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Nigerias Federalism, Unity

Study of the Leadership

Highlights

Identifying the Factors

Considering Gender Differences

Discovering Thoughts, Inventing Future

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Contents of the Issue

i. Copyright Notice
ii. Editorial Board Members
iii. Chief Author and Dean
iv. Contents of the Issue

1. Nigeria's Federalism, Unity and Development. *1-7*
2. Identifying the Factors Affecting Customer Purchase Intention. *9-13*
3. Study of the Leadership Styles Considering Gender Differences. *15-22*
4. Leading Innovation Change in Today's Competitive Environment. *23-29*
5. An Experimental Investigation of Factors Affecting Consumers' Perceptions of Digital Sales Promotions. *31-38*
6. Measuring Job Satisfaction Level of Employees using Demographics: A Study of HDFC Bank. *39-48*

v. Fellows and Auxiliary Memberships
vi. Process of Submission of Research Paper
vii. Preferred Author Guidelines
viii. Index

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Nigeria's Federalism, Unity and Development

By Osabiya Babatunde

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Abstract- Since 1914 when the incongruous people from different parts were brought together in the name of amalgamation, the country Nigeria has not actually been acting as one Nigeria. Though the country came together with the principle of federalism and its workability, the empirical study has shown that there is no unity in diversity as earlier envisaged. The typical Nigerian is a self interest person of me, I and myself, very nepotic and ethnic oriented personality.

Keywords: Ifederalism and unity in diversity in nigeria, socio-economic development, political development.

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Nigeria's Federalism, Unity and Development

Osabiya Babatunde

Abstract- Since 1914 when the incongruous people from different parts were brought together in the name of amalgamation, the country Nigeria has not actually been acting as one Nigeria. Though the country came together with the principle of federalism and its workability, the empirical study has shown that there is no unity in diversity as earlier envisaged. The typical Nigerian is a self interest person of me, I and myself, very nepotic and ethnic oriented personality.
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I. Introduction

Nigerian state is an agglomeration of diverse ethnic nationalities that were brought together by British colonial subterfuge. This variegated entity emerged with the British colonial authority's merger of the Northern and Southern protectorates in I 914. It was indeed a merger of convenience for the British colonial authority who sought to consolidate their socio-political and economic interest by the merger, but largely a marriage of inconvenience for the indigenous peoples who were never consulted before the merger.

It has been a century since the emergence of Nigeria as an entity and over fifty four years of which has been in its post colonial governance. However, the country continue to grapple with the recurrent issue of ethno-religious antagonism and disharmony.

While it is not misplaced for plural societies to be confronted with the issue of unity in diversity. Nigeria's narrative continues to be so intractable and perennial. The preponderance of centrifugal forces in the Nigerian polity cannot be overemphasized as evident in the rise of ethno-religious militia groups; wide spread display oh narrow and parochial political sentiments; abuse of office for sectional gain: widespread corruption and official graft etc. The design of Nigeria's political architecture on the 'template of federalism was intended to create unity in the midst of' diversity that would in turn galvanise and promote development in the socio-political and economic landscape of the country.

In this paper an attempt will be made to investigate whether federalism as practiced in this diverse entity called Nigeria has been able to create the much needed ethno-religious harmony or better still unity in diversity needed For the socio-political and economic development of the country. To achieve this aim, this paper will be segmented thus: background to Nigeria's federalism, theoretical underpinning of the subject matter, federalism and Nigeria's and unity in diversity and finally conclusion and recommendations.

II. Background to Nigeria's Federalism

The Nigerian state is a British colonial contraption that was formed with the merger of the Northern arid Southern protectorates in 1914. Prior to British colonial forage into the area now called Nigeria, the diverse ethnic nationalities operated largely as distinct autonomous groups. (Awa. 1976; Nnoli, 1978; Osuntokun,1979).

Nigeria's heterogeneous groups were never consulted before a union was foisted on them. k British colonial forceful integration of the Nigerian peoples was further attenuated with the colonialist egregious policy of divide and rule. The British colonial policy of divide and rule pitted one ethnic group against the other and the subsequent cataclysmic effects of that egregious policy on the Nigeria state is that it laid a fertile ground for ethno-religious disharmony to fester. (Nnoli 1978). Economic scarcity occasioned by the British colonialist disarticulated economic practices also deepened on the manipulation or primordial fault lines for sectional interest especially amongst the emerging indigenous ruling class from the fold of the nationalist (Onimode. 1981:168).

The polarization of ethos amongst the Nigerian peoples meant a political arrangement that would effectively manage the ethno-religious fault lines that mushroomed during colonial rule became inevitable. Hence, the clamour for such a political arraignment as deduced from the statement of the British colonial representative in Nigeria - Sir Arthur Richard in 1946 during the deliberations on the 1946 constitution:

It is only by the accident of British suzerainty which has made .Nigeria's one country. It is still far from being one country or one nation socially or even economically, socially and politically there are deep difference between the major tribal groups. The do not speak the same language and they have highly divergent customs and ways of life and they represent stages of culture (quoted in Osuntokun I979:99),

This line of thought was also at different times echoed by Nigeria's nationalist notably Chief Obafemi Awolowo and Sir Tafawa Balewa.

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In the opinion of Awolowo. a strong advocate of federalism-

Nigeria is not a nation,, it is a mere geographical expression, there are no Nigerians in the same sense there are English or welsh or French: the word Nigeria is merely a distinctive appellation to distinguish those who live within the boundaries of Nigeria from those who do not (quoted in Osuntokun 1979..99).

Balewa-. Since the amalgamation of Southern and Northern provinces in 1914. Nigeria has existed as a country only paper- it is. still far from being united, Nigeria unity is only a British inheritance for the country (quoted in Osuntokun, 1979:99).

Coupled with these disillusionment on the legitimacy of the Nigerian state was the bare faced ethnic antagonism between notable leaders of the major ethnic groups. Of note was the brinkmanship between Dr Nnamdi Azikiwe and Chief Obafemi Awolowo following the former's highly sectional rhetoric recorded in the West Africa Pilot edition of 1947-

It would *appear that the God of Africa has created the Igbo nation to lead the children of Africa from the bondage of the ages... the martial prowess of the Igbo nation at all ages of human history has enabled them the role of preservers... The Igbo nation cannot shift its responsibility .from its manifest destiny.* (quoted in Osadolor, 1998:52).

Chief Obafemi Awolowo responded to what he felt was Azikiwe's ethnic chauvinism by saying; It *seem clear to me that (Azikiwes's) policy was to corrode the self respect of the Yoruba people as a group to build up the Ibo as a master race* (quoted in Osadolor, 1998:52).

Inter ethnic rivalry was indeed rife and pervasive especially between the three major ethnic groups- Hausa, Yoruba and Igbo. The need to design a political arrangement to douse. This unhealthy ethnic rivalry cocooned in embedded economic interest became so desirable. Thus, federalism became that political arrangement through which fear of domination of one ethnic group by the other could be allayed. As a political arrangement that makes room for the division of power within a state between the component regions and the central government federalism could not have been more apt Icy a plural society like Nigeria, hence, its acceptance by the British colonialist and the Nigerian political elites (Osuntokun, 1979; Obiyan, 2010).

To this end, between the period of 1947 to 1953 the Nigeria state witnessed a lot of debates midwifed by the British colonialist as regards the formation and adoption of federalism in the country (Osadolor 1998: 39). The Macpherson constitution of 1951 was shunted because of what the nationalist felt was its undue rigidity. Consequently conferences were held in London and Lagos in 1953 that eventually ushered in the Lvttleton constitution of 1954 which adopted full federalism for the country. (Osuntokun1979:107).

However, the adoption of federalism in 1954 was not without acrimony as the federal system adopted was seen as defective because one region (north), was bigger than the other two regions (west and East) combined, this made Chief Obafemi Awolowo a strong advocate of Federalism to label it "an abominable disrupting and divisive British heritage" (Osuntokun, 1979:91).

Chief Awolowo"s vituperation may not be out of place, because a defective federal arrangement can actually create more problems than the solutions it was intended to create as the political philosopher John Stuart Mill pointed out-

There should not be any one state so much more powerful than the rest as to be capable of vying in strength with many of them combined. If there be such a one and only one, it -will insist on being master of the joint deliberations, if there be two they will be irresistible when they agree and whenever they differ, everything will be decided by a struggle for ascendency between the rivals (Ijalaye, 1979:141).

Beyond this structural imbalance that characterised Nigeria's federalism from the outset, the thorny issue of minority groups cry of marginalisation and unbridled domination by the major ethnic groups equally flared up which prompted the setting up of the Willinks commission of 1957 to address the grievances or the minority groups.

At this juncture, it must be said that discussion on the evolution of Nigeria's federalism cannot be complete without highlighting the impact of military rule. The inability of the political class who succeeded the British Colonialist on October I", 1960, to manage their differences for the harmonious co-existence of the Nigerian state eventually led to a coup detat on Jan 15, 1966; counter coup in July 1966 and eventually a bloody civil war from 1967-1970.

The military who retained power after the war ended in 1970 were to later reconstruct Nigeria's federalism from the appreciable autonomy its gave the regions from 1954 to 1966 into a largely centralized system with less autonomy for the component units.. The military as an institution typifies an ideal Weberian bureaucratic model that would not just fit into the practice of true federalism.

According to Elaigwu (1979:157):

Basically Military federalism in Nigeria has two conspicuous features. The first is the military superstructure: military regime in which institutions of popular participation are suspended. The military hierarchy of autonomy, the head of the federal military government appoints all state governors who are responsible to him. This negates the traditional principle of federalism and fits the Apter's model of mobilization with chain of command and minimum accountability to the people.

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The military tinkered with Nigeria's federalism with little or no accountability to the people and consequently to the detriment of preserving diversity and the same time maintaining unity which federalism was intended to create in the first place, which made Ijalaye (1979: 144-145) to corroborate Elaigwu's earlier assertion.-

The instability of Nigeria's federalism has also been promoted by the trial and error approach of the governmental system under the military rule. Military rule by it very nature does not favour an ideal federalism since the unified command of the army has not been trained for such a system of government. The military incursion into governance only led to the entrenchment of federal structure with a very strong centre and a weak component units that eventually became subservient to the central government.

