Research Papers

Yugantar Education Society's

IME
www.tirpude.edu.in

tirpude

INSTITUTE OF MANAGEMENT EDUCATION

A STUDY ON CORPORATE CULTURE AND COMMITMENT OF EMPLOYEES WITH REFERENCE TO BANKING INDUSTRY

* S. ANITHA

** Dr. V. NAGAJOTHI

ABSTRACT

The Banking Industry in India is mainly owned by the Government or Private sector or MNC organizations. These banks are known for their Corporate Culture and commitment of the employees. This paper addresses the prevailing and expected corporate culture and the present status of the commitment of the employees serving in the banks with special reference to Thanjavur District. The employees of the Banks are the essential human capital contributes towards the success of the Banks. Similarly the corporate culture prevailing in Indian Banking Industry helps the employees in running the bank branches in a careful way. All these achievements are possible with the help of committed work force. The work force in Indian Banking industry ensures letter work Ethics, professionalism in their approach, managing the branches and serving the customers.

Keywords: Corporate culture, Commitment, Human capital, customer.

*Research Scholar, Rajah Serfoji Govt. College (Autonomous), Thanjavur – 613 005.
** HOD and Asst. Professor, Rajah Serfoji Govt. College (Autonomous), Thanjavur – 613 005.

CORPORATE CULTURE OF BANKS

Corporate culture is the value system practiced by the employees and the management. The values, norms, customs are changing over a period of time. The Corporate Culture prevailing in the Banking Industry is too complex due to presence of many factors such as ownership of the banks, composition of the top management, belief system of the founder or the Government, etc., play a crucial role. Corporate culture refers to the beliefs and behaviors that determine how a company's employees and management interact and handle outside business transactions. Often, corporate culture is implied, not expressly defined, and develops organically over time from the cumulative traits of the people the company hires. Corporate Culture of the Banks is one of the emerging areas in banking industry as the industry is matured enough .The culture of the banks percolated at various levels of the banks and influences the employees.

CORPORATE CULTURE

The definition of corporate culture initially focused on distinguishing levels of corporate culture and classifying culture as strong or weak cultures (Handy, 1976; Peters and Waterman, 1982). Many definitions of corporate culture gave primacy to the cognitive components such as assumptions, beliefs, and values (Denison, 1990; Handy, 1993; Mclean and Marshal, 1993). Other definitions include behaviors and artifacts, leading to a common distinction between the visible and the hidden levels of corporate culture (Schein, 1985).

There are two perspectives in understanding corporate culture, the symbolic inter-actionist perspective (Blumer, 1969; Coolgy, 1922; Mead, 1934) and the social – anthropological perspective (Kluckhohn, 1951). The symbolic inter-actionist perspective view the exchange of symbols as the basis for the shared meaning for a group of social actors. Recognizing and using these symbols entails developing a 'self' defined in terms of culturally specified symbols. Stemming from this perspective myths (Eliade, 1959), archetypes (Mitroft, 1984), and stories and ideologies (Starbuck, 1982) are often useful in explaining objectively Corporate features as they embody and articulate the identity of Corporate members.

CORPORATE COMMITMENT

Corporate commitment remains a contested construct that has been conceptualized and measured differently. It is viewed from behavioral and attitudinal perspectives (Lok and Crawford, 2004). Behavioral commitment is concerned with the process by which an employee becomes part of a particular organization and appropriate behaviour exhibited by the employee (Meyer and Allen, 1991). On the other hand, attitudinal commitment views Corporate commitment in terms of the relationship between an employee and the organization, and the extent to which the employee and the organization share the same goals and values (Meyer and Allen, 1991).

Despite the dichotomy between behavioral and attitudinal commitment, measures on the basis of attitudinal perspective have been most frequently validated and used in previous research (Lok and Crawford, 2004; Meyer and Allen, 1997; Price and Mueller, 1981; Steers, 1977). Based on attitudinal commitment, Mowday et al. (1979) define Corporate commitment as the relative strength of an individual's identification with, and involvement in a particular organization. This can be characterized by three related factors: a strong belief in and acceptance of the organization's goals and values; a willingness to exert considerable effort on behalf of the organization; and a strong desire to maintain membership in the organization. Lok and Crawford (2004) argue that Mowday et al.'s (1982) conceptualization of Corporate commitment is consistent with the attitudinal perspective. This conceptualization is measured via Mowday et al.'s (1979) corporate commitment questionnaire (OCQ) which will be used in this study.

NEED FOR THE STUDY

This present study focuses exclusively on the Corporate Culture and Employee Commitment in different banks. This study is confined to the public sector, private sector, MNC banks, new generation banks and banks from other segments. The study is carried out in Thanjavur District, which is one of the states where different types of banks are doing business.

OBJECTIVES OF THE STUDY

1. To understand the demographic characteristics of the Bank employees of different types of banks.

2. To measure the employee commitment of different types of banks.

3. To explore the key determinants of Corporate culture of the banks.

4. To measure the variation in the influence of the determinants on the employee commitment.

LIMITATIONS OF THE STUDY

This paper focuses on the employee commitment in Indian banking industry and to identify how the corporate culture brings in corresponding improvement in the way these banks perform. This study is applicable only for the selected banks in Indian Banking Industry within Tamil Nadu and its outcomes may not be applicable to other areas.

The results as shown are applicable for the selected sample of respondents from the selected branches of the banks located all over Thanjavur District. The opinion of the bank employees are purely their own and personal in nature.

LITERATURE REVIEW

Smirich (1983) pointed out that both functionalists and interpretive scholars have written about and produced studies on corporate culture. She argued that the two groups understand organizational culture in entirely different ways. To a functionalist culture is something that an organization has and which works as a control mechanism to shape behavior. It is considered a physical reality, directed by actions of senior management.

The interpretive sees culture "as the essence of organizational life". It is considered as a process of enactment, a mental state which is reproduced by all members through sharing off meanings. Corporate culture perceived this way is not limited to the mission statements, corporate credos, and other slogans but also include the daily practices of organizational life (Morgan, 1997).

Kluckhorn (1954) defined culture as a patterned manner of thinking, feeling and reacting, which is acquired and communicated through symbols and embodied in artifacts. Hofstede (1980) defined culture as a set of mental programs that control an individual's response in a given context. Schein (1992) defined organizational culture as a pattern of basic assumptions - invented, discovered or developed by a given group as it learns to cope with the problems of external adaptation and internal integration that has worked well enough to be considered valid and therefore, to be taught to the new members as the correct way to perceive, think, and feel in relation to these problems'. This corporate culture assumes significance as it relates with overall performance and employees motivation.

Schneider (1987) proposed that individuals may be attracted to organizations they perceive as having values akin to their own. The values and attitudes of managers significantly influence the functioning and effectiveness of the organization. Effective organizations use values to structure information in order to provide both a focus and reminder as the values highlight the most critical information while de- emphasizing less silent issues (Clampitt, 2001). The successful organizations consider the ideal employees as those who have internalized the organizations culture into their cognitive and affective makeup (Peters and Waterman, 1982). There are many top level management professionals Indian Banking Sector has seen and each of them contributed to the betterment of Banks.

Multiple definitions of commitment are found in the literature. Mowday, Steers, and Porter (1979) identified behavioral and attitudinal definitions of commitment. Behavioral commitment also referred to as attribution commitment in the literature, involves "behaviors that exceed formal and/or normative expectations" (p. 225). Salancik (1977) proposed that behaviors that are explicit, irrevocable, volitional, and public bind individuals to the behaviors, thus causing greater commitment. In this approach, employees are viewed as becoming committed to a particular course of action, rather than to a particular entity; commitment is developed retrospectively (Meyer & Allen, 1997).

Meyer and Allen (1997) caution that the different components of commitment may have different consequences for work-related behavior for example; continuance commitment may be related to retention because the costs of leaving an organization are too high. These

employees do not possess an emotional attachment to the organization. Therefore, continuance commitment may or may not relate to performance outcomes. An emphasis on employee retention to the exclusion of performance would be unhealthy for an organization. The employee retention helps the Bank to perform better and minimize its cost of recruitment of new employees.

SOURCES OF DATA

The primary data is collected through the questionnaire. The initial contacts with the employees of the Banks were done by doing direct freezing calling to their respective bank branches, regional offices located various towns in Thanjavur District.

RESEARCH DESIGN

Research design is a master plan specifying the methods and procedures guiding researcher to collect their data and analysis for their research. The most common research designs that the researchers always uses is exploratory, descriptive and causal. In the present study, exploratory and descriptive study is used as a purpose of the study to obtain and analyze the data.

DATA ANALYSIS

Analysis and interpretation are central steps in the research process. The aim of the analysis is to organize, classify and summarize the collected data so that they can be better comprehended and interpreted to give answers to the questions that triggered the research. Interpretation is the search for the broader meaning of findings. Analysis is not fulfilled without interpretation; and interpretation cannot proceed without analysis. So, both are inter dependent.

In this paper a detailed analysis of the collected data has been attempted as per the objectives stated earlier. Hypotheses are also tested based on the findings of the study, interpretations and conclusions are drawn. In this article the statistical techniques used for analysis of the data gathered are descriptive analysis, inferential statistics, etc.
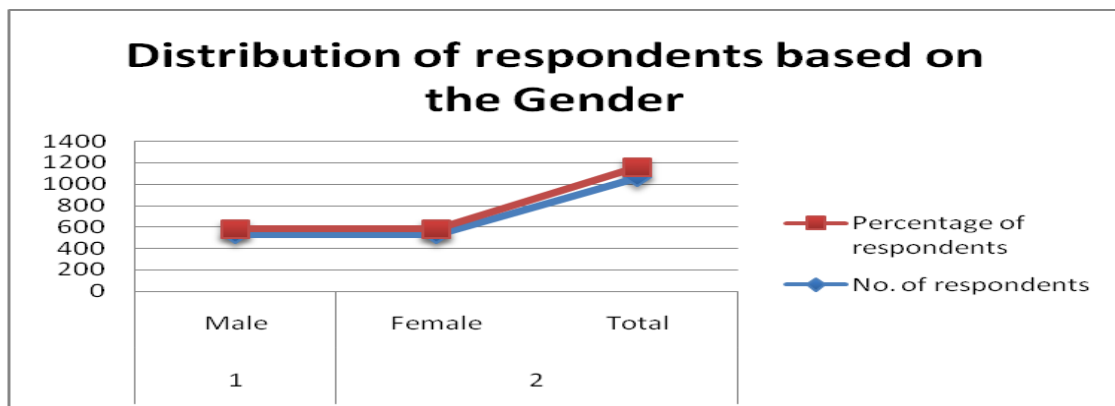
I. DESCRIPTIVE ANALYSIS

Distribution of Respondents based on the Gender

S. No	Family Income	No. of respondents	Percentage of respondents
1	Male	531	50.1
2	Female	529	49.9
	Total	1060	100.0

Source: Data generated from the respondents

Figure -1
Line Diagram of Respondents based on Gender

The above table shows the distribution of gender of the respondents. The highest 50.1% of the respondents are male, followed by 49.9 % of the respondents as female. It is inferred that the highest respondents are male followed by female respondents.

Distribution of Respondents based on Age Group

S.No	Frequency of the age group (In years)	No. of respondents	Percentage of respondents
1	Below 30	172	16.2
2	30-45	377	35.6
3	Above 45	511	48.2
	Total	**1060**	**100.0**

Source: Data generated from the respondents

Figure-2
Line Diagram Respondents based on Age Group
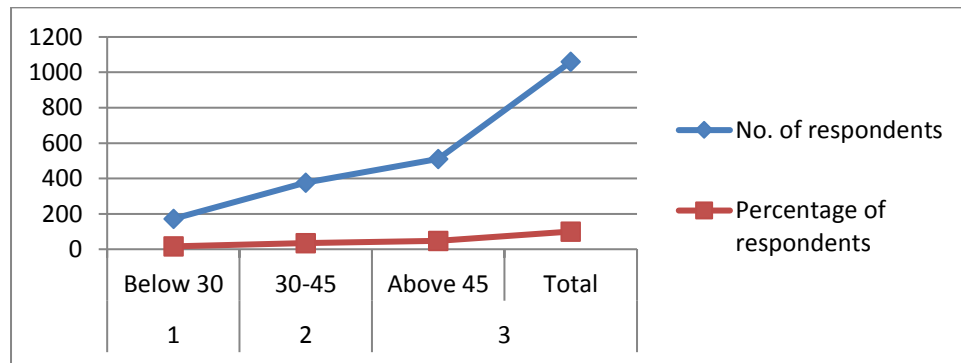
The above that Table shows the distribution of age group of the respondents. The highest 48.2% of the respondents are in the age group of above 45 years. Followed by 35.6 % of the respondents are in the age group of 30-45 years and 16.2% are in the age group of below 30 years.

II. INFERENTIAL ANALYSIS ON SAMPLE

T test for significant difference between male and female with Respect to dimension of Corporate Culture of the Banks

Gender wise Distribution of Respondents	Gender				T Value	P Value	Sig. (2- tailed)
	Male		Female				
Description	Mean	SD	Mean	SD			
Corporate Culture	78.17	7.32	76.27	7.41	4.194	0.001	<0.001*
Team work	32.25	4.58	31.91	5.09	1.141	.254	.254
Overall Existing Culture	74.59	8.88	72.81	9.15	3.205	.001*	.000**
Overall Preferred Culture	73.32	8.47	71.12	8.61	4.186	<0.001**	.000**
Affective Commitment Scale	17.95	3.56	17.43	4.12	2.214	.027*	.254
Continuance Commitment Scale	17.55	4.26	16.93	4.75	2.223	.026*	.254
Normative	17.53	3.78	16.74	4.10	3.240	<0.001*	.001**

Commitment Scale							
Bank's Culture Assessment	94.92	12.57	92.94	11.46	2.674	.008*	.001**
Affective Banking Commitment	28.05	3.95	27.51	4.35	2.139	.033*	.000**
Continuance Banking Commitment	22.08	4.04	21.36	4.26	2.799	.005*	.000**
Normative Banking Commitment	19.20	4.02	17.87	4.55	5.025	<0.001**	.027*

Source: Data Generated From the Employees of the Banks.

Note: 1. ** denotes significant at 1% level

2. * denotes significant at 5% level

The table shows the gender wise distribution of respondents based on the corporate culture of the banks. based on the mean score, bank's culture assessment (94.92) is the most important factor considered by the male employees of the bank 's corporate culture followed by bank's culture assessment (92.94) is the most important factor considered by the female employees of the bank 's corporate culture, corporate culture (78.17) by the male, (76.27) by the female, overall existing culture(74.59) by the male, (72.81) by the female, overall preferred culture(73.32)by the male , (71.12) by the female.

Data shows Team Work (32.25) by the male, (31.91) by the female, out of the three banking commitment levels, affective banking commitment (28.05) by the male and (27.51) by the female. Based on mean score male employees of the bank are better with the corporate culture of the banks. this is due to their perception about the corporate culture of the banks and their ability to embrace the culture on their own.

Since P value is less than 0.01, null hypothesis is rejected at 1% level with regard to dimension of Corporate Culture of the banks such as corporate culture, overall preferred culture, normative commitment scale and normative banking commitment.

Hence there is significance difference between male and female employees of banks with regard to the dimension of Corporate Culture of the Banks.

Since P value is less than 0.05, the null hypothesis rejected at 5% level, with regard to Corporate Culture of the Banks such as Overall Existing Culture, Affective Commitment Scale,

Continuance Commitment Scale, Bank's Culture Assessment, Affective Banking Commitment and Normative Banking Commitment .Hence there is significance different between male and female with regard to Corporate Culture of the Banks.

The male employees of the Bank tend to show better receptivity for the Banks overall culture. They show a positive response towards the Normative Banking Commitment when compare with female employees.

ANOVA Test for Significant Difference Between Age Group with respect to Dimension of Corporate Culture of The Banks

Null Hypothesis: There is no significant difference between age group with respect to dimension of Corporate Culture of the Banks.

Result of ANOVA Test for significant difference between age group with respect to dimension of Corporate Culture of the Banks

		Age Group in Years			F Value	P Value
		Below 30	31-45 Years	Above 45		
Corporate Culture	Mean	75.51	77.05	77.92	7.018	.001**
	SD	3.817	.0022	(7.34)		
Team Work	Mean	3.34	31.91	32.46		
	SD			(4.92)		
Overall Existing Culture	Mean	72.48	73.58	74.21	2.419	.089
	SD	(9.3)	(9.25)	(8.08)		
Overall Preferred Culture	Mean	71.65	72.41	72.28	.477	.621
	SD	.477	.621	(8.62)		
Affective Commitment Scale	Mean	17.47	17.67	17.79	.460	.632
	SD	(4.23)	(3.83)	(4.44)		
Continuance Commitment Scale	Mean	16.50	17.24	17.49		
	SD	(4.84)	(4.45)	(4.44)		
Normative Commitment	Mean	16.73	17.02	17.36	1.867	.155
	SD	3.119	.045	(3.98)		

Scale						
Bank's Culture Assessment	Mean	93.22	92.69	95.08	4.650	.010**
	SD	(11.56)	(11.89)	(12.26)		
Affective Banking Commitment	Mean	27.62	27.49	28.06	2.211	.110
	SD	(4.35)	4.20)	(4.06)		
Continuance Banking Commitment	Mean	20.66	21.66	22.13	8.237	.000**
	SD	4.650	.010	(4.05)		
Normative Baking Commitment	Mean	18.12	18.49	18.71	1.229	.293
	SD	(4.56)	(4.32)	(4.27)		

Source: Data generated from the employees of the Banks

1. ** denotes significant at 1% level.

2.   * denotes significant at 5% level.

The Table 4.3.4 shows the age group of employees of the bank based on the Corporate Culture of the Banks. Since P value is less than 0.01, null hypothesis is rejected at 1% level with regard to dimension of Corporate Culture of the Banks such as corporate culture of the banks, assessment of banks overall culture and continuance banking commitment.

Hence there is significance difference between age group of employees of banks with regard to the dimension of Corporate Culture of the Banks.

