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Big Five Personality Traits as Predictors of Work-Life Balance in Working Women

Ms. Soma Sinha Sarkar

EXECUTIVE SUMMARY

As a part of the semester 2 for MPhil. Programme (2019-2021) this study was conducted at IISWBM, Kolkata. The study focuses on working women (government sector, private sector and self-employed). It also assesses their personality types based on the five-factor model of the Big Five Personality traits and tries to predict whether they are able to maintain a work-life balance according to their personality types.

With the above point in view and an extensive literature review we found out factors which affect the work-life balance. We have tried to predict whether the women with certain personality types are able to maintain a work-life balance.

The study was conducted at Kolkata location.

ABSTRACT

Women are an integral part of the workforce in India. They work in all capacities and are spread across all industries and sectors. The advent of multinational companies has increased the scope of employment for women, but it also demands higher commitment, longer working hours. Women are traditionally caregivers and known to shoulder the family responsibilities. Managing these two aspects of life puts a woman in a place of duress. This is the where the concept of work-life balance comes in.

As human beings we all are gifted with different personalities. Various psychometric tests are available to identify them. In this study we have attempted to find out the personality type of working women through the Big Five Personality model as proposed by Robert McCrae and

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Paul Costa and predict whether a woman of a particular personality type is able to maintain a work life balance.

Keywords: Big Five Personality model, working women, work-life balance

INTRODUCTION

We live in an era of globalisation which has enabled us to reach the tiniest corners of the world. Businesses are flourishing and one can even work from home. But along with opportunities has come huge demand of time, efficiency and longer working hours. In the recent past, balancing work and personal life has become cumbersome.

Long held assumptions about the role of family members (i.e. 'man is the breadwinner and woman is the carer of the family') were challenged after the 1950s as female participation substantially grew in the workforce (Jayawardena and Seneviratne, 2003; and Eby, Casper, Lockwood, Bordeaux, and Brinley, 2005). Women are an integral part of our workforce and are responsible for the family too. Many women leave their careers post marriage or post childbirth. Women are also known to meander alternate career paths in order to balance the work and family.

Personality can be understood as the relative stability of a person's thought, feeling and behavioural tendencies across different situations (McCrae and Costa, 2010). That is to say, personality theory suggests that there is a process of predisposition which explains persistence in human behaviour in different life situations such as education, work or family (Michel, Clark and Jaramillo, 2011). Various scientists have coined many psychometric tests to decipher the personality of a person.

In our study we have used the BIG Five [1] personality traits model and attempted to find out whether women of certain personality types can strike a work-life balance [5]. In the context

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of our study we interviewed working women with a survey questionnaire. We spoke to women working in the government sector, private sector and also those who are self-employed.

The broad classification of the personality is as follows:

Openness

Conscientiousness

Extraversion

Agreeableness

Neuroticism

The following figure depicts the Big Five [1] model

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Figure 1.1 Big Five Model of Personality

We spoke to women who are working at different levels in the organisation as follows:

- Entry
- Supervisory
- Management
- Leadership

The study has a great scope for managers to understand the personality types of their women colleagues and to redirect it to the growth of the organisation and the employee.

LITERATURE REVIEW

The following papers were studied in the context of this study:

- Nanda, Aarushi, Shukla, Dr. Timira, Pandey, Dr. Vijay Kumar A Study on Impact of Personality Traits on Work Life Balance

  With the advent of multi-national companies, opportunities are abundant but at the same time it has demanded longer working hours, higher targets and higher

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performance. This paper has attempted to study the impact of personality traits on work to life balance,

- Leka,Stavroula and Alwis, Sulakshana De Work, Life and Personality: The Relationship Between the Big Five[1] Personality Traits and Work-Life Conflict

  In the recent times balancing work and life has become a critical issue and difficult at the same time. In order to investigate this aspect, data was collected from 206 working individuals from European and Asian countries about their personality and how their work demands conflict with the demands of eight non-work life domains (community involvements, education family, friends, health, household management, leisure activities and romantic relationships). Correlation and regression analysis were used as tools to analyse the collected data.

- Priyadarshini, Rekha A and Wesley, Reeves J Personality as a Determinant of Work-Family Conflict

  This study is based on the perception that the occurrence of work-life conflict is determined by person specific personality characteristics. Authors have used Big five personality dimensions as the independent variables and bi-directional nature of W-F conflict as dependent variable. It was hypothesized that extraversion, agreeableness, conscientiousness and openness positively predict W-F conflict and neuroticism negatively predicts W-F conflict. A self-reported questionnaire was used to collect the data and Structural Equation Modelling was used to predict W-F conflict.

RESEARCH OBJECTIVES

To assess the personality types of women.

To identify whether their personality type is linked with maintaining work life balance.

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RESEARCH HYPOTHESES

We have formulated five hypotheses based on each factor of work life balance as follows:

HO1 – There is not a statistically significant relationship between 'Mental Growth' and the personality type of a working woman.

HA1 – There is a statistically significant relationship between 'Mental Growth' and the personality type of a working woman.

HO2 – There is not a statistically significant relationship between 'Job Environment' and the personality type of a working woman.

HA2 – There is a statistically significant relationship between 'Job Environment' and the personality type of a working woman.

HO3 – There is not a statistically significant relationship between 'Technological Skills' and the personality type of a working woman.

HA3 – There is a statistically significant relationship between 'Technological Skills' and the personality type of a working woman.

HO4 – There is not a statistically significant relationship between 'Stress' and the personality type of a working woman.

HA4 – There is a statistically significant relationship between 'Stress' and the personality type of a working woman.

HO5 – There is not a statistically significant relationship between 'Physical Health' and the personality type of a working woman.

HA5 – There is a statistically significant relationship between 'Physical Health' and the personality type of a working woman.

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RESEARCH METHODOLOGY

Primary data was collected from women working in the government sector, private sector and also those who are self-employed in the form of a survey questionnaire. The questionnaire was used from a previous research conducted for a similar study. A convenience sampling technique was used, and it was snow-ball sampling too as the subjects referred their colleagues, ex-colleagues, friends and relatives who referred theirs in turn.

A total of 105 respondents were a part of the survey but we have considered a sample size of 102 since 3 respondents submitted blank questionnaire. The data was collected on a 5- point Likert scale of 0 to 5 as follows:

0 – Strongly Disagree

1 – Disagree

2 – Neither agrees nor disagrees

3 – Agree

4 – Strongly Agree

There were a few missing data in very few records and those were filled up with a neutral response - 2- Neither Agree nor Disagree

ASSUMPTIONS

The assumptions are in regard to the statistical tools used:

- Factor Analysis [2]
- Multiple Linear Regression [3]

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LIMITATION

- For Big Five Personality traits after the Factor Analysis a total of 8 factors/components were generated (ideally it should have been 5) with Eigen value >1. Hence, the factors have been named as FAC1_Personality, FAC2_Personality, FAC3_Personality, FAC4_Personality, FAC5_Personality, FAC6_Personality, FAC7_Personality, FAC8_Personality

DATA ANALYSIS

The analysis was carried out using SPSS 15 software and the tables are attached as Annexure.

The following tools were used in the same order:

- Reliability Analysis [4] was conducted for both the scales, Work-Life Balance [5] and Big Five [1] Personality Traits. Reverse coding of the variables was done for those representing reverse questions.

- Factor Analysis was done to group and reduce the data. The factor analysis [2] was carried out twice for work-life balance [5] and Big Five [1] personality traits.
- Multiple Linear Regression was carried out five times for each component of work-life balance [5] as dependent variable and the eight factors of personality taken together.

- When we analyse further for each Work-life balance [5] factor, we have found which factors of personality actually determine them.

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FINDINGS AND DISCUSSION

RELIABILITY TESTS

Work-Life Balance Scale:

Reverse coding done for the variables:

- Reverse coding done for the following variables for reverse statements 6,10,11,12
  - ✓ V1Computers to V1Computers_Recode
  - ✓ V5MissQualityTime to V5MissQuality_Recode
  - ✓ V6StressDisorder to V6StressDisorder
  - ✓ V7Overtime to V7Overtime_Recode
- Case Processing Summary: The sample size is 102 and since there are no missing values in any of the records all of them have been considered as valid cases

- Reliability Statistics Table: Cronbach's Alpha value is .775 which is acceptable according to the rule of George and Mallery (2003). Thus, our questionnaire is reliable.
- Item Statistics Table: Here we can see the Mean and Standard Deviation and Sample size for each of the items on our scale. It is the same as the frequencies and Descriptive Statistics

- Inter-Item Correlation Matrix: Correlation of every item with each other. The diagonal shall have 1.0000 because the correlation of every item with itself is 1.0000. It is an identity matrix.

- Summary Item Statistics: Here we see the Item Means and Inter-Item correlations. The Mean of all the items in the scale is 2.408 and the maximum value is 3.078 and the Minimum value is 1.402 The Range of 1.676 is the difference between the

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- p maximum and minimum values. There are 15 items in the scale. The Variance of the 15 items on the scale is also mentioned as .296
- o Item-Total Statistics: Corrected Item-Total Correlation - Each item correlated with all the other items combined together. Cronbach's Alpha if item Deleted – Since we have a Cronbach's Alpha >.70 we do not need to worry
- o Scale Statistics: This table gives us the Mean – 36.13, Variance – 51.360 and Standard Deviation – 7.167 of the scale.

Big Five Personality Traits Scale:

- o Reverse coding done for the following variables for reverse statements 27,31,41 o V22Rude to V22Rude_Recode
- o V26Careless to V26Careless
- o V36RoutineWork to V36RoutineWork_Recode
- o Case Processing Summary: The sample size is 102 and since there are no missing values in any of the records all of them have been considered as valid cases
- o Reliability Statistics Table: Cronbach's Alpha value is .743 which is acceptable according to the rule of George and
- o Item Statistics Table: Here we can see the Mean and Standard Deviation and Sample size for each of the items on our scale. It is the same as the frequencies and Descriptive Statistics
- o Inter-Item Correlation Matrix: Correlation of every item with each other. The diagonal shall have 1.0000 because the correlation of every item with itself is 1.0000. It is an identity matrix.
- o Summary Item Statistics: Here we see the Item Means and Inter-Item correlations. The Mean of all the items in the scale is 2.716 and the maximum value is 3.480 and the Minimum value is 1.647 The Range of 1.833 is the difference between the maximum and minimum values. There are 23 items in the scale. The Variance of the 23 items on the scale is also mentioned as .236
- o Item-Total Statistics: Corrected Item-Total Correlation - Each item correlated with all the other items combined together. Cronbach's Alpha if item Deleted – Since we have a Cronbach's Alpha >.70 we do not need to worry

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- Scale Statistics: This table gives us the Mean – 62.46, Variance – 57.083 and Standard Deviation – 7.555 of the scale.

FACTOR ANALYSIS

Work Life Balance

- The Kaiser-Meyer-Olkin Measure of Sampling Adequacy value is .696 This indicates that the data is suitable for factor analysis [2].
- Bartlett's Test of Sphericity reported a chi-square of 460.441 at df =105 and a significance level of .000 Results of this test are encouraging that the factor analysis [2] procedure will yield useful information is building.
- Total Variance Explained: We see here that we now have 5 factors/components with an Eigen value >1 we also find that 26.131% of the total variance is accounted for by the first factor.
- The scree plot indicates that there are 5 factors above the 'elbow'
- The Component Matrix provides the factor loadings for components with give values 1.0 and more. The values are interpreted in the same way as a correlation coefficient. Minus values indicate that as the particular variable score increases, the component score decreases. The positive values indicate that as the particular variable score increases so does the component score.

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- Component Matrix:

Components	**Variables**	**Loading**
Factor 1 -Mental Growth	Happy Work	0.727
	Happy Environment	0.656
	Grow Emotionally	0.633
	Enhance Knowledge	0.616
	Social Activities	0.595
	Support Colleagues	0.589
	Miss Quality Time Reverse	0.565
Factor 2 - Job Environment	Overtime Reverse	0.575
	Skills Job	0.601
Factor 3 - Technological Skills	Latest Technology	0.519
	Computers Reverse	0.411
	Social Group	0.638
	Support Family	0.438
Factor 4 – Stress	Stress Disorder Reverse	0.522
Factor 5 - Physical Health	Physical Health	0.451

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Big Five Personality Traits

- The Kaiser-Meyer-Olkin Measure of Sampling Adequacy value is .627 this indicates that the data is suitable for factor analysis [2].
- Bartlett's Test of Sphericity reported a chi-square of 850.105 at df =253 and a significance level of .000 Results of this test are encouraging that the factor analysis [2] procedure will yield useful information is building.
- Total Variance Explained: We see here that we now have 8 factors/components with an Eigen value >1 we also find that 19.087% of the total variance is accounted for by the first factor.
- The scree plot indicates that there are 8 factors above the 'elbow'
- The Component Matrix provides the factor loadings for components with Eigen values 1.0 and more. The values are interpreted in the same way as a correlation coefficient. Minus values indicate that as the particular variable score increases, the component score decreases. The positive values indicate that as the particular variable score increases so does the component score.