The impact of the Nigerian military on the practice of Federalism in the country can indeed not be 'over emphasized, the thirty six states of the federation, quota system federal character principle and the 1999 constitution that ushered in our nascent democracy arc some of the legacies of military rule in the Nigerian state.

III. Theoretical Framework

The Nigeria state is a multicultural cultural, society with diverse ethnic and religious groups. These diverse group of people have varying interest as the country strive towards nation building and democratic governance. To this end, this work, will be investigated though the prism of group theory. .Nigeria's emergence was not negotiated by its indigenous peoples, it was done through the fiat of British colonial rule of the country. Consequently, the various groups that make up the entity called Nigeria have been at serious competition with each other, oftentimes to further their own narrow socio-political and economic interest.

Group theory owes its origin to the theoretical postulation of Arthur Bentley a major player in the behaviouralist school of thought in political science. Bentley felt societies are made up of groups who struggle with each other on the basis of interest articulation and pursuit.

In the words of Bentley:

The phenomena of political life which we study will always divide the society in which they occur, along lines which are very real, though out of varying degrees of definiteness. The society, itself is nothing other than the complex of groups that compose it (Quoted in I-Haye, 1983:19).

Quoting Bentley further:

An interest, as the term will be used..., is the equivalent of a group. The group and the interest are not separate. There exist only one thing, that is, so many men bound together in or along the path of a certain activity (Quoted in Haye, 1983: 17)

It will be difficult of overemphasize how group conflict overheats Nigeria's body politics. Instances of one ethnic or religious group manipulating primordial - sentiment' to score cheap political points against opponents are rife. The net effect of group conflict on Nigeria's federalism is that it continues to fan the embers of ethno-religious disharmony to the detriment of the harmonious co-existence of the diverse peoples in the country.

This ethno- religious disharmony has equally been exacerbated by the corrupt ridden economic conditions that characterise many post colonial African states such as Nigeria as Himmelstrand quoted in Anifowose (2011:31) observed:

The Nigerian tribalism of recent years is mainly a political tribalism stemming not from primordial ethnic loyalties as such but from politically exploited and reinforced reactions to contemporary African societies, conflicts of an economic nature involving different ethnic groups became infested with tribalism as a result of the competitive strain of modern political and economic structure.

The furtherance of interest just like Bentley posited is the bases for this group conflict and this has even become much more pronounced in plural societies with colonial antecedents like Nigeria that has not done much to renegotiate the basis of its existence as a single indivisible entity .

Sadly to say, post colonial Nigeria continue to see the narratives of ethno-religious antagonism festered due to its widespread elevation to the front burner of our national discourse by self serving leaders masquerading as the champion or protector of their various ethnic or religious groups.

The lukewarm altitude of the leaders of the various competing ethnic and religious groups in Nigeria to building a united country with a strong corporate identity has been clearly pointed out by Anifowose (2011:37).

When tribalism is exploited over issues in such away as to affect adversely the interests of the groups involved in political and economic competition, deep passions are aroused and violent conflict may ensue. This assertion is substantiated by Nigeria's experience at various stages of her history. In Nigeria, political parties became based on ethnic groups and regions. Politicians appealed to the based lovalties of their tribes-men and consideration of principle and ideology had no place.

It must be said there is no society without group conflict, group conflict indeed decides the past, present and future of a country. However, it leaves much to be desired when group conflict is consistently anchored on narrow and parochial interest as in the case of Nigeria.

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The resultant effect is chaos, disharmony and sometimes war.

IV. Federalism and Unity in Diversity in Nigeria

We will begin this segment by first looking at the concept called federalism. Federalism as a concept dates back to millennia when ancient societies such as in Israel and the Greek city state practiced one form of corporation to boost trade or to secure themselves from external aggressor. However, the study of contemporary federalism began with the United States of America (USA) which adopted a federal constitution in 1787.

The concept of federalism has so many definitions and perspectives. However, the concept of federalism cannot be divorced from one cardinal principle which is to preserve diversity while at the same time maintaining unity.In the words of Watts. (1999;6)

Federalism is basically not a descriptive but a normative term and refers in the advocacy of multi-tired government combining element of shared rule and regional self rule. It is based on the presumed value and validity of combining unity and diversity and of accommodating, preserving and promoting distinct, identities within a larger political union.

Intellectual edifice of the study of contemporary federalism began with the scholarly effort of K.C. Wheare who sees it as a political arrangement that devolves power in a state between the central government and the component units.

Federalism has equally been subjected to scholarly debate whether as a design or a process. K.C. Wheare's theoretical postulation on the concept of federalism has been seen as overly legalistic and typical of a design. Wheare defined federalism as ".... the method of dividing powers so that general and regional governments are each, within a sphere. coordinate and independent".

He went further to illustrate how this framework should operate. Wheare:

First of all since federal government involved a division qt. functions and since the states forming the federation are anxious that they should not surrender more power than they know, it is essential for a federal government that there be a written constitution embodying the division of powers and binding all government authorities throughout the federation. From it, all state and federal authorities derive their powers and any action they perform contrary to it are invalid. (cited in Dare 1979:27-28).

However advocates of federalism as a process and also as a tool for managing sociological elements in a plural society like Carl Friedrich and William Livingstone differed with the overt preoccupation with legal and institutional framework of the design template of K.C. Wheare.

According to William Livingstone –

The essential nature of federalism is to be sought for, not in the shading of legal and constitutional terminology, but in the force-economic, social, political, cultural- that have made the outward forms of federalism necessary... the essence of federalism lies not in the constitutional or institutional structure but in the society itself. Federal government is a device by which the federal qualities of the society are articulated and protected (cited in Dare 1979:29).

What this imply is that the sociological factors such as diversity in culture, religion, ethnicity. race etc. that made federalism important in the first place cannot be sacrificed on the altar of purely constitutional and legal connotations. However, it will be largely implausible to out rightly jettison Wheare's legal and constitutional framework as out of place, since it is pertinent to have legal and constitutional backing for the negotiated sociological variables so as not to be easily manipulated, circumscribed or even circumvented for the self serving interest or any group(s) in the federation.

In the words of Jinadu (1979:19)-

The classical or juridical (Wheare), process and sociological formulations of federalism are not mutually exclusive. This is the point about the reference to the sociological dimensions of Wheare's federal government .This is also why it was suggested... that sociological variables take on meaning and significance within the legal framework provided by a federal arrangement.

From the foregoing,, federalism may well offer that mechanism for managing the primordial differences inherent in plural societies.

Nigeria's experience with federalism as a tool for managing the country's ethno-religious diversity is still very much less than ideal. Nigeria's federalism is overly and overtly legalistic and also less endeared to sociological variables. It has been argued that Nigeria only experienced true federalism just between the period of 1954-1966 and that ever since it has been a practice of pseudo-Federalism. The consequences of this anomaly in our practice of federalism is that it has increased the preponderance of virulent identity politics detrimental to our national integration as posited by Babawale (2001)

The phenomena of ethnic militia is a logical derivative of the process of defederalization which Nigeria has experienced since 1966. The consequence has been an explosion in the negative use of ethnicity across broad spectrum of society. If measures are taken to re-federalise Nigeria, ethnic militia will lose their appeal and become redundant.

The overwhelming emphasis on constitutional and institutional elements and the relegation of the sociological variables to the background in Nigeria's practice of federalism has done more harm than good.

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Federalism was suppose to manage our sociological narratives by offering a platform through which the diverse nationalities that make up Nigeria can express themselves. It is however, unfortunate that Nigeria practices federalism only in name but not in reality. The overwhelming centralisation of power negates the basic tenet of federalism, which is to decentralize power that grants appreciable autonomy to the component units to manage their affairs and resources.

The over centralization of power in the Nigerian federation continue to exacerbate primordial fault lines as one group compete against the other for the purpose of controlling the centre: this has become a very disintegrative factor to managing our diversity as Obivan (2010:309) argues-

A major factor in group conflict in the country is the quest to control the national purse through the mechanism of state power at the federal level. Given the enormous resources at the centre therefore, groups do not see any need to concentrate on the sub national units, as lack of access to the .federal power makes many of this subunits unenviable.

This in effect, means that even though in law, Nigeria is a federal stale, in reality, it does not provide the real basis of a federal state. This situation reduces the effectiveness of federalism in Nigeria to serve as a federal solution to the great diversity in the country.

Aside from the structural imbalance of Nigeria federalism that has thrown up intense and divisive politics of primitive manipulation of primordial fault lines, the bastardization and mismanagement of the Nigerian economy from the post 1966 period till date has further fuelled disharmony in the country. The Nigerian masses are daily confronted with the challenges of poor governance that has seen their standard of living dropped consistently. This has thrown up all sort of violent clashes between diverse groups in the country. One of the major underlying factor precipitating this violent clashes owe its origin to economic scarcity that has become so pervasive in Nigeria's corrupt ridden mono-product economy.

This has become one of the major disincentives to the viability of federalism as a tool for managing Nigeria s diversity. Federalism is a means to an end and not an end in itself hence the socio- political and economic factors are extremely important to its viability and sustenance. The mismanagement of the sociological variables, especially the economic Front may well not be isolated from the continuous clamour for state creation which to a large extent is at best self serving as -Nnoli (1978:191) Posited-

The most ardent of advocates of new states or regions have always been aspirants to high positions in the political, administrative, professional and business fields who have jailed to attain positions of pre eminence at the national, regional or slate levels, and who hope to attain such heights in smaller constituent entities.

The mismanagement of the Nigerian economy is certainly a sad tale and a strong impediment to the attainment of unity in the midst of diversity that the country finds The impoverishment of the Nigerian masses through unemployment, massive infrastructural deficit and the endless devaluation of the naira has more than anything else open the floodgate of resentment, disillusionment and violent clashes between the country's diverse ethno- religious groups. It has equally increased the fold of centrifugal forces some of which have taken up arms against the Nigerian state such as the Niger Delta militants and the Boko Haram extremist.

The perennial failure of leadership in Nigeria is also an insidious factor precipitating the numerous anomalies the country has come to represent. In the words of Obiyan (20l0:31l):

-The failure of leadership in the country and the failure of the stale to make itself relevant to the needs of the masses have not only worsened inter-group conflict hut also weakened national integration. The pauperisation of the masses has weakened the citizen, confidence in the state. This creates sundry problems for the state.