CONCLUSION:

To succeed in the face of increasing competition, the banking industry needs improved productivity at all levels. This need requires the enthusiastic commitment of all employees that can only be achieved through better Corporate Culture of the Bank. Therefore, with this theoretical background it may be concluded that the treatment of employees, rather than rewards or the perceived fairness of the organizational system, may be more important in the manifestation of organizationally desirable behaviors. If management applies procedures and treats employees with their superior values, they will directly influence employees' commitment and organizational development of the banks.

REFERENCES:

[1]. Meyer, J. and Allen, N. (1997), Commitment in the Workplace: Theory, Research and Application, Sage, London

[2[.Kotter, J.P. and Heskett, J.L. (1992), Corporate Culture and Performance, Free Press, New York, NY.

[3]. Mowday, R.T., Steers, R.M. and Porter, L.W. (1982), Employees, Organisation Linkages, Academic Press, New York, NY.

[4]. Pheysey, D. (1993), Organisational Culture: Types and Transformation, Routledge, London. Pool, S.W. (2000), "Organisational culture and its relationship between job tension in measuring.

[5]. Schwartz, H. and Davis, S.M. (1981), "Matching corporate culture and business strategy",Organisational Dynamics, Winter, pp. 30-48.

IMPACT OF DEMONETISATION ON SMALL BUSINESS AND TRADERS IN INDIA

*Dr. Asha Tiwari

ABSTRACT

Demonetisation is the act of stripping a currency unit of its status as legal tender. Demonetisation is necessary whenever there is a change of national currency. The Indian government moved as well as decided on November 8, 2016 to demonetize the two notes with biggest denomination i.e. Rupees 500 and 1000 which are in combine recorded with 86% participation in the total cash supply chain of the country. The announcement was made much after banking hours thus giving nobody a chance for any foul play. The move was targeted towards tackling black money, corruption and terrorism.

But it was not much easy for the economy like India where there is large number of Small traders solely depending upon cash dealing for their business. The Government's move to introduce the Rs.2000/- in new currency to ease the money shortfall was very difficult because small buyer have been left with a big currency that nobody wanted to exchange. Those who had cash are using it prudently and only if is absolutely necessary because they did not want to go through the ordeal of standing in long queues at banks for cash withdrawals. This has lead to a lot of hardship to small traders who do not have large holding capacities and need to sell per day to meet their family needs.

The paper discusses about the move of Demonetisation taken by the Government of India on 8th November, 2016 with respect to its reasons and effects on small vendors in India.

Key Words: Demonetisation, Black Money, Corruption, Legal Tender.

*L.A.D. College, Nagpur

INTRODUCTION

Demonetisation of November 2016, is a generation's memorable experience and is going to be one of the economic events of our time. Its impact is felt by every Indian citizen. Demonetisation affects the economy through the liquidity side.

The act of Demonetisation 2016 is not happening for the first time in India. Before this, it has happened twice; first in the year of 1946 and then in the year of 1978. In January 1946, Rs.1,000 and Rs.10,000 banknotes were withdrawn but the same Rs.1,000, Rs.5,000 and Rs.10,000 notes were reintroduced in 1954 and were again demonetized in January 1978. The second Demonetisation has taken place in the year of 1978 by the Janata Party government. It had decided to withdraw Rs.1,000, Rs.5,000 and Rs.10,000 notes by issuing an ordinance on the morning of 16 January that year. The objective behind all the acts of Demonetisation happened in past and happening recently is common - reduction of black money, corruption and removal of fake currency. Demonetisation- November, 2016 On Tuesday, 8th of November, 2016 Prime Minister of India, Mr. Narendra Modi, announced the Demonetisation of Rs. 500 and Rs. 1000 notes with effect from midnight, making these notes invalid. The major reasons behind this move were controlling black money, controlling fake currency and controlling corruption. Reasons of Demonetisation According to The Reserve Bank of India, the most important reason for the Demonetisation of 500 and 1000 rupees note was the rise of fake currencies of the same notes, and also the higher occurrence of black money in the economy. "The fake notes are being used for illegal activities by anti-nationalists like terrorists and India being a nation of cash-based economy, the circulation of fake currency continues to be a threat. But it has been taken care of by Government by informing the public that a person who changed his higher value cash will get exactly the equal amount in lower denominations.

KEY WORDS

- **Demonetisation:** Demonetisation is the act of stripping a currency unit of its status as legal tender. It occurs whenever there is a change of national currency

- **Black Money:** It is income illegally obtained or not declared for tax purposes.

- **Corruption:** *Corruption* is a form of dishonest or unethical conduct by a person entrusted with a position of authority, often to acquire personal benefit.

- **Legal Tender:** It is coins or banknotes that must be accepted if offered in payment of a debt.

LITERATURE REVIEW

- Annamalai, S. and Muthu R. Iiakkuvan (2008) in their article "Retail transaction: Future bright for plastic money" projected the growth of debit and credit cards in the retail transactions. They also mentioned the growth factors, which leads to its popularity, important constraints faced by banks and summarized with bright future and scope of plastic money.

- Alvares, Cliford (2009) in their reports "The problem regarding fake currency in India." It is said that the country's battle against fake currency is not getting easier and many fakes go undetected. It is also stated that counterfeiters, hitherto, had restricted printing facilities, which made it easier to discover fakes.

- Ashish Das, and Rakhi Agarwal, (2010) in their article "Cashless Payment System in India- A Roadmap" Cash as a mode of payment is an expensive proposition for the Government. The country needs to move away from cash-based towards a cashless (electronic) payment system. This will help reduce currency management cost, track transactions, check tax avoidance / fraud etc., enhance financial inclusion and integrate the parallel economy with main stream.

- Jain, P.M (2006) in the article "E-payments and e-banking" opined that e- payments will be able to check black" was an analysis of Growth Pattern of Cashless Transaction System. Taking fullest advantage of technology, quick payments and remittances will ensure optimal use of available funds for banks, financial institutions, business houses and common citizen

of India. He also pointed out the need for e-payments and modes of e-payments and communication networks.

OBJECTIVES OF THE STUDY

1. To know in detail about Demonatisation.
2. To understand the problems faced by common man at the time of Demonatisation.
3. To study the impact of Demonetisation on small traders and businesses.

RESEARCH METHODOLOGY

The study is based on secondary data. Relevant data are availed from various sources of information such as Books and Various websites.

LIMITATIONS

The study is based on secondary data and thus detailed analysis was not possible. Also the limited length of the paper restricted the scope of the study.

POSITIVE IMPACT OF DEMONATISATION ON INDIAN ECONOMY

- **Black money:** The biggest mission of Demonetisation is described as fighting black money. India's economy historically holds a big parallel economy where unreported income is the norm. Black money stored in the form of Rs 500 and Rs 1000 notes was uprooted out of the economy through Demonatisation.
- **Fake Indian Currency Notes:** Fake Indian Currency Notes (FICN) network was dismantled to a large extent by the Demonetisation measures. Taking out 500 and 1000 rupee notes out of circulation had a lasting impact on the syndicates producing FICN's, thus affecting the funding of terror networks in Jammu and Kashmir, North-eastern states and Naxalite hit states.
- **Real Estate:** The Demonetisation decision had far reaching effects on real estate. Resale transactions in the real estate sector often have a significant cash component as it reduces incidence of capital gains tax. Black money was responsible for sharp

appreciation of properties in metros. Thus, real estate prices had a sharp drop due to Demonetisation decision.

- **Political parties:** With nearly five state elections in 2017, Demonetisation stunned the political parties. Especially, in large states like Punjab and Uttar Pradesh, cash donations were a huge part of "election management". In one stroke, big parties found themselves hamstrung as cash hoards were all undeclared money. They had to completely rebuild campaign strategies considering cash crunch.

- **Digital payments:** Demonetisation encouraged the people to adopt virtual wallets such as Paytm, Ola Money etc. as the mode of payment. With digital transactions, money would come into the system, it will be accountable, generate tax and help develop the country's economy. When money will come into banks, the government will be able to come up with better welfare scheme.

PROBLEMS FACED BY COMMON MAN DUE TO DEMONETISATION

When liquidity shortage struck the nation it affected consumption, which adversely affected the daily life of people. As expected, the poorest people and the economically weaker sections of society were the main sufferers. The government on its side has tried to calm the situation down by repeatedly clarifying that the honest man's money will definitely be safeguarded, but still there were many people suffering the sudden announcement. Some of them were;

- Formation of long winding queues in front of each bank as well as ATM's from morning to evening.
- Panic amongst the public for getting their money exchanged.
- Violence at some places by public due to unrest.
- A few deaths were accounted resulted from stress of not getting money due to Demonetisation of currency.
- Bank employees had to work for longer hours.
- People were unable to withdraw huge amount for the big occasions like marriages at their home.

- The worst hit was those who had no plastic money and had to take care of urgent medical expenditure.

- Illiterate or less educated people were not so much aware about the cashless transactions.

- Lack of ATM's especially in rural areas creates big problem.

- Most of the cashless transactions were connected through internet which demanded proper network that was still inadequate in some parts of India.

- Many illegal agents emerged who indulged in exchange of notes with a huge commission resulting in moral degradation.

- Some bank employees were found to be guilty of indulging in conversion of 'black money' to 'white money'.

- Routine work of the people was badly affected due to this movement of government.

IMPACT OF DEMONETISATION ON SMALL TRADERS AND BUSINESSES

The Government's decision to remove existing high-denomination notes of Rs 500 and Rs 1,000 from circulation lead to serious short-term disruption, especially impacting small traders, wholesalers and those who earn their livelihood in cash, such as vegetable vendors, kirana stores, kiosk-owners and construction workers. The effects of demonetisation had a huge impact on small industries, businesses and daily wage earners. Due to lack of currency, small farmers and workers were forced to resort to barter system to arrange for their daily meals or purchasing food items on loan with the hope that the situation would ease soon. Daily wage workers and small industry owners suffered a lot as neither clients were coming to them nor were the wages being disbursed by the contractors due to shortage of currency. Also, the housemaids, small shopkeepers, cottage industry owners, rickshaw pullers, etc., were hit hard due to the shortage of small currency notes.

The Confederation of All India Traders (CAIT) - one of the largest trade associations in India, reported the following things about the impact of Demonetisation on Small Business and Traders

- It stated that the business of small traders in the markets across the country has reduced to 25% during the period the government announced this surprise move on November 8th night.

- CAIT explained that Indian retail trade is worth about Rs. 42 lakh crore annually. On a per day basis this converts to approximately Rs.14,000 crore per day, of which about 40 per cent trade is conducted through business-to-business ventures. The rest 60 per cent is conducted directly with consumers.

- It was reported that agriculture wholesale markets across the country "had very less business" because farmers couldn't sell their produce as there was no cash due to unavailability of smaller denomination notes.

- "The logistic sector has come to a standstill as truck drivers have only high denomination notes, which has led to blockages in the smooth movement of transportation", it said.

- Shopkeepers and small business owners narrated their harrowing tales of cashlessness that has drastically reduced their trade. They said there were fewer buyers and those who come to purchase also carry the newly-minted Rs.2,000 currency notes. They stated that some people buy items for Rs 100 and give Rs. 2,000 for which they have to return Rs.1,900. This consumed a large number of small value currencies, which was already in short supply.

- The government has asked people to encourage paying through cards or e-wallets. But given the poor penetration of such facilities, it was not possible for everyone to get used to cashless transactions.

CONCLUSION

The Demonetisation policy came into force to resolve issues of corruption, black money and counterfeit notes. On the basis of analysis, we understood that the decision of Demonetisation was widely accepted by the traders but its planning and implementation was not at all satisfactory. People who operate on small scale were hit the most because their sales faced huge fall suddenly. But now most of the traders are using 'paytm' and other digital

methods. As a measure, the government can promote and make available more online facilities to small traders. Though Demonetisation has created some positive and some negative impacts on different sectors, in the long run it definitely will have positive impact in controlling black money and corruption. This will provide a significant boost to the Indian economy in the long run, in a positive direction.

REFERENCES

- Kumar.P., "An Analysis of Growth Pattern of Cashless Transaction System", Impact Journals, Vol. 3, Issue 9, Sep 2015.

- Raghubir, P., Srivastava, J., "Monopoly money: The effect of payment coupling and form on spending behavior", Journal of Experimental Psychology-Applied, 2008.

- Uke. L., "Demonetisation and its effects in India", Research Paper, SSRG International Journal of Economics and Management Studies, Vol. 4, Issue 2, Feb 2017.

- Speech delivered by Shri R. Gandhi, Deputy Governor at the Banaras Hindu University, Varanasi on Oct 22,2016.

- RBI Bulletin, December 2016.

- Press Release, "Demonetisation will benefit economy in long run: Jaitley", The Hindu Business Line, (2016, Nov. 9).

- www.economictimes.com

- www.wikipedia.com

- www.shodhgangainflibit.com

CONSUMERS' GREEN BUYING INTENTIONS

*MR. HARSHESHKUMAR RAMANLAL PATEL

ABSTRACT

The world is experiencing environmental degradation. There are many reasons for the same but one of them is *"developments by human beings"*. Governments' interest is increasing in the protection of the environment; but government alone cannot do it. Environment friendly behaviour of public can contribute significantly in protecting the environment by buying green or environment friendly products.

Consumer buying behaviour has always remained complex and central to the marketers engaged in successful marketing. Marketers have always shown deeply rooted motives of consumer which drives the consumer buying behaviour. Consumer buying intention is the key to predict and understand the behaviour they show. One of the most known and accepted theoretical model Theory of Planned Behaviour (TPB) (Ajzen and Fishbein, 1980) is used in many diverse context to predict the consumers' green buying intention.

The present study attempts to understand the phenomenon of consumers' green buying intention and also developing *theoretical model by identifying other additional variable which can be added in Theory of Planned Behaviour (TPB) to improve the predictability of green purchase intention.* This will aid further in knowing other variable influences green buying intention.

Keywords: Green Purchase Intention, Theory of Reasoned Action, Theory of Planned Behaviour, Environmental Knowledge, Environment Concern

*Asst. Professor, Marketing S. R. Luthra Institute of Management, Surat

INTRODUCTION

The world has witnessed an imbalance in natural environment due to advancement of technology and human activities. According to Professor Stephen Hawking, human species will have to populate a new planet within 100 years if it is to survive. He added that climate change, epidemics, and population growth are responsible for the same. All humans rely on environment and natural resources for satisfaction of their basic needs which in turn helps in survival of their lives on the earth. People on the earth have greatest impact on the environment the way they make use of it and how they managed disposal of waste. Climate change is also posing risks to human population health and well-being and thus is emerging as a serious concern worldwide. Altogether has significantly affected to people, animals, plants, and other parts of natural world.

As the ultimate outcomes, the natural destruction of air, water, and land pollution, ozone layer diminishing, and deforestation could not be avoided. Products, services and the processes used to manufacture them consume energy, utilize non-renewable and renewable materials, and generate emissions. According to Fransson & Garling (1999), this ongoing trend of rapid environmental decline is caused, amongst other reasons, by excessively high consumption levels. Also, as much of the efforts to lower these levels have been largely unsuccessful, they are set to increase even further.

Since the 1980's environmentalism has developed into a major worldwide movement with concern for the environment having grown exponentially over the last two decades. Initially the thought of *ecological balance* came from NGO's and environment conscious people of the developed country. Not surprisingly, industry has often been blamed as the main contributor of the degradation of environment. Hence, NGOs, governments, trade associations, consumers, other interest groups demanded industry to be more environmentally responsive.

Various environmental movements have emerged since then, aiming to save the environment from degradation. Entrepreneurs with strong environmental concerns started their business based on environmentally conscious principles (Quarter, 2000); and consumers became aware of their power in influencing business's environmental policy (Crane, 2000).

McDougally (1993) argues that environmental destruction is principally caused by over-consumption, making *green consumption* the key to sustainable development (Goldblatt**,** 2005; Peattie, 1992). To reduce the destruction caused by consumerism, Kates (2000) proposed the 3R principle: reduce, reuse, and recycle.

Consumers consciousness on the environment and their demand for the *environment friendly products*, will bound marketers to make environment friendly products (Ghosh, 2010). Consumers are thereby becoming more concerned with environmental issues and are applying more practices to reduce environmental degradation (Mahalingam, 2011). As a result, green movement and environmental protection practices have found place among businesses and markets (Kassaye, 2001). Environmental awareness has increased drastically on a global basis as a result of the emergence of *green marketing*, consciousness on the decay of the environment is now become a global problem (Kumar, 2011).

Green marketing, also known as sustainable marketing and environmental marketing involve designing, promoting, pricing and distributing products and services according to the customers' want and need, with minimal detrimental impact on the natural environment (Grant, 2008; Jain and Kaur, 2004; Kangis, 1992; Pride and Ferrell, 2008).

Soonthonsmai (2007) defined green marketing as the process and activities taken by firms by delivering environmentally sound goods or services to create consumers satisfaction. Gilbert (2007) identifies a green business activity as any activity that is performed in a manner that has either limited negative ecological impact or directly benefits the natural environment in some way. Zsolnai (2002) defines a green business as a business that has adopted the concept of environmentalism across the various functions of the business. Green market is identified as a part of market segments based on the greenness of the consumer (Charter et al., 2002; Simintiras et al., 1994).

Therefore, green marketing is now dealing with fair trade of socio-economical benefits as well as environmental responsibilities through the green business. Other definition by Welford (2000) stated that green marketing is the management process responsible for

identifying, anticipating and satisfying the requirements of customers and society, in a profitable and sustainable way.

Marketing scholars have used the term green marketing interchangeably as social marketing, ecological marketing or environmental marketing. Green or Environmental Marketing consists of all activities designed to generate and facilitate any exchanges intended to satisfy human needs or wants, such that the satisfaction of these needs and wants occurs, with minimal detrimental impact on the natural environment (Polonsky, 1994). The marketing or promotion of a product based on its environmental performance or an improvement thereof (Charter & Polonsky 1999). Put simply, green marketing comprises all those marketing activities which the firms undertake to create a positive impact or lessen the negative impact of their products on the environment. The concept of 'green marketing' is the business practice that considers consumers concerns with regards to preservation and conservation of the natural environment (Coddington, 1993).