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- Component Matrix:

Components	**Variables**	**Loading**
Factor 1	Trustworthy	0.447
	Considerate	0.453
	Cooperative	0.588
	Thorough Job	0.626
	Organised	0.632
	Stress Handler	0.525
	Emotional	0.646
	Not Nervous	0.548
	Careless Reverse	0.437
Factor 2	Talkative	0.681
	Enthusiastic	0.582
	Distracted	0.531
	Relaxed	0.618
Factor 3	Energetic	0.556
	Rude Reverse	0.531
Factor 4	Forgiving	0.53
	Not Faultfinding	0.56
	Simple	0.531
	Routine Reverse	0.54
Factor 5	Creative	0.343
Factor 6	Outgoing Sociable	0.355
Factor 7	Artistic	0.498
Factor 8	Creative	0.571

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MULTIPLE LINEAR REGRESSIONS

Dependent Variable: Fac1_MentalGrowth

Independent Variables: FAC1_Personality, FAC2_Personality, FAC3_Personality, FAC4_Personality, FAC5_Personality, FAC6_Personality, FAC7_Personality, FAC8_Personality

Adjusted R Square: .287 signifies that 28.7% variation in the dependent variable is caused by the independent variables

The significance is .000 implies that it is statistically significant since $p < 0.05$ hence reject HO1 and hence accept the alternate hypothesis HA1.

Conclusion: Mental Growth is determined by the personality type of a working woman.

Regression Equation:= +

$$= -1.07^{-016} + 0.357 * \_2 + 0.225 * \_3 + 0.214 * \_6 + 0.202 * 7\_$$

Here we can also infer that 'Mental Growth' is determined only by Personality factors 2, 3, 6 and 7.

Dependent Variable: Fac2_JobEnvironment

Independent Variables: FAC1_Personality, FAC2_Personality, FAC3_Personality, FAC4_Personality, FAC5_Personality, FAC6_Personality, FAC7_Personality, FAC8_Personality

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Adjusted R Square: -0.033

The significance is .782 implies that it is statistically insignificant since p > 0.05 hence do not reject HO2 and hence reject the alternate hypothesis HA2.

Conclusion: Job Environment is not determined by the personality type of a working woman.

Dependent Variable: Fac3_Technological Skills

Independent Variables: FAC1_Personality, FAC2_Personality, FAC3_Personality, FAC4_Personality, FAC5_Personality, FAC6_Personality, FAC7_Personality, FAC8_Personality

Adjusted R Square: .163 signifies that 16.3% variation in the dependent variable is caused by the independent variables

The significance is .002 implies that it is statistically significant since p < 0.05 hence reject HO3 and hence accept the alternate hypothesis HA3.

Conclusion: Technological Skills is determined by the personality type of a working woman.

Regression Equation:= +

$$= -3.22^{-017} + 0.303 * \quad 1\_ \quad + 0.330 * \quad 3\_$$

Here we can also infer that 'Technological Skills' is determined only by Personality factors 1 and 3.

Dependent Variable: Fac4_Stress

Independent Variables: FAC1_Personality, FAC2_Personality, FAC3_Personality, FAC4_Personality, FAC5_Personality, FAC6_Personality, FAC7_Personality, FAC8_Personality

Adjusted R Square: .205 signifies that 20.5% variation in the dependent variable is caused by the independent variables

The significance is .000 implies that it is statistically significant since p < 0.05 hence reject HO4 and hence accept the alternate hypothesis HA4.

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Conclusion: Stress is determined by the personality type of a working woman.

Regression Equation:= +

$$= -1.07^{-016} + 0.383 * 3\_ + 0.196 * 6\_ - 0.196 * 7\_$$

Here we can also infer that 'Stress' is determined only by Personality factors 3, 6 and 7.

Dependent Variable: Fac5_PhysicalHealth

Independent Variables: FAC1_Personality, FAC2_Personality, FAC3_Personality, FAC4_Personality, FAC5_Personality, FAC6_Personality, FAC7_Personality, FAC8_Personality

Adjusted R Square: .102 signifies that 10.2% variation in the dependent variable is caused by the independent variables

The significance is .019 implies that it is statistically significant since $p < 0.05$ hence reject HO5 and hence accept the alternate hypothesis HA5.

Conclusion: Physical Health is determined by the personality type of a working woman.

Regression Equation:= +

$$= -1.68^{-016} + 0.289 * 2\_ + 0.246 * 8\_$$

Here we can also infer that 'Mental Growth' is determined only by Personality factors 2 and 8.

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MANAGERIAL IMPLICATIONS

- This study shall help the managers to understand the personality type of the women colleagues and apply them in the work sphere which can lead to their efficiency and increase the productivity at large.

- The manager can also check whether the women working with them are able to maintain a proper work-life balance [5] and take measures accordingly. The women can be sent to counselling sessions to work upon their personality. It is imperative for the managers to be able to understand their women workforce as it directly affects their performance.

- We can further understand how women in the government and private sectors and those who are self-employed positioned in maintain their work life balance according to their personality traits.

CONCLUSION

Null Hypothesis (HO1) is rejected and we conclude that Mental Growth is determined by the personality type of a working woman taken together in the context of our study. When we delve further, we find that Mental Growth is dependent only on factors 2,3,6, and 7.

Null Hypothesis (HO2) is not rejected and we conclude that Job Environment is not determined by the personality type of a working woman taken together in the context of our study.

Null Hypothesis (HO3) is rejected and we conclude that Technological Skills is determined to the personality type of a working woman taken together in the context of our study.

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When we delve further, we find that Technological Skills is dependent only on factors 1,3, and 7.

Null Hypothesis (HO4) is rejected and we conclude that Stress is determined by the personality type of a working woman taken together in the context of our study.

When we delve further, we find that Stress is dependent only on factors 3, 6 and 7.

Null Hypothesis (HO5) is rejected and we conclude that Physical Health is determined by the personality type of a working woman taken together in the context of our study.

When we delve further, we find that Physical Health is dependent only on factors 2 and 8.

Thus, for the purview of our study, our objectives have been met.

FUTURE SCOPE

Further investigation can be carried out from diverse populations and the survey questionnaire can be enhanced to include more variables. The respondents can be chosen in a more structured manner to make the dataset more robust.

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APPENDIX 1

RELIABILITY ANALYSIS

Work-Life Balance

Reliability

```
[DataSet1] C:\Program Files (x86)\SPSS Evaluation\Working_Wome
```

Scale: Work-Life Balance Scale

Case Processing Summary

		N	%
Cases	Valid	102	100.0
	Excluded[a]	0	.0
	Total	102	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.775	.781	15

Item Statistics

	Mean	Std. Deviation	N
LatestTechnology	3.08	.655	102
SupportColleagues	2.83	.705	102
SupportFamily	3.08	.972	102
PhysicalHealth	2.04	1.098	102
EnhanceKnowledge	2.28	1.038	102
GrowEmotionally	2.08	1.041	102
SkillsJob	3.07	.787	102
HappyWork	2.96	.832	102
HappyEnvironment	2.87	.767	102
SocialGroup	2.54	1.040	102
SocialActivities	2.16	1.060	102
Computers reverse coding	1.40	1.055	102
Miss quality time reverse code	1.81	1.115	102
Stress disorder reverse code	1.91	1.161	102
Overtime reverse code	2.01	1.076	102

Inter-Item Correlation Matrix

	Latest Technology	Support Colleagues	SupportFamily	PhysicalHealth	Enhance Knowledge
LatestTechnology	1.000	.350	.441	.133	.011
SupportColleagues	.350	1.000	.164	.098	.269
SupportFamily	.441	.164	1.000	.016	.145
PhysicalHealth	.133	.098	.016	1.000	.442
EnhanceKnowledge	.011	.269	.145	.442	1.000
GrowEmotionally	.136	.261	.170	.326	.474
SkillsJob	.297	.235	.226	.020	.158
HappyWork	.206	.445	.224	.099	.449
HappyEnvironment	.296	.473	.306	.041	.283
SocialGroup	.068	.137	.046	.007	.086
SocialActivities	-.004	.128	.026	.224	.265
Computers reverse coding	.126	.091	.065	.140	.139
Miss quality time reverse code	.047	.187	.023	.281	.252
Stress disorder reverse code	-.121	.236	-.011	.228	.218
Overtime reverse code	-.029	.198	.018	.268	.139

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Inter-Item Correlation Matrix

	Grow Emotionally	SkillsJob	HappyWork	Happy Environment	SocialGroup
LatestTechnology	.136	.297	.206	.296	.068
SupportColleagues	.261	.235	.445	.473	.137
SupportFamily	.170	.226	.224	.306	.046
PhysicalHealth	.326	.020	.099	.041	.007
EnhanceKnowledge	.474	.158	.449	.283	.086
GrowEmotionally	1.000	-.079	.290	.248	.180
SkillsJob	-.079	1.000	.443	.425	.124
HappyWork	.290	.443	1.000	.613	.265
HappyEnvironment	.248	.425	.613	1.000	.286
SocialGroup	.180	.124	.265	.286	1.000
SocialActivities	.464	.213	.322	.305	.596
Computers reverse coding	.305	-.165	-.004	-.022	-.055
Miss quality time reverse code	.329	-.030	.280	.181	.122
Stress disorder reverse code	.227	.126	.314	.176	.015
Overtime reverse code	.247	-.129	.100	.014	.057

Inter-Item Correlation Matrix

	SocialActivities	Computers reverse coding	Miss quality time reverse code	Stress disorder reverse code	Overtime reverse code
LatestTechnology	-.004	.126	.047	-.121	-.029
SupportColleagues	.128	.091	.187	.236	.198
SupportFamily	.026	.065	.023	-.011	.018
PhysicalHealth	.224	.140	.281	.228	.268
EnhanceKnowledge	.265	.139	.252	.218	.139
GrowEmotionally	.464	.305	.329	.227	.247
SkillsJob	.213	-.165	-.030	.126	-.129
HappyWork	.322	-.004	.280	.314	.100
HappyEnvironment	.305	-.022	.181	.176	.014
SocialGroup	.596	-.055	.122	.015	.057
SocialActivities	1.000	.049	.293	.196	.190
Computers reverse coding	.049	1.000	.258	.199	.171
Miss quality time reverse code	.293	.258	1.000	.400	.588
Stress disorder reverse code	.196	.199	.400	1.000	.405
Overtime reverse code	.190	.171	.588	.405	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum
Item Means	2.408	1.402	3.078	1.676	2.196
Inter-Item Correlations	.192	-.165	.613	.778	-3.724

Summary Item Statistics

	Variance	N of Items
Item Means	.296	15
Inter-Item Correlations	.026	15

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
LatestTechnology	33.05	48.720	.242	.443	.772
SupportColleagues	33.29	46.586	.445	.383	.760
SupportFamily	33.05	47.453	.221	.274	.776
PhysicalHealth	34.09	44.972	.352	.339	.766
EnhanceKnowledge	33.84	43.579	.489	.474	.753
GrowEmotionally	34.05	42.879	.543	.501	.747
SkillsJob	33.06	48.333	.220	.426	.774
HappyWork	33.17	44.417	.564	.559	.749
HappyEnvironment	33.25	45.736	.486	.502	.756
SocialGroup	33.59	46.542	.263	.420	.773
SocialActivities	33.97	43.415	.488	.574	.752
Computers reverse coding	34.73	47.350	.199	.203	.779
Miss quality time reverse code	34.31	42.871	.497	.462	.751
Stress disorder reverse code	34.22	43.973	.392	.358	.762
Overtime reverse code	34.12	45.055	.356	.440	.765