The settler versus indigene dichotomy is another egregious issue that continue to imperil the viability of our present form of federalism as an effective tool for creating in unity in diversity in Nigeria. It is saddening that a Nigerian born and bred in one part of the country is still refers to as a settler rather than an indigene of that area. This continue to create ambiguity on the identity of the Nigerian.

Hence. the continued festering of narrow and parochial politics of ethnic bigotry in Nigeria. The ambiguity on the notion of citizenship in Nigeria is further blurred by the constitution which ironically sanctioned a common national citizenship but at the same time espoused the idea of indigeneity. Section 42 subsections (1) (2) (3) of the 1999 constitution states inter alia:

(1) A citizen of Nigeria of a particular community, ethnic group, place of origin, sex, religion or political opinion shall not by reason only that he is such a person:

(a) Be subjected either expressly by or in the practical application of any law in .force in Nigeria or any executive or administrative action of the government, to disabilities or retractions to which citizens of Nigeria of other communities, ethnic groups, places of origin, sex, religions or political opinions are not made subject; or

(b) Be accorded either expressly by, or in the practical application of any law in force in Nigeria or any such executive or administrative action any privilege or advantage that is not accorded to citizens of Nigeria of other communities, ethnic groups, places of origin, sex,

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religion or political opinion:

(2) No citizen of Nigeria shall be subjected to any disability or deprivation merely by reason of the circumstances of his birth.

(3) Nothing in subsection (I) of this section shall invalidate any law by reason only that the law imposes restriction with respect to the appointment of any person to any office under the state or as a member of the Nigerian police forces or to an office in the service of a body, corporate established directly by any law in force in Nigeria.

However a lacuna at the same time is espoused in the same 1999 constitution in section 318(11) paragraph (vi)-

Belong to its grammatical expression when used with references to a person in a state, refers to a person either whose parents or any whose grandparents was a member of community indigenous to that state.

The settler-indigene dichotomy has in recent times assumed a very dangerous dimensions in such states like Plateau, Nasarawa, and Kaduna owing to rampant economic scarcity and its manipulation by the political class for the purpose of bettering their narrow socio- political and economic interest.

The institutionalization or certain policies and principles such as: quota system. federal character and the National Youth Service Corp (NYSC) has done very little to incorporate the 'Nigerian people because of the aforementioned prevailing anomalies.

V. Conclusion and Recommendation

Nigeria's chequered political history has been characterised by inter-ethnic conflicts to the detriment of building a common identity that would catalyse its socio-political and economic growth and development.

The emergence of federalism to manage these inter-ethnic conflicts for the purpose of unity in diversity still remains a mirage. It must be said, there is hardly a federal state that is not confronted with the contending issue of centrifugal and centripetal forces. From India. Canada. Malaysia, to Brazil just to mention these few, have had to and would continue to contend with intergroup conflicts. However, these, aforementioned federal states have been able to manage their difference and diversity to the extent of building, a strong corporate identity. Diversity -should not be a problem. it can indeed be a big plus it properly manned.

However, it has not been so in Nigeria as its peoples continue to be divided along the fault lines of ethno-religious cleavages. No doubt the history of Nigeria's emergence was never negotiated by its diverse nationalities, notwithstanding, we can reinvent ourselves and it will only start when there is a thorough overhaul of our body politics.

According to late political economist Bade Onimode-

Development means fundamental structural transformation from an outmoded social svstem to a new one through a determined struggle against the conservative retrograde forces of the status quo. It requires a basic reorganisation of the economic, political and social structure of the stagnant society through an all out mobilization of all its creative resources. This is required in Nigeria to liquidate imperialist domination, terminate capitalist exploitation, transcend technological rigidities, and wise the consciousness of the masses (Onimode 1981:166 Our independence leaders missed it when they could not overcome the pettiness of identity politics and the military equally missed it when they could not sit the Nigerian peoples on a roundtable to renegotiate the terms of their existence as an entity when the country's civil war ended in 1970. It is however, incumbent on the present political class to look beyond their narrow interest to reform the Nigerian state by renegotiating our continued corporate existence.

Our present system of federalism must be jettisoned for the pre- 15th January 1966 federalism that gave premium to principle of derivation and also appreciable autonomy to the component units. Invariably, this would reduce the enormous power and resources at the centre and also tame the mad rush to control power at the centre for self serving purposes.

It would also douse the unending clamour for more states, since states would be made to generate their own resources. Hence, only viable and self sustaining states will exist because creation of more states has only amplified the majority-minority question which has only succeeded in stoking the flames of ethno-religious disharmony in the country.

The Nigerian state must also diversify its economy and engage its people, especially the youth in productive ventures by so doing they will not become willing tools in the hands of manipulative politicians to torment ethnic strife. Fiscal federalism will help reduce economic scarcity ,tame corruption, strengthen institutions of governance and also help the country unlock many of its hidden potentials because states will generates their own resources and by so doing it will stir up innovation, invention and sound financial intelligence that would help drive growth and development in the long run.

The settler- indigene dichotomy should also be addressed through a constitutional amendment that gives people the right to claim where they were born or a place they have stayed or an appreciable number of years provided they choose to. And above all leadership must he improved upon and corruption that denies the majority their rightful share of the common wealth dealt with. The led must also wake up from their passivity to move this country in the right direction and again we must reflect the change we want in this country because

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truth be told, there is no perfect society anywhere, what we have are people striving to build a near perfect society. We believe, if these aforementioned reform are sincerely carried out, federalism as a political solution to managing Nigeria's diversity for the purpose of creating unity and a strong corporate identity that would drive our socio- political and economic growth and development would be realizable.

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Identifying the Factors Affecting Customer Purchase Intention

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Abstract- In the worst competitive market the consumer products manufacturing industries pay attention on customer purchase intention for maintain their repute in market and enhanced their goodwill. Because loyal customer are good source for create revenue. This study learns and contributes the factors that affect customer purchase intention. The purpose of this study is to observe the effect of independent variable (customer knowledge ,purchase intention, celebrity endorsement and perceived value) on dependent variable (purchase intention).The study describe that the relation between dependent variable have significant relationship with purchase intention. This is quantitative study and sample size of this study is 100. And 100 questionnaires were used for collection of data. The results of this study shows that perceived value, customer knowledge, celebrity endorsement have significant relationship with purchase intention.

Keywords: purchase intention, quantitative study, loyal customer, independent variable.

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Identifying the Factors Affecting Customer Purchase Intention

Sohail Younus[α], Faiza Rasheed [σ] & Anas Zia [ρ]

Abstract- In the worst competitive market the consumer products manufacturing industries pay attention on customer purchase intention for maintain their repute in market and enhanced their goodwill. Because loyal customer are good source for create revenue. This study learns and contributes the factors that affect customer purchase intention. The purpose of this study is to observe the effect of independent variable (customer knowledge ,purchase intention, celebrity endorsement and perceived value) on dependent variable (purchase intention).The study describe that the relation between dependent variable have significant relationship with purchase intention. This is quantitative study and sample size of this study is 100. And 100 questionnaires were used for collection of data. The results of this study shows that perceived value, customer knowledge, celebrity endorsement have significant relationship with purchase intention.

Keywords: purchase intention, quantitative study, loyal customer, independent variable.

I. Introduction

The purchasing process to buy a particular brand or product is affected by various factors such as price of the product, design, packaging, knowledge about product, quality, celebrity endorsement, fashion and sometimes family relation as well (Shafiq et al., 2011). In developed countries of the world, the retail market is mature (Berner et al., 2001). But in Asian markets like Japan, China, India and South Korea, the people of these countries are sensitive about product or brand and have some questions in their minds such as what the brand offers? And how the brand fulfills their needs? (Anholt, 2000). According to Blackwell et al., (2001) that the decision making of consumers about particular brand based on searching for the internal and external environment. With reference of internal information, it is collected from previous experiences due to advertisement etc and external information may be gathered from peers or market place etc. In addition, previous studies argued that the external factors for instance, demographic, group and geographic have the influence on purchase intention. However, some there are some problems in applying these factors and also some issues regarding the measurements of purchase intention. The influence of demographic on purchase intention is difficult that needs to be examined. For example, consumers under the age of 18 to 24 years old likely to buy a product at the spot or change the brand if the mood strikes (Abdul Razak & Kamarulzaman, 2009). Zaal, (2009) elaborates that different economic conditions have pushed the companies to make efficient its operations and make sure the right product for the right market unlike capturing only those markets from where high returns rise.

Madahi and Sukati (2012) describe that the purchase intention has become complicated and significant in recent era. Consumers have know how from different advertisements, reports and articles about products. Moreover, different kind of brands, products, superstores etc have complicated and difficult decision making.

II. Literature Review

Purchase intention is the preference of consumer to buy the product or service. In another words, purchase intention has another aspect that the consumer will purchase a product after evaluation. Many factors affect the consumer's intention while selecting the product and the ultimate decision depends on consumers' intention with large external factors (Keller, 2001). Decision making about purchase is affected by the group in selection procedure of a brand for known products. The selection of a brand based on group cohesiveness of the brand (Witt & Bruce, 1972). The information about the brand have been used by the other group members also affect the decision to skip the existing brand and to move on to the purchase those brand that is using by other group members (Witt, 1969). So the great orientation to consumer's members impact to other members to buy particular brand used by the other group members (Moschis, 1976). Many factors intended to purchase intention which is customer knowledge, perception of consumers, product packaging or design and celebrity endorsement etc.

The study conducted by Satish and Peter (2004) explains that knowledge about the product by the consumer plays an integral role during product purchase decision. Other studies like Rao and Monroe (1988) argued that knowledge of the product is the main factor in product purchasing decision. Product

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packaging in which one thought is simple outlook and second thought is to prepare attractive packaging. These factors are also very important and have influenced on consumer purchase intention (Ann, 2008). Another research of Fung et al., (2004) revealed that consumer's feelings attached with design and packaging. Moreover, in company's point of view packaging or design build the good will of company and it also shows the quality of the product (Dileep, 2006). Many authors have great importance of celebrity endorsement. But the main point, it should be relevant to the product with reasonable logic about the product (David & Benedikte, 2004). Another factor of purchase intention is the perceived value which implies the relationship with product and consumers (Payneand Holt, 2001). It is ultimate conclusion that higher the perceived value resulting higher the intention of purchase (Tung et al. 1994). Perceived value of the product has different dimensions that are tangible and intangible (Snoj et al. 2004). James, (2002) elaborates that the higher perceived value enhancement to purchase decision. However, on the basis of knowledge of product, consumers assess the product and make decision (Nah Hong, 2007). According to the Tun Zong et al. (1994) that purchase intention has positive affect with perceived value.