One way to look at these efforts is, that the companies have attempted to respond to the growing environmental concern of consumers by introducing a variety of environmentally friendly products or mostly known as "green products" or "ecological products" (Kangun et al., 1991).

The term "green products" is defined as "products that will not pollute the earth or deplore natural resources, and [that] can be recycled or conserved" (Shamdasani et al., 1993).

To promote Green Products, marketers must focus on consumer preferences and decision-making processes (Cherrier et al., 2011). Nevertheless, marketers have not succeeded at selling Green Products, due to environmentally concerned consumers' fluctuating preference for these products (Ha and Janda, 2012; Kilbourne and Pickett, 2008) despite remarkable growth rate in these consumers (Schlegelmilch et al., 1996). To tackle this issue, Barber (2010) recommended that scholars investigate consumers' adoptability of sustainable practices, attitudes, and purchase intentions for Green Products. Environmental issues in consumers' mind have influence on consumers' attitudes and attitudes have effects on consumers' purchase intention of products (Singh et al., 2011,).

Ramayah, Lee and Mohammed (2010) asserted that green purchase intention is a significant factor which serves as a proxy to actual purchase. Studies on the Theory of Planned Behaviour (TPB) construct showed that intention plays a major role in predicting green purchase behaviour because purchase intention strongly increases the likelihood of decision to buy the product (Chen, 2010).

Thus, the present study attempts to analyze consumers' green buying intention.

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Theory of Reasoned Action (TRA)

The Theory of Reasoned Action (TRA), first developed in the late 1960s by Martin Fishbein and revised and expanded by Fishbein and Icek Azjen in the decades that followed, is a theory that focuses on a person's *intention* to behave a certain way. An *intention* is a plan or a likelihood that someone will behave in a particular way in specific situations — whether or not they actually do so.

The Theory of Reasoned Action states that behaviour is a function of behavioural intentions that are, in turn, a function of attitudes and subjective norms. That is, attitudes about performing behaviour would predict behavioural intentions to enact the behaviour, which would in turn predict behaviour. In addition, one may also take into account how others perceive one's actions; subjective norms about how to behave were also included as a predictor of behavioural intentions (figure 1). Behavioural intention was then were identified as the best predictor of behaviour (Fishbein & Ajzen, 1975).

In this model, attitudes toward the behaviour were defined as an aggregate of readily accessible or salient beliefs about the likely outcomes of performing the target behaviour, whereas subjective norms were defined as the perceived social pressure to perform or not perform the target behaviour, and behavioural intentions were defined as the perceived likelihood of performing the target behaviour.
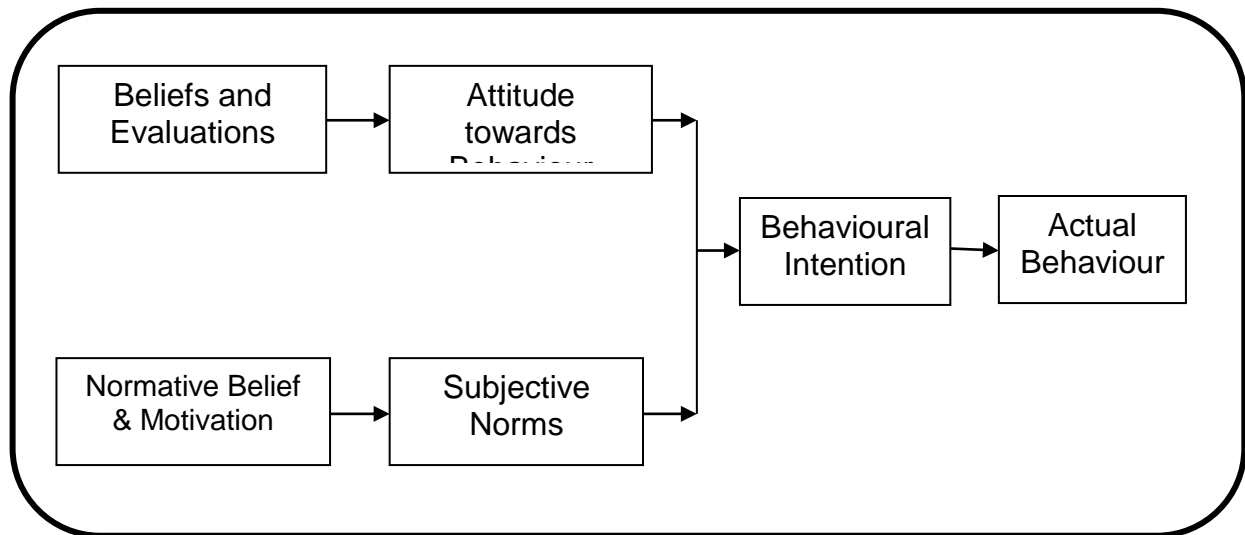
Figure 1: Theory of reasoned action, Fishbein & Ajzen, 1975

However, one factor that may limit the translation of intentions to behaviour is one's ability to enact the desired behaviour. As such, the Theory of Planned Behaviour (TPB) updated the Theory of Reasoned Action (TRA) to include a component of perceived behavioural control, which specifies one's perceived ability to enact the target behaviour.

In fact, perceived behavioural control was added to the model to extend its applicability beyond purely volitional behaviours. Prior to this addition, the model was relatively unsuccessful at predicting behaviours that were not mainly under volitional control. Thus, the Theory of Planned Behaviour proposed that the primary determinants of behaviour are an individual's behavioural intention and perceived behavioural control.

THEORY OF PLANNED BEHAVIOUR (TPB)

The theory of planned behaviour is an extension of the theory of reasoned action (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975) made necessary by the original model's limitations in dealing with behaviours over which people have incomplete volitional control. The TPB model posits that intention to perform a given behaviour is the immediate antecedent of that behaviour (Courneya, Bobick and Schinke 1999; Ajzen 2002c). In their Theory of Planned

Behaviour (TPB), Ajzen and Fishbein (1980) defined behavioural intention as one's willingness to perform a specific behaviour, and proposed it to be the main predictor of actual behaviour. Behavioural intention is influenced by attitude, subjective norm, and perceived behaviour control (PBC) (Figure 2).
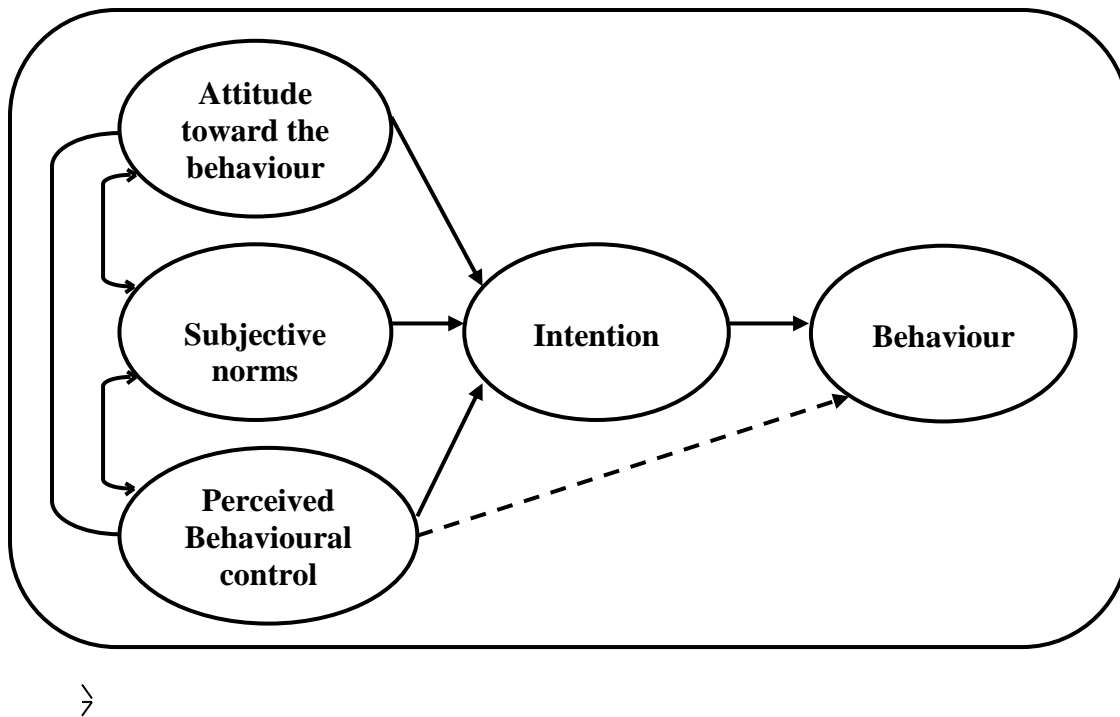
Figure 2: Theory of planned behaviour (TPB), Icek Ajzen, 1991

Generally, the more favourable the attitude and subjective norm, and the greater the PBC, the stronger should be the individual's intention to perform a particular behaviour (Ajzen 2002c).

INTENTION

Purchase intention means a consumer prefers to buy a product or service because he/she finds that he/she needs a particular product or service. The final decision on accepting a product to buy or rejecting it depends on consumers' intention (Keller, 2001). In other words, it is an individual's conscious plan to make an effort to purchase a brand. Purchase intention is an effective tool to predict buying process (Ghosh, 1990). In addition to same (Solomon, 2013)

defined that Consumer Behavioural Intention can be defined as the consumers' reaction towards a specific products or services and it might be caused by the results of the attitudes that consumers has on specific products and services. Purchase intention is a kind of decision-making that studies the reason to buy a particular brand by consumer (Shah et al., 2012). In similar way, Purchase intention is defined as a measure of the strength of one's intention to perform a specific behaviour or make the decision to buy a product or service. Intention refers to willingness or readiness to engage in behaviour under consideration (Han and Kim, 2010), (Ajzen, 1985).

Behavioural intention is a predictor of future behaviour Ajzen (1991). Several studies examined that intention is the immediate antecedent to actual behaviour (Ajzen & Fishbein, 1980), (Ajzen, 1991 & Ajzen, 2002b). **The Theory of Planned behaviour (TPB)** is useful in predicting intention of consumer in different context of study. The TPB has received strong support in predicting a wide range of intentions and behaviours (Godin & Kok, 1996; Sutton, 1998). The TPB Model has been validated in Several studies investigating green purchase intentions (Chen and Tung, 2014; Zhou et al., 2013; Chen and Peng, 2012; Han et al., 2011; Barber et al., 2010; Han et al., 2009; Mostafa, 2007; Tarkiainen and Sundqvist, 2005). Intentions are the single most important predictor of human behaviour (Ajzen and Fishbein, 1980).

Intention is considered as precursor to and best predictor of behaviour (Ajzen, 2002). Purchase intention is common tool used in predicting purchase behaviour (Newberry et al., 2003). It was found that when the consumer shows inclination toward a specific product, the likelihood of the product being purchased is much greater. That is, purchasing behaviour is positively related to purchasing intention (Westaby, 2005). This shows that consumer behaviour is largely influenced by intention they carry. Several studies found positive correlation between purchase intentions and purchase behaviour (Morwitz and Schmittlein, 1992; Morwitz et al., 1996).

Green purchase intention is a central element in ascertaining real or actual buying behaviour of an individual (Ajzen, 1999). In the context of environment friendly product buying studies also purchasing intention of consumer has played vital role in predicting buying of environment friend products. Environmentally responsible products in general tend to be viewed as the socially acceptable choice which can inflate intention relative to actual behaviour

(Follows and Jobber, 2000). Intention plays a major role in predicting green purchase behaviour because purchase intention strongly increases the likelihood of decision to buy the product (Chen, 2010).

ATTITUDE

Early history of social psychology has given importance to attitude in understanding human behaviour. From time to time, the interest in understanding the phenomenon of 'attitude' is growing. However, over the years different studies have defined the term in different context. It is required to define the term 'attitude' precisely because published definition of attitude is endless. A person's favourable or unfavourable evaluation of an object, beliefs represents the information he/she has about the object (Fishbein & Ajzen, 1975). In similarly attitude is defined as learned tendencies when responding to an object in a consistently favourable or unfavourable manner (Schlenker, 1978; Fishbein & Ajzen, 1975; Insko & Schopler, 1967; Peabody, 1967). The feeling can be antecedent in knowing the attitude people have towards an object. Attitude is the amount of positive and negative feelings one has towards an object (Schlenker, 1978). The simplest way to defined attitudes represents what one likes and dislikes (Blackwell et. al, 2001).

The attitude acts as an important antecedent to the behavioural intention, which is described as the degree of favourable or unfavourable evaluation of the behaviour under study (Ajzen, 1991). Consumer's purchasing intentions are dependent upon his or her environmental attitudes (Irland, 1993). Several studies have shown that there is a strong relevance between behavioural intention and attitude. Attitude is the main important predictor of behavioural intention (Kotchen and Reiling, 2000). An attitude can be as a positive or negative evaluation of people, objects, events, activities, and ideas. In the same way Chen and Tung (2014) defined that Attitude is the psychological emotion routed through consumers' evaluations and, if positive, behavioural intentions tend to be more positive. Positive attitude towards a particular behaviour strengthens the intention to perform that behaviour (Ajzen, 1991)

A favourable attitude towards a product which is environmentally sustainable adds to sustainable consumption behaviour as pointed out in several studies (Chan, 2001; Verbeke & Viaene, 1999; Tanner & Kast, 2003; Vermeir, & Verbeke, 2004). It can be applied to the studies related to understanding how attitude can influence consumers' green buying behaviour. A positive relationship between attitude and behavioural intention of buying green product has been established across many cultures (Mostafa, 2007). Birgelen et al. (2009) observed that consumers prefer environmentally friendly beverage packaging if they hold positive attitude towards preserving environment. In the green hotel context, many studies determined that intention is positively influenced by attitude (Han and Yoon, 2015; Teng et al., 2014; Chen and Tung, 2014; Chen and Peng, 2012; Han et al., 2011; Han and Kim, 2010; Han et al., 2010, 2009).

H1: Consumers' attitude toward green products significantly influences their intention to purchase green products.

SUBJECTIVE NORMS

Subjective norms refer to "the person's perception that most people who are important to him think he should or should not perform the behaviour in question" (Fishbein & Ajzen, 1975). More specifically, if the consumer believes that referents consider a particular product as good, the more likely he/she would intend to purchase the product (Taylor & Todd, 1995), (Venkatesh, Morris & Ackerman, 2000), (Kim & Chung, 2011). It can be interpreted as personal motivation to comply with the expectations of people important to the individual such as peers and superiors (Venkatesh, Morris & Ackerman, 2000). In similar way Ajzen (1991) defines subjective norms construct as "the perceived social pressure to perform or not to perform the behaviour".

The TRA is related to voluntary behaviour and posits that an individual's behaviour is determined by behavioural intentions that are driven by an individual's attitude toward the behaviour and subjective norm influencing the performance of the behaviour (Ajzen & Fishbein, 2004).

Subjective norms are perceived to affect purchase intention independently (Robinson & Smith, 2002). Choong (1998) recognises that there may be some situations where behaviour is simply not under the attitudinal control of individual; rather, the expectations of relevant others may be a major influence in ultimate behavioural performances. Hence, attitudes and subjective norms are suggested to exert their effects upon behaviour through intentions (Ajzen 1991). Meta-analyses based on 185 databases reveal that subjective norm-intention correlation is significantly weaker than the other two social cognitive predictors (i.e., attitude and PBC) relationships with intention (Armitage and Conner's, 2001). The weak relationship between subjective norms and intention may be partly due to its poor measurement (Hausenblas, Caron and Mack 1997; Armitage and Conner 2001). However, a study conducted by Symons Downs et al. (2006) found that subjective norms are stronger determinant of intention than attitude (Symons Downs et al., 2006), (Mummery, Spence and Hudec, 2000). When consumers' perceive that their "significant others" endorse the green purchase behaviour, they are more prone to adopt these behaviours. It is therefore expected that they will more likely adopt the group behaviour such as purchase of green products (Kumar, 2012).

H2: Subjective Norms significantly influences the consumer's intention to purchase green products.

PERCEIVED BEHAVIOURAL CONTROL (PBC)

Perceived behavioural control (PBC) is the individual perception of possible difficulties that they can encountered with while performing a specific behaviour (Ajzen, 1991). In other words, perceived behavioural control refers to people's perceptions of their ability to perform a given behaviour. Perceived behavioural control refers to people's perceptions of their ability to perform a given behaviour. Perceived Behavioural Control (PBC) factor reflects past experience as well as external factors, such as anticipated impediments, obstacles, resources and opportunities that may influence the performance of the actual behaviour (Ajzen and Fishbein, 1980). Perceived behavioural control is defined as the level of confidence an individual has about their ability to perform the behaviour based on how easy or difficult they perceive its

performance as it relates to hindrances or facilitators (Ajzen, 1991; Ajzen, Brown & Carvajal, 2004).

The TPB can be distinguished from the TRA because of the addition of the PBC construct, which as stated earlier refers to people's perception of the ease or difficulty in performing a specific behaviour (Azjen, 1991). Theory of Planned Behaviour has indicated that given theory performed well, with perceived behavioural control serving as an antecedent to both intention and behaviour (Notani, 1998). perceived behavioural control as described by Ajzen (1991), can be equated with the premise held by Bandura's concept of self-efficacy. One's belief in his or her ability to successfully engage in the behaviour is the essential component drawn from Bandura's self-efficacy model. The PBC determinant considers two main areas, namely perceptions of having adequate control and management of resources that facilitate successful performance of the behaviour, as well as the perceived level of ease or difficulty associated with doing the behaviour Ajzen (1991).

Ajzen (1991) also mentioned that the perceived behavioural control and the behavioural intention in conjunction may help in directly ascertaining a particular behaviour. In other words, the new construct in theory of TPB i.e. Perceived Behaviour Control has improved the predicting power of intention. Several researchers have concluded that an individual's confidence in his or her ability to control and thereby display the behaviour has positive relationship with the purchase intention or the purchase behaviour (e.g., Baker et al., 2006; Taylor & Todd, 1995).