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
36.13	51.360	7.167	15

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Big Five Personality Traits

- Agreeableness

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.743	.768	23

Item Statistics

	Mean	Std. Deviation	N
OutgoingSociable	2.86	.809	102
Talkative	2.52	1.088	102
Energetic	2.78	.929	102
Enthusiastic	2.98	.758	102
Forgiving	2.84	.876	102
NotFaultFinding	2.08	1.002	102
Trustworthy	3.48	.558	102
Considerate	3.21	.619	102
Cooperative	3.31	.526	102
Distracted	2.21	1.018	102
ThouroughJob	3.14	.630	102
Reliable	3.36	.559	102
Organised	2.98	.856	102
StressHandler	2.36	.899	102
Relaxed	2.14	1.015	102
Emotional	2.68	.810	102
NotNervous	2.46	.930	102
Creative	2.66	1.000	102
Simple	2.86	.879	102
Artistic	3.14	.598	102
Rude reverse code	2.85	.495	102
Careless reverse code	1.65	1.050	102
Routine work reverse code	1.91	1.091	102

Inter-Item Correlation Matrix

	Outgoing Sociable	Talkative	Energetic	Enthusiastic	Forgiving	NotFault Finding
OutgoingSociable	1.000	.453	.184	.222	.095	-.035
Talkative	.453	1.000	.455	.433	.180	-.101
Energetic	.184	.455	1.000	.725	.140	-.003
Enthusiastic	.222	.433	.725	1.000	.130	-.011
Forgiving	.095	.180	.140	.130	1.000	.454
NotFaultFinding	-.035	-.101	-.003	-.011	.454	1.000
Trustworthy	.235	.172	.125	.257	-.027	-.210
Considerate	.136	.193	.130	.220	.097	.054
Cooperative	.242	.197	.059	.239	.086	-.010
Distracted	-.001	-.232	-.110	.018	.048	.266
ThouroughJob	.173	-.004	-.017	.089	-.068	.093
Reliable	.089	.029	.114	.297	.036	.019
Organised	.025	-.074	.119	.152	.035	.117
StressHandler	.178	-.063	.213	-.004	.060	.111
Relaxed	.047	-.298	.021	-.022	.191	.233
Emotional	.158	.002	.182	.054	.067	-.066
NotNervous	.230	.006	.093	.013	.138	.003
Creative	.027	.093	.133	.174	.074	.126
Simple	.001	.003	.024	-.108	.087	.069
Artistic	.080	.072	.214	.247	.023	-.018
Rude reverse code	.048	-.059	.253	.151	.152	.083
Careless reverse code	.106	.006	.266	.128	-.082	.036
Routine work reverse code	.020	.072	.147	.166	-.004	-.021

Inter-Item Correlation Matrix

	Trustworthy	Considerate	Cooperative	Distracted	ThouroughJob
OutgoingSociable	.235	.136	.242	-.001	.173
Talkative	.172	.193	.197	-.232	-.004
Energetic	.125	.130	.059	-.110	-.017
Enthusiastic	.257	.220	.239	.018	.089
Forgiving	-.027	.097	.086	.048	-.068
NotFaultFinding	-.210	.054	-.010	.266	.093
Trustworthy	1.000	.255	.527	-.002	.261
Considerate	.255	1.000	.590	.058	.282
Cooperative	.527	.590	1.000	.026	.347
Distracted	-.002	.058	.026	1.000	.341
ThouroughJob	.261	.282	.347	.341	1.000
Reliable	.388	.354	.451	.146	.616
Organised	.124	.176	.278	.380	.501
StressHandler	.083	-.029	.092	.340	.191
Relaxed	-.013	.018	.067	.413	.172
Emotional	.238	.174	.310	.298	.301
NotNervous	.065	.109	.147	.181	.229
Creative	-.092	.275	.150	.012	.154
Simple	-.046	-.111	.008	.131	-.019
Artistic	.246	.164	.177	-.079	.186
Rude reverse code	.079	-.062	-.049	-.077	-.125
Careless reverse code	.089	-.070	.131	.152	.239
Routine work reverse code	.070	-.061	-.124	-.019	.018

Inter-Item Correlation Matrix

	Reliable	Organised	StressHandler	Relaxed	Emotional	NotNervous
OutgoingSociable	.089	.025	.178	.047	.158	.230
Talkative	.029	-.074	-.063	-.298	.002	.006
Energetic	.114	.119	.213	.021	.182	.093
Enthusiastic	.297	.152	-.004	-.022	.054	.013
Forgiving	.036	.035	.060	.191	.067	.138
NotFaultFinding	.019	.117	.111	.233	-.066	.003
Trustworthy	.388	.124	.083	-.013	.238	.065
Considerate	.354	.176	-.029	.018	.174	.109
Cooperative	.451	.278	.092	.067	.310	.147
Distracted	.146	.380	.340	.413	.298	.181
ThouroughJob	.616	.501	.191	.172	.301	.229
Reliable	1.000	.574	.169	.173	.305	.228
Organised	.574	1.000	.202	.231	.262	.260
StressHandler	.169	.202	1.000	.618	.489	.461
Relaxed	.173	.231	.618	1.000	.428	.604
Emotional	.305	.262	.489	.428	1.000	.489
NotNervous	.228	.260	.461	.604	.489	1.000
Creative	.225	.328	.063	.105	.057	.065
Simple	-.099	.141	.239	.044	.048	-.152
Artistic	.205	.218	.072	.050	.133	.028
Rude reverse code	-.020	-.077	.165	.178	.324	.106
Careless reverse code	.305	.367	.232	.157	.307	.219
Routine work reverse code	.021	-.150	-.038	.056	-.010	.226

Inter-Item Correlation Matrix

	Creative	Simple	Artistic	Rude reverse code
OutgoingSociable	.027	.001	.080	.048
Talkative	.093	.003	.072	-.059
Energetic	.133	.024	.214	.253
Enthusiastic	.174	-.108	.247	.151
Forgiving	.074	.087	.023	.152
NotFaultFinding	.126	.069	-.018	.083
Trustworthy	-.092	-.046	.246	.079
Considerate	.275	-.111	.164	-.062
Cooperative	.150	.008	.177	-.049
Distracted	.012	.131	-.079	-.077
ThouroughJob	.154	-.019	.186	-.125
Reliable	.225	-.099	.205	-.020
Organised	.328	.141	.218	-.077
StressHandler	.063	.239	.072	.165
Relaxed	.105	.044	.050	.178
Emotional	.057	.048	.133	.324
NotNervous	.065	-.152	.028	.106
Creative	1.000	-.020	.312	-.063
Simple	-.020	1.000	.017	.021
Artistic	.312	.017	1.000	.269
Rude reverse code	-.063	.021	.269	1.000
Careless reverse code	.082	-.053	-.032	.109
Routine work reverse code	-.028	-.415	-.103	.012

Inter-Item Correlation Matrix

	Careless reverse code	Routine work reverse code
OutgoingSociable	.106	.020
Talkative	.006	.072
Energetic	.266	.147
Enthusiastic	.128	.166
Forgiving	-.082	-.004
NotFaultFinding	.036	-.021
Trustworthy	.089	.070
Considerate	-.070	-.061
Cooperative	.131	-.124
Distracted	.152	-.019
ThouroughJob	.239	.018
Reliable	.305	.021
Organised	.367	-.150
StressHandler	.232	-.038
Relaxed	.157	.056
Emotional	.307	-.010
NotNervous	.219	.226
Creative	.082	-.028
Simple	-.053	-.415
Artistic	-.032	-.103
Rude reverse code	.109	.012
Careless reverse code	1.000	.163
Routine work reverse code	.163	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum
Item Means	2.716	1.647	3.480	1.833	2.113
Inter-Item Correlations	.126	-.415	.725	1.140	-1.746

Summary Item Statistics

	Variance	N of Items
Item Means	.236	23
Inter-Item Correlations	.028	23

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Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
OutgoingSociable	59.60	52.896	.300	.337	.733
Talkative	59.94	53.620	.143	.544	.748
Energetic	59.68	50.954	.397	.746	.726
Enthusiastic	59.48	52.193	.394	.725	.727
Forgiving	59.62	53.367	.230	.363	.738
NotFaultFinding	60.38	53.842	.152	.404	.746
Trustworthy	58.98	54.633	.259	.465	.737
Considerate	59.25	54.073	.289	.502	.735
Cooperative	59.15	53.770	.393	.624	.731
Distracted	60.25	52.073	.270	.543	.736
ThouroughJob	59.32	52.775	.427	.534	.728
Reliable	59.10	52.782	.491	.647	.726
Organised	59.48	50.708	.463	.608	.721
StressHandler	60.10	50.347	.465	.592	.721
Relaxed	60.32	50.102	.414	.653	.724
Emotional	59.78	50.587	.507	.557	.719
NotNervous	60.00	50.317	.447	.589	.722
Creative	59.80	52.595	.240	.321	.738
Simple	59.60	56.599	-.022	.336	.756
Artistic	59.32	54.617	.239	.334	.738
Rude reverse code	59.61	55.627	.164	.370	.741
Careless reverse code	60.81	51.084	.326	.387	.731
Routine work reverse code	60.55	55.696	.012	.340	.759

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
62.46	57.083	7.555	23

FACTOR ANALYSIS

Work-Life Balance

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.696
Bartlett's Test of Sphericity	Approx. Chi-Square	460.441
	df	105
	Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues		
	Total	% of Variance	Cumulative %
1	3.920	26.131	26.131
2	2.202	14.680	40.811
3	1.488	9.921	50.732
4	1.222	8.146	58.877
5	1.093	7.290	66.167
6	.881	5.874	72.041
7	.760	5.069	77.110
8	.728	4.856	81.966
9	.564	3.763	85.729
10	.484	3.226	88.955
11	.448	2.986	91.941
12	.386	2.572	94.513
13	.319	2.125	96.638
14	.279	1.859	98.497
15	.225	1.503	100.000

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.920	26.131	26.131	2.412	16.078	16.078
2	2.202	14.680	40.811	2.182	14.547	30.625
3	1.488	9.921	50.732	1.907	12.714	43.340
4	1.222	8.146	58.877	1.748	11.654	54.994
5	1.093	7.290	66.167	1.676	11.173	66.167
6						
7						
8						
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11						
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13						
14						
15						

Extraction Method: Principal Component Analysis.

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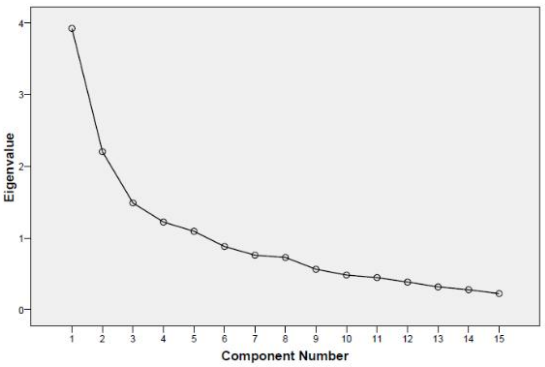
Scree Plot



Component Matrix[a]

	Component				
	1	2	3	4	5
LatestTechnology	.331	-.455	.519	.269	.261
SupportColleagues	.589	-.225	.227	-.211	.114
SupportFamily	.328	-.398	.438	.241	.166
PhysicalHealth	.426	.364	.155	.202	-.451
EnhanceKnowledge	.616	.122	.042	.122	-.606
GrowEmotionally	.633	.281	.036	.436	-.099
SkillsJob	.375	-.601	-.068	-.288	-.155
HappyWork	.727	-.312	-.094	-.254	-.127
HappyEnvironment	.656	-.468	-.050	-.131	.042
SocialGroup	.396	-.157	-.638	.311	.343
SocialActivities	.595	.071	-.587	.301	.104
Computers reverse coding	.238	.390	.411	.272	.196
Miss quality time reverse code	.565	.487	.046	-.189	.279
Stress disorder reverse code	.488	.366	.007	-.522	-.003
Overtime reverse code	.414	.575	.091	-.260	.344

Extraction Method: Principal Component Analysis.
a. 5 components extracted.

Component Matrix[a]

	Component				
	1	2	3	4	5
LatestTechnology	.331	-.455	.519	.269	.261
SupportColleagues	.589	-.225	.227	-.211	.114
SupportFamily	.328	-.398	.438	.241	.166
PhysicalHealth	.426	.364	.155	.202	-.451
EnhanceKnowledge	.616	.122	.042	.122	-.606
GrowEmotionally	.633	.281	.036	.436	-.099
SkillsJob	.375	-.601	-.068	-.288	-.155
HappyWork	.727	-.312	-.094	-.254	-.127
HappyEnvironment	.656	-.468	-.050	-.131	.042
SocialGroup	.396	-.157	-.638	.311	.343
SocialActivities	.595	.071	-.587	.301	.104
Computers reverse coding	.238	.390	.411	.272	.196
Miss quality time reverse code	.565	.487	.046	-.189	.279
Stress disorder reverse code	.488	.366	.007	-.522	-.003
Overtime reverse code	.414	.575	.091	-.260	.344

Extraction Method: Principal Component Analysis.
a. 5 components extracted.