III. Hypothesis Development

H_1: Celebrity endorsement has significant relation with purchase intention.

H_2: Customer knowledge about the product has significant relation with purchase intention.

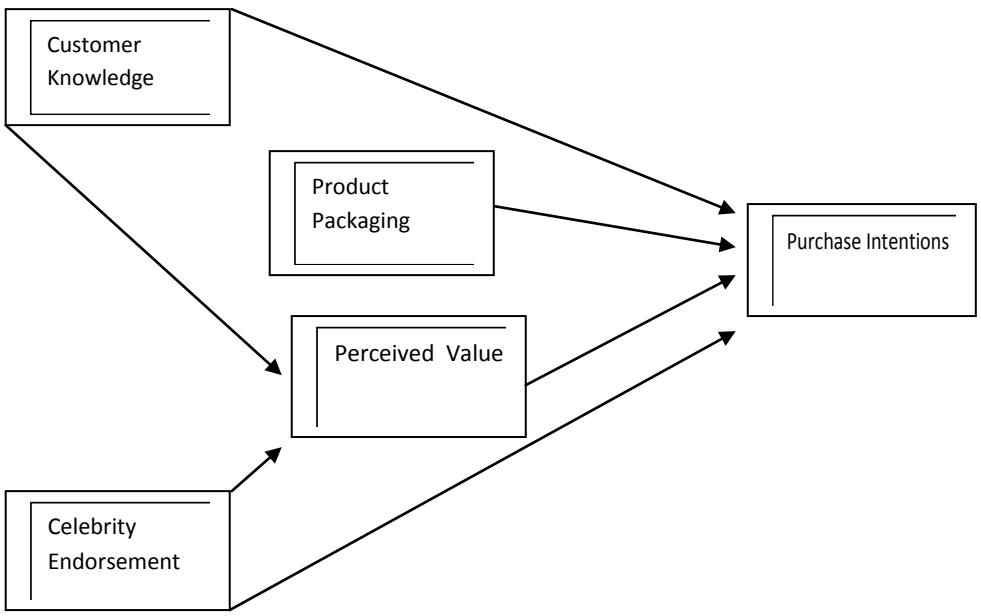
H_3: Product packing has significant relation with purchase intention.

H_4: Perceived value has the direct relation with the purchase intention and has significant relation.

IV. Research Methodology

This study follows the quantitative method; questionnaire was filled by 100 respondents. The population of our study consists of the self earning and self spending people. The question used measurement by likert scale of 1 to 5. Regression analysis was executed to get the results. The descriptive research is known about the effect of all independent variable on dependent variable.

Model



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V. Results

Table No.01: Descriptive Statistics

	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Gender	1.67	.471	-.729	.172	-1.484	.342
Age	1.03	.222	7.923	.172	64.785	.342
Qualification	1.50	.687	1.032	.172	-.202	.342
CK	2.1733	.84205	.945	.172	.292	.342
CE	2.5980	.74294	.499	.172	-.114	.342
PP	2.4675	.69605	.209	.172	-.185	.342
PV	2.5267	.68023	.733	.172	.108	.342
PI	2.6375	.62443	.132	.172	-.323	.342

The descriptive statistics of the variables has been displayed in table no 01. There are the 200 valid numbers of observations. Most of the costal variables have mean greater than 2.5 which indicate that respondents have positive intentions towards variables. The low levels of standard deviation and coefficients of skewness and kurtosis indicate that the distribution of the variables is normal and ready for further analysis.

Table No. 02 : Correlations Analysis

		CK	CE	PP	PV	PI
CK		1	.335**	.391**	.495**	.362**
			.001	.000	.000	.000
CE		.335**	1	.433**	.405**	.233*
		.001		.000	.000	.019
PP		.391**	.433**	1	.452**	.314**
		.000	.000		.000	.001
PV		.495**	.405**	.452**	1	.227*
		.000	.000	.000		.023
PI		.362**	.233*	.314**	.227*	1
		.000	.019	.001	.023	

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

**. Correlation is significant at the 0.05 level (2-tailed).*

Customer knowledge about any product and purchase intention is positively correlated and highly significant. Celebrity endorsement and purchase intention are positively correlated and also giving highly significant result. Product packaging and purchase intention are positively correlated and highly significant but perceived value with purchase intention are not highly significant because perceived value is not introduced in Pakistan yet. The regression results show that there is a strong relationship between the customer knowledge and purchase intention. Beta is .269.It is good and show that how much variation comes in dependent variable due to independent variable. Adjusted R^2 is .122 means that how much variation comes in overall model due to independent variables.

Table No.03 : Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.054	.163		12.624	.000
	CK	.269	.070	.362	3.847	.000

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.362[a]	.131	.122	.58647

a. Predictors: (Constant), CK

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Table No.04 : Regression Coefficients (Model 02)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.128	.223		9.540	.000
	CE	.196	.083	.233	2.377	.019

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.233[a]	.055	.045	.61180

a. Predictors: (Constant), CE

Beta is .196 which shows that there is there is 19.6% variation intensity in purchase intention due to independent. Regression results show that celebrity endorsement and purchase intention have significant result. Adjusted R2 is .045 .It shows that the overall variation in model due to independent variables.

Table No. 04 : Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.943	.221		8.809	.000
	PP	.282	.086	.314	3.272	.001

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.314[a]	.098	.089	.59741

a. Predictors: (Constant), PP

Beta is .282. It shows that there is 28.2% variation intensity in purchase intention due to independent. Regression results show that product packaging and purchase intention have significant results. Adjusted R2 is .089 .It shows that the overall variation in model due to independent variable.

Table No. 05: Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.111	.236		8.935	.000
	PV	.208	.090	.227	2.307	.023

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.227[a]	.052	.042	.61278

Here the beta is .208. It shows that there is there is 20.8% variation intensity in purchase intention due to independent variable. Regression results show that perceived value and purchase intention have no much strong significant results. Because perceived value has no significant importance in Pakistan yet .Adjusted R2 is .042 .It shows that the overall variation in model due to independent variable.

VI. Conclusion

The study's main purpose was to discover the relationship between the independent variable (celebrity endorsement, product packaging, and customer knowledge) and customer purchase intension. This study investigate the factors effecting customers purchase intention .The main purpose of this research was to explore above behavior in consumer products in order to arrive at a reliable and accurate results. This paper study was conducted for questionnaire

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improvement and development. The sample size was 100 questionnaires in such type of studies which was considered as an average. Data found reliable to all variable. Regression process was executed to find out the results. In this study all independent variable (customer knowledge, celebrity endorsement, product packaging, and perceived value) and dependent variable (purchase intention) are positively correlated with each another and shows the significant results, but one of the independent variable perceived value does not show the highly significant results because this variable is not really common in Pakistan. If a customer has knowledge about the product and know about its features it's obviously increase its purchase intention. Celebrity endorsement also influences on purchase intention because when a celebrity attach with any product it increases the products worthiness and reliability in consumer's mind.

Product packaging have effect on conscious customer because they rely on product's packaging product packaging are of two types one include the simple packaging and the other include the colorful packaging the customer attracts toward colorful packaging than simple packaging. Company must disclose all benefits and features of product that it will increase the customer knowledge. Its ultimately increase the customer's purchase intention. There is a good chance for company to catch customer attention towards product by advertised it with the celebrity.

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Study of the Leadership Styles Considering Gender Differences

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Abstract- This work presents gender differences within the Blake and Mouton (2000) model. The scenario is the labor market in the metropolitan region of Belo Horizonte (Brazil), where equally female and male leadership styles are compared. This is a research field of quantitative character (survey), of 102 executives, both men and women. The results indicate that the female leadership style is similar to the male. Both have the dominant style of the Country Club, which is characterized by careful attention to the needs of the subordinates, and a strong emphasis on people. However, women have as subdominant style guidance for staff, where predominates the balance between concern for production and people, while men interact in the impoverished style, with low concern for production and people. Search results recommend new agenda addressing impacts of cultural values in the style of female leadership.

Keywords: leadership style, female leadership, blake and mouton model, gender, knowledge, skills and attitudes.

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Study of the Leadership Styles Considering Gender Differences

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Abstract- This work presents gender differences within the Blake and Mouton (2000) model. The scenario is the labor market in the metropolitan region of Belo Horizonte (Brazil), where equally female and male leadership styles are compared. This is a research field of quantitative character (survey), of 102 executives, both men and women. The results indicate that the female leadership style is similar to the male. Both have the dominant style of the Country Club, which is characterized by careful attention to the needs of the subordinates, and a strong emphasis on people. However, women have as subdominant style guidance for staff, where predominates the balance between concern for production and people, while men interact in the impoverished style, with low concern for production and people. Search results recommend new agenda addressing impacts of cultural values in the style of female leadership.

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I. Introduction

The new technologies have promoted deep changes in the business world. Despite many achievements, humanity is still experiencing economic and social contrasts. Technological advances have accounted for new job opportunities, higher performance, higher profitability, better results, but also generated unemployment and adversely affect the quality of life according to Chiavenato and Matos (2002).

The great dilemma of contemporary society is to understand that there will be no social and economic development with justice if there are not equal opportunities for men and women. No vision of progress may waive this condition of freedom, according to Beauvoir (1997).

Women, by their transformative style, find out the potential of people, establishing partnerships align the differences, and can obtain the commitment of the team. This type of leadership is essential for new millennium organizations. In order to ensure business continuity, companies need professionals with ability and skill to dare and to anticipate market demands, according to Drucker (2001).

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As consequence of technical world, people have become hostages of the deep structures and habits over which they have not true consciousness. It is necessary to review the existing leadership styles and the prevailing powers that disconnect the emotions, the "how" of the intellect (rational form).