Perceived behavioural control has been considered a good predictor of individuals' intentions to buy green products (Cheng et al., 2006; Baker et al., 2007). Intentions were positively influenced by perceived behavioural control, as consistent with the previous studies (Chen and Peng, 2012; Chen and Tung, 2014). Many studies have shown that PBC is positively linked with intention in various research contexts, such as recycling (Taylor J. Paul et al. and Todd, 1995), conservation (Albayrak et al., 2013), green hotels (Han et al., 2010; Chen and Tung, 2014; Teng et al., 2014; Chang et al., 2014), organic foods (Thøgersen, 2007; Tarkiainen and Sundqvist, 2005), and green products in general (Moser, 2015).

H3: PBC significantly influences the consumers' green purchase intention.

METHODOLOGY

The purpose of this literature review is two-fold: first, to examine the phenomenon of green purchase intention and behaviour, and second, to develop the theoretical framework or model by adding additional constructs in Theory of Planned Behaviour (TPB) (Ajzen and Fishbein, 1980) to measure the green purchase intention. The methodology adopted for this literature review is explained in the following sections.

- **Scope** - This study presents a review of empirical articles on consumer green purchase intention by using TPB model published in reputed academic journals from 2000 to 2014. The year 2000 was selected as the first year of inclusion. Also, a review of studies falling in the period mentioned above will give an account of recent empirical literature. Present study attempts to develop theoretical model by identifying other additional variable which can be added in Theory of Planned Behaviour (TPB) to improve the predictability of green purchase intention. Studies measuring the green purchase intention by using TPB model were beyond the scope of this paper. Studies were collected by performing an electronic search of the Scopus and other database. Scopus database was chosen to ensure the inclusion of high quality studies.

- **Selection of articles** - The selection criteria and process followed for the study is given below.

  - **Selection criteria** – Consumers' green Purchase Intention.

    For selection of relevant studies, the following selection criteria were followed: (1) The study should have been published during 2000-2014. (2) The study should be empirical in nature. (3) The study should discuss or explain the variables of Theory of Planned Behaviour and additional constructs improve the predictability of model.

  - **Selection process** - Research articles were identified through a systematic search procedure that comprised searching key words in the title, abstract, and keywords section of the database (Scopus). The key words used (in several combinations) were: "green purchasing", "green buying" "green purchase intention", "theory of

planned behaviour". The studies finally selected were based on primary research conducted in Europe, United States, Australia, Asia and Africa. Findings and conclusions of the study can be generalized globally.

- **Approach towards the Analysis**

  The present study is a literature review done with the help of a within-study and between-study literature analysis. According to (Kaushik and Rahman, 2014; Salloum et al., 2011), both these types of analyses are important and should be considered for all literature reviews. For the purpose of this study, full-text research articles were extracted from the Scopus database. In within-study literature analysis, the entire content of a particular study is examined. It comprises analysis and review of: title, literature, conceptual background, methodology, results, discussions, implications and future research directions.

FINDINGS AND RESULT:

INCLUSION OF ADDITIONAL CONSTRUCTS IN THE TPB

Although the TPB is based on the assumption that behavioural intention is determined by three factors, namely; attitude, subjective norms and PBC, previous researches have mentioned that there are few domain specific factors which are not the included in this model (Armitage and Conner, 2001; Donald et al., 2014). In recent times an increasing evident has been noticed in the psychological literature to include additional constructs in the TPB (Read et al., 2013; Yazdanpanah and Forouzani, 2015) in various domains to improve the predictive power of the framework. Further, it was also suggested that TPB framework can be deepened and broadened by adding new constructs or altering the path of the variables in it (Ajzen, 1991; Perugini and Bagozzi, 2001). On the basis of supporting evidence from the literature, the study attempts to include two additional constructs in TPB in the case of green products i.e. environment concern and environmental knowledge.

THEORETICAL AND EMPIRICAL SUPPORT FOR INCLUDING ENVIRONMENT CONCERN

Environmental concern has been defined as the degree of emotionality, knowledge level and the willingness and readiness of transforming into a particular behaviour (Maloney et al., 1975). Said et al. (2003) on the other hand, defined environmental concern as the belief, attitude, and level of concern that a person have for the environment. Lee (2008) referred environmental concern as the degree of the involvement in emotions towards the issues of environment. In other words, environmental concern can be summarized to emotions shown towards issues in relation to the environment. Hu et. al. (2010) referred to environmental concern ("EC") as "the degree to which people are aware of problems regarding the environment and support efforts to solve them and/or indicate the willingness to contribute personally to their solution (Dunlap and Jones, 2002)."

Diamantopoulos et al. (2003) observed that environmental concerns are an important factor in consumer decision making process. Fraj and Martínez (2006) posit that environmental concerns and self-fulfilment values characterise an ecological consumer. Irawan and Darmayanti (2012) also reported a positive impact of the environmental concern on green purchase intention among university students in Indonesia. In other words, Consumers having a higher level of concern towards the environment may result in the purchase of green products. Aman et al. (2012) observed that an increasing number of consumers with environmental concerns will increase the intention to purchase green products.

Few studies have reported that environmental concern significantly influences the consumer's attitude towards the eco-friendly products and services (Aman et al., 2012; Han et al., 2009; Hartmann and Apaolaza, 2012), which further influence their purchase intention. More specifically, a significant positive impact of environmental concern on purchase intention of a wide range of eco-friendly/green product has been suggested. For example: Sang and Bekhet (2015) reported a significant positive impact of environmental concern on consumer intention to buy an electric vehicle (eco-friendly vehicle). Pagiaslis and Krontalis (2014) also

reported significant influence of environmental concern on consumers' intention to buy biofuels.

The findings of Lee et al. (2014) showed significant positive impact of environmental concern on green purchase behaviour as well as good citizenship behaviour toward the environment. Hartmann and Apaolaza-Ibanez (2012) have found significant positive influence of environmental concern on consumers' intention to prefer green energy brands. Mostafa (2009) identified environmental concern among the major variables which influences consumers' attitude as well as their intention to buy green products. Mostafa (2007) also reported that environmental concern positively influences the consumers' attitude towards green products which further influences their green purchase intention. Even the researchers such Corral (2003) and Freire da Silva (2014) have mentioned the importance of environmental concern, even in case of assessing the firms' intention to adopt cleaner technologies. This shows the importance of environmental concern in both cases; firm as well as individual intention and behaviour. On the basis of the above discussion, following hypotheses were proposed.

H4: Environment concern among consumers significantly influences their attitude towards buying green products.

H5: Environment concern among consumers significantly influences their intention to purchase green products.

THEORETICAL AND EMPIRICAL SUPPORT FOR INCLUDING ENVIRONMENTAL KNOWLEDGE

Chan and Lau (2000) define environmental knowledge as knowledge an individual is having about environmental issues. Environmental knowledge is defined by Taufique et al. (2016), and Fryxell and Lo (2003) as knowledge of the facts, key relationships that lead to environmental impacts, and environmental responsibility of the individual that leads to sustainable development. Hill and Lynchehaun (2002) concluded that knowledge of an individual about the environment has a major influence on environmental issues.

When environmental issues are concerned, knowledge about environment changes environmental attitude and individuals buying behaviour is also influenced by environmental knowledge (Scott and Vigar-Ellis, 2014). Knowledge about environmental issues results into pro-environmental/eco-friendly behaviour (Peattie, 2010) and also influences the consumer eco-friendly purchase intention (Rokicka, 2002). For e.g.: The findings of Wang et al. (2014) showed a significant positive influence of environmental knowledge on consumers' intention to buy environmentally friendly products.

Vicente-Molina et al. (2013) also reported that knowledge about environmental issues among university students positively influences their pro-environmental intention and behaviour. Mostafa (2009) also stated environmental knowledge as one of the important variables that affects consumer intention and behaviour of buying green products. Mostafa (2007) findings showed that environmental knowledge significantly influence the consumer attitude towards green products which further influences their green purchase intention.

H6: Environmental knowledge among consumers significantly influences their attitude toward green products.

H7: Environmental knowledge among consumers significantly influences their intention to purchase green products.

RELATIONSHIP BETWEEN BEHAVIOURAL BELIEF AND ATTITUDE

Azjen (2005) explained every behavioural belief is associated with outcome of the belief and this type of result assessment regulates the optimistic or pessimistic attitudes towards the behaviour. These behavioural believe and outcome evaluation is the creators of positive attitude towards positive intention and behaviour. Whereas negative beliefs and outcome evaluations are creators of negative attitudes towards the behaviour that makes negative intentions and behaviour (Ajzen, 2005, Ajzen & Fishbein, 1980). In other words, If a person has positive belief for a behaviour then she/he would have positive attitude toward the behaviour and perform the behaviour. Reverse is negative attitudes towards the behaviour and not intend to perform the behaviour.

H8: The behavioural belief of the consumer regarding green buying is positively related to the Attitude.

RELATIONSHIP BETWEEN NORMATIVE BELIEF, MORAL OBLIGATION AND SUBJECTIVE NORMS

Ajzen (1991) defined subjective norms refers to the individual's perceptions of social pressure in performing or not performing a given behaviour and is determined by normative beliefs. The subjective norm, in turn, is composed of normative beliefs: the perceived pressure from salient referents, weighted by the motivation to comply with the referents (Sheppard, Hartwick, & Warshaw, 1988). Newhouse (1990) noted that a strong belief in social norms usually guarantees behaviour in line with social expectations; thus, normative belief is an important factor influencing an individual's behaviour（Festinger, 1954).

The TPB defines subjective norms as the social pressure taken into considered before performance of a specific behaviour. Such pressure is usually exerted by a social group with strong social ties (Ajzen & Fishbein, 1975).

Shaw et al. (2000) pointed out that moral obligation reflects the inner moral code of the individual, representing his/her personal standard of right and wrong. Schwartz and Tessler (1972) contended that attitude and subjective norms influence behavioural intention, while personal subjective norms are influenced by moral obligation. The research of Beck and Ajzen (1991) on ethical behaviour showed that when determining whether to perform a specific behaviour, the factors exerting influence are not only personal moral obligation, but also social pressure. Subjective norms are influenced by normative belief and moral obligation (Ajzen, 2002).

Thus, the present study posits the following relationships:

H9: The normative beliefs of the consumer regarding green buying are positively related to the subjective norms.

H10: The moral obligation felt by the consumer regarding green buying is positively related to the subjective norms.

RELATIONSHIP BETWEEN CONTROL BELIEF, CONTROL STRENGTH AND PERCEIVED BEHAVIOURAL CONTROL

Ajzen (1991) declared that PBC comprises control strength and control belief. Control strength is the confidence one possesses in one's ability to complete a specific behaviour; while control belief is one's self-assessment of one's ability to complete a specific behaviour. In the context of social cognition theory, Bandura (1986) suggested that control ability is one's capability to control specific performance, and self-efficacy is one's belief in one's ability to successfully perform the behaviour. These two notions are similar to Ajzen's (1991) concepts of control strength and control belief. Hill et al. (1987) suggested that self-efficacy can be widely applied for the prediction and explanation of behaviour. Thus, PBC is influenced by control beliefs and control strength (Ajzen, 2002). Therefore, the present study formulated the following hypotheses:

H11: The control beliefs of the consumer regarding green buying are positively related to behavioural control.

H12: The control strength of the consumer regarding green buying is positively related to behavioural control.

Based on the above discussion a theoretical model (see, Figure 3) is proposed.

Figure 3: Proposed Theoretical Framework of Extended Theory of Planned Behaviour (TPB) Model
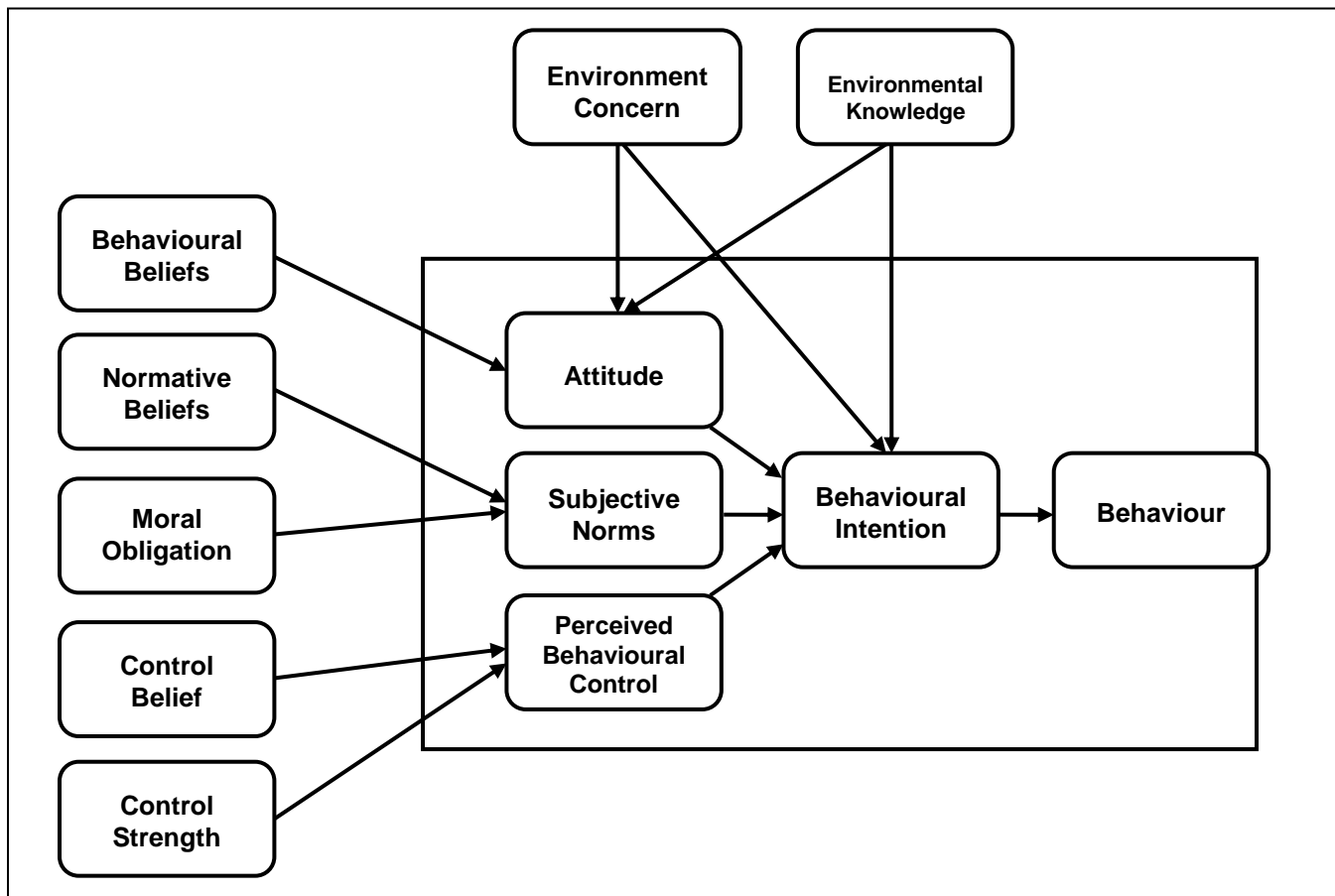
CONCLUSION AND FUTURE SCOPE OF STUDY

This study concludes that the consumers' green purchase intention is theoretically influenced by *Attitude* – customers attitude towards environment friendly or green products, *Subjective Norms* – perceived social pressure perform or not to perform the behaviour of buying green products, and *Perceived Behavioural Control* – Individual's perception of their ability to buy green products. Literature defines the relationship of Attitude in turn significantly influenced by *behavioural belief* of the consumer. Subjective Norm in turn affected by *normative belief* and *moral obligation*. *Control Belief* and *Control Strength* also influences

significantly perceived behavioural control of consumers. Also, literature supports that *Environment concern* positively related to Attitude and Purchase Intention. *Environmental Knowledge* among consumers significantly influences their intention to purchase green products.

Present Study identifies the theoretical framework for measuring consumers green purchase intention by adding additional constructs like Environment Concern, Environmental Knowledge, Behavioural belief, Normative belief, Moral Obligation, Control belief, and Control strength, which helps in predicting consumers green buying intention. The study is based on only literature review and theoretical study. Its empirical study by using Structural Equation Modeling (SEM) with the help of AMOS statistical software can accurately measure the relationship among variable and constructs of the study can be future scope of the research. This study can measure that green purchase intention is significantly influenced by additional construct and can be helpful in designing holistic marketing strategies for the product, which can be considered as future direction for further study.

REFERENCES

- Ajzen, I. (1991). The theory of planned behaviour. *Organizational behaviour and human decision processes*, *50*(2), 179-211.
- Ajzen, I. (2002). Perceived behavioural control, self-efficacy, locus of control, and the theory of planned behaviour. *Journal of applied social psychology*, *32*(4), 665-683.
- Ajzen, I. (2002). Perceived behavioural control, self-efficacy, locus of control, and the theory of planned behaviour. *Journal of applied social psychology*, *32*(4), 665-683.
- Ajzen, I. (2002b). Perceived behavioural control, self-efficacy, locus of control, and the theory of planned behaviour. *Journal of applied social psychology*, *32*(4), 665-683.
- Ajzen, I. (2005). *Attitudes, personality, and behaviour*. McGraw-Hill Education (UK).
- Ajzen, I., & Fishbein, M. (1980). Understanding attitudes and predicting social behaviour.

- Ajzen, I., Brown, T. C., & Carvajal, F. (2004). Explaining the discrepancy between intentions and actions: The case of hypothetical bias in contingent valuation. *Personality and social psychology bulletin*, *30*(9), 1108-1121.

- Alibeli, M. A., & Johnson, C. (2009). Environmental concern: a cross national analysis. *Journal of international and cross-cultural studies*, *3*(1), 1-10.

- Aman, A. L., Harun, A., & Hussein, Z. (2012). The influence of environmental knowledge and concern on green purchase intention the role of attitude as a mediating variable. *British Journal of Arts and Social Sciences*, *7*(2), 145-167.