Component Matrix[a]

	Component				
	1	2	3	4	5
LatestTechnology	.331	-.455	.519	.269	.261
SupportColleagues	.589	-.225	.227	-.211	.114
SupportFamily	.328	-.398	.438	.241	.166
PhysicalHealth	.426	.364	.155	.202	-.451
EnhanceKnowledge	.616	.122	.042	.122	-.606
GrowEmotionally	.633	.281	.036	.436	-.099
SkillsJob	.375	-.601	-.068	-.288	-.155
HappyWork	.727	-.312	-.094	-.254	-.127
HappyEnvironment	.656	-.468	-.050	-.131	.042
SocialGroup	.396	-.157	-.638	.311	.343
SocialActivities	.595	.071	-.587	.301	.104
Computers reverse coding	.238	.390	.411	.272	.196
Miss quality time reverse code	.565	.487	.046	-.189	.279
Stress disorder reverse code	.488	.366	.007	-.522	-.003
Overtime reverse code	.414	.575	.091	-.260	.344

Extraction Method: Principal Component Analysis.
a. 5 components extracted.

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Big Five Personality Traits

Total Variance Explained

Component	Initial Eigenvalues		
	Total	% of Variance	Cumulative %
1	4.390	19.087	19.087
2	2.756	11.981	31.068
3	2.094	9.102	40.170
4	1.742	7.573	47.743
5	1.523	6.624	54.367
6	1.395	6.066	60.433
7	1.284	5.582	66.016
8	1.066	4.634	70.650
9	.850	3.697	74.346
10	.832	3.617	77.963
11	.695	3.022	80.986
12	.625	2.717	83.702
13	.557	2.423	86.125
14	.536	2.331	88.456
15	.451	1.962	90.418
16	.440	1.913	92.330
17	.332	1.442	93.772
18	.325	1.412	95.184
19	.280	1.219	96.403
20	.275	1.194	97.597
21	.245	1.065	98.662
22	.201	.872	99.534
23	.107	.466	100.000

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.390	19.087	19.087	2.753	11.968	11.968
2	2.756	11.981	31.068	2.537	11.032	23.001
3	2.094	9.102	40.170	2.367	10.291	33.291
4	1.742	7.573	47.743	2.366	10.288	43.579
5	1.523	6.624	54.367	1.633	7.101	50.680
6	1.395	6.066	60.433	1.633	7.100	57.780
7	1.284	5.582	66.016	1.515	6.585	64.365
8	1.066	4.634	70.650	1.445	6.285	70.650
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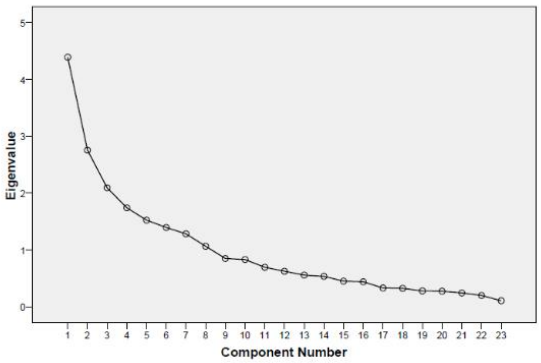
23						

Extraction Method: Principal Component Analysis.

Scree Plot



Component Matrix[a]

	Component					
	1	2	3	4	5	6
OutgoingSociable	.350	.295	.216	-.055	-.209	.355
Talkative	.169	.681	.265	.103	-.032	.200
Energetic	.384	.455	.556	.121	.078	-.318
Enthusiastic	.423	.582	.304	.106	.202	-.206
Forgiving	.178	-.014	.330	.530	.216	.432
NotFaultFinding	.122	-.293	.114	.560	.437	.223
Trustworthy	.447	.369	-.171	-.261	-.350	.130
Considerate	.453	.337	-.327	.149	.065	.354
Cooperative	.588	.312	-.355	.028	-.203	.319
Distracted	.374	-.531	-.120	.085	.123	.036
ThouroughJob	.626	-.078	-.441	-.105	.113	-.024
Reliable	.704	.099	-.371	-.097	.147	-.116
Organised	.632	-.173	-.344	.158	.159	-.333
StressHandler	.525	-.458	.331	.004	-.270	.000
Relaxed	.497	-.618	.278	-.009	.020	.141
Emotional	.646	-.248	.187	-.181	-.312	.021
NotNervous	.548	-.328	.291	-.308	.054	.260
Creative	.326	.109	-.141	.347	.343	-.219
Simple	.011	-.204	-.027	.531	-.518	-.155
Artistic	.348	.250	-.012	.243	-.154	-.345
Rude reverse code	.170	-.028	.531	.075	-.260	-.213
Careless reverse code	.437	-.106	.118	-.279	.159	-.380
Routine work reverse code	.043	.101	.321	-.540	.525	.092

Extraction Method: Principal Component Analysis.

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Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.536[a]	.287	.226	.87998651	.287	4.678	8	93	.000

a. Predictors: (Constant), FAC8_Personality, FAC7_Personality, FAC6_Personality, FAC5_Personality, FAC4_Personality, FAC3_Personality, FAC2_Personality, FAC1_Personality

b. Dependent Variable: Fac1_MentalGrowth

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.07E-016	.087		.000	1.000
	FAC1_Personality	-.024	.088	-.024	-.277	.783
	FAC2_Personality	.357	.088	.357	4.078	.000
	FAC3_Personality	.225	.088	.225	2.571	.012
	FAC4_Personality	.115	.088	.115	1.316	.191
	FAC5_Personality	.085	.088	.085	.972	.333
	FAC6_Personality	.214	.088	.214	2.448	.016
	FAC7_Personality	.202	.088	.202	2.306	.023
	FAC8_Personality	.030	.088	.030	.347	.729

MULTIPLE REGRESSION ANALYSIS

Dependent Variable: Fac1_MentalGrowth

Dependent Variable: Fac2_JobEnvironment

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.220[a]	.048	-.033	1.01654429	.048	.592	8	93	.782

a. Predictors: (Constant), FAC8_Personality, FAC7_Personality, FAC6_Personality, FAC5_Personality, FAC4_Personality, FAC3_Personality, FAC2_Personality, FAC1_Personality

b. Dependent Variable: Fac2_JobEnvironment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.22E-017	.101		.000	1.000
	FAC1_Personality	-.091	.101	-.091	-.900	.371
	FAC2_Personality	-.134	.101	-.134	-1.322	.189
	FAC3_Personality	.036	.101	.036	.359	.720
	FAC4_Personality	.023	.101	.023	.230	.818
	FAC5_Personality	.075	.101	.075	.741	.460
	FAC6_Personality	.093	.101	.093	.917	.362
	FAC7_Personality	-.017	.101	-.017	-.172	.864
	FAC8_Personality	-.077	.101	-.077	-.762	.448

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Dependent Variable: Fac3_TechnologicalSkills

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.479[a]	.229	.163	.91504711	.229	3.453	8	93	.002

a. Predictors: (Constant), FAC8_Personality, FAC7_Personality, FAC6_Personality, FAC5_Personality, FAC4_Personality, FAC3_Personality, FAC2_Personality, FAC1_Personality

b. Dependent Variable: Fac3_TechnologicalSkills

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.22E-017	.091		.000	1.000
	FAC1_Personality	.303	.091	.303	3.332	.001
	FAC2_Personality	-.142	.091	-.142	-1.559	.122
	FAC3_Personality	.330	.091	.330	3.623	.000
	FAC4_Personality	.010	.091	.010	.106	.916
	FAC5_Personality	.001	.091	.001	.016	.987
	FAC6_Personality	-.037	.091	-.037	-.408	.684
	FAC7_Personality	.069	.091	.069	.758	.450
	FAC8_Personality	-.041	.091	-.041	-.456	.650

Dependent Variable: Fac4_Stress

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.517[a]	.268	.205	.89181525	.268	4.249	8	93	.000

a. Predictors: (Constant), FAC8_Personality, FAC7_Personality, FAC6_Personality, FAC5_Personality, FAC4_Personality, FAC3_Personality, FAC2_Personality, FAC1_Personality

b. Dependent Variable: Fac_4Stress

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.06E-016	.088		.000	1.000
	FAC1_Personality	.027	.089	.027	.301	.764
	FAC2_Personality	.033	.089	.033	.370	.712
	FAC3_Personality	.383	.089	.383	4.317	.000
	FAC4_Personality	-.045	.089	-.045	-.509	.612
	FAC5_Personality	.114	.089	.114	1.281	.203
	FAC6_Personality	.196	.089	.196	2.206	.030
	FAC7_Personality	-.196	.089	-.196	-2.204	.030
	FAC8_Personality	.166	.089	.166	1.871	.064

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Dependent Variable: Fac5_PhysicalHealth

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.416[a]	.173	.102	.94751262	.173	2.437	8	93	.019

a. Predictors: (Constant), FAC8_Personality, FAC7_Personality, FAC6_Personality, FAC5_Personality, FAC4_Personality, FAC3_Personality, FAC2_Personality, FAC1_Personality

b. Dependent Variable: Fac5_PhysicalHealth

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.68E-016	.094		.000	1.000
	FAC1_Personality	.036	.094	.036	.377	.707
	FAC2_Personality	.289	.094	.289	3.060	.003
	FAC3_Personality	-.001	.094	-.001	-.016	.987
	FAC4_Personality	.125	.094	.125	1.325	.188
	FAC5_Personality	.045	.094	.045	.480	.633
	FAC6_Personality	-.099	.094	-.099	-1.048	.297
	FAC7_Personality	.029	.094	.029	.312	.756
	FAC8_Personality	.246	.094	.246	2.610	.011

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APPENDIX 2

Variables

- Age – Age of the working woman

- Marital Status – Marital Status of the working woman o Children – number of children of the working woman o Sector – Government, Private or self-employed

- Level – Level in the organisation

- V1Computers, V2LatestTechnology, V3SupportC, V4SupportF, V5MissQuality, V6Stress, V7Overtime, V8PhysicalHealth, V9EnhanceKnowledge, V10GrowEmotionally, V11Skills, V12Happy, V13HappyEnvironment, V14SocialGroup, V15SocialActivities – Work-life balance

- V16Outgoing, V17Talkative, V18Energetic, V19Enthusiastic, V20Forgiving, V21NotFaultFinding, V22Rude, V23Trustworthy, V24Considerate, V25Cooperative, V26Careless, V27Distracted, V28ThoroughJob, V29ReliableWorker, V30Organised, V31StressHandler, V32Relaxed, V33EmotionallyStable, V34NotNervous, V35CreativeImaginative, V36RoutineWork, V37Simple, V38Art – for Big Five Personality traits

- V1Computers_Recode, V5MissQuality_Recode, V6StressDisorder_Recode, V7Overtime_Recode – Reverse coded variables for work-life balance

- V22Rude_Recode, V26Careless_Recode, V36RoutineWork_Recode – Reverse coded variables for Big Five Personality Traits

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APPENDIX 3

Survey Questionnaire

SURVEY CONDUCTED AS A PART OF MPHIL. (MANAGEMENT) PROGRAMME For questions 1 through 4 please tick mark against the correct option.

