation comes from the external sources. The example can be categorized such as reward, money, coercion, threats and punishment in some cases. In some situation the major extrinsic factor is the competition because it comes from external side and tends to increase the performance. The Employee at the Apple store is given as gift vouchers, certificates on the performance. However, such certificated and prizes play as a role of extrinsic motivators (Jain, 2005).

Regardless of the type of motivation, people are experiencing certain outcomes because of these types. Autonomy, responsibility, feeling of accomplishment and the pleasure of doing interesting or enjoyable work, result in intrinsically motivated behavior. Pay, job security, benefits and vacation time result in extrinsically motivated behavior.

There will also be an interrelationship between the intrinsic motivators and extrinsic motivators which influences the work performance. Considering all these reviews, the important motivational factor which influences the work performance has been formulated and which have been considered for this research. Those factors are: workplace Environment, rewards, recognition and career development.

Research question

How much impact do the workplace environment, rewards, recognition and career development have on motivation in educational sector in UAE?

Research Methodology And Tools Used In Analysis

This research has been focused on employee-based motivation dimensions. So, the type research adopted for this survey was descriptive research based on the nature of data and its collection method. The employees from top five universities have been selected as the sampling frame.

A structures questionnaire was formulated and the data was collected from 227 respondents through online. The questionnaire was designed with the statements about thefourfactorsofmotivationandtheoverallmotivationandtheresponseswererecordedinlikert scale. In order to determine the content validly of the questionnaire, it was given to experts and academician. Based on their opinion, the necessary changes were made in the questionnaire.

The reliability was measured from the primary sample of 40 respondents through Cronbach's alpha. Multiple regression analysis was used to find the impact of four factors of motivation and the overall motivation in education sector.

Hypotheses

H1: Work place environment has a positive impact on work Place Motivation H2: Monetary Rewards has a positive impact on work Place Motivation
H3: Recognition has a positive impact on work Place Motivation

H4: Career Development has a positive impact on work Place Motivation

Data Analysis And Interpretation

Reliability Assessment

The reliability of a measurement instrument is the extent to which it yields consistent, reproducible estimates of what is assumed to be an underlying true score. Reliability is evaluated by assessing the internal consistency of the items representing each construct using Cronbach's alpha.

Table -:1. Reliability assessment results

Cronbach's Alpha for Higher education teachers' research instrument

Constructs	Cronbach's Alpha (First 30 respondents)
Employee Motivation	0.911
Workplace environment	0.989
Monetary rewards	0.921
Recognition	0.892
Career development	0.976

The table 1 clearly indicates that all the constructs of the study have the Cronbach's alpha value which is higher than 0.8.It shows the high internal consistency among the selected statements and its construct.

Multiple Regression Analysis

In order to create a model for overall motivation, multiple regression analysis was employed. This model would help to determine how the factors of motivation affect the overall workplace motivation.

Table-2: Coefficient of determination (R2), and Adjusted (R2)

R	Coefficient of determination (R^2)	Adjusted R Square	Std. Error of the Estimate
.892	.872	0.869	.09136

From Table 2, the coefficient of determination of 0.872 shows that 87 percentages of variations were expressed by all the dimensions considered in the model for predicting overall impact.

Table – 3: ANOVA

	Value of Sum of Squares	**Degrees Of freedom**	**Mean Square**	**F**	**Sig.**
Regression	123.03	4	30.758	3844.75	.000
Residual	1.778	226	.008		
Total	124.808	230			

From the table3, The significance of F value is 0.000 which indicates that the model is statistically significant model a t0.05 level of significance.

Table4: Standardized and unstandardized regression coefficients for Factors of motivation

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(constant)	0.131	0.032	0.126	5.231	0.000
Workplace environment	0.188	0.013	0.175	6.212	.000
Monetary rewards	0.594	0.024	0.578	3.423	.021
Recognition	0.238	0.031	0.221	6.731	.000
Career development	0.047	0.012	0.038	0.721	.031

From the table 4, the significance value for all factors are less than 0.05 which shows the hypotheses formulated for the study were accepted at 95% confidence level. All the factors of motivation have positive impact on overall employee motivation. Based on the beta value from the regression analysis, the following model was formulated to depict overall Workplace Motivation.

Multiple regressions model for impact of factors of motivation on Measurement of workplace motivation.

WPM=0.131+0.188WPE+0.594MR+0.238REC +0.047CD

WPM represents workplace motivation WPE represents workplace Environment MR represents Monetary Rewards
REC represents Recognition

CD represents Career Development

Discussion and Conclusion

The study made an attempt to develop a model for impact of factors of motivation on workplace motivation. The study results showed that all the four factors motivation have positive effect on workplace motivation. Based on the model formulated, it was found that the monetary rewards have the highest impact on motivation on higher education sector in UAE. The recognition also has higher impact. So the employees of higher education sector should concentrate on enhancing these two dimensions.

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GAIN MORE KNOWLEDGE
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BIKAJI- FROM BIKANER TO YOUR KITCHEN

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ABSTRACT

A need to research the management and organisation of their Indian counterparts has arisen as a result of the tremendous expansion of Western corporations' factories and offices in India. It has become necessary to comprehend how business is conducted in that region of the world as a result of India's recent rise to economic prominence. Understanding how companies are established and structured in India is very crucial. Even today, some of the largest companies listed on the Indian stock exchange are still partially held by families. Many Indian corporations were founded as family businesses.