- Bandura, A. (1977). Self-efficacy: toward a unifying theory of behavioural change. *Psychological review*, *84*(2), 191.

- Barber, N., Taylor, D. C., & Deale, C. S. (2010). Wine tourism, environmental concerns, and purchase intention. *Journal of Travel & Tourism Marketing*, *27*(2), 146-165.

- Beck, L., & Ajzen, I. (1991). Predicting dishonest actions using the theory of planned behaviour. *Journal of research in personality*, *25*(3), 285-301.

- Blackwell, D. R., Miniard W. P., Engel F. J., 2001, *Consumer Behaviour,* Ninth

- Byers, P. H., & McDougall, G. J. (1993). Older adults' metamemory: Coping, depression, and self-efficacy. *Applied Nursing Research*, *6*(1), 28-30.

- Chan, R. Y. (2001). Determinants of Chinese consumers' green purchase behaviour. *Psychology & Marketing*, *18*(4), 389-413.

- Chan, R. Y., & Lau, L. B. (2000). Antecedents of green purchases: a survey in China. *Journal of consumer marketing*, *17*(4), 338-357.

- Charter, M. (1999). *Greener marketing: a global perspective on greening marketing practice*. Greenleaf Publishing. Kangun, N., Carlson, L., & Grove, S. J. (1991). Environmental advertising claims: a preliminary investigation. *Journal of public policy & marketing*, 47-58.

- Charter, M., Peattie, K., Ottman, J., & Polonsky, M. (2002). Marketing and sustainability.

- Chen, A., & Peng, N. (2012). Green hotel knowledge and tourists' staying behaviour. *Annals of Tourism Research*, *39*(4), 2211-2216.

- Chen, M. F., & Tung, P. J. (2014). Developing an extended theory of planned behaviour model to predict consumers' intention to visit green hotels. *International journal of hospitality management*, *36*, 221-230.

- Chen, Y. S. (2010). The drivers of green brand equity: Green brand image, green satisfaction, and green trust. *Journal of Business ethics*, *93*(2), 307-319.

- Cherrier, H., Black, I. R., & Lee, M. (2011). Intentional non-consumption for sustainability: consumer resistance and/or anti-consumption?. *European Journal of Marketing*, *45*(11/12), 1757-1767.

- Crane, A. (2000). Facing the backlash: green marketing and strategic reorientation in the 1990s. *Journal of Strategic Marketing*, *8*(3), 277-296.

- Diamantopoulos, A., Schlegelmilch, B. B., Sinkovics, R. R., & Bohlen, G. M. (2003). Can socio-demographics still play a role in profiling green consumers? A review of the evidence and an empirical investigation. *Journal of Business research*, *56*(6), 465-480.

- Downs, D. S., & Ulbrecht, J. S. (2006). Understanding exercise beliefs and behaviours in women with gestational diabetes mellitus. *Diabetes care*, *29*(2), 236-240.

- Dunlap, R., & Jones, R. (2002). Environmental concern: Conceptual and measurement issues. In Handbook of environmental sociology, ed. R. Dunlap and W. Michelson. London: Greenwood.

- Festinger, L. (1954). A theory of social comparison processes. *Human relations*, *7*(2), 117-140.

- Fishbein, M., & Ajzen, I. (1975). Belief, attitude, intention, and behaviour: An introduction to theory and research.

- Follows, S. B., & Jobber, D. (2000). Environmentally responsible purchase behaviour: a test of a consumer model. *European journal of Marketing*, *34*(5/6), 723-746.

- Fraj, E., & Martinez, E. (2006). Environmental values and lifestyles as determining factors of ecological consumer behaviour: an empirical analysis. *Journal of Consumer Marketing*, *23*(3), 133-144.

- Fransson, N., & Gärling, T. (1999). Environmental concern: Conceptual definitions, measurement methods, and research findings. *Journal of environmental psychology*, *19*(4), 369-382.

- Fryxell, G. E., & Lo, C. W. (2003). The influence of environmental knowledge and values on managerial behaviours on behalf of the environment: An empirical examination of managers in China. *Journal of business ethics*, *46*(1), 45-69.

- Ghosh, M. (2011). Green Marketing-A changing concept in changing time. *BVIMR Management Edge*, *4*(1).

- Gilbert, A. J. (2007). The value of green marketing education at the University of Wisconsin-La Crosse. *Journal of Undergraduate Research X*.

- Godin, G., & Kok, G. (1996). The theory of planned behaviour: a review of its applications to health-related behaviours. *American journal of health promotion*, *11*(2), 87-98.

- Goldblatt, D. L. (2007). *Sustainable energy consumption and society: personal, technological, or social change?* (Vol. 7). Springer Science & Business Media.

- Grant, J. (2008). Green marketing. *Strategic direction*, *24*(6), 25-27.

- Ha, H. Y., & Janda, S. (2012). Predicting consumer intentions to purchase energy-efficient products. *Journal of Consumer Marketing*, *29*(7), 461-469.

- Han, H., Hsu, L. T. J., & Lee, J. S. (2009). Empirical investigation of the roles of attitudes toward green behaviours, overall image, gender, and age in hotel customers' eco-friendly decision-making process. *International Journal of Hospitality Management*, *28*(4), 519-528.

- Han, H., Hsu, L. T. J., Lee, J. S., & Sheu, C. (2011). Are lodging customers ready to go green? An examination of attitudes, demographics, and eco-friendly intentions. *International Journal of Hospitality Management*, *30*(2), 345-355.

- Hill, H., & Lynchehaun, F. (2002). Organic milk: attitudes and consumption patterns. *British Food Journal*, *104*(7), 526-542.

- Hu, H. H., Parsa, H. G., & Self, J. (2010). The Dynamics of Green Restaurant Patronage. Cornell Hospitality Quarterly, 51 (3). 344-362.

- Irawan, R., & Darmayanti, D. (2012, April). The influence factors of green purchasing behaviour: a study of University Students in Jakarta. In *Proc. 6th Asian Business Research Conference* (pp. 1-11).

- Irland, L. C. (1993). Wood producers face green marketing era: Environmentally Sound Products. *Wood Technology*, *120*(2), 34-36.

- Jain, S. K., & Kaur, G. (2004). Green marketing: An attitudinal and behavioural analysis of Indian consumers. *Global Business Review*, *5*(2), 187-205.

- Jebarajakirthy, C., & Lobo, A. C. (2014). War affected youth as consumers of microcredit: an application and extension of the theory of planned behaviour. *Journal of retailing and consumer services*, *21*(3), 239-248.

- Kanchanapibul, M., Lacka, E., Wang, X., & Chan, H. K. (2014). An empirical investigation of green purchase behaviour among the young generation. *Journal of Cleaner Production*, *66*, 528-536.

- Kangis, P. (1992). Concerns about green marketing. *International Journal of Wine Marketing*, *4*(2), 21-24.

- Kates, R. W. (2000). Population and consumption: what we know, what we need to know. *Environment: Science and Policy for Sustainable Development*, *42*(3), 10-19.

- Kaushik, A. K., & Rahman, Z. (2014). Perspectives and Dimensions of Consumer Innovativeness: A Literature Review and Future Agenda. Journal of International Consumer Marketing, 26(3), 239-263

- Kim, Y., & Choi, S. M. (2005). Antecedents of green purchase behaviour: An examination of collectivism, environmental concern, and PCE. *ACR North American Advances*.

- Kotchen, M. J., & Reiling, S. D. (2000). Environmental attitudes, motivations, and contingent valuation of nonuse values: a case study involving endangered species. *Ecological Economics*, *32*(1), 93-107.

- Kumar, B. (2012). Theory of planned behaviour approach to understand the purchasing behaviour for environmentally sustainable products.

- Kumar, S. A. (2011). Knowledge management and new generation of libraries information services: a concepts. *International Journal of Library and Information Science*, *2*(2), 017-034.

- Lee, H. Y., Qu, H., & Kim, Y. S. (2007). A study of the impact of personal innovativeness on online travel shopping behaviour—A case study of Korean travelers. *Tourism Management*, *28*(3), 886-897.

- Mahalingam, E. (2011). The attraction of hybrids. The start online.

- Morwitz, V. G., & Schmittlein, D. (1992). Using segmentation to improve sales forecasts based on purchase intent: Which" intenders" actually buy?. *Journal of marketing research*, 391-405.

- Mostafa, M. M. (2007). A hierarchical analysis of the green consciousness of the Egyptian consumer. *Psychology & Marketing*, *24*(5), 445-473.

- Mostafa, M. M. (2009). Shades of green: A psychographic segmentation of the green consumer in Kuwait using self-organizing maps. *Expert Systems with Applications*, *36*(8), 11030-11038.

- Mummery, W. K., Spence, J. C., & Hudec, J. C. (2000). Understanding physical activity intention in Canadian school children and youth: an application of the theory of planned behaviour. *Research quarterly for exercise and sport*, *71*(2), 116-124.

- Newberry, C. R., Klemz, B. R., & Boshoff, C. (2003). Managerial implications of predicting purchase behaviour from purchase intentions: a retail patronage case study. *Journal of Services Marketing*, *17*(6), 609-620.

- Newhouse, N. (1990). Implications of attitude and behaviour research for environmental conservation. *The Journal of Environmental Education*, *22*(1), 26-32.

- Notani, A. S. (1998). Moderators of perceived behavioural control's predictiveness in the theory of planned behaviour: A meta-analysis. *Journal of consumer psychology*, *7*(3), 247-271.

- Paul, J., Modi, A., & Patel, J. (2016). Predicting green product consumption using theory of planned behaviour and reasoned action. *Journal of retailing and consumer services*, *29*, 123-134.

- Peattie, K. (2010). Green consumption: behaviour and norms. *Annual Review of Environment and Resources*, *35*.

- Quarter, J. (2000). *Beyond the bottom line: Socially innovative business owners*. Greenwood Publishing Group.

- Ramayah, T., Jason Wai Chow Lee, and Osman Mohamad. "Green product purchase intention: Some insights from a developing country." *Resources, Conservation and Recycling* 54.12 (2010): 1419-1427.

- Ramayah, T., Lee, J. W. C., & Mohamad, O. (2010). Green product purchase intention: Some insights from a developing country. *Resources, Conservation and Recycling*, *54*(12), 1419-1427.

- Robinson, R., & Smith, C. (2002). Psychosocial and demographic variables associated with consumer intention to purchase sustainably produced foods as defined by the Midwest Food Alliance. *Journal of nutrition education and behaviour*, *34*(6), 316-325.

- Rokicka, E., 2002. Attitudes towards natural environment. Int. J. Sociol. 32 (2), 78-90.

- Salloum, C., Azoury, N. & Azzi, T. (2011). Board of directors' effects on financial distress: evidence of family owned businesses in Lebanon. International Entrepreneurship and Management Journal, 9(1), 1-17.

- Schlegelmilch, B. B., Bohlen, G. M., & Diamantopoulos, A. (1996). The link between green purchasing decisions and measures of environmental consciousness. *European journal of marketing*, *30*(5), 35-55.

- Schlenker, B. R. (1978). Attitudes as actions: Social identity theory and consumer research. *ACR North American Advances*.

- Schwartz, S. H., & Tessler, R. C. (1972). A test of a model for reducing measured attitude-behaviour discrepancies. *Journal of Personality and Social Psychology*, *24*(2), 225.

- Scott, L., & Vigar-Ellis, D. (2014). Consumer understanding, perceptions and behaviours with regard to environmentally friendly packaging in a developing nation. *International journal of consumer studies*, *38*(6), 642-649.

- Shaw, D., Shiu, E., & Clarke, I. (2000). The contribution of ethical obligation and self-identity to the theory of planned behaviour: An exploration of ethical consumers. *Journal of marketing management*, *16*(8), 879-894.

- Singh, S., Vrontis, D., & Thrassou, A. (2011). Green marketing and consumer behaviour: The case of gasoline products. *Journal of Transnational Management*, *16*(2), 84-106.

- Soonthonsmai, V. (2007, June). Environmental or green marketing as global competitive edge: Concept, synthesis, and implication. In *EABR (Business) and ETLC (Teaching) Conference Proceeding, Venice, Italy*.

- Sutton, S. (1998). Predicting and explaining intentions and behaviour: How well are we doing?. *Journal of applied social psychology*, *28*(15), 1317-1338.

- Tarkiainen, A., & Sundqvist, S. (2005). Subjective norms, attitudes and intentions of Finnish consumers in buying organic food. *British food journal*, *107*(11), 808-822.

- Taufique, K. M. R., Siwar, C., Chamhuri, N., & Sarah, F. H. (2016). Integrating general environmental knowledge and eco-label knowledge in understanding ecologically conscious consumer behaviour. *Procedia Economics and Finance*, *37*, 39-45.

- Taylor, S., & Todd, P. A. (1995). Understanding information technology usage: A test of competing models. *Information systems research*, *6*(2), 144-176.

- Van Birgelen, M., Semeijn, J., & Keicher, M. (2009). Packaging and proenvironmental consumption behaviour: Investigating purchase and disposal decisions for beverages. *Environment and Behaviour*, *41*(1), 125-146.

- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management science*, *46*(2), 186-204.

- Verbeke, W., & Viaene, J. (1999). Consumer attitude to beef quality labeling and associations with beef quality labels. *Journal of International Food & Agribusiness Marketing*, *10*(3), 45-65.

- Vermeir, I., & Verbeke, W. (2004). Sustainable food consumption: Exploring the consumer attitude-behaviour gap. *Ghent University, WP*, *4*, 268.

- Vicente-Molina, M.A., Fern_andez-S_ainz, A., Izagirre-Olaizola, J., 2013. Environmental knowledge and other variables affecting pro-environmental behaviour: comparison of university students from emerging and advanced countries. J. Clean. Prod. 61, 130-138.

- Westaby, J. D. (2005). Behavioural reasoning theory: Identifying new linkages underlying intentions and behaviour. *Organizational behaviour and human decision processes*, *98*(2), 97-120.

- Wossen Kassaye, W. (2001). Green dilemma. *Marketing Intelligence & Planning*, *19*(6), 444-455.

- Yadav, R., & Pathak, G. S. (2016). Young consumers' intention towards buying green products in a developing nation: Extending the theory of planned behaviour. *Journal of Cleaner Production*, *135*, 732-739.

- Yeon Kim, H., & Chung, J. E. (2011). Consumer purchase intention for organic personal care products. *Journal of consumer Marketing*, *28*(1), 40-47.

- Zhou, Y., Thøgersen, J., Ruan, Y., & Huang, G. (2013). The moderating role of human values in planned behaviour: the case of Chinese consumers' intention to buy organic food. Journal of Consumer Marketing, 30(4), 335-344.

TECHNOLOGY WITH THE POWER TO TRANSFORM HR: THE USE OF E-HR

*Dr. Rajshri Admane

ABSTRACT

Sixty-nine percent of survey respondents say that in the last 3 years, their companies have increased the use of mobile or web-based platforms. Nearly half (49 percent) are making greater use of the cloud to power these. Web-based and mobile apps have enabled many employees to handle their own HR services, including benefits, payroll and performance evaluations. New technologies are playing an important role in how we connect people in the organization and how we create a culture that is a medium for people.

This research paper focuses on how technology and technological interventions can help HR to change the perspective of HR from traditionally reactive function to today's Strategic Business Partner. Also it focus on how technology is impacting the way HR processes are designed, and how it has an impact on the skill of HR professionals. This paper examines the journey of HR technology from its introduction and its impact on HR transformation by broadening the role of HR but not limiting it to HR professionals but considering the multiple stakeholders. This paper analyses how the technological adaptation has helped the organizations to reach to desired level, changed the face of HR from traditional transaction processing to transformation enabling the desired organizational performance. This paper is based on secondary data. According to findings, India is one of the largest users of mobile technology (and it also has a very young workforce), so virtually every HR leader wants to enrich their company's HR experience.

Key words: E-HR, Technology, Data Analytics, Transform, HR services.

*Management Faculty, Nagpur University

1. **INTRODUCTION**

HR Transformation through HR Technology? Is it ever tangible? There is enormous research done on Strategic HR Practices and Organizational Transformation. Emerging buzz in today's corporate world is all about Technology and HR. From the concern over effectiveness of HR function to HR becoming the strategic partner where HR is not looked as Cost Center but as Profit Center in the organizational context and so on. How can technological interventions help HR to change the perspective of HR from traditionally reactive function to today's Strategic Business Partner? How is Technology impacting the way HR processes are designed and how it has an impact on the skill of HR professionals. Much of the change today and in future Business and HR interventions will be driven by technology. This is becoming more of the case for HR practices as well. HR has adopted the technology in late 1970s and early 80s and were used mainly for administrative tasks like attendance, payroll and employee record keeping solution; it was early stage of office automation. Since then, how has technology impacted the HR function, HR processes and Skills of HR professionals? The journey of HR Technology has been from its introduction and its impact on HR Transformation by broadening the role of HR but not limiting it to HR professionals but considering the multiple stakeholders.   Technological adaptation has helped the organizations to reach to desired level, changed the face of HR from Traditional Transaction processing to Transformation enabling the desired Organizational Performance.

The term E-HR describes the transformation of HR service delivery using web-based technology. Now HR professionals must not only master traditional HR skills and knowledge, but also have the ability to apply that knowledge via technology. HR is evolving into a more technology-based profession Streamline HR processes and reduce administrative burdens, reduce HR administration and compliance costs enable HR to transform so it can play a more strategic role in the business. This paper focuses on human resource information systems (HRIS), or the integration of hardware, software and business processes used to implement an e-HR approach. This paper focuses on broad impacts on core HR functions. Human resource management is evolving into a more technology-based profession. In many organizations,

employees now see the face of HR as a portal rather than a person. The term "E-HR" describes the transformation of HR service delivery using web-based technology. Implementing E-HR requires a fundamental change in the way HR professionals view their roles. Now HR professionals must not only master traditional HR skills and knowledge, but also have the ability to apply that knowledge via technology. HR departments often provide broader and more effective services when they operate via a web portal. One potential downside to this approach is that personal relationships between the organization's employees and HR staff may disappear. Enterprise Resource Planning (ERP) software that offers economies of scale to large firms.