1. What is your age?

☐21-30 ☐31-40 ☐41-50 ☐51-60

2. What is your marital status?

☐Married ☐Not Married ☐Divorced

3. Do you have children?

☐Yes ☐No

4. Where do you work?

☐In government sector ☐In private sector ☐Self-employed

5. What is your level in the organisation?

☐Entry Level ☐Supervisory ☐Management ☐Leadership

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For statements 6 through 20 please write a number next to each statement to indicate the extent to which you agree or disagree with that statement:

Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
0	1	2	3	4

6. Computers, cell-phones and internet have resulted in increasing pressure to constantly work at high performance levels. ____
7. I feel comfortable to work with latest technologies and software in the organisation. ____
8. I receive support from my boss, colleagues and juniors. ____
9. I receive good support from my family members. ____
10. I usually miss out quality time with my family and friends because of pressure at work. ____
11. I suffer from stress related diseases like hypertension, obesity, diabetes, frequent headaches, etc due to work pressure. ____
12. I work for long hours, or overtime or on holidays. ____
13. I am able to spend time on my physical health. ____
14. I am able to spend time on enhancing my knowledge and skills. ____
15. I m able to pursue activities that help me grow emotionally and spiritually. ____
16. I have the education and skills to get the job I want. ____
17. I feel happy with the work I do. ____
18. I am happy with the people I work with. ____
19. I am a member of a social group. ____
20. I take active part in social activities. ____

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For statements 21 through 43 all the characteristics might not apply to you. Please write a number against each of them to indicate the extent to which you agree or disagree with them:

Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
0	1	2	3	4

21. Is outgoing and sociable. ____

22. Is talkative. ____

23. Is full of energy. ____

24. Is enthusiastic. ____

25. Has a forgiving nature. ____

26. Does not find fault with others. ____

27. Is sometimes rude to others. ____

28. Is trustworthy. ____

29. Is considerate towards everyone. ____

30. Is cooperative with others. ____

31. Is careless at times. ____

32. Does not get distracted easily. ____

33. Does my job thoroughly. ____

34. Is a reliable worker. ____

35. Is organised. ____

36. Is relaxed and handles stress well. ____

37. Does not get tensed easily. ____

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38. Is emotionally stable. ____

39. Does not become nervous easily. ____

40. Is creative and imaginative. ____

41. Prefers doing what is routine and simple. ____

42. Wants things to be simple and clear-cut. ____

43. Has interest in art, music or literature. ____

Source: A Study on Impact of Personality Traits on Work Life Balance Pandey, Dr.Vijay Kumar, Shukla, Dr. Timira, Nanda, Aarushi

Conference: National Conference Perspectives and Approaches for Developing Employable Skills in New India, at New Delhi, India. August 2018

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GLOSSARY

1. **Big Five Personality Model**
   It is a classification of personality traits

2. **Factor Analysis**
   It is a data reduction technique

3. **Multiple Regression**
   It is a statistical analysis for estimating the relationships between a dependent variable and one or more independent variables

4. **Reliability Analysis**
   It calculates the scale reliability and tells us the relationship between the items in the scale

5. **Work-Life Balance**
   Equilibrium between work and life

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IMPACT OF ADVANCE BANKING SERVICES IN PRIVATE AND PUBLIC SECTOR BANKS

Author: - Dr Anand Laxmanrao Gatlewar

"Advance Banking Services" is classified as the mechanical deliverance of new and conventional banking product and services directly to customers through electronic interactive communication channels. E-Banking includes the arrangement that enables monetary establishment customers, individual or businesses, to access account, transact business or obtain information on fiscal product and services through a public or private network including the internet. Customer's access E-Banking services using personal computer (PC), Automated Teller Machine (ATM), Internet Banking/Online Banking Home Banking and Phone Banking all refer to one form of electronic banking. While the jeopardy and control is similar for the range of E-Banking access channels. It facilitates a valuable disbursement and accounting system thereby enhancing the pace of deliverance of banking services significantly.

The Information Technology has revolutionized several of our life. The world at large is swiftly inflowing into the "Net Age". Internet or simply "Net" is an inter connection of computer communication networks covering the whole world. The expansion and development of Internet and Information technology have facilitated the appearance of Ecommerce. Advance banking is more information based, immediate and limit less due to the blow of e-revolution. Recent banks have to be based on digital economy. E-Banking is more of a Science than Art. E-Banking is information based and mostly technical in using electronic tools of the computer uprising.

In an assessment conducted by the Online Banking Association, member establishments rated safety as the most vital issue of online banking. There is a dual requirement to guard customers' solitude and protect against deception. Securely Online Banking via the World Wide Web provides an overview of Internet commerce and how one corporation handles secure banking for its monetary institution clients and their customers. Advance Banking is a combination of Home banking, remote electronic banking, online banking, self-service banking, and other names mean that customers can do their banking at home or at work. This includes Internet, mobile phones, call centers, digital TV and other electronic delivery channels.

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Let's have a look at the different channels that a clicks & bricks bank has to take into contemplation and that many European banks already have available. They are as follows:

- Branches
- ATM
- Internet Banking
- Mobile Banking
- Web Spaces
- Phone and Fax Banking etc.

Significance of Advance Banking Services

1) A Bank consumer can perform some non-transactional task through advance banking, including-
    - Screening account balances
    - Screening current transactions
    - Downloading bank statement
    - Screening images of paid cheques
    - Arranged cheque books
    - Downloading application for M-Banking, E-Banking etc.

2) Bank consumer can transact banking task through online banking including-
    - Fund transfer between the customer 's linked account
    - Paying third parties, including bill payment (BPAY) and telegraphic/ wire transfer
    - Investment purchase or sale
    - Loan application and transaction, such as repayment of enrollments
3) Financial institution administration.
4) Management of multiple users having varying of authority.
5) Transaction approval process.

Statement of the Problem

There is a great change in technology especially in telecommunication and networking which gave rise to Internet services. Currently many private banks and public sector banks offer e-banking services that allows customer to obtain account balance and credit system, pay bills and transfer funds between accounts. In the city like Nagpur people are at ease with advance banking services like e-

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banking services but the difficulty is that some time people find that Private Banks provide more advance banking services, as evaluate to Public sector Banks.

By this research work researcher plan to compare the impact of technology up gradation on both private and public sector banks. This study will also evaluate the usefulness of advanced banking services in both the sectors from the customer's viewpoint.

Objectives of the Study

The major purpose of the study is to find out position, alertness and exercise of Advance-Banking services in Nagpur

The study has following objectives:-

1) To study the Advance Banking Services offered in Nagpur city by Private Sector Banks and Public Sector Banks.

2) To find out the modification in term of banking business taken place because of Advance Banking Service channels.

3) To study the application of Advance Banking Services in Nagpur in terms of banking operations.

Hypothesis (H0) of Study

H0: "The respondents i.e. account holders of the banks, are diverting from Traditional to Advance Banking Services, due to time saving service which is really convenient in all aspect".

Data Collection

The research work will need some fundamental information regarding the Advance-Banking services. It will also entail first hand information in respect to availability of banking services in Nagpur district and its quality of services. Therefore following sources will be employ to collect the data.

• Primary Data

The Primary Data are those which are collected anew and for the first time and thus happen to be novel in character. It will be collected through primary sources such as survey, questionnaires and personal interview. The data will be utilized to justify the research objectives. Questionnaire was used to collect primary data from respondents. The questionnaire was structured type and contained questions relating to different dimensions of advance banking preferences among service class such as level of usage, factors influencing the usage of advance banking services, benefits accruing to the users of advance banking services, problems encountered. An attempt was also made to elicit reasons for its non-usage.

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• Secondary Data

The Secondary Data are those which have already been composed by someone else. The data required as a baseline or to know the status of banking sector and it will be collected through secondary sources that may be print as well as electronic medium. Secondary source of data collection are books, News Paper, journals, magazines, website etc. Different research papers and the e-books are used as source of data collection for this work. Internet was the great standard of information for the every minute study.

Table of Age wise Respondents with their Occupation

		Occupation						
		Job	Business	Professional	Students	House wife	Agriculture	**Total**
Age Group	Upto 25	26	22	1	69	6	6	130
	26-40	84	58	5	4	20	4	175
	41-55	62	60	5	0	9	3	139
	Above 55	14	38	4	0	0	0	56
Total		186	178	15	73	35	13	**500**

Hypothesis Testing

The Chi-Square of Independence is used to test the hypothesis in which two categorical variables are independent of each other. A small Chi-Square Statistic indicates that the Null Hypothesis (H0) is correct and that the two variables are independent of each other. A chi-square test is applied for testing the following hypothesis:

1: "The respondents i.e. account holders of the banks, are diverting from Traditional to Advance Banking Services, due to time saving service which is really convenient in all aspect".

Table shows Advance Banking Services reduce time Consumption

Advance Banking diminish time consumption * Bank Type Private-PSU Cross tabulation				
		Bank Type Private-Public Sector		Total
		Private	Public	
Diminish time consumption due to Advance Banking	Yes	472	455	927
	No	28	45	73
Total		500	500	500

Chi-Square Test					
	Value	**Df**	Asymp. Sig. (2-sided)	Chi- square table value @ 5%	Chi- square table value @ 1%
Pearson Chi-Square	4.755	1	.029	3.841	6.635

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Table shows that, the frequency of saying yes about Advance Banking reduce time consumption is very high. It reflects that respondents are satisfied with these services. More than 80% respondents from both sectors accept this. The Chi-square test is applied for the statistical significance and 4.755 is the chi-square value which is came after the calculation of cross tabulated data between two variables Advance Banking Services reduces time consumption and Bank Type i.e. Private and Public (PSU).

Now a day's advance banking reduce the time consumption of banking performance that is a main reason for the diversification of customer; this is a baseline of hypothesis. For this purpose we assumed that; Reduction of time consumption is an independent attribute that is not a reason for the diversion of respondents from traditional to advance banking services.

H01: Diminution of time consumption is not responsible for the customer diversion from traditional banking to Advance Banking Services.

Test	x^2	**Df**	x2 table value @5%	Result of Null Hypotheses
Pearson Chi Square	4.755	1	3.841	Rejected

The calculated Chi-square value is 4.755 and that is greater than the table value at 5% level of significance where degree of freedom is 1. Here the Null hypothesis is results as rejected. Therefore it is proved that the two variables Advance Banking Services and Reduction of Time Consumption are not independent, but they are associated with each other. Hence it is proved that, Customer are diverting from Traditional banking to Advance Banking services because of less time consumption. The statement of alternative hypotheses is accepted.

Ha1: Diminution of time consumption is responsible for the customer diversion from traditional banking to Advance Banking Services.

Conclusion:-

Adaptation of Advance technology with banking services gives the new name to banking business that is Advance Banking Services. This advance banking reduces the time consumption of banking operations. In Private sector banks respondents generally preferred the online banking rather to branch banking, but in Public sector banks respondents used the branch banking more frequently as compared to private sector.

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As far as new age is concerns the advance effects of modern banking system like ATMs, Internet banking, Mobile Banking, Phone Banking, Credit card, Debit Card and many more services are available at a single click. In comparison to public sector banks, private sector bank's customers are friendlier with these services.

Advance banking channels are simple and easy to understand this is outlook of the respondents of Private sector banks. They feel that, these services are simple, time saving, safe, secure and provide place utility. Some of the respondents from public sector banks experienced the Advance Banking Services complex.

While accessing the advance banking channels there may be technical faults like network problem and down rate of server, this causes disturbance in the banking operation. The percentage of faults in private sector banks is very less because of timely maintenance of the system. Whereas usually the respondents of public sector banks faced technical faults.

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Skill India Movement: Scope, Challenges, and Suggestion

Prof. Monami Basu

Allahabad

Abstract:

The entire world is keenly observing India's development graph, with the main focus on the growth of Youth of India. The world knows with its intellectual capabilities and youth brigade both in favour of India, it can soon become an economic super power and create huge challenge for countries like China. These countries are therefore trying to slow the process of development by creating various political hurdles in the International platform. They are trying to divert the intelligence and energy of youth towards unlawful activities.

The main motive behind writing this paper to understand the steps Government of India is taking to channelize the energy and intelligence of youth. In this effort the GOI has introduced Skill Development Programme. This paper studies Government's Skill Development Programme, its implementation procedure and identifies gaps in the implementation methodology. Further it also suggests various methods to fill in the gaps.

Keywords:

Skill India, Demographic dividend, Demographic advantage, Skill Development, Community College, Youth Transition, Youth Development Index, Knowledge based economy, Skill Gap, NSDA, NSQC, NSDC, NSQF, Sector Skill Councils, Implementation Gap.

Introduction:

The demographic profile of world is changing. It is now becoming home to lots of young people. As per the world demographic statistics between the age group of 15yrs to 29yrs there are 1.8 billion youth at present in the world. Thus the world is home to more youthful generation than ever before. An interesting fact needs to be noted here that out of the total young population of the world, nearly 87 per

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cent of them dwell in developing countries. Continents of Asia and Africa top the list of developing countries giving shelter to this young generation, with one out of three people being young in these continents. With the change in time and high societal life style maintenance pressure, the psychology of this young generation is shifting in matters of family development. More and more youngsters are opting for life without marriage and children. Thus the demographic trend will change with a prediction of decline in global young population below 20 per cent by 2075.

Hence, the next few decades become crucial for the world and especially the developing countries (Asia & Africa) to reap the benefits of this demographic advantage. However there are a lot of challenges that this young generation is facing, with unemployment topping the list followed by ineffective political participation, poor mental health etc.