In this context the inequality of opportunities in the most senior levels of companies, focused in particular on gender, has been studied in several countries. Subject matter experts have contributed to the enrichment of the topic within organizations and identified the impact on business results. It is suggested that the leadership turned to the genre brings some important considerations.

Thus, authors such as Delgado and Cappellin (2000), argue that the role of women in society should be discussed not only in terms of the labor market, but within a broader perspective of democracy and a strategic vision to minimize social exclusion. The share of women, especially in the last century, it was important for the social democracy, which has the gender equality as principle, Beauvoir (1997). For this author, after the process of emancipation of women, the society and especially the organizations have gained a more human dimension, and both recognize the differences between genders. It was created new ways for a innovate complementarity of gender.

In this perspective, this study aimed to identify whether gender differences are related to the different leadership styles of managers in managerial level. So, we conducted a field survey of interpretative and quantitative character, with a sample of 102 executives, men and women in positions of leadership in the metropolitan region of Belo Horizonte (Brazil).

II. Theoretical Review

This work presents a historical overview of the several leadership approaches, starting with the characteristics and traits, behavior, style, contingency (situational) approach, Neo-charismatic approach, with greater focus on Blake and Mouton model (Managerial Grid).

a) Historical Overview of the Several Leadership Approaches

Of interest to scholars throughout the 20th century, the trait approach was one of the first systematic attempts to study leadership. Trait is

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considered a quality or characteristic of distinct personality. In this conception, leaders are the ones who have some specific personality traits that distinguish them from other people.

It is also known as leadership approach of "Great Man", advocated by Carlyle (1795-1881) (Carlyle, 2001) to explain the progress of the world was the product of personal achievements of some people who dominate the history of humanity. Each author specifies some personality traits that define a leader: to Tead, cited by Lewin et al. (1951) , the leader must have physical and nervous energy, a sense of direction and enthusiasm, integrity, control, decision, intelligence, an ability to teach and faith; while for Barnard (1948), the leader needs to have perception, knowledge, good memory, creativity, persistence, patience and courage. Since Walt and Doty (1954) also cited by Lewin et al. (1951), believe that the main features of the leaders are flexibility, need for achievement, positivism and reliable ethical standards.

Although some common attributes were discovered, much of this research is contradictory (Stogdill, 1979). For many researchers, it was proved, for example, that there is no relationship between the five personal characteristics attributed to the leader, such as intelligence, dominance, self-confidence, high levels of energy and activity, and the real facts of the exercise of leadership. A feature of this approach is the failure to consider the relationship with subordinates, or the situation in which the events occur. In it, only the figure of the leader is considered.

Tannenbaum, Weschier and Massarik (1972) cite the work of Gouldner (1950), who analyzed a series of investigations based on this theoretical model of leadership, supporting arguments for a conclusion that there is no reliable evidence as to the existence of universal features of leadership.

To Reddin (1981), it is not the opinion of traits that is wrong, but the absence of an approach that shows which traits are important in specific managerial situations.

According to Serpa (1990) , after the failed attempt of the leadership explanation from the identification of the leader's traits, researchers began to direct their attention to the behavior, which set a second approach, the approach behavioral.

According to Chelladurai and Riemer (1997), Behavioral Approach led many researchers to focus on what a leader does to contribute to group performance and satisfaction. The focus has shifted from individual attributes of leaders for their behavior, to the effectiveness in the direction of their followers.

Second Reddin (1981), the main leadership studies were conducted in Ohio Universities, Michigan and Harvard. In the late 40's and early 50's, several surveys were conducted at Ohio University and culminated with the publication of a series of works by the "Bureau of Business Research" of the university itself. The basic finding of this study was the identification of leadership through two independent factors, called “initial structure” basically which focus on the routines, obligations and methods and to the establishment of standards. The other was called "consideration" that reinforces the leader's behavior for friendship, emphasizing interaction and individual growth. The study of leadership advancement, these behaviors have been given a new configuration, with other terminologies: Task-oriented and Relationship-oriented leadership. Both involve different behaviors that can be effective or ineffective depending on the situation, according Maximiano (2000).

The studies of Blake and Mouton (1972), (1976), and (2000), pioneers of organizational development, using knowledge of behavioral and based on 45 years of research science, have developed an integrated system that represents a breakthrough in organizational development. This is the Managerial Grid, which provides a comprehensive framework for understanding the process of leadership and organizational behavior, allowing the analysis of the various styles of leadership and it is able to personal growth or personal development through self-development.

These researchers developed a model of leadership approach, based on a two-dimensional view, which promotes the effectiveness of leaders. This study, called Managerial Grid, includes five different types of leadership, and as a backdrop on one hand the concern for results (task) and the other concern for people (relationship). The managerial grid is formed by two axes: vertical - concern for people; and horizontal - concern for production. The shafts are divided into a scale of 9 points, resulting in 81 types of subordinates. The goal is to achieve the style (9.9), considered as level of excellence Blake and Mouton (2000). Fig. 1 illustrates the Managerial Grid.

It is observed in the Fig. 1 the five types of leadership that show significant differences in managerial performance. In coordinate (1.1) – Impoverished Style, there is the combination of minimum concern for people with low emphasis on production. Have coordinate (1.9), in the upper left corner of the figure, that shows the management Country Club Style, which demonstrates the utmost concern for people and low emphasis on production. This style requires careful attention to the needs of

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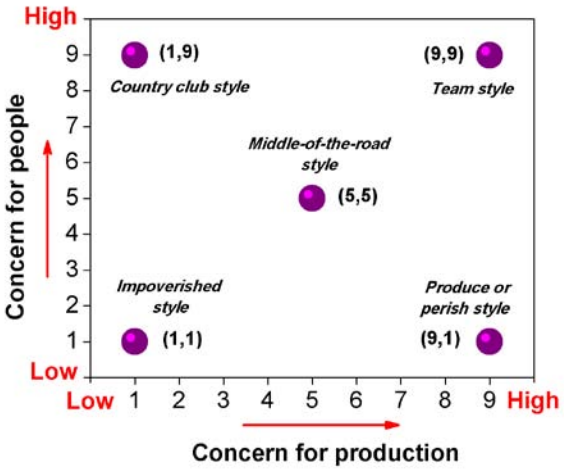


Figure 1 : The Managerial Grid from Blake and Mouton (2000)

relationships, producing a friendly ball and comfortable work pace. The style (9.1), also known as task management emphasizes authority and obedience. Concern for people is minimal, whereas with the production is maximal. The fourth managerial style known as management team is located in coordinate (9.9). This style is considered by the authors of the managerial grid as a model of excellence, considering that it produces an environment of trust and respect between people, without losing sight of organizational goals, increasing levels of involvement and commitment. The central position of the grid (5.5) depicts the approach of middle ground, which requires reaching an adequate performance of the organization through the balance between the need of work and maintaining morale of people at a satisfactory level manager. Thus, the model of Blake and Mouton (2000), provides a reference for analyzing the management style emphasizing that the effectiveness of management lies in the ideal combination of both personal factors as those dedicated to production. In order to encompass both the quantity and the quality, concern for production may be disclosed in scope and in the wisdom of the decisions, or the quality and effectiveness of services provided by the staff.

It is worth mention another leadership approach named The Situational or Contigencial approach (Hersey, P. & Blanchard, K. H., 2011). The model of Hersey and Blanchard (2000) considers the interaction of three main factors: the guidance and direction offered by the leader; the level of socio-emotional support provided by the leader; and the degree of clearance of whom is being mentored (the follower) to fulfill a specific task. These three factors are present in any leadership situation, and can be understood by people of any culture. According to those authors, the worker maturity is related with the knowledge and capacity technical to do something, while the psychological maturity refers to the willingness or motivation for achievement. However, these dimensions of maturity should be considered only in relation to a specific task to be performed (Hersey, P. & Blanchard, K. H., 2011). The leadership style that the leader should adopt with individuals or groups depends on the maturity level of the person to be influenced, as shown in Fig. 2.

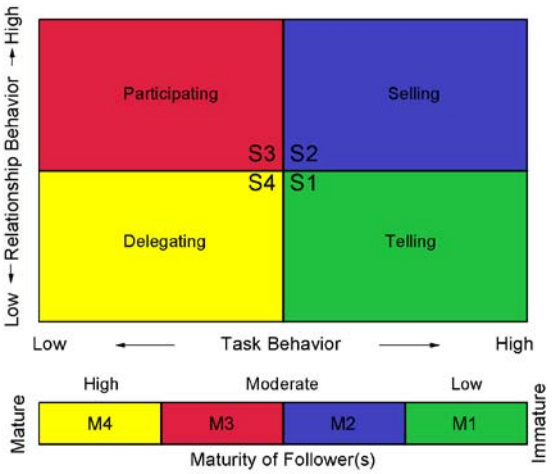


Figure 2 : Situational leadership Model from Hersey and Blanchard (2011)

The model of Hersey and Blanchard (2011) recommends the maturity of the followers as the main feature of the situation. This main idea is divided into four forms of leadership, as shown in Fig. 2, such as, sale or telling, selling, participating and delegating. Note the presence of four maturity levels of followers: low (M1), low to moderate (M2), moderate to high (M3) and high (M4).

Those authors also claim that a more mature follower requires less intense use of the authority imposed by the leader and a greater orientation relationship. Hersey and Blanchard (2011) believe that the maturity of a follower is the main feature of the situation faced by a leader. It is also important to highlight the studies of Hersey and Blanchard (2011) which show that there is no ideal leadership style. The more leaders can adapt their behavior to the circumstances with which they are dealing, the greater their power to influence. In Situational Leadership, the readiness of the follower is defined as the intensity with which he is demonstrating his willingness to perform a specific task Hersey & Blanchard (2011).

The Neo-charismatic approaches to leadership according to the thinking of contemporary authors, emphasizing new approaches that consider transactional aspects and transformational. The leader of the century, according to Covey (2002), is a professional able to develop a culture based on principles or a system, showing courage and humility to learn and grow continuously. The effectiveness of leadership follows the line between personal and

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professional life. Leaders with vision, courage and humility learn how to learn, and grow continually, and will be an instrument of transformation.