2. REVIEW OF LITERATURE:

The human resources function traditionally administrative function lead by individuals whose roles are largely focused on cost control and administrative activities. Missing key factor completely from list of HR focuses were key organizational challenges as productivity improvement, increasing quality, mergers and acquisitions facilitation, and build the ability of organization to bring the new products to market and continuously remain competitive. Though it is likely that these are critical business concerns, it is key question to ask that why it was not most important factor of focuses for HR executives. It is likely that executives in firms felt that human resources faction does not have an impact in these areas. Above view is well supported by earlier studies that have established that HR is perceived as most successful by HR executives when it drives administration. Changing time has forced organizations to redefine the role of HR .Various studies have investigated the changing directions needed for human resources. American Productivity and Quality Center study (1994; 1998, 1999) the Human Resources Planning Society study (1995) states that there are growing number of evidences that HR can be value-added function in organizations and hence Human Resources Function, unquestionably, is no longer a dispensable unit, but the brain and soul of organizations.

Information Technology (IT), on the other hand, has long been perceived more like an "enabler" to business functions in organizations. Information Technology (IT) is an umbrella term that encompasses many forms of hardware, software, and services used for collecting,

storing, retrieving, and communicating information. Yet, the type of information technology later adopted by HRM was not designed until late 1940s when it was initially used for scientific calculations only, such as those to plot the missile trajectories. Though, from 1940s into the early 1950s, giant companies like General Motors. Financed and developed IT to use in personnel systems and payroll systems, the IT for HRM at this stage was still primitive and basic. Companies got inspired by MIS success in the mid-1960s, sensing that the computerization of personnel paper-handling costs was just as likely to save money as computerized check clearing or claims handling. They started using automation to help select the right persons for the right job in order to cut down on turnover rates. This marked the beginning of HRM's using IT in a significant manner to assist HRM work.

Numerous important legislation of the 1970s, like: Equal Employment Opportunity (EEO) and Occupational Safety and Health Administration (OSHA) etc., forced most organizations with more than a few thousand employees to develop automated personnel system to satisfy the complicated 'governmental reporting requirements' (1982). Soon companies stepped in by developing affordable software programs and packages which caused the drop in costs of computer processing and storage. Personnel department of most large firms and public institutions started investing on computer-retrieval specialists who kept tract of information. Human Resource Information System (HRIS) was finally merged with HRM. However, there was still a long way for HRIS to transform to the electronic HR (e-HR) systems.

The currently used term of e-HR includes major areas of responsibility of HRM, like e-recruiting, e-selection, distance learning, e-performance management, and e-compensation....etc. Researchers in 2005 hold optimistic view for the future e-HR technology. IT grew from the capability demonstrated by a data processing machine for scientific, engineering, and accounting functions in the 1950s, to stand alone PC widely used by most businesses in the 1970s, to electronic commerce and the facilitator of the inter-organizational strategic alliances in the 1990s. In the meantime, HRM went through drastic changes, too; for example: from the invisible administrative unit with absolute no control over any information in the organization in the 1950s, to the major player responsible for organizational training in the 1970s, to the strategic partner to business unit designing the knowledge management for

organizations in the 1990s. In each stage, HRM functions were facilitated by IT advancement, While IT improvements seemed to be designated to fulfill HR's needs. Researchers (2005) identifies workforce and technology as the "heartbeat and the toolset of the HR business today", HRM is no doubt the business unit most directly responsible for the managing and the developing of the workforce, while IT is no doubt the enabler for HRM in achieving such goal.

FROM HRIS TO E-HR: Researchers (2005) report that the functions of most HRIS are providing data storage, automating the handling of data for HRM activities, and converting raw data from transaction processing systems into meaningful form. Systems that are web-enabled also allow related data entry and data processing to be performed remotely by managers and employees through design like self-service portals. However, the main difference between these HRIS systems and the electronic HR (e-HR) systems is that many HRIS systems do not provide integrated analytic features needed for more sophisticated planning of certain HRM functionality. Scholars and researchers (2005), however, holds optimistic view for the future e-HR technology, because just as HR's role continues to change, technology has continued (and will continue) to evolve, too.

3. OBJECTIVES OF THE STUDY:

1. To study effective HR management processes with effective HR technology.
2. To know Real-time metrics to allow decision-makers to spot trends and manage the workforce more effectively.
3. To study E-HR describing the transformation of HR service delivery using web-based technology.
4. To study how technology streamlines HR processes and reduces administrative burdens.
5. To study how technology and technological interventions can help HR to change the perspective of HR from traditionally reactive function to today's Strategic Business Partner.
6. To find out how it has an impact on the skill of HR professionals.

4.   SCOPE OF THE STUDY:

The study shows how Technology can assist companies in satisfying organizational needs. Also how e-HR is helpful in implementing HR strategy, managing the workforce more effectively and to support managerial decision. The study is also helpful to know the role of Information Technology (IT), an umbrella term, that encompasses many forms of hardware, software, and services used for collecting, storing, retrieving, and communicating information.

5.   THE ROLES OF HR AND DIGITAL TRANSFORMATION

5.1 **Understanding and effectively deploying HR technology**

   HR technology states that success or failure for all types of organizations today are being determined and defined, in large measure, by their abilities to understand, adapt and derive competitive advantage through people, powered by technology. Organizations of all sizes now have access to powerful technology solutions in support of all the functional areas of HR, successfully develop and execute the organization's people and talent-management strategies. Understanding and effectively deploying HR technology continues to increase in importance for today's HR leaders.

5.2 **Data analytics continue to drive HR and talent management**

   Data analytics has been the realization and maturation of the importance of bringing more analytical approaches and rigor into the HR discipline. The importance of data, the strategies to gather, compile, assess, and make meaning from that data and the ways that data enhances understanding of people and talent will be explored. Large organizations are using data, analytics and the modern tools that have become increasingly available for HR and business leaders to efficiently and, make more effective and efficient people decisions and set talent strategies. Also analytics are being directly applied in specific functional domains such as recruiting, learning and succession planning, Finally, the

popular "Awesome New Technologies new ways to capture, present, analyze and make actionable HR and workforce data.

5.3 HR is moving beyond the internal halls of traditional HR

Simply utilizing technology helps to create support and activate the organization's unique company culture to drive increased employee engagement and connecting with potential candidates on the social-networking sites.

5.4 Technology is the catalyst and enabler of business transformation.

How HR technology can serve as a critical element and even the catalyst for greater organizational transformation will be represented in several interesting ways how they have used technology to increase operational efficiency, harmonize business processes and empower employees in their career-development. The smaller and fast-moving organizations are truly representing the leading edge of what is possible through HR technology. The specifics of the HR technologies the organizations have strategic objectives that are meant to expansion, rapid growth, need to compete for hard-to-find talent. Digital HR, today, is potentially a tool for cultural transformation, using the four roles.

Dave Ulrich model and ERP system described digital HR transformation

Dave Ulrich Model of HR Roles
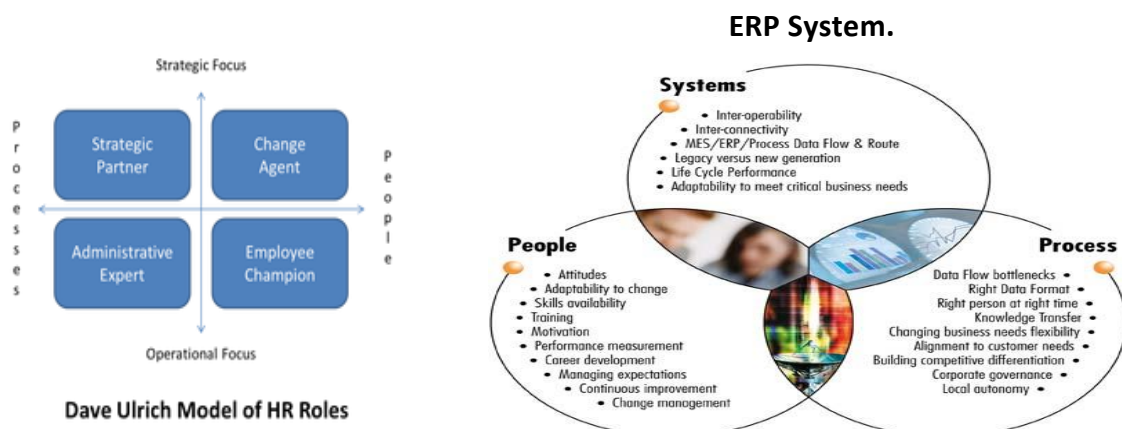
6.   USE OF E-HR THE WEB-BASED TECHNOLOGY

E - Hr strategy an electronic (e) human resource (HR) strategy is attainable by small and medium sized business. E-HR refers to the broad access to human resources data, tools and transactions available directly on the web in most workplaces today. It describes the "net effect" of the explosion in web technologies and the dramatic impact this growth has had on the way employees now receive employment-related information through integrated self-service applications. It also includes the variety of new technologies available that help connect multiple systems, tools and databases, both inside and outside organizations. Technological change is a key driver for HR transformation, providing the foundation to support HR's growing strategic focus. In particular, Web and Internet technologies have already given workers direct access to each other, to HR, and to business information with such ease and intelligence that every worker can contribute more directly to business results. A recent research report on E-HR people management strategies is associated with a nearly 2 percent increase in a company's market value. E-HR helps maximize a company's progress toward a knowledge economy and increased shareholder value.

One of the biggest sources of frustration for small and medium sized business has been the inability to easily and cheaply use electronic technologies to better manage their business resources. Enterprise Resource Planning (ERP) solutions that rely on expensive mainframes and high-level programming skills are simply unaffordable by HR functions in small and medium business. The sudden explosion in Internet technology, however, has dramatically accelerated the transition to a more strategically orientated HR function. E-HR liberates human resources from its administrative shackles and provides the foundation for a collegial, flexible workplace where employees have easy access to communication tools. HR can integrate various systems and databases into an E-HR environment. These technologies also help present information in a user-friendly manner that is available to employees and managers at all times and from all locations. The Internet provides HR with the ability to transfer information and many common administrative tasks to employees, thus freeing HR personnel to pursue more strategic functions. Benefits information, employee data changes and other transactions that monopolized an HR department's time can now be quickly handled via the Internet.

The need today is to implement strategies available to HR executives moving toward e-HR - the use of HR technology to support recruiting, selection, training, performance management, compensation and benefits administration. Once the firm has decided to implement technology as part of an overall HR strategy, the first order of business is to decide whether to use a single platform or integrated solution to support multiple HR functions:

6.1 **E-Recruiting** :

- The web-based technology used by e-recruiting helps organizations attract a stronger and more diverse applicant pool. The choice to move to an e-recruiting model is driven by several business objectives, including the need to

- Improve recruiting efficiency and reduce costs. Online recruiting can cut cycle times by 25 percent, and can reduce recruitment costs by 95-percent.

- Increase quality and quantity of applicants E-recruiting allows organizations to conveniently reach applicants across the country or around the globe.

- Establish, communicate and expand brand identity: In an informal study by the authors of this report, approximately 100 job-seeking college students were asked to evaluate two unfamiliar firms based on their web presence. The students saw the firm with a less technologically advanced and dynamic recruiting website as a less attractive employer, and as failing to be a leader in its industry. The students said that the website communicated a lack of innovation and quality within the firm.

- Increase in the objectiveness and standardize recruiting practices.

- Increase applicant convenience. Potential applicants who take advantage of web-based support for the recruitment cycle find out about the company, its culture and opportunities online. By making this process more convenient, organizations reach out to those who may not be actively looking for other opportunities, but who may discover a position and choose to apply because of the ease of submitting an application. Organizations are rapidly adopting.

Best Practices: E-Recruiting:

- The recruitment website should be interactive, aesthetically pleasing and user-friendly. Individuals are used to highly sophisticated, socially oriented consumer websites and will judge a potential employer's website in light of these experiences.

- The recruitment website should allow applicants to customize how they view information. This can lead to reductions in poor-fit applicants and improve the ability of applicants to assess their fit with the organization.

- The recruitment website should include a rich mix of information about the company's culture, HR brand and work environment.

6.2 E-Selection:

E-selection uses technology to help organizations more efficiently manage the process of identifying the best job candidates—those who have the right knowledge, skills and abilities for each job and who may best fit the organization. Faced with pressures to continually improve on the accuracy of selection methods and to meet legal requirements, organizations view technology as a way to manage the selection process more actively and to provide more evidence of the effectiveness of the chosen selection method. The business drivers behind the adoption of e-selection technology include:

- Reducing the time and resources required to manage the selection process.

- Increasing flexibility in selection test administration. Previously, job candidates would need to visit an in-house or third-party testing center to complete the selection test in a proctored environment. Applicants can now take web-based versions of tests in either proctored or unproctored environments. For example, many retail organizations use kiosks near the customer service area to administer selection tests to applicants. • Improving the utility of selection tests. Although organizations already have the ability to study the validity of a selection test for new hires, an HRIS also can help the organization use longitudinal performance data to assess the effectiveness of the selection test for predicting long-term performance and tenure with the organization.

- Enhancing an organization's ability to provide adaptive testing of applicants. Adaptive testing can reduce applicant boredom by eliminating questions that are either too easy or too challenging. Research suggests that adaptive testing can reduce testing time by 25 percent to 75 percent, without reducing the reliability or validity of the test.

Best Practices: E-Selection:

- Use un-proctored web-based selection to deliver the initial selection tests.
- Link the data from selection to other functions, such as the performance management system, to better assess and improve your select.

6.3 E-Learning

When training materials, course interactions and course delivery are enabled by and mediated through technology, your firm is engaging in e-learning or e-teaching. Recent estimates suggest that organizations spend nearly $40 billion on e-learning initiatives, more than double the amount spent in 2004. Although technology is not yet as widely adopted in training as in other areas of HR, nearly 60 percent of recently surveyed organizations indicated they have implemented e-learning or are planning to do so within the next year. The business drivers behind e-learning include

- Reducing training costs.
- Increasing employee flexibility and control over learning.
- Better tracking and management of employee training

Best Practices: E-Learning

- Design courses to promote contact and interaction with other employees. This can promote the development of learning communities and knowledge networks, improving overall organizational learning.
- Consider blended learning. Blended learning can help employees overcome some inherent feelings of isolation by bringing learners together for portions of learning.
- Course design and sound learning principles should underlie the design of any online course. E-learning does not mean simply putting existing materials online.

- Provide training to help employees learn to manage an online environment and to manage themselves in a learning environment that is less structured than a traditional classroom.

6.4 E-Performance Management:

E-performance management uses technology to automate the collection of performance data, monitor employee work and support the development and delivery of performance appraisals. Organizations have many motivations for implementing e-performance management, including:

- Improving access to performance data.

- Reducing biases in appraisals

- Providing data that can make performance attitudes   more objective and valuable

- Reducing biases in appraisals

- Linking performance information to other HR data.

6.5 E-Compensation:

One of the earliest areas of HR to be automated was compensation, and today, virtually all organizations use technology to automate payroll processes. Today's e-compensation systems provide much more value than the simple automation of payroll processes. E-compensation uses web enabled technology to help managers design, implement and administer compensation policies. An HRIS allows organizations to streamline and automate the compensation planning process, to model proposed changes in compensation plans, to track employee compensation history, to allocate incentive pay and bonuses, and to provide higher quality information to decision makers. A recent survey shows that 61 percent of organizations use e-compensation systems or plan to implement them in the next year. Multiple business drivers support the growth of e-compensation technology.

- Pressure to contain labor costs: E-compensation systems can help increase access to both internal and external salary and compensation information.

- Increasing employee knowledge of external market salary data.

- More rapid identification of inadequate pay structures.

- Internal equity. The goal of internal equity is to ensure that pay for each job reflects the complexity and value of that job in the organization.

- External equity: An HRIS can help by summarizing data from external salary sources and using that data to inform the salary planning process.

- Individual equity: Employees want to know they are being compensated fairly.

6.6 E-Benefits:

Benefits are a growing and expensive component of every employee's total compensation. A recent government survey suggests benefits costs now average 43.6 percent of wages and salaries. Given the continued growth in the expense associated with health care and pension plans, the costs of employee benefits likely will continue to grow as well. In addition, with the coming implementation of the new Patient Protection and Affordable Care Act, reporting requirements also will grow. An e-benefits approach uses the web to communicate information on benefits to employees and allows them to elect and manage their benefits online. A recent survey suggests nearly all organizations are using technology to support benefits administration.

 Motivations for using e-benefits include:

• Reducing the costs for delivering benefits.

 • Improving employee access to benefits information.

• Streamlining benefits administration.

• Empowering employees to manage their own benefits.

The following graph showing HR technology adopted by organizations

Technology Adoption Curve

2.5% Innovators

Early Adopters 13.5%

Early Majority 34%

Late Majority 34%

Laggards 16%

Risk takers who have the resources and desire to try new things, even if they fail.

Are selective about which technologies they start using. They are considered, "one to check in with" for new information and reduce others uncertainty about new technology by adopting it.

Take their time before adopting a new idea. They are willing to embrace a new technology as long as they understand how it fits with their lives.

Adopt in reaction to peer pressure, emerging norms or economic necessity. Most of the uncertainty around an idea must be resolved before they adopt.

Are traditional and make decisions based on past experience. They are often economically unable to take risks on new ideas.

Popularized by Everett Rogers in the book *Diffusion of Innovations,* people tend to adopt new technologies at varying rates. Their relative speed of adoption follows a bell curve, with the primary difference being individuals' psychological disposition to

7   FINDINGS OF THE STUDY:

More than a dozen startup companies and midsize technology vendors are selling world-class tools for continuous performance management, payroll and other core HR tasks, employee self-service, digital learning and many other HR applications.