Objective of the study:

1. Understanding the need for Skill development among youth in India
2. Government role in Skill Development
3. Challenges in Implementation of Skill India movement
4. Suggestions to eliminate / minimize the implementation challenges of Skill India movement

Research methodology:

The study is descriptive in nature. This research puts an insight into the need for developing skill among youth in India. It also reviews the steps taken by Government of India in developing the needed employable skills in youth

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and the shortcoming or challenges faced in Skill development implementation. At the end through practical study and experimentation, solutions to the above mentioned challenges are discussed.

Data Collection:

The research is based on secondary data sources like research journals, papers, articles, and internet web portal data base. The research is also based on primary data collected from field study in "Community Colleges" established by the Government of India for Skill Development movement implementation.

Understanding the process of Youth Transitions:

The meaning of the word 'Transition' in Dictionary is transformation in the form of a state. Human being also passes through various transitions in its life cycle. The process of 'Youth Transition' can be defined as that phase in human life cycle when youth completes its education to step in the world of employment, thus making a transition from being a dependent member of family to an earning / independent member of family who has the choice & capability of taking his/her financial decisions.

Challenges in Youth Transition in Developing countries:

It's an irony that though developing countries have the largest concentration of youth in the world they are struggling to meet with the demands of this young generation, which in turn is creating an unhealthy atmosphere for the youth. Challenges faced by Youth in Transition in Developing countries are as follows:

1. Abundance of unskilled educated youth

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2. Lack of job opportunities

Hence, empowering the youth is vital. This means youth in developing countries need to be facilitated with right education facilities to develop skills or enhance talents in order to be employable or become

an entrepreneur themselves. These empowered youth will then become agents of positive changes in the society of developing countries.

Understanding Youth Development Index (YDI)

The YDI is a combined index of indicators that collectively measure progress on youth development.

The five domains of the Youth Development Index (YDI):

1. Education
2. Political Participation
3. Civic Participation
4. Employment Opportunity
5. Health and Well-being

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Overall ranking of India in 2016 YDI is considerably low, but it is gradually progressing with a registered 11% improvement in scores over last five years (from 2010 and 2015).

Need for Skill Development:

With the understanding of 'Youth transition' and 'Youth Development Index – YDI' let us further discuss the need for Skill Development in India. According to me, following situation in India has led for need of skill development in India:

1. Demographic dividend

Demographic dividend means a country having more youth capable of earning their bread and butter, if given an opportunity to work. India has a rare 20-25 years window of opportunity for stupendous economic growth due to shifting demographic profile. This is possible due to decrease in dependency ration due to falling birth rates and improvement in life expectancy and increase in the ratio of young and working population as compared to old & dependent population. This demographic dividend advantage leads to more earning & subsequent saving by this young brigade, which in turn results to more money availability for investments.

2. Expansion of knowledge based economy

The expansion of the talent based economy worldwide indicated that global economy is witnessing an acute shortage of skilled manpower. Our current education system, is not completely capable of producing youth who have sector (field specific) specialized knowledge and who can be considered as an asset in this changing global trend of "knowledge based economy".

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3. Skill Gap

Indian education system has always primarily focused on theoretical knowledge based studying. The practical implementation of the theory taught in the educational Institutions was not given its due importance. With globalization and shift to Knowledge / talent based economy, a huge skill gap was created between knowledge imparted by India education system and the skill requirement of the Industry who are the ultimate employers of the youth.

Government Initiatives for "Youth Skill Development" in India:

Based on the demographic advantage, the 11th planning commission of India forecasted that if the emerging youth in India is not trained adequately and job/ entrepreneurship opportunities are not created accordingly, then the country will fail to take advantage of the changing positive demographics and will lose on the opportunity of growth. Hence it is recommended for creating an all-inclusive National Skill Development Unit to train and empower 500 million people by 2022 the government in 2009 launched a National Policy on Skill Development by focusing on empowering all individuals through skill improvement, knowledge and internationally & nationally recognized qualification certifications. Thus, facilitating them to gain access to decent employment and ensure India's competitiveness in global market. Another purpose of establishing the skill development unit was to increase trained workforce in organized and unorganized sectors especially among women, disables and disadvantage sections.

In this way, Government created Skill institutional structure in India in last decade which is as follows:

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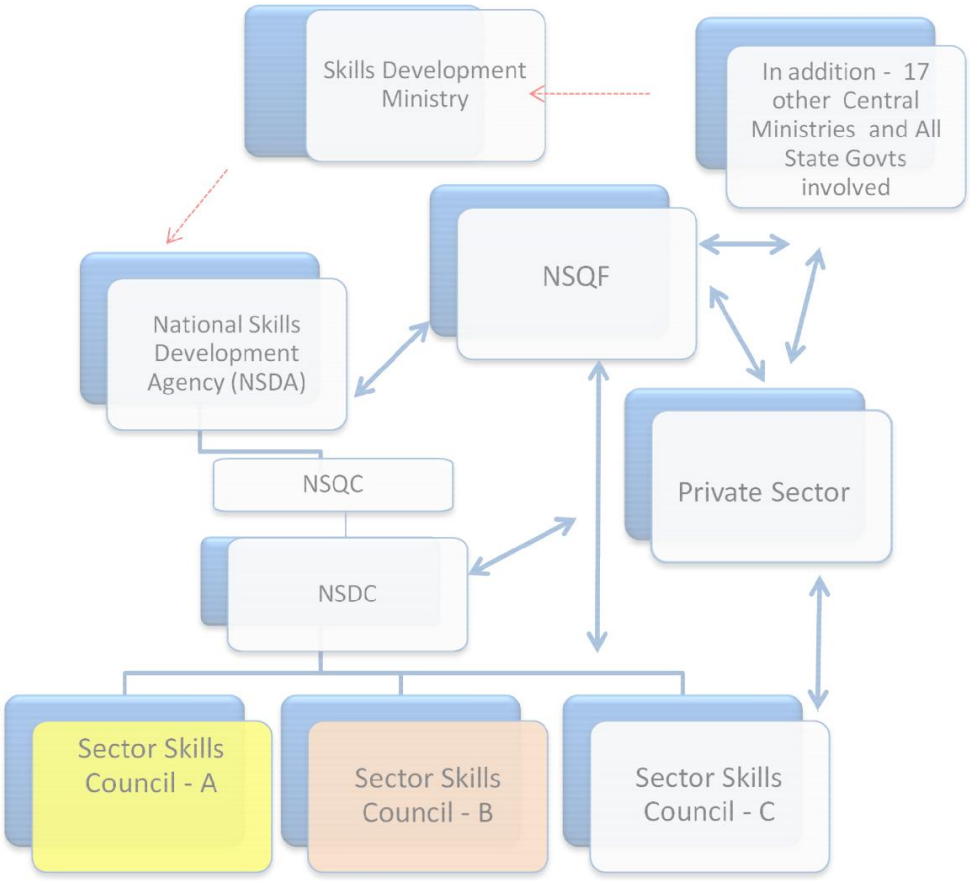

In the above structure, the functions are as follows:

- Skill Development Ministry envisioned creating 500 million skilled people by 2022 by initiating Skill Development Programme. NSDA is given the task to co-ordinate with a large number of central ministries, departments and state governments and the private sector in order to achieve the skilling targets of the 12th Planning Commission and make an attempt to bridge the social, regional, gender and economic divide which are creating hindrance in the development of Youth in the country.

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- Under NSDA, NSQC (National Skill Qualification Committee) and NSDC (National Skill Development Corporation) came into existence. NSDC is responsible for preparing comprehensive action plan and list of 'To-do-activities' for implementation of Skill Development Programme. NSDC also develops appropriate models to enhance, support and coordinate the "Skill Gap" created between the public –educational system of Indian private sector. The National Skill Development Corporation (NSDC) is a public-private-partnership project.

- NSDC has developed National Skill Qualification Frame (NSQF) which is a nationally integrated education and competency based skill framework that clearly defines the skill requirement for any job related to a particular

sector and the minimum educational / skill qualification requirement for any job in a particular sector. NSQF also facilitates multiple entry exit provision for students. It integrates vocational education, vocational training, technical education and general education by linking one level of learning to another higher level.

- NSDC initiated development of Sector Skill Councils (SSCs) for various sectors present in the Indian economy. The implementation and monitoring of NSQF is the responsibility of SSCs under the supervision of NSDC.

Indentifying "Implementation Gap" in the Skill Development initiative:

By 2022, India will have the maximum number of working age population in the world. If properly skilled, this working age population can contribute to economic growth. But there are many challenges to skilling in India. Some of the main problems with Skill Development Program implementation:

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1. Lack of information among Educational Institutions and Teachers about Government's Skill Development Programme

Although most of the employees i.e. teachers and governing authorities of educational Institutions have heard about the Skill Development programme initiated by government , they are not properly educated by the NSDC & SSCs on the purpose ,importance & schemes of this initiative of government. As a result the youth who are the ultimate target customers of this government programme are not properly counselled by their teachers, and also the parents of these youth lack information / awareness about the changing trends & growing sectors in the job market.

2. Comparison of vocational education with skill development programme

Vocational education started in India to cater to few new emerging sectors where students lacked awareness. But due to various factors the quality of vocational education imparted by Vocational Institutes was not at par to any vocational institutes functioning abroad. Thus vocational education failed to meet the expectations of the Industry. Due to this when Skill Development Programme was initiated by the government, an instant comparison with the vocational education programme arose. The students, educational institutions and industry became doubtful of the new programme due to the past failed record of vocational educational system.

3. Mobilization of students from traditional educational studies to skill based studies

Changing the mindset of the students and their parents is a very challenging task. Students take a lot of time to develop confidence within them and on the new educational system. Concerns such as low salary, emerging sectors developmental prospects etc. make them unwilling to decide for their future.

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4. Employers' confidence

The employer has yet not developed complete faith in the Skill development initiative of the GOI. They are resistant to accept the fact that the students being trained under these skill development programs don't require any further training and can be given responsibility from the very beginning.

5. Community College

Government is establishing community colleges to implement its skill development initiative. But India being a religiously sensitive country, the name 'Community College' itself creates a lot of misunderstanding among youth and their parents. The general perception about the name is that it is related to promoting a particular community which is not appreciated by one and all.

Proposed Methodology to Minimize "Implementation Gap" in Government Skill Development Initiative:

In India currently only 2% of the country's labour force has formal skill certification. Thus it is a huge responsibility on the government, educational institutions, skill development units and industry parts to create pull factors to attract youth to get them trained in various skills. For this,

1. Government should design micro and macro policies to encourage youth to opt for these skill development programmes.
2. As students have complete faith on the guidance provided by teachers in primary & secondary education, teacher training is a must.
3. Teacher training programmes should be conducted where they should be properly explained about the benefits of skill development programmes. They should also be educated about the various existing and upcoming industries in the market along with the career growth pattern in them. Awareness programmes, educating youth
4. about various industries /fields and career growth in them should be conducted through Primary & Secondary level educational institutions.

5. In the government tendering process, for youth having acquired skill development certification, a minimum percentage reservation in selection process should be initiated. This will motivate the youth to take up these skill development programmes.

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6. The government can provide a minimalistic rise in salary for youth having obtained the skill development certification and opting for government vacancies.
7. Industries also have a major role to play. Industries should focus on CSR (Corporate Social Responsibility) activities that facilitate creation of awareness among youth & their parents about Knowledge based economy where the growing need of skill specific workforce should be explained.
8. The industry can offer remuneration hike for youth having acquired these skill development certifications.
9. Also the industry can enforce that ancillary service providers like drivers, housekeeping and security staff should have skill certification.
10. Minimum wages need to be re-looked and aligned to the levels defined in the National Skills Qualification Framework.
11. Responsibility of spreading awareness among parents of the youth of India should be shared equally by the Educational Institutions, Government & Media (Newspaper / Print / Broadcasting).
12. Entrepreneurship is another area where these skilled youth can be motivated. As the job market is slowly but steadily saturating, generating jobs for the youth is a challenge. Also to prevent brain drain the Government should also create Entrepreneur friendly environment for youth. Thus youth should be continuously educated on the benefits of entrepreneurship.

Inferences

India is slowly gaining the demographic dividend advantage. To cash on this opportunity and push India towards becoming an economic super power, Government of India has initiated a very noble programme. But the fact remains that although the motive behind the initiation is good, the implementation of the same has many obstacles and the demographic clock of the country is ticking very fast. A lot of monitoring, educating and awareness creation needs to conducted. The government should create a feeling of ownership about the mammoth Skill development programme among the implementers i.e. government officials, teachers of education institutions and industry. With the above suggestions hopefully India can race against time and emerge as a super power, which it deserves.