Transactional leadership is as an exchange process, where it works for specific rewards, which can be either economic, political or psychological (Burns, 1978). This is one of the most common forms of leadership in organizations Avolio et al. (1991). They established how should be done and the reward that employees will receive if achieving success Avolio et al. (1991).

Several studies show the effectiveness of transactional leaders in maintaining performance levels of organizations. It is not expected that this style will lead the subordinates to exceed expectations with respect to its performance, but to maintain performance within the expected Sarros and Santora (2001).

Opposed to the transactional approach, transformational leadership provides an environment favorable to the development of the potential of the followers, encouraging performance improvement and promoting excellent organizational climate. This type of leadership seeks to increase awareness of the group or organization, ensuring individual growth of people, aligning individual and organizational expectations Bass and Avolio (1994). In their perception, transformational leaders are visionary, inspirational, and imbued with ideals and targets. They are capable of causing intense emotions in their followers.

The current emphasis on transformational leadership intensifies attention to the issue. It is seen as the leader's ability to establish a vision and communicate it enthusiastically and lead the way, inspiring the group to find new opportunities and overcome challenges.

This paper used the theoretical framework model of Blake and Mouton (1976), for although his studies have commenced with the behavioral theory, he develops his research for Situational approach when considering that the styles may vary according to the context.

b) Origins of Studies on Female Leadership

In studying the female leadership style, it is necessary to talk about gender issues, because to build a socially responsible company, we must ensure equity and diversity. These are some of the main challenges of contemporary organizations. It is understood by all that gender roles are assigned to men and women, in respect to constraints that society devotes to them. The senses are socially attributed to being male or female in a certain society and at a particular historical moment, according to Pandjiarjian (2006).

To Reszecki (2001), it is important to work the diversity and understand the profile of the people in the organization to achieve better management. Thus, one can enjoy the many features of these groups to gain a competitive advantage in the organization. The diversity, based on gender, has been research component in many countries. Among the major social transformations, the tendency of organizations is in this scenario include the flexible journey, distance working and the availability of child care, since most women need today is to reconcile work with family (Sina, 2005).

According to Rocha-Coutinho (1994), the women´s movement, which had its origin in western world in the 19th century, had its breakthrough in the 30s and has intensified since the 60s, when women began to claim rights and roles in public and private spheres. There were achievements and challenges in this scenario. The 20th century was marked by the growth of women's leadership in various social areas. Thousands of local and regional processes that lead to this result brought to light the need to revise the forms of human society and social organization, in order to ensure women and men equal relationships, and social organizations, with less authoritarian and hierarchical forms to exist.

In the Europe and North America the two world wars caused the entry of women into the labor market in the first half of the 20th century. In the Brazil, women's entry into the world of work was slower until the 70s, when it began to grow rapidly. In the 90s the participation of women in labor market has almost doubled from 21% to 42.7% of the economically active population (PEA). This is equivalent to 33 million workers according to the Brazilian Institute of Geography and Statistics (IBGE, 2004). In the 2000s, the percentage of working women represents approximately 60% of the active population. According to studies conducted by the International Labour Organization (ILO), this rate is similar to that of countries like England, Germany, Russia and Austria. In the United States and Switzerland, the proportion of workers is higher. In these countries the percentage of female labor reaches 63%, below the Norwegian and Swedes that point to a stake of more than 64% indicators. In the case of countries like China and South-Central Africa region, the number of working women is high, though, the hand-to-female work force is found concentrated in the agricultural sector, data from the Ethos Institute (2003). In a recent study, according to the Ethos Institute, women's participation in the labor market increased from 6% to 10.6% in 2005 (Instituto Ethos, 2005).

In the metropolitan region of Belo Horizonte, where the data of this study were collected, female participation in the labor market is 50,5%, according to the Departamento Intersindical de Estatística e Estudos Sócioeconômicos - (DIEESE, 2013).

Second Peters (1998), the female achievements in the labor market may seem apparently insufficient, but from a historical standpoint, the advances are significant considering female leaders have achieved by means of their competence, dedication and commitment, making

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every effort to face new challenges. It is noticed that the woman has contributed to the talented fashion business world, achieving positive results, and gaining success and recognition.

In view of Lipovetsky (2000), women face the harsh reality of combining three functions: professional, a wife and mother. Managing this "triple shift" work with the social requirement to be successful in the three assignments is no easy task. To undertake this mission without stress, physical and emotional exhaustion, the support of everyone involved, which does not always happen in practice, is needed.

Studies of Sina (2005) show that women are proving more competent in certain attitudes such as, ability to harmonize opposites, ability to add differences, determination, persistence, charisma and tenacity to add value to drive processes, people and projects. Therefore, organizations want women not only for their emotional side, but, principally, by their personalities and abilities to adapt to changes (Lipovetsky, 2000).

In the analysis of new opportunities and experiences of integrating women into the world of work, it is important to emphasize the concept, increasingly present in the literature, that human resources are or should be an integral and fundamental part of the strategies for organizational productivity and competitiveness according Delgado et al. (2000).

c) Female Style of Leadership

According to Canha (1998), the female style of leadership, is comprised of: teamwork, listening to subordinate, seeking consensus, people orientation, tolerance and ability to resolve conflicts, and involves skills valued in today's organizations. Along the same lines, Machado (1999) signaled the female vocation for leadership style oriented people, as described in Managerial Grid of Blake and Mouton (2000). In this context Goleman (1999), emphasizes that women's leadership promotes some relevant considerations and concludes that women are causing the difference of the workforce organizations.

The feminine vision seeks to encourage the participation of employees and the division of responsibilities. Companies can benefit from this style of leadership primarily in long-term projects, in which the quality of the relationship on the team is crucial for the result of the work, Arango (1991).

Leite (1994), emphasizes that the essential characteristics of the female way of managing are currently the most valued by companies, i.e. greater attention to detail, perseverance and teamwork. Still, according to the author, the corporate world is transforming and discovering that certain executive skills are indispensable to the new management model. The characteristics referred to the author are: cooperative style, willingness to work and share decisions, and the use of intuition in analysis and troubleshooting. This requires a combination of typical women's and men's attributes. The most suitable for organizations is therefore to combine the traditional model, developed by men to women, as both can contribute to the organization's success (Loden, 1996). According to the author the work teams that mix men and women achieve better results. This same premise is confirmed in studies by Baron-Conhen (2004), which shows that men like to contribute ideas, while women care about tasks, a partnership that improves the management of conflicts and maintain harmony among the members group.

We believe that the challenge of women in 21th century is to change the organizational values, considering gender differences. It is noteworthy that there is a pressing need to build a new style of leadership that integrates and values and male and female characteristics, since the feminine attributes in isolation, detached from knowledge and other skills do not ensure the quality of leadership style and can even compromise organizational outcomes. Other authors such as Todaro et al (2002) argue that the proposal to be a leader is not equally applicable to both genders and the scarcity of women in senior management is due to their lack of motivation for management positions.

III. Methodology

This study aimed to identify whether gender differences are related to the different leadership styles of managers in managerial level. So, we conducted a field survey of interpretative and quantitative character, cross-sectional, with sample quotas and per convenience of 102 executives, men and women in positions of leadership in the metropolitan region of Belo Horizonte. The survey instrument used, adapted by Moraes (1995), was a self-completion questionnaire, divided into two parts: the first covers the demographic and occupational data for identification of participants; the second consisted of twelve questions, ordered, each with four alternatives, analyzing the data on Managerial Style, informed in writing and without the presence of the interviewer.

The sample was selected from eighty (80) companies, among the one hundred (100) larger companies of SESI – Serviço Social da Indústria, entity FIEMG System – Federação das Indústrias do Estado de Minas Gerais located in the metropolitan region of Belo Horizonte. To obtain a 95% assurance margin, 51 women and 51 men have been interviewed, according to the orientation Malhotra (2006). The data was analyzed using a simple statistical approach and Z test for proportions, making use tools of the Excel software. The results were obtained by the number of times that the phenomenon occurred, using as parameter of Blake and Mouton model, adapted by Moraes (2005). The responses of the investigation were obtained numerically and accurately, generating tables that illustrate the search result.

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IV. Results

The profile analysis shows that women and men have similar levels of education. The majority of respondents, 51% of women and 55% of men have undergraduate, with 25% of women and 20% of men have some graduate course. However, in relation to Masters level men are the majority, 25%, against 14% of women. As to age, (53%) women and (41%) of men are concentrated in the range between 41 to 50 years. Largely men (35%) have more than 50 years. The presence of women in this same range is significantly smaller.

Data analysis has shown that there is a great discrepancy between the numbers of direct subordinates of female to male leadership. Working time at company revealed that the highest concentration of male leadership, around 53%, has time home between 5 and 8 years. This same data regarding women is 63% with service time below 4 years. It is emphasized that the male leadership has been in office for more than eight years (31%), whereas among women are only 10% in the same period in office.

Analyzing leadership styles, according to the management style of Blake and Mouton, it was found that most of the female sample can be characterized as Country Club Style (1,9), also known as Club Campestre. Another predominant style also among the female population studied was the Team Style (9,9). It was found also that the orientation Country Club (1,9) is also predominant in men (43%), as shown in table 1.

Table 01 : Predominant Style

Style	Predominance		Percentage (%)	
	Female	Male	Female	Male
Country Club (C)	34	22	67	43
Team (B)	09	09	17	18
Impoverished (D)	08	20	16	39
Total	51	51	100	100

This type of leadership is characterized by care leading to the needs of subordinates, with a style marked by strong emphasis on people. The attention focuses on areas where people feel good or express satisfaction.

As regards the establishment of objectives, analysis of Table 2 shows that (39%) of women and (52%) of men interact in Country Club Style (1,9). In this orientation, the leader aims to help each subordinate to establish the goals, through open discussions and not directed.

Table 02 : Creating goals with employees

Quadrant	Sample		% of sample	
	Female	Male	Female	Male
Country Club (1.9)	20	27	39	52
Others styles	31	24	61	48
Total	51	51	100	100

Regarding the decision-making power (47%) of women interact in Country Club Style. This type of leader considers the decision making as an opportunity to participate. On the other hand, (57%) of men interact in the Impoverished Style. In this situation leader postpones, instead of deciding. Table 03 illustrates the situation.