India now has the fastest-growing economy in the world and it is expected to become larger than China's in the next 10 years, according to Delhi's Central Statistics Office. Many of the world's largest companies have set up service and technology operations in India, so the country has a combination of large corporate centers and fast-growing local Indian companies. India is one of the largest users of mobile technology (and it also has a very young workforce), so virtually every HR leader wants to "digitize" their company's HR experience, embedding HR solutions into the flow of work. India has over 1.3 billion people (four times more than the United States), and as its economy grows, so companies and industries- Oil and gas companies, utilities, and construction companies and IT infrastructure firms are growing rapidly. Hence, systems to manage training, regulatory compliance and recruitment especially become important.

When people talk about development, growth, education, leadership and collaboration, they think about it as a human strategy, not just a business strategy.
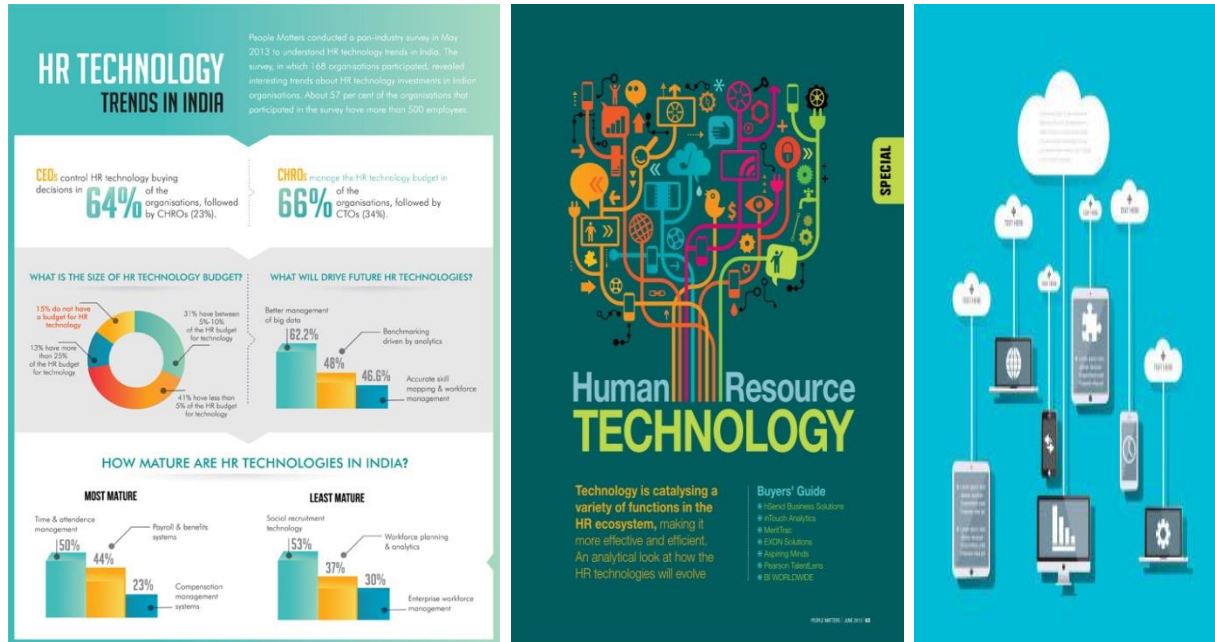
Above Image showing HR technology trends in INDIA   Image showing HR technology.   Image showing cloud computing

Cloud computing is the delivery of computing services servers, storage, databases, networking, software, analytics and more over the Internet ('the cloud'). Cloud-based talent solutions are more upgraded than that of ERP and they target the core HR functions such as employee engagement, payroll, attendance, and also learning.

Facebook recently announced that its 'chatbot' toolset is embedded in Workplace (chatbot app could handle most of employee activities entirely through messages); so this type of application paradigm is expected to grow rapidly.

8. CONCLUSION:

HR technology (human resources technology) is an umbrella term for software and associated hardware for automating the **human resources** function in organizations. It includes employee payroll and compensation, talent acquisition and management, workforce analytics, performance management, and benefits administration. Human resource information systems have dramatically altered how HR services are delivered and managed by organizations. Used effectively, E-HR can make HR staff more efficient, better informed and better able to communicate how they add value to the business. As the research shows, organizations that combine effective HR management processes with effective HR technology are likely to be more productive and more profitable than those that do not. Of course, the challenge for HR executives is to manage this technology to maximize the business and employee performance.

9. REFERENCES

1. Becker, B. E., & Huselid, M. A. (2006). Strategic human resource management: Where do go from here? Journal of Management, 32(6), 898–925.

2. Becker, B. E., Huselid, M. A., & Ulrich, D. (2001). The HR scorecard: Linking people, strategy, and performance. Boston: Harvard Business School Press.

3. Beckers, A. M., & Bsat, M. Z. (2002). A DSS classification model for research in human resource information systems. Information Systems Management, 19(3), 41–50

4. Bell, B.S., Lee, S.W. and Young, S.K. (2006). The Impact of e-HR on Professional Competence in HRM: Implications for the Development of HR Professionals.

5. Watson Wyatt Research Report - The Net Effect.

6. https://en.wikipedia.org/wiki/Electronic_human_resources

7. https://www.forbes.com/

8. http://www.bersin.com

9. https://en.wikipedia.org/wiki/Cloud_computing

10. https://www.shrm.org/hr-today/news/hr-magazine

MEASURING RETAIL SERVICE QUALITY IN SPORTS STORE: WITH SPECIAL REFERENCE TO JAIPUR CITY *BY USING RSQS MODEL*

*MS. AMITA CHOURASIYA

ABSTRACT

This study pointed at examination of retail service quality measurements at retail locations in Jaipur. The reason for this study was to discover how customer sees the general retail benefit quality in a retail store. ADIDAS and NIKE were selected as two retail stores in Jaipur.

A survey of 100 customers visiting these stores in Jaipur was taken to evaluate the retail service quality, according to Retail Service Quality Scale (RSQS), which composes of 6 dimensions namely Physical Look, Convenience, Reliability, Personal Interaction, Problem Solving Solution, General Policy.

The analysis part includes multivariate test of variance, reliability test and descriptive analysis. The multivariate test of variance or MANOVA was mainly presenting item-wise correlations between the two stores. The reliability analysis was done to find out whether the selected dimension or scales are reliable or not. The descriptive analysis was mainly presenting the viability and efficiency answered by the customers for the general conclusions.

Keywords: Service Quality, Retail Service Quality, RSQS, Retail stores, Jaipur.

---

*Research Scholar, Amity University of Rajasthan, Jaipur

INTRODUCTION

A sports industry is adding to one of the greatest on the planet. More & more individuals are taking part in game & recreational exercises all through a wide range of exercises. Indian sports merchandise retail industry has developed essentially throughout the years. The Indian sports products retailing part is getting to be strongly focused, as more players are competing for the same arrangement of clients and is seeing a radical change. The increment in the quantity of retailers, the nation over, demonstrates that sports industry will boom in an enormous manner, soon. The new participant in retailing in India connotes the start of retail insurgency. Retailing of Sports Goods Market in India is developing because of an increase in per capita income, evolving life style and purchaser inclinations. India has been an assembling center point for different sports items and brands sourcing, which has immensely expanded.

INDIAN RETAIL SECTOR OF SPORTS GOODS

Indian Retail Sector of sports products India is a nation having a standout amongst the most chaotic sports merchandise retail showcases. Generally it is a family's work, with more than 90% retailers work in under 500 square feet of shopping space. Purchasing power of Indian urban buyer is developing and marked stock in sports are gradually getting to be way of life items that are broadly acknowledged. Indian sports products retailers need to exploit this development and plan to develop, differentiate and acquaint new organizations. They must be aggressive to perceive the benefit of building their own stores as brands and strengthen their advertising effort to convey quality and also esteem for cash. Doubtlessly, Indian sports merchandise retail scene is booming and has seen an excess of players in short time, swarming a few classifications without taking a gander at their core capabilities, or having a well-considered marking method. A few retailers have still possessed the capacity to keep up their ground in the business, notwithstanding the entry of new participants. Bits of knowledge assembled over their years of experience in business is helping purchasers to gaina stronghold

against the invasion of new players, not too far off. Experts cite that "Shoppers additionally now play recreations with retailers – sitting tight for the rebates to come.

ABOUT THE SELECTED SPORTS STORES:

A. NIKE

NIKE, pronounced as NI-KEY, is the winged goddess of triumph as per Greek mythology. She sat along the edge of Zeus, the leader of the Olympic pantheon, in Olympus. Magical vicinity, symbolizing successful experiences, NIKE managed history's quickest combat zones. A Greek would say, "When we go to fight and win, we say it is NIKE." Synonymous with regards to success, NIKE is the twentieth century footwear that lifts the world's most noteworthy competitors to new levels of dominance and accomplishment. The NIKE "swoosh" exemplifies the soul of the winged goddess who enlivened the gutsiest and gallant warriors at the beginning of progress. (From Nike Consumer Affairs parcel, 1996)

B. ADIDAS

Adidas AG (German elocution: [ˈadiˌdas]) is a German multinational enterprise that plans and makes sport shoes, attire and frill. The organization is situated in Herzogenaurach, Bavaria, Germany. It is the holding organization for the Adidas Group, which comprises of the Reebok sportswear organization, TaylorMade-Adidas golf organization (counting Ashworth), Rockport, and 9.1% of FC Bayern Munich. Other than sports footwear, Adidas additionally creates different items, for example, sacks, shirts, watches, eyewear and different games and dress related products. Adidas is the biggest sportswear producer in Europe and the second greatest on the planet, after Nike.

2.LITERATURE REVIEW

 "According to Parasuraman et al. (1991), companies can get their competitive advantage by using the technology for the purpose of enhancing service quality and gathering market demand. "

"Service quality is defined as the difference between customers' expectations and perceptions of service (Parasuraman, Zeithaml and Berry, 1988) and can often be seen as a way to build a competitive advantage."

"Service quality as a multi-dimensional construct commonly regarded as customer judgments about service supplier and customer interactions and service itself (Cronin and Taylor, 1992; Babbakus and Boller, 1992; Zeithamlet al., 1996)."

"Service quality is defined as 'a global judgment or attitude relating to the overall superiority of the service (Parasuraman, Zeithaml and Berry, 1988)."

"Service quality is perceived as a tool to increase value for the consumer; as a Means of positioning in a competitive environment (Mehta, Lalwani and Han, 2000) and to ensure consumer satisfaction (Sivadas and Baker-Prewitt, 2000)."

"Gronroos (1984) defined service quality as a perceived judgment where the customers compare their expectations of a service with their perceptions of the service which they actually received. "According to Fisk et al. service quality is an important strategic weapon in retail contexts, particularly in developing defensive marketing strategies. Intense competition in the retail sector makes service quality an important determinant of customer satisfaction and overall business performance in the sector."

"Quality is an ability to meet any customer expectation as well requirement. It can be called as a set of attributes, feature or characteristics that are required by the customer. There are several studies that found relationship between service quality and customer satisfaction level. It help in comparing customer responses regarding their perceived quality if services and their pre-purchase expectations."

"The term retail service quality is difficult to measure and it can't be approached in the same way as in the product/service environment. And it is necessary to look at quality from the perspective of services as well as goods and derive a set of items that accurately measure different construct (Mehta et al 2000). Measuring service quality can be rather complicated and difficult especially in multiple specialties retailing where it combines the selling of goods and services to the customers as well as the customers' expectations of knowledgeable, helpful staff to assist them during their shopping experience."

"Service quality is needed for creating customer satisfaction and service quality is connected to customer perceptions and customer expectations. Service quality can be described as the result

from customer comparisons between their expectations about the service they will use and their perceptions about the service company."

"The techniques of measuring service quality and the dimensions of service quality have become a major area in the marketing literature during the past few decades. Quality means "innate excellence." It is a mark of uncompromising standards and high achievement, universally recognizable, and recognized only through experience."

"Service quality in retailing is different and have a unique nature of retail service. In retail service, it is necessary to look at quality from the perspective of services as well as goods and to obtain a set of items that accurately measure this construct (Mehta *et al.*, 2000). For this reason, Dabholkar*et al.* (1996) developed and empirically validated the Retail Service Quality Scale (RSQS) to capture dimensions important to retail customers based on the qualitative research technique."

3. RESEARCH METHODOLOGY:

The study is done to measure the overall retail service quality of two big retail giants in Jaipur - Nike and Adidas - by applying the RSQS.

The present study goes for experimentally affirming the reliability and validity of RSQS in the context of Jaipur retail environment. As a benchmark review instrument the standard RSQS based survey developed by Dabholkar, Thorpe and Rentz (1996) has been utilized for the study. The scale comprises of 6 major dimensions i.e. Physical look, Reliability, convenience, Personal Interaction, Problem Solving solution and general policy the administration quality experience of retail store customer. Every build is thus clarified through particular arrangements of explanations being measured on a typical power based 5 point Likert scale [Totally Disagree (1) – Totally Agree (5)].

MAIN OBJECTIVE OF THE RESEARCH:

- **PRIMARY OBJECTIVE**- To ascertain the service quality of two major retail stores in Jaipur, i.e., NIKE and ADIDAS.

- **SECONDARY OBJECTIVE**– To evaluate and compare amongst the two, which retail store offers better service quality to its customer and achieves customer retention.

Primary data have been collected from a standard questionnaire. Total '100 customers' data was collected. In order to compare the quality of service between two big retail giants in Jaipur that is NIKE and ADIDAS, the following research was done. There was little data found in such manner and thus survey strategy was carried on to complete this study. Six important dimensions were identified so as to measure the service quality level provided by the two retail giants. The questionnaire was pre-tested for assessing its reliability and validity.

Primary data have been collected with help of a standard questionnaire. Total 100 customers' data was collected.

The Sample profile can be interpreted by analyzing the frequency of the data collected through the questionnaire. Frequency refers to the number of observations of a specific value within a variable this may help to interpret information more easily. Sample profile is created because the study is looking at how the values of the variable are distributed across all of the cases in the data. Sample profile is easy to interpret and they can display large data sets in a fairly concise manner.

The demographic distribution of test on four parameters age, occupation, gender, marital status and income level is exhibited as follows: there were 75 per cent male and 25 per cent female in the selected sample. The proportion of married people were 74 per cent whereas unmarried respondent were 26 per cent. There were 23 per cent respondent belonging to the age group of (15-25) years, 31 per cent of respondent belong to (25-35) year of age group, 24 per cent of respondent belong to (35-45) years and the remaining 22 per cent of respondent belong to age group of above 45 years. As for occupation, 36 per cent are businessmen, 22 per cent are from the government services, 18 per cent are from the corporate services, 17 per cent students and rest were in the others category. 19 per cent of respondent have income less than Rs.20,000, 41 per cent of respondent have income between Rs.20,000 and Rs.50,000 and the remaining 40 per cent have more than Rs.50,000 as their income. The sample was discoveredcollected satisfactorily with individuals living in Jaipur city.

RESEARCH OBJECTIVES

1. To analyze the applicability of Retail service quality scale (RSQS) at two of the prime retail stores **NIKE** and **ADIDAS** in Jaipur.
2. To measure the customer perception towards retail stores in Jaipur

4. DATA ANALYSIS METHOD

The data analysis is done by using SPSS Statistics. It is a software package used for statistical analysis. A survey was done with a sample size of 100 customers visiting the specified retail store NIKE and ADIDAS. The responses were then recorded and analyzed through SPSS software.

TOOLS USED FOR ANALYSIS

MANOVA a multi variant analysis of variance is done to analyze the difference between the Mean of the two retail stores i.e. NIKE and ADIDAS, reliability analysis is done by calculating the Cronbach's alpha value to find the consistency reliability analysis is done as the survey have different Likertscale questions in a poll that frame a scale and which help to figure out whether the scale is reliable. Descriptive analysis of different dimensions is done to analyses the mean and standard deviation of scales under the particular dimensions.

Data analysis and interpretation

1. MANOVA:

Multivariate analysis of variance (MANOVA) is simply an ANOVA with several dependent variables. That is to say, ANOVA tests for the difference in means between two or more groups, while MANOVA tests for the difference in two or more vectors of means. To test whether there are huge contrasts between the service quality provided by two retail stores Adidas and Nike, item-wise correlations were made utilizing multivariate analyses of variance for every construct. These tables are showing each dimension.

Table 1: Test of group difference on Physical Look

Variables	NIKE		ADIDAS		UNIVARIENT F TEST	
	MEAN	SD	MEAN	SD	F	sig. P<
1. The store has modern looking equipment and fixtures.	2.76	0.916	3.20	.969	5.444	0.00
2. The store and its physical facilities are visually attractive	3.10	0.995	3.46	0.813	3.924	0.00
3. Materials associated with the store services (shopping, loyalty card) are visually appealing.	3.20	1.088	3.26	0.944	.087	0.00
4. the store has clean, attractive and convenient physical facilities	3.60	1.008	3.90	1.147	1.800	0.00
multivariate test of significance						
1. Pillai's Trace	.066				EXACT F=1.674with 4 df P<.001	
2. Wilks' Lambda	.934					
3. Hotelling's Trace	.070					

Interpretation:

MANOVA was found significant for Physical look dimension of retail stores service quality it seems that the respondents gave more value to the Physical look of ADIDAS than NIKE. Univariate test also showed the significant difference on all the variables of Physical look as the respondents were attracted towards the clean, attractive and convenient physical facilities provided by ADIDAS as compared to NIKE.