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Moderating Effect of Gender on Purchase Decision of Personal Care Cosmetic Products

Dr. Sapna Parihar

ABSTRACT

From last 15 years the Indian cosmetic industry experienced the vital growth as now people become more concerned about their physical appearance. Everyday new product are launching and at the same time creating the demand to broaden the market share. Many international products are also in the market, therefore Indian cosmetic industry are in very stiff competition. The Present study aims to provide a better understanding of the consumer decision-making process in selecting cosmetic brands. A self design questionnaire is administered and data has been collected from the customers of Indore city between Jun-July 2019. The collected data has been analyzed through Chi Square and percentage analysis and t test. Result shows that frequency of use, information search before purchase, reference group, need of the product and comparison of price with quality are the important factor in purchase of cosmetic brands. Also fragrance, quality, packaging, and advertisement are important factors for both male and female customer. On the other hand male and female customer do differ in giving importance to the brand value, availability in the store, skin tone match, and sales promotion.

Biographical Sketches of Authors

Dr. Sapna Parihar is an academician, working as Faculty in Shri Vaishnav Institute of Management, Indore. She is Ph.D., MBA and M.Sc. (Statistics) from DAVV, Indore and involve in teaching and research from last 14 years. She is recognized Ph.D. Supervisor in DAVV and Pacific Academy of Higher Education and Research University, Udaipur. She has published many research papers, case studies and book reviews in various repute journals also attended various national and international conference including IIM- Ahmadabad. She also has expertise in data analysis and Statistical tools and taken many workshops for management faculty.

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INTRODUCTION

Cosmetics refer to all of the produce to care for and clean the human body and make it more beautiful. The main goal of such products is to maintain the body in a good condition, protest it from the effects of the environment and aging process, change the appearance and make the body smell nicer. Cosmetic Products are referred as care substances which can be made of chemicals compounds or natural substances to enhance appearance and odor of human body. These cosmetic products beautify human appearance; today cosmetic products are in great demand because of self consciousness and self personality aspects which are closely linked with human life. In the U.S., the Food and Drug Administration (FDA), which regulates cosmetics, defines cosmetics as "intended to be applied to the human body for cleansing, beautifying, promoting attractiveness, or altering the appearance without affecting the body's structure or functions." This broad definition includes any material intended for use as a component of a cosmetic product. The FDA specifically excludes soap from this category.

From last 15 years the Indian cosmetic industry experienced the vital growth as now people become more concerned about their physical appearance. Everyday new product are launching and at the same time creating the demand to broaden the market share. Many international products are also in the market, therefore Indian cosmetic industry are in very stiff competition.

The companies making cosmetic products are more concerned with the customer preferences, their needs, their choices, and also creating the demand of the new product. Various market surveys, Feedback forms, and research are being conducted to know the customer wants. Branding is also one of the important factors in this process.

Branding is accumulation of different marketing mix medium into a whole so as to give an identity. It is a set of marketing and communication methods that help to distinguish a company or products from competitors, aiming to create a lasting impression in the minds of customers. Branding also help the company to communicate the message and ascertain an emotional connectivity with the customers. Celebrity endorsement is one of the important ways to create a brand image especially in cosmetics products. Company, having strong brand image have a high market share and more loyal customers. It is essential to manage all brands and build brand equity over a period of time. Various

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Customer preference is another important area, without sensing what customer wants the market cannot be captured. Customers likes, quality of the product, brand value, how convincing their advertisements are, availability in the marker and various promotional schemes offered by company or store, peer referencing are some of the important factors which may have significant effect on purchase decision.

REVIEW OF LITERATURE

Various authors have studied the customer preference their perception and other factors responsible for purchase decision. Mullen Johnson (1990) revealed that consumers were more likely to switch brands after the price increased than if they were simple exposed to the higher price to begin with. As pricing may have effect on the decision of consumer. Customer may drop the idea to purchase or switch to another brand having low price with same quality.

Merrie, Valarie,(2000) revealed that price is so often considered an indicator of quality, some product advertisements deliberately emphasis a high price to underscore the marketers claims of quality. Marketers realize that at time, product with lower price may be interpreted as low quality. At some time, when consumers evaluate more concrete attribute of a product, such as performance & durability they rely less on price & brand name as indicator of quality.

Yoon & Kim (2000), specifies that loyal customers will pay a premium even if the price has increased because the risk is very high, they prefer to pay higher price for avoid the risk of any change said by. Hoyer, Deborah (2001) revealed that consumer behavior influences in 3 aspects, they are acquiring, using and disposing. The acquiring stands for the way consumer spends money on the products. Using means some of the consumers use the high price products and some of the consumer sees the quality. Disposing is distribution, order or places a particular product.

Cadogan and Foster, (2000), states that price is most important concern for the average consumer preferred brand that why their purchasing intention is not affected by price. Consumer satisfaction can also be measured by analyzing price with cost and values. If the value of product is greater than cost, then customers purchase the product.

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Some of the studies conducted and found the important role of advertisement and promotions Arens (1996) explored that advertiser's primary mission is to reach prospective customers and influence their awareness, attitudes and buying behavior. Their prime object is to get sufficient and appropriate data of customer for segmentation and for better communication.

Shwu-Ing Wu (2001) argued that the level of consumer involvement influenced the advertising effectiveness. Degree of consumer involvement could effectively segment the market. Consumer involvement and advertising content importance (type of media, the degree of repetition, the length of the message, the tone of the message, and the quantity of information) are positively related. A high degree of consumer involvement directed a high advertising effect. Thus, the degree of consumer involvement is an important indication for an advertising strategy.

Silayoi and Speece, (2004) revealed that packaging plays an important role in purchase decisions. Color, size, shape, graphics and available information influence the buyer's decision. Housewives and working women identified packaging elements as the main factors in their assessment and decisions on household purchase. Thomas and Linda,(2007) also revealed that packaging is a very important clue for many shoppers when trying to assess the quality of a wine.

Schiffman and Kanuk (2009) revealed that when consumers have had no experiences with a product, they tend to trust a favored as well known brand name. Consumers often believe that well known brands are superior and are worth buying for the giving assurance of quality dependability, performance and services. Yeh et.al (2010) revealed that a brand cannot be strongin long term without being considered and improved perceived quality of its products or services, customer satisfaction, and customer loyalty as well as the positive effects of brand awareness.

Schiffman, Kanuk, (2009) studied that consumer often judges the quality of a product or service on the basis of a variety of information cues that they associate with the product. Some of these clues are inherent to the product and service other is extrinsic. These clues provide the basis for insight of product and service quality. Khraim (2011), revealed that quality of the plays a very significant role in influencing consumer to be brand loyal. Consumers prefer brand name, product quality, price, promotion, store ambiance and service quality. All these factors showed positive relationship with brand loyalty, exclude design.

According to Zaichkowsky (1985), consumers respond differently in different situations. Higher involvement with purchase decision leads to consumers spending more time and effort and

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indulging in extensive information search. The literature show that price, brand association, quality and celebrity endorsement and customer personality plays significant role in consumer decision making and their preferences.

RATIONALE OF STUDY

This research aims to provide a better understanding of the consumer decision-making process in selecting cosmetic brands. Understanding the customers can assist marketers and practitioners when they develop marketing strategies and enable them to select the most salient attributes to attract and retain customers especially sales promotions and understanding the preferences of the customers, both in the long as well as short term perspective Furthermore, a theoretical model of cosmetic selection behavior in India developed in this study will help to provide a useful framework for future research regarding consumer behavior in the same industry.

OBJECTIVES

- To find the various factors which are considered for purchasing cosmetic brand.
- To find the effect of gender on decision making process and preferences of personal care cosmetic.

RESEARCH METHODOLOGY AND HYPOTHESES

A self designed questionnaire in two sections was prepared. In the first section, the items about the cosmetic purchase such as frequency of usage, inquiry from peer group, impact of different kind of advertisement, motivation to purchase and information search process by male and female customers were asked on nominal scale. In the second section, the items about the importance of fragrance, quality, price, skin tone, packaging, brand, promotion have been asked on likert scale. The reliability analysis was done which gave the satisfactory Cronbach Alpha .926. Convenient sampling method has been used and respondents were asked to give their responses on the preferred option among. The data has been collected from Indore city from Jun-July 2019. Non parametric test Chi Square and percentage analysis have been used for data analysis in the first section as the data was collected on nominal scale and independent sample t test has been used in the second section as the respondent were asked to give response on likert scale.

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Hypotheses

H_{01} There is no significance association between the frequency of cosmetic purchase and gender.

H_{02} There is no significance association between the reference group in cosmetic purchasing and gender.

H_{03} There is no significance association between the impact of advertisement and gender.

H_{04} There is no significance association between the motivation to purchase cosmetic and gender.

H_{05} There is no significance association between the information search for cosmetic purchase and gender.

H_{06} There is no significance association between the expensiveness of the cosmetic and gender.

H_{07} Male and female give equal importance to the fragrance of cosmetics.

H_{08} Male and female give equal importance to the quality of cosmetics.

H_{09} Male and female give equal importance to the price of cosmetics.

H_{010} Male and female give equal importance to the availability of cosmetics in store.

H_{011} Male and female give equal importance to the packaging of cosmetics.

H_{012} Male and female give equal importance to the brand of cosmetics.

H_{013} Male and female give equal importance to the skin tone of cosmetics.

H_{014} Male and female give equal importance to the advertisement of cosmetics.

H_{015} Male and female give equal importance to the sales promotion of cosmetics.

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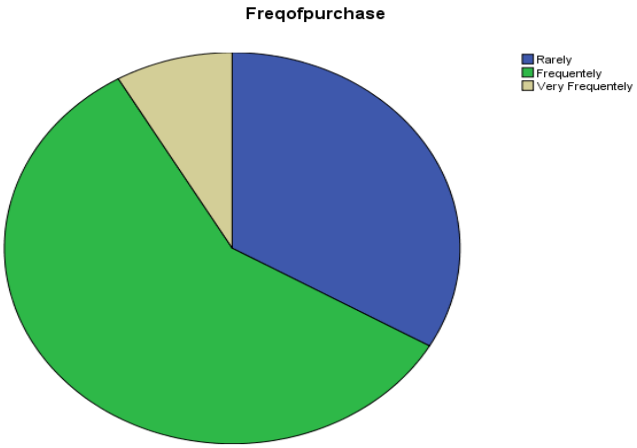
ANALYSES

Part-I

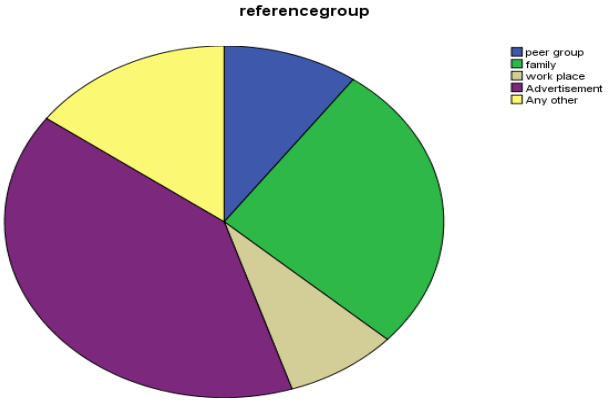


Study found that 58.3% of people frequently buy the cosmetic product, 33.3% of people rarely buy the cosmetic product and 8.3% of people very frequently buy the cosmetic product. So study found that majority of the people are frequently buying the cosmetic product.

Table 1: Chi-Square Tests (Frequency of Use*Gender)

	Value	df	Asymp. Sig. (2-sided)	
Pearson Chi-Square	7.587[a]	2	**.023**	**H_{01} is rejected**
Likelihood Ratio	7.580	2	.023	
Linear-by-Linear Association	4.035	1	.045	

The H_{01} is rejected as the p=.023<.05 which reveals that gender has significant association with the frequency of purchase.