Table 03 : How to give decision-making power to employees

Quadrant	Sample		% of sample	
	Female	Male	Female	Male
Country Club (1.9)	24	12	47	23
Impoverished	12	29	24	57
Others styles	15	10	29	20
Total	51	51	100	100

Another interesting aspect found in the research that guided this work concerns the recognition of subordinate performance. In this sense both women (45%) as men (86%) interact in Country Club Style, as shown in table 04. The leader in this approach enhances the performance of subordinates, creating a harmonious atmosphere, and encourages people to be nice, cordial and mutually caring.

Table 04 : Performance of Subordinates

Quadrant	Sample		% of sample	
	Female	Male	Female	Male
Country Club (1.9)	23	44	45	86
Impoverished (1.1)	19	07	37	14
Others styles	09	00	18	00
Total	51	51	100	100

Finally, as regards the management of conflicts, both genders interacts with subordinates on female Impoverished Style (90%) and male (98%), indicating a low level of intervention in these situations. Thus, the unpleasant events are noted, but ignored.

It is important to note that the leader who interacts under these conditions always responds to complaints, but never forwards to top management. This behavior generates low creativity and productivity, and consequent negative impacts on the careers of leaders and organizations. In the other words, the solution of the problem is postponed, avoiding confrontation. Table 05 illustrates the situation.

Table 05 : Guidance to staff

Quadrant	Sample		% of sample	
	Female	Male	Female	Male
Impoverished (1.1)	33	27	65	53
Others styles	18	24	35	47
Total	51	51	100	100

V. Conclusion

The analysis of management styles performed in this study aimed to investigate the dominant style of leadership in women in Greater Metropolitan Belo

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Horizonte (Brazil) revealed that men and women have similarities in leadership style, with only a few minor differences, especially regarding the frequency with which interact with their followers. The predominant style in both is the Country Club - women 67% and men 43%, which suggests that gender does not discriminate on the style.

The Country Club Style, present both in women as in men, has an orientation to people, although it is not recommended by the authors Blake and Mouton (2000) as an ideal style. These professionals, so attuned to the current discourse, seek to humanize organizations. Leaders are able to build a relationship based on respect, ethics and values.

Regarding the subdominant style it is observed that women behave differently from men. In this orientation it is positioned in the model considered ideal - "Team Style" praised as a dynamic style of leadership in which people have to remain competitive to survive the challenges of the modern world, equaling the team commitment to the goals of production. Most men are presented as the subdominant style "depleted", characterized by low concern for production as well as with people, which uses minimal effort to make it work is conducted, without which it is not possible to keep in the organization. This behavior can be explained in part by accelerating change, the need to reduce costs and the instability arising from the globalized economy. All this creates in people a sense of shyness, a fear of making decisions, and taking risks, limiting them to stay in "their zone" and perform basic tasks to ensure their survival.

Thus, the leadership style depends on the some variables such as, team profile, type and maturity of organization. Also, it varies according to the area of operations of the company, the type of role that person plays, his professional experience, technical expertise, the market in which the company operates, and its external environment. This could help to build an effective relationship, considering different people and cultures, since that human labor will increasingly depend on knowledge, skills and attitudes.

Finally, when one understands the complexity of leadership, one realizes that there is still a long way to go and much to learn about the various limitations imposed on people in leadership roles. The literature on this subject, especially in regard to gender, still requires more research and empirical support. Given these findings, further studies are recommended, especially on the impact of cultural values in the style of women's leadership and gender comparison among other important variables of organizational behavior, such as: the impact of gender on organizational effectiveness; motivation; conflicts; quality of life at work and commitment. Because of the relevance of the topic, it requires further scientific investigation. We believe that diversity policies, especially the genre, generate positive differences by ensuring a stimulating and productive environment.

VI. Acknowledgements

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Leading Innovation Change in Today's Competitive Environment

By Prof. Edel Lemus & Dr. Prof. Miguel A. Orta

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Abstract- The purpose of this article is to explore the existing relationship between leaders and today's competitive environment and innovation. The three strategies that leaders (as cited in Cumming, 1998) can use to create a climate that encourages innovation are (1). The foundation of creativity, (2). The application of a new idea and (3). The applicability of a successful concept. Legrand and Weiss (2011) reveal that 80% of the leaders in the organization believe that innovation is important for the organization's future success. Bill Gates, the former Chief Executive Officer (CEO) of Microsoft clearly believed and understood that innovation is important element for organizational success. Innovation is the engine for growth for all businesses in the 21 century. Innovation and creativity (as cited in Angle, 1989) shared similar characteristics. Corporate culture and a climate that encourages innovation are two factors that are often found within the leadership literature. Therefore, a leader needs to understand the applicability of the living system theory among individuals and organizations by reshaping the social progress of the business world as noted by Vancouver (1996).

Keywords: leadership, innovation, culture, living system theory, competitive environment.

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Leading Innovation Change in Today's Competitive Environment

Prof. Edel Lemus[α] & Dr. Prof. Miguel A. Orta[σ]

Abstract- The purpose of this article is to explore the existing relationship between leaders and today's competitive environment and innovation. The three strategies that leaders (as cited in Cumming, 1998) can use to create a climate that encourages innovation are (1). The foundation of creativity, (2). The application of a new idea and (3). The applicability of a successful concept. Legrand and Weiss (2011) reveal that 80% of the leaders in the organization believe that innovation is important for the organization's future success. Bill Gates, the former Chief Executive Officer (CEO) of Microsoft clearly believed and understood that innovation is important element for organizational success. Innovation is the engine for growth for all businesses in the 21 century. Innovation and creativity (as cited in Angle, 1989) shared similar characteristics. Corporate culture and a climate that encourages innovation are two factors that are often found within the leadership literature. Therefore, a leader needs to understand the applicability of the living system theory among individuals and organizations by reshaping the social progress of the business world as noted by Vancouver (1996).

Keywords: leadership, innovation, culture, living system theory, competitive environment.

I. Introduction

This article will introduce the importance of innovation and creativity. Leaders in today's complex business world environment cannot close the gap of innovation. The three principal foundation strategies are (1). Leading innovation, (2). Culture innovation and (3). Organizational practices for innovation. Survey studies, results indicate that 70% of organizations reported that their main priority is innovation. However the research also revealed that there is less than 20% innovation training conducted. Thus organizations must increase the amount of innovation training conducted. Building strong organization value depends on two criteria (1). Innovation and (2). Creativity.

The specific courses of action that would be appropriate to implement innovation initiatives in an organization is found in a sequence of five steps. The five steps are (1). Inventing, (2). Developing, (3). Diffusing, (4). Integrating and (5). Monitoring. Najmaei, (2014) writes that organizations should be able to comprehend and understand the best relationship that exists between "firm's structure, leadership, culture and systems"(p.68). The researchers have been able to identify five companies from different industries that have change the course of action plan to implement innovation and these are IBM, Dell Computer, Lufthansa Airlines, Southwest Airline and American Airlines, Chevron. The organization success lies in the business performance and capability of adopting of new technology product.

Leadership has a direct relationship with organizational structure and the strategy employed by the organization. Research studies indicate that culture play a vital role within the organization, because provide adequate resources and motivate employees to perform at a high level. A company that has proven result of its innovation operational change is General Motor (GM). Therefore, the main philosophy of leading innovation change is the adaptation of new changes in the global market arena.

II. Literature Review

According to Kenny and Reedy (2006) the three strategies that leaders (as cited in Cumming, 1998) can use to create a climate that encourages innovation are (1). The foundation of creativity, (2). The application of a new idea and (3). The applicability of a successful concept. The foundation of creativity can be defined as the way of thinking by improving and promoting a new product. The application of a new idea is understood as a consistent improvement of creativity and identifying innovation values that are critical to the organization. The applicability of a successful concept encompasses by establishing a new product and services in its market industry, meeting the organizations demand.

Rogers (1995) defined innovation as any practice or idea provided by a new individual. Also, innovation is the fundamental principle of a firm outcome. For instance, Muffatto (1998) prescribe that a successful leader is the one that is capable of motivating innovation in the organizational climate and able to incorporate new innovation outcomes. Chan et

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al., (2004). Therefore, innovation and creativity can be form by organizational culture (Kenny, & Reedy, 2006).

The research study of Legrand and Weiss (2011) reveals that 80% of the leaders in the organization believe that innovation is important for the organization's future success. In addition, leaders in today's complex business world environment cannot close the gap of innovation. Moreover, the "close gap of innovation" is constructed under three principal foundation strategies. The three principal foundation strategies are (1). Leading innovation, (2). Culture innovation and (3). Organizational practices for innovation.

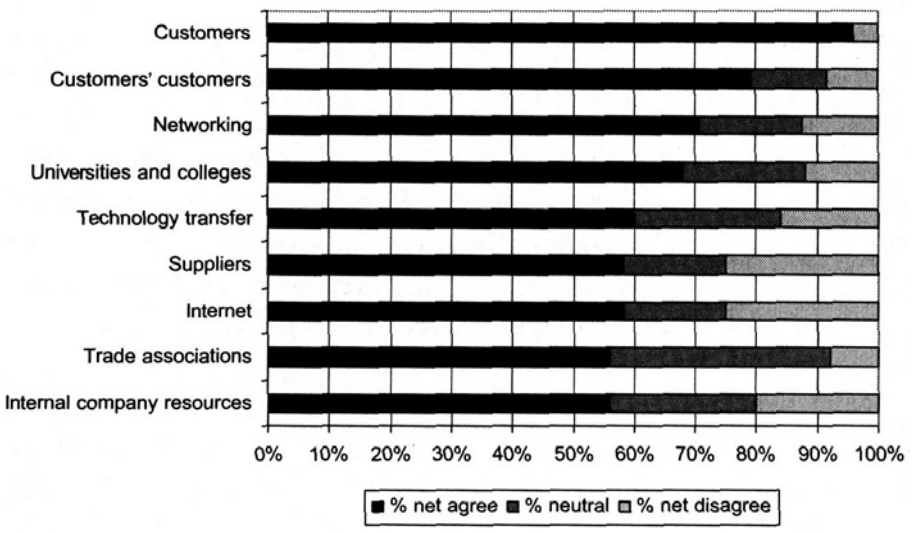
Leading innovation requires a leader to influence individuals and groups in the organization where they can innovate by creating a supportive and better strategic decision making among cross-functional team projects. Survey studies, results indicate that 70% of organizations reported that their main priority is innovation and that there is less than 20% innovation training be conducted. Thus organizations must increase the amount of innovation training conducted.