Table 2:Test of group difference on Convenience

Variables	NIKE		ADIDAS		UNIVARIENT F TEST	
	MEAN	SD	MEAN	SD	F	sig. P<
1. The layout of the store makes it easier for customer to find what they need.	3.24	1.098	3.28	0.991	.037	0.00
2. The layout of the store makes it easier for the customer to move around in the store.	3.50	1.093	3.60	0.969	.234	0.00
multivariate test of significance						
1. Pillai's Trace	0.003				EXACT F=.123with 2 df P<.001	
2. Wilks' Lambda	0.997					
3. Hotelling's Trace	0.003					

Table 3: Test of group difference on Reliability

Variables	NIKE		ADIDAS		UNIVARIENT F TEST	
	MEAN	SD	MEAN	SD	F	sig. P<
1. Employees in the store have the knowledge to answer customer question.	2.98	0.958	3.26	1.089	1.988	0.00
2. The behavior of the employees in the store instills confidence in customer	3.28	1.089	3.32	0.794	0.044	0.00
3. Customer feels safe in their transactions with this store	3.18	1.024	3.36	0.942	0.836	0.00
4. The employees in the store give prompt services to customer	3.44	1.181	3.02	1.097	3.395	0.00
5. Employees in the store tell customers exactly when services will be performed	3.22	1.200	3.22	0.975	.000	0.00
6. Employees in the store are never to busy to respond to customers request.	3.24	1.238	3.02	1.059	.911	0.00
7. The store gives customers individual attention	3.34	1.002	3.02	0.958	2.663	0.00
8. Employees in the store are consistently courteous with customers	3.28	0.970	3.16	0.889	0.416	0.00
multivariate test of significance						
1. Pillai's Trace	0.141			EXACT F=1.871with 8 df P<.001		
2. Wilks' Lambda	0.859					
3. Hotelling's Trace	0.165					

Interpretation:

MANOVA was found significant for Reliability dimension of retail stores service quality it seems that the respondents were more prominent towards the Reliability facilities of NIKE than ADIDAS. Univariate test also showed the significant difference on all the variables of Reliability as the respondents were able to find the store insists on error-free sales transaction and records provided by NIKE as compare to ADIDAS.

Table 4: Test of group difference on Personal Interaction

Variables	NIKE		ADIDAS		UNIVARIENT F TEST	
	MEAN	SD	MEAN	SD	F	sig. P<
1. The store willingly handles returns and exchange	3.30	0.863	3.04	0.832	2.352	0.00
2. When a customer has a problem, the store shows a sincere interest in solving it	3.52	0.931	3.40	0.990	0.390	0.00
3. Employees of the store are able to handle customer complaints directly and immediately	3.72	1.011	3.56	0.861	0.726	0.00
multivariate test of significance						
1. Pillai's Trace	0.028			EXACT F=.913 with 4 df P<.001		
2. Wilks' Lambda	0.972					
3. Hotelling's Trace	0.029					

Interpretation:

MANOVA was found significant for Personal Interaction dimension of retail stores service quality it seems that the respondents were more prominent towards the Personal Interaction facilities of NIKE than ADIDAS. Univariate test also showed the significant difference on all the variables of Personal Interaction as the respondents felt that employees in the store give prompt services to customer provided by Nike as compare to ADIDAS.

TABLE 5: Test of group difference on Problem solving solution

Variables	NIKE		ADIDAS		UNIVARIENT F TEST	
	MEAN	SD	MEAN	SD	F	sig. P<
1. When the store promises to do something (repairs, alteration) by a certain time, it will do so.	3.10	.995	3.02	1.040	.155	0.00

2. The store provides its services at the time it promises to do so.	3.34	1.136	3.26	1.026	.137	0.00
3. The store perform the services right the first time	3.32	.978	2.96	.832	3.930	0.00
4. The store has merchandise available when the customer want it	3.36	.964	3.30	1.015	.092	0.00
5. The store insists on error- free sales transaction and records	3.48	.974	3.36	1.083	.339	0.00
multivariate test of significance						
1. Pillai's Trace	0.042			EXACT F=.830with 5 df P<.001		
2. Wilks' Lambda	0.958					
3. Hotelling's Trace	0.044					

Interpretation:

MANOVA was found significant for Problem Solving Solution dimension of retail stores service quality it seems that the respondents were more prominent towards the approaches provided for solving transaction related issues with NIKE than ADIDAS. Univariate test also showed the significant difference on all the variables of Problem Solving Solution as the respondents felt that employees of the store are able to handle their complaints provided by NIKE as compare to ADIDAS.

Table 6: Test of group difference on General Policy

Variables	NIKE		ADIDAS		UNIVARIENT F TEST	
	MEAN	SD	MEAN	SD	F	sig. P<
1. The store offers high quality merchandise.	3.48	0.953	3.14	0.857	3.518	0.00
2. The store provides plenty of convenient parking for customer	3.48	1.216	3.36	0.964	0.299	0.00

3. The store has operating hours convenient for all their customer	3.64	1.102	3.36	0.985	1.794	0.00
4. the store accepts all major credit/debit cards	4.02	0.845	3.92	0.922	0.320	0.00
multivariate test of significance						
1. Pillai's Trace	0.040			EXACT F=.978with 4 df P<.001		
2. Wilks' Lambda	0.960					
3. Hotelling's Trace	0.041					

INTERPRETATION:

MANOVA was found significant for General Policy dimension of retail stores service quality it seems that the respondents were more prominent towards the General Policy facilities of NIKE than ADIDAS. Univariate test also showed the significant difference on all the variables of General Policy as the respondents were able to find facility of accepting all major debit/credit cards provided by NIKE as compare to ADIDAS.

5. DESCRIPTIVE ANALYSIS:

Descriptive statistics permits the researcher to meaningfully describe many pieces of data with a few indices. These indices are calculated for a sample drawn from a population, the resulting values are referred to as statistics. The research include 6 broad dimension each dimension consisting of questions to measure the particular dimension. Mean and Standard deviation is calculated to analyses the responses to each statement to test the viability and efficiency answered by the customers.

A.   Physical look:

	N	Mean	Std. Deviation	t	df	Sig{2-tailed}
1. The store has modern looking equipment and fixtures.	100	2.98	.964	-.208	99	.836
2. The store and its physical facilities are visually attractive.	100	3.28	.922	3.037	99	.003
3. Materials associated with the store services(shopping bag, loyalty card) are visually appealing.	100	3.23	1.014	2.269	99	.025
4. The store has clean, attractive and convenient physical facilities.	100	3.75	1.123	6.681	99	.000
TOTAL		3.3100	0.70004	4.428	99	0.000

INTERPRETATION:

The table shows the empirical findings of customer perception of physical look of selected retail stores in Jaipur. The overall mean score of this dimension is 3.3100 which is significantly higher than 3 (neutral value n the scale of 5) as significant value of T- Test is less than .05 so it is safe to infer that consumer perception towards physical look of retail stores is on positive side however there is a great scope of improvement as reflected by the mean value in this dimension, it is also worth noting the first item (The store has modern looking equipment and fixtures.) on this scale has a mean of just 2.98 which is not significantly higher as it reflected by its T-Test value.

B. Convenience:

	N	Mean	Std. Deviation	t	df	Sig{2-tailed}
1. The layout of the store makes it easier for customer to find what they need.	100	3.26	1.041	2.498	99	.014
2. The layout of the store makes it easier for the customer to move around in the store.	100	3.55	1.029	5.347	99	.000
TOTAL		3.4050	0.92304	4.388	99	0.000

INTERPRETATION:

The table shows the empirical findings of customer perception of convenience of selected retail stores in Jaipur. The overall mean score of this dimension is 3.4050 which is significantly higher than 3 (neutral value in the scale of 5) as significant value of T-Test is less than .05 so it is safe to infer that consumer perception towards convenience of retail stores is on positive side however there is a great scope of improvement as reflected by the mean value in this dimension, it is also worth noting the first item (The layout of the store makes it easier for customer to find what they need) on this scale has a mean of 3.26 which has moderately higher significance as it is reflected by its T-Test value.

C. Reliability:

	N	Mean	Std. Deviation	t	Df	Sig{2-tailed}
1. When the store promises to do something (repairs, alteration) by a certain time, it will do so.	100	3.06	1.013	0.592	99	0.555
2. The store provides its services at the time it promises to do so.	100	3.30	1.078	2.783	99	0.006
3. The store perform the services right the first time.	100	3.14	.921	1.520	99	0.132
4. The store has merchandise available when the customer want it.	100	3.33	.985	3.349	99	0.001
5. The store insists on error-free transaction and records.	100	3.42	1.027	4.091	99	0.000
TOTAL		3.2500	0.69884	3.577	99	0.001

INTERPRETATION

The table shows the empirical findings of customer perception of reliability of selected stores in Jaipur. The overall mean score of this dimension is 3.2500 which is significant higher than 3 (neutral value in the scale of 5) as significant value of T- Test is less than .05 so it is safe that consumer perception towards reliability of retail stores is on positive side however there is a great scope of improvement as reflected by the mean value in this dimension, it is also worth noting the first item (When the store promises to do something (repairs, alteration) by a certain time, it will do so) on this scale has a mean of 3.06 which is not significantly higher as reflected by its T-Test value.

D. Personal Interaction:

	N	Mean	Std. Deviation	t	df	Sig{2-tailed}
1. Employees in the store have the knowledge to answer customer question.	100	3.12	.998	1.203	99	0.232
2. The behavior of the employees in the store instills confidence in customer.	100	3.30	.948	3.164	99	0.002
3. Customer feels safe in their transaction with the store.	100	3.27	.983	2.746	99	0.007
4. The employees in the store give prompt services to	100	3.23	1.153	1.994	99	0.049

	customer.					
5.	Employees in the store tell customers exactly when services will be performed.	100	3.22	1.088	2.022	99	0.046
6.	Employees in the store are never to busy to respond to customer request.	100	3.13	1.152	1.129	99	0.262
7.	The store gives customers individual attention.	100	3.18	.989	1.821	99	0.072
8.	Employees in the store are consistently courteous with customers.	100	3.22	.927	2.372	99	0.020
	TOTAL		3.2088	0.65642	3.180	99	0.002

INTERPRETATION

The table shows empirical findings of customer perception of personal interaction of selected retail stores in Jaipur. The overall mean score of this dimension is 3.2088 which is significantly higher than 3 (neutral value in the scale of 5) as significant value of T-Test is less than .05 so it is safe to infer that consumer perception towards personal interaction of retail stores is on positive side however there is a great scope of improvement as reflected by the mean value in this dimension, it is also worth noting the first item (Employees in the store have the knowledge to answer customer question) on this scale has a mean of 3.12 which is not significantly higher as reflected by its T-Test value.

E. Problem solving solution:

		N	Mean	Std. Deviation	t	df	Sig{2-tailed}
1.	The store willingly handles returns and exchange.	100	3.17	.853	1.992	99	0.049
2.	When a customer has a problem, the store shows a sincere interest in solving it.	100	3.46	.958	4.802	99	0.000
3.	Employees of the store are able to handle customer complaints directly and immediately.	100	3.64	.938	6.826	99	0.000
	TOTAL		3.4233	0.71044	5.959	99	0.000

Interpretation:

The table shows empirical findings of customer perception of problem solving solution of selected retail stores in Jaipur. The overall mean score of this dimension is 3.4233 which is significantly higher than 3 (neutral value in the scale of 5) as significant value of T-Test is less

than .05 so it is safe to infer that consumer perception towards problem solving solution of retail stores is on positive side however there is a great scope of improvement as reflected by the mean value in this dimension, it is also worth noting the first item (The store willingly handles returns and exchange) on this scale has a mean of 3.17 which is not significantly higher as it reflected by its T-Test value.

F. General policy:

	N	Mean	Std. Deviation	t	df	Sig{2-tailed}
1.　The store offers high quality merchandise.	100	3.31	.918	3.378	99	0.001
2.　The store provides plenty of convenient parking for customers.	100	3.42	1.093	3.841	99	0.000
3.　The store has operating hours convenient for all their customers.	100	3.50	1.049	4.765	99	0.000
4.　The store accepts all major credit/ debit cards.	100	3.97	.881	11.005	99	0.000
TOTAL		3.5500	0.73340	7.499	99	0.000

Interpretation:

The table shows empirical findings of customer perception of general policy of selected retail stores in Jaipur. The overall mean score of this dimension is 3.5500 which is significantly higher than 3 (neutral value in the scale of 5) as significant value of T-Test is less than .05 so it is safe to infer that consumer perception towards general policy of retail stores is on positive side. However, there is a great scope of improvement as reflected by the mean value in this dimension; it is also worth noting the first item (The store offers high quality merchandise) on this scale has a mean of 3.31, which has moderately higher significance as it is reflected by its T-Test value.

3. Reliability analysis:

Cronbach's alpha is the most widely recognized measure of internal consistency ("reliability"). It is most regularly utilized when you have different Likert questions in a poll that frame a scale and you wish to figure out whether the scale is reliable.

RELIABILITY ANALYSIS		
VARIABLES	Cronbach's alpha	
1. physical look	0.742	
2. convenience	0.743	
3. reliability	0.732	
4. personal interaction	0.789	
5. problem solving solution	0.766	
6. general policy	0.727	
7. overall scale (26 items)	0.851	

Interpretation:

Reliability quality of the scale was inspected utilizing the Cronbach alpha coefficients. The outcomes show that the retail service quality scale is a solid instrument, giving back a general Cronbach alpha of 0.851. Taking 0.7 or more as marker of reliable quality (Nunnally, 1978), we see that all basic sub-measurements/measurements are solid.

CONCLUSION AND FINDINGS

The study attempted to investigate and assess the consumer loyalty level of the sports retail stores (NIKE and ADIDAS). It is essential to convey high service to achieve a higher consumer loyalty. The customer satisfaction is acquired through service quality. In order to measure the service quality we applied RSQS model, various test and analysis was done by analyzing and evaluating the survey done on 100 respondents to know the applicability of Retail service quality scale (RSQS) at two of the prime sports retail stores NIKE and ADIDAS in Jaipur. Dimensions indicated that the reliability test of all six dimensions physical look, convenience, reliability, personal interaction, problem solving solution and general policy are highly suited for measuring retail service quality, particularly personal interaction dimension which has a reliability of 0.789 which is much higher than all the other dimensions, it was also concluded that the quality of service provided by NIKE was more prominent than ADIDAS the respondent

were more attracted towards kind of service or facilities provided by NIKE than ADIDAS, the empirical study also concluded that this study could be helpful in understanding the perception of the customers towards sports retail stores in Jaipurthe two selected stores were taken as a base which may further help to investigate in future studies.

The result to find out correlation between both the stores through multivariate test of variance (MANOVA) was found significant in Adidas in physical look and convenience dimension as the store has clean, attractive and convenient facilities also the layout was better than Nike, the error free transactions and records are better in Nike than Adidas, the service provided to the customers by the employees made Nike a much better store than Adidas in Jaipur, even the problem or complaints are much well maintained by Nike than Adidas. Overall, through this through this study we concluded that the service Quality was significant in NIKE than ADIDAS We also conclude that interior consistency ("reliability") was a big factor in determining the various dimensions of service quality, personal interaction dimension was found reliable as compare to other dimension which in today's era is mostly adopted by every sports retail giants all over India.

We conclude from the descriptive analysis that the descriptive analysis was mainly presenting the viability and efficiency answered by the customers for the general conclusions. The significant T-Test value was generated to evaluate each item/variable in all the dimensions which helped in analyzing the customer perception towards the sports retail stores in Jaipur.

REFERENCES

Mehta, S. C., Lalwani, A, K. and Han, S. L. (2000) „Service quality in retailing: relative efficiency of alternative measurement scales for different product-service environment", International Journal of Retail and Distribution Management , Vol. 28, No. 2, pp. 62-72.

Moraga, E. T., Sarrua, L. J. and Moneva,J. M. (2008) „Measuring supermarket service quality: proposal for a scale". International Journal of Service and Standards, Vol. 4, No. 1, pp. 81-96.

Nhat, N. D. D. and Hau, L. N. (2007) „Determinants of retail service quality- a study of supermarkets in Vietnam",Science and Technology Development , Vol. 10, No. 8, pp. 15-22. Ndubisi, N. O. (2006). Relationship marketing and customer loyalty: Marketing intelligence And Planning, 25, 98-106.

Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1985) „A conceptual model of service quality and its implications for future research", Journal of Marketing , Vol. 49, No. 4, pp. 41-50.

Parasuraman, A., Zeithaml, V.A., and Berry, L. L. (1988) „SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality",Journal of Retailing , Vol. 64, No.1, pp. 12-40.

Parikh, D. (2006) „Measuring Retail Service Quality: an empirical assessment of the instrument,VIKALPA, Vol. 31, No 2, pp 45-55.

Plooy, A.T.D., Jager, J.W.D. and D. Zyl, V. (2012) „Drivers of perceived service quality in selected informal grocery retail stores in Gauteng, South Africa",Southern African Business Review, Vol. 16, N0. 1, pp. 94-12

Richard, M.D. and Allaway, A.W. (1993) „Service quality attributes and choice behavior", Journal of Services Marketing, Vol. 7 No. 1, pp. 59-68.

Rudie,M. J., &Wansley, H. B. (1985). the merrill lynch quality program. In Services Marketing in a changing Environment(pp. 7-9). Chicago: American Marketing Association.

Sachdev, S.B. and Verma, H.V. (2004) „Relative importance of service quality dimensions: a multisectoral study", Journal of Services Research, Vol. 4, No. 1, pp 93-116.

Schiffman, L.G., Kanuk, L.L. and Kumar, S. R. (2010)Consumer Behavior, 10th ed., New Delhi: Manipal Press. Seth, N., Deshnukh, S.G., and Vrat, P. (2005) „Service quality model: a review", International Journal of Quality and Reliability Management , Vol. 22, No. 9, pp 913-949.

Shahin, A. and Samea, M. (2010) „Developing the models of service quality gaps: a critical discussion", BusinessManagement and Strategy, [online] Available at:<http://www.macrithink.org/journal/index.php/bms/article/download/395342>   [Accessed 14 January 2013].

Sin, N.Y.M. and Cheung, J. T. H. (2002) „A measure of retail service quality", Marketing Intelligence and Planning , Vol. 19, No. 2, pp. 88-96.

Singh, S.K. and Singh, N. (2011) „A chronological study of service quality research on retail sector", VSRDInternational Journal of Business and Management Research, Vol. 1, No. 6, pp. 362-369.

Thenmozhi, S.P. and Dhanapal, D. (2011) „Unorganized retailing in India-a study on retail service quality", European Journal of Social Sciences, Vol. 23, No 1, pp 71-78
Wanninayake, W.M.C.B and Randiwela, P. (2007) The impact of visual merchandising on consumer store choice decision in Sri Lankan supermarkets.