Background:

Our nation has a long history of cooking and hospitality. There are a huge variety of foods, snacks, and sweets available in this country of many different cultures. Every region of the nation has its own special dishes and cooking techniques. Food with distinctive flavours, a wide array of spices, and different tastes is challenging to resist. Snacks come in a huge variety, the list of which is unlimited. India's most popular snacks include samosas, kachoris, pavbhajis, papadi chaat, and bhujia namkeen. In the year 1986 when Shri Shivratan Agarwal, also known as Fanna Babu, chose to follow his path and forge a new identity for himself in Bikaner, Rajasthan in the 1960s, he did it in keeping with the tradition of Indian cooking. Brand Bikaji takes its name from "Bika Rao," the man who founded Bikaner City and was renowned for his warm hospitality. "Ji" was added as a sign of respect to Bika Rao's name. Entrepreneur Mr. Aggarwal has a unique perspective. He is the grandson of Mr. Gangabishan Aggarwal, the founder of Haldiram's. He first sold the goods under the name Shivdeep Industries Limited until changing the name of the business to "Bikaji" in 1993. Giving the globe a taste of India's culinary beauty was his simple but profound inspiration. He went to Australia to study more about the machinery and technology that might be used in the production of bhujias in order to enable mass production. He aimed to spread genuine Indian flavours that reflected India's culture and traditions to every consumer. Through the years, Bikaji has used the power of ethnic eating to win over hearts all around the world. With a wide range of goods and creative packaging, Bikaji has strengthened its commitment to bringing true Indian flavour to the rest of the globe. Mr. Aggarwal claims that his strength rests in his ability to comprehend the individuals he works with as well as the needs of his clients in terms of taste preferences. He continuously evaluates the company's strengths and shortcomings and has a distinct vision for Biakji. The city's diverse culture and delectable cuisine gave it an exquisite touch. When there was no technology available to create Bhujia on a wide scale, Shri Agarwal was able to successfully lay the groundwork for his dream business. Modernization and cutting-edge facilities, such as a specialised lab and printing and packaging facilities, were added as the business grew. Their food is based on genuinely original recipes from their place of origin, and culinary secrets have been guarded and passed down through the years. Innovation and the application of new technology have been key components of Bikaji's growth into India's leading processed food firm. Every Bikaji product will, in fact, always uphold the region's reputation for unparalleled quality, purity, and taste.

Global In Taste Foods:

Mr. Aggarwal travelled the globe to discover and co-invent the best technology for making bhujia, but he also succeeded in coming up with a catchy name for the company that would appeal to customers. With a vast variety of packaged goods and recipes, traditional Indian cuisine has become synonymous with its global presence, which only serves to increase customer demand. Nearly all kitchens in the United States, Canada, the United Kingdom, Germany, Australia, New Zealand, the Middle East, Japan, and South East Asian nations now feature the brand. In a variety of snacks they create, including bhujia, namkeen, papad, chips, and a few packaged sweets, the company's culinary skill combines years of strict quality, tradition, and taste.

Infrastructure:

One of the biggest producers of ethnic snacks, Bikaji Foods has four cutting-edge manufacturing facilities with a combined manufacturing capacity of 400 TPD. These facilities produce 300 products, including a variety of bhujia, Namkeen's, sweets, papad, Western Snacks, cookies, RTE, and frozen foods. All of the production facilities are set up in the centre of the ethnic foods market, staffed by workers with a combined 40+ years of experience. 18 production halls make up the manufacturing facilities, which are physically segregated to assure the highest levels of sanitation, homogeneity, and product authenticity. These halls are used to create various product categories in various manufacturing configurations. 20 frying lines, 6 roasting lines, and 140 packing machines are all fully functioning in these manufacturing halls.

Business Model:

The company operates six production plants in India, with four of them in Bikaner (Rajasthan), one each in Guwahati (Assam), Tumkuru (Karnataka), and Kolkata (West Bengal). The brand exports its goods to around 35 nations outside of India, including those in North America, Europe, the Middle East, Africa, Australia, and the Asia Pacific. The business boasts of having a wide reach over the entire nation and the globe. They operate in 22 states as well as the three federally recognised territories. In Bikaji, the Avendus Future Leaders Fund has invested 40 crores of rupees. With an estimated 300 crore in annual revenue, the company is one of the top F.M.C.G. brands in the nation. Within a year of founding Bikaji, the Company transformed the way bhujia was packaged and marketed – it was the first to develop pouch and zipper bhujia packaging, which was previously distributed in sacks. The firm's 2019 brand ambassador is Mr. Amitabh Bacchaan. Even though the company uses technology to create their snacks, papad production nevertheless adheres to traditional methods. By giving them jobs in their handcrafted papad manufacturing facilities, the company has emancipated more than 5,000 Bikaneri women. Changing people's lives for the better and helping the less fortunate continue to be two of Bikaji's main areas of attention.

Competitive Strength:

The well-known brand with recognition throughout India. Large-scale, highly advanced production facilities with exacting quality standards that are strategically positioned. large pan-Indian and international distribution networks, agreements with reputable retail chains, and expanding eCommerce and exports channels. strategic partnerships with Indian and international retail companies. significant export sales of multiple products.

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Annexure: Source: Bikaji.com