Study found that 40% of people buy the cosmetic product after influenced by advertisement, 26.7% of people buy the cosmetic product after influenced by family, 15% of people buy the cosmetic product after influenced by any other way,10% of people buy the cosmetic product after influenced by peer group and 8.3% of people buy the cosmetic product after influenced by work

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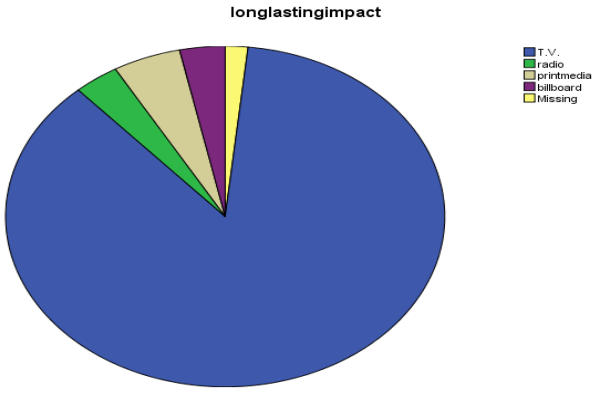
place so study found that majority of the people are buying the cosmetic product after influenced by advertisement.

Table 2: Chi-Square Tests (Reference Group*Gender)

	Value	Df	Asymp. Sig. (2-sided)	
Pearson Chi-Square	1.035[a]	4	**.904**	**H_{02} is accepted**
Likelihood Ratio	1.018	4	.907	
Linear-by-Linear Association	.001	1	.978	

The H_{02} is accepted as the p=.904>.05 which reveals that gender has no significant association with the reference group.



Study found that 86.7% of people have long lasting impact of T.V advertisement, 5% of people have long lasting impact of print media advertisement, and 3.3% of people have long lasting impact of radio and bill board. So study found that majority of the people are has long lasting impact of buying the cosmetic product by T.V advertisement.

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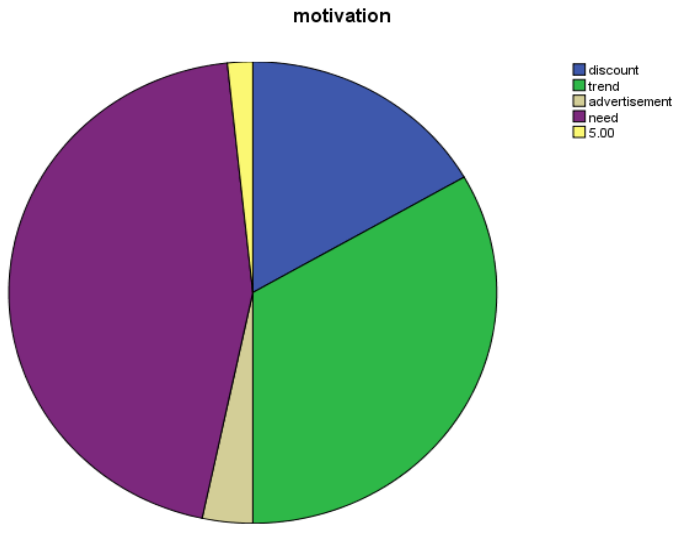
Table 3: Chi-Square Tests (Advertisement Impact*Gender)				
	Value	df	Asymp. Sig. (2-sided)	
Pearson Chi-Square	.391[a]	3	**.942**	**H_{03} is accepted**
Likelihood Ratio	.375	3	.945	
Linear-by-Linear Association	.155	1	.694	

The H_{03} is accepted as the p=.942>.05 which reveals that gender has no significant association with the reference group.



Study found that 45% of people are motivated by the need of product to purchase the cosmetics, 33.3% of people are motivated by the trend of product to purchase the cosmetics, 16.7% of people are motivated by the discount of product to purchase the cosmetics and 3.3% of people are motivated by the advertisement of product to purchase the cosmetics. So study found that majority of the people is motivated by the need of product to purchase the cosmetics.

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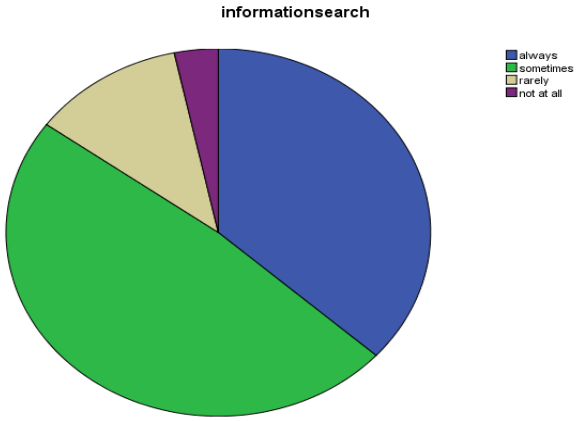
Table 4: Chi-Square Tests (Motivation*Gender)

	Value	df	Asymp. Sig. (2-sided)	
Pearson Chi-Square	5.829[a]	4	**.212**	**H_{04} is accepted**
Likelihood Ratio	6.685	4	.153	
Linear-by-Linear Association	1.174	1	.279	

The H_{04} is accepted as the p=.212>.05 which reveals that gender has no significant association with the reference group.



Study found that 48.3% of people sometimes collect information before purchasing cosmetic products, 36.7% of people always collect information before purchasing cosmetic products, 11.7% of people rarely collect information before purchasing cosmetic products and 3.3% of people not at all collect information before purchasing cosmetic products .So study found that majority of the people sometimes collect information before purchasing cosmetic products.

Table: 5: Chi-Square Tests (Information Search*Gender)

	Value	df	Asymp. Sig. (2-sided)	
Pearson Chi-Square	8.997[a]	3	**.029**	**H_{05} is rejected**
Likelihood Ratio	9.538	3	.023	
Linear-by-Linear Association	7.811	1	.005	

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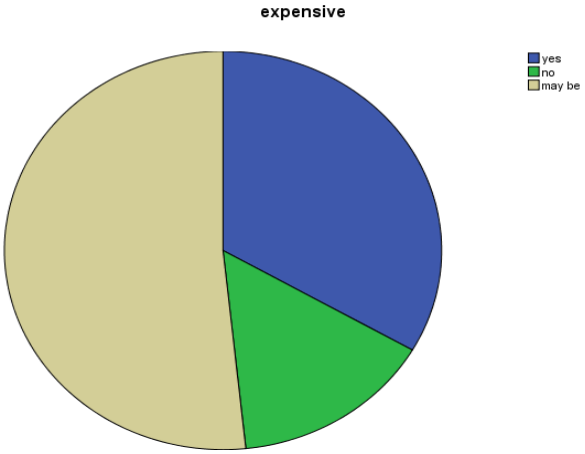
The H_{05} is accepted as the p=.029<.05 which reveals that gender has significant association with the reference group.



Study found that 51.7% of people think may be expensive cosmetic products are better than cheaper products, 33.3% of people think yes expensive cosmetic products are better than cheaper products and 15% of people think no expensive cosmetic products are not better than cheaper products therefore majority of the people think that may be expensive cosmetic products are better than cheaper products.

Table 6: Chi-Square Tests (Expensive*Gender)

	Value	df	Asymp. Sig. (2-sided)	
Pearson Chi-Square	4.146[a]	2	**.126**	**H_{06} is accepted**
Likelihood Ratio	4.312	2	.116	
Linear-by-Linear Association	2.132	1	.144	

The H_{06} is accepted as the p=.126>.05 which reveals that gender has no significant association with the reference group.

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Part-II

Table 7: Group Statistics				
	Gender	N	Mean	Std. Deviation
Fragrance	M	110	3.590909	1.333063
	F	150	3.868421	1.069758
Quality	M	110	4.318182	0.893701
	F	150	4.578947	0.598718
Price	M	110	3.636364	1.048602
	F	150	3.736842	1.082645
Availability	M	110	3.181818	1.052723
	F	150	3.815789	1.009556
Packaging	M	110	3.272727	1.120451
	F	150	3.421053	1.222129
Brand	M	110	3.545455	1.056827
	F	150	4.131579	0.963413
Skin Tone	M	110	3.363636	0.847711
	F	150	3.973684	1.218924
Advertisement	M	110	3.545455	0.911685
	F	150	3.108108	1.242394
Sales Promotion	M	110	3.5	1.05785

Table 8: Independent Samples Test comparing Gender						
		Levene's Test for Equality of Variances		t-test for Equality of Means		
			Sig.	t	df	Sig. (2-tailed)
Fragrance	Equal variances assumed					
	Equal variances not assumed			-0.83	36.68	0.41
Quality	Equal variances assumed	5.10	0.03	-1.35	58.00	0.18
	Equal variances not assumed			-1.22	32.10	0.23

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Price	Equal variances assumed	0.00	0.96	-0.35	58.00	0.73
	Equal variances not assumed			-0.35	45.16	0.73
Availability	**Equal variances assumed**	**0.32**	**0.58**	**-2.31**	**58.00**	**0.02***
	Equal variances not assumed			**-2.28**	**42.48**	**0.03***
Packaging	Equal variances assumed	0.26	0.61	-0.47	58.00	0.64
	Equal variances not assumed			-0.48	47.19	0.63
Brand	**Equal variances assumed**	**1.70**	**0.20**	**-2.19**	**58.00**	**0.03***
	Equal variances not assumed			**-2.14**	**40.72**	**0.04***
Skin Tone	**Equal variances assumed**	**0.88**	**0.35**	**-2.07**	**58.00**	**0.04***
	Equal variances not assumed			**-2.28**	**55.90**	**0.03***
Advertisement	Equal variances assumed	2.22	0.14	1.44	57.00	0.16
	Equal variances not assumed			1.55	54.34	0.13
Sales Promotion	**Equal variances assumed**	**0.00**	**0.99**	**2.49**	**57.00**	**0.02***
	Equal variances not assumed			**2.53**	**46.96**	**0.01***

Table 9: Acceptance/Rejection Decision	
H_{01} There is no significance association between the frequency of cosmetic Purchase and gender.	Rejected
H_{02} There is no significance association between the reference group in cosmetic purchasing and gender.	Accepted
H_{03} There is no significance association between the impact of mode advertisement and gender.	Accepted
H_{04} There is no significance association between the motivation to purchase cosmetic and gender.	Accepted
H_{05} There is no significance association between the information search for cosmetic purchase and gender.	Rejected
H_{06} There is no significance association between the expensiveness of the cosmetic and gender.	Accepted
H_{07} Male and female give equal importance to the fragrance of cosmetics.	Accepted
H_{08} Male and female give equal importance to the quality of cosmetics.	Accepted
H_{09} Male and female give equal importance to the price of cosmetics.	Accepted

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H_{010} Male and female give equal importance to the availability of cosmetics in store.	Rejected
H_{011} Male and female give equal importance to the packaging of cosmetics.	Accepted
H_{012} Male and female give equal importance to the brand of cosmetics.	Rejected
H_{013} Male and female give equal importance to the skin tone of cosmetics.	Rejected
H_{014} Male and female give equal importance to the advertisement of cosmetics.	Accepted
H_{015} Male and female give equal importance to the sales promotion of cosmetics.	Rejected

CONCLUSION

Study analyzed the perception of both male and female customer towards the personal care product. Both male and female do differ in their frequency of purchase of cosmetics products. Female purchase cosmetic brand more frequently then the male as female is more concern about the beauty. Customer uses their reference group such as peer group, family, advertisement and work place to know about the product. Most of the people refer advertisement and family members' opinion for purchase. In this context gender makes no difference, therefore attractive advertisement may be an important determinant to increase the market share. Talking about the advertisement through different mode such as T.V., Radio or print media it is revealed from the study that T.V. advertisement has long lasting impact on customers mind than any other mode of advertisement. Most of the customers buy cosmetic product when they are in the need. Very few buy due to offer and discount available on the product. Information search before purchase of cosmetic brand is one of the important determinant. Female are more conscious before purchase therefore try to extract as much as information about the product on the counter part male feel that these are low priced nondurable product hence do not spend much time to search the information about the product. While correlating the price with quality female customer feel that higher priced product are directly proportional to the higher quality and ready to pay premium amount to get quality products but male are in different opinion as they do not perceive the high priced higher quality philosophy. Major players must take these determinants into consideration before making marketing strategy.

In the second part of the analysis customers revealed importance of various factors of cosmetics. Fragrance, quality, packaging, and advertisement are important factors for both male and female customer. They both look for these factors before purchasing any cosmetic product. On the other hand male and female customer do differ in giving importance to the brand value, availability in the

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store, skin tone match, and sales promotion. Female customers give more weight to the brand value of the product then the male customers. Similarly availability of the demanded product is also important. Male customer usually switch to the other brand if the required brand is not available in the store but female customer do not do the same therefore female are more brand loyal then the male. Female customers match their skin tone before purchasing the cosmetic product but male customers are not bothered for the same. Sale promotion also considered an important factor by female customers. They attract from various promotional schemes introduced by the store/ company, but male do not considered it as important factors for making purchase decision.

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