Culture innovation relates directly to the organization's leader by focusing on seven major characteristics: (1). Followers need to understand the organization's direction, (2). Leaders need to promote within the organization innovation's priority, (3). Executive teams are required to think about new innovative practices avenue, (4). Leaders and followers need to open a trusting communication channel relationship, (5). Leaders need to reinforce the effectiveness among cross-functional teams projects, (6). Leaders need to engage their innovation strategy by delivering new values and (7). Leaders are required to balance their innovation thinking process by supporting Human Resource (HR), Information Technology (IT) and Finance department which evidently can promote the success of the organization. Therefore, the researchers suggest that organizations must invest on their leaders and most importantly align their innovation plan (Legrand, & Weiss, 2011).

Leaders in order to create a climate that supports and encourages innovation, must possess effective skills to influence others in the organization. In addition, a leader needs to persuade people by creating short-term sacrifices and establishing long-term implementation benefits. Moreover, a leader needs to develop four influence tactic skills and these are: (1). Impression management tactics, (2). Political tactics, (3). Proactive tactics and (4). Reactive tactics. Certo and Certo (2012) define leadership as a process of directing behaviors toward accomplishing some objectives through people.

Bill Gates, the former Chief Executive Officer (CEO) of Microsoft understands that innovation is important for organizational success. He believe that leaders that promote innovation are now needed more than ever before. Building strong organization value depend on two criteria (1). Innovation and (2). Creativity. Therefore, influence tactics for the past twenty years have change the thinking perspective of global leaders (Yulk, 2010).

Figure 8.1: Top Nine Important Sources of Innovation (based on % net agree)



(Kenny, & Reedy, 2006, p.132)

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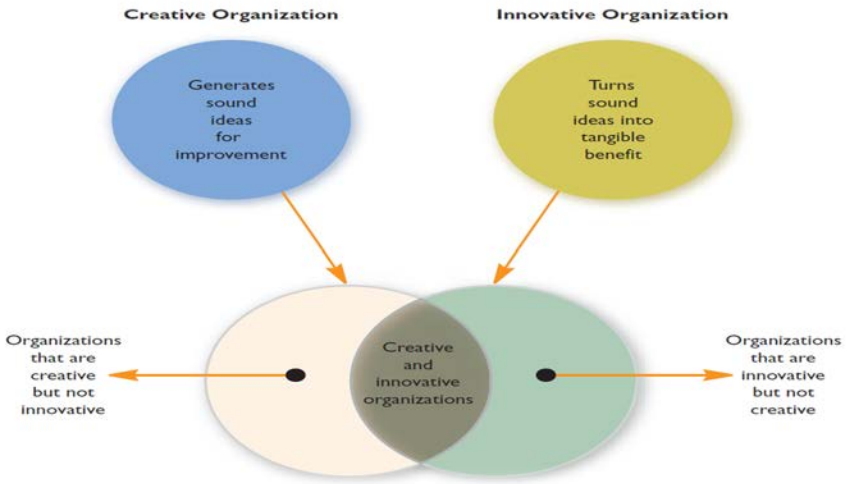
The above Figure 8.1: illustrate the top nine important sources of innovation from a Likert Scale strongly disagree 1 to strongly agree 5.

III. Appropriate Course of Action Plan to Implement Innovation Initiatives in an Organization

The specific courses of action that would be appropriate to implement innovation initiatives in an organization is covered in a sequence of five steps. The five steps are (1). Inventing, (2). Developing, (3). Diffusing, (4). Integrating and (5). Monitoring. The first step in the course of action plan to implement innovation is inventing that illustrate the process of a new idea covered in four phases (1). Technology ideas, (2). Product ideas, (3). Process ideas and (4). Management ideas. Evidently technology ideas will help the organization to diffuse the company's information across the globe by utilizing the most up dated technology in the market. Under product ideas the organization will develop an adequate research and development plan by relating directly to the demand of the product in the market. The process of ideas can encompass the improving of the manufacturing process and redesigning the organization's work station productivity. The management ideas under inventing is the focus of redesigning the organization as Certo and Certo (2012) writes "human resource management, redesigning organizational structure, changing organizational leadership, or refining competitive strategy"(p.485).

The second step in the course of action plan to implement innovation is developing where the organization has the opportunity to turn the innovation process into practical ideas. For example, 3M Company has become famous worldwide for developing new ideas and by establishing a simple process which encourages employees and managers to work together. The third step in the course of action plan to implement innovation is diffusing where the innovation process in this step takes place after the idea is implemented. The organization at this stage is responsible for testing the development of the ideas established. Eastman Kodak with the product innovation of the new disposable digital camera illustrates the importance of following an innovation process plan. For instance, if customers provide a negative feedback about the disposable digital camera, Eastman Kodak needs to evaluate in the organization's innovation plan the stage of the product invention, the product development and the quality improvement of the product. The fourth step in the course of action plan to implement innovation is integrating that establishes the invention method as part of the working process within the organization. For instance, if the organization decides to focus on their operating procedures the organization has to evaluate a new product process. Then management takes the necessary road map guidance to manufacture and sell a new product. The fifth step in the course of action plan to implement innovation is monitoring which indicates that the organization will determine if the new idea can be accepted or rejected. Management in this step will secure the organization success by generating new contribution value and extending the life of the product. As a result, as long as the new ideas are accepted by management, the organization success will continue to flourish at the useful life of the new accepted idea. On the other hand, when a new idea complete the useful life cycle, management must recommend terminating the same. Therefore, the researchers in the above mentioned literature have discussed in five steps the appropriate course of action plan to implement innovation in an organization (Certo, & Certo, 2012).

Innovation



(Certo, & Certo, 2012, p.484)

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The above figure illustrate how mangers should strive to make an organization creative and innovate and most importantly raising awareness of the innovation process.

IV. Complexities in Innovation Management

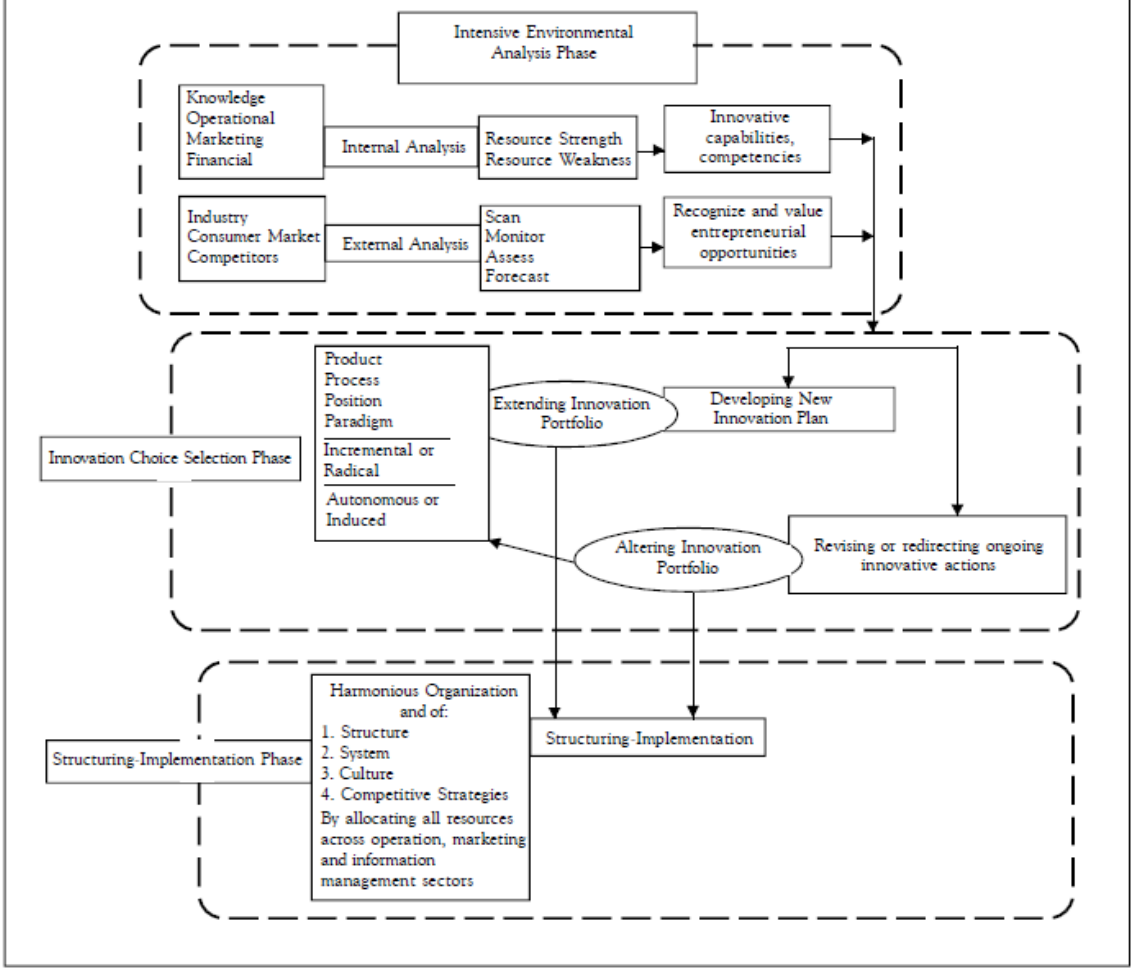


(Tepic, Kemp, Omta, & Fortuin, 2013, p. 521)

The above diagram indicates that innovation can be a complex process. Also, the researchers suggest that in order to overcome the complexity framework of innovation, management should understand the innovation related factors to the integration of a new project within the organization. The combination of key resources is management capabilities and innovation contribution outcomes (Tepic, Kemp, Omta, & Fortuin, 2013).

Innovation in the 21st business century among organizations worldwide is an engine for growth. In addition, innovation as an organizational process can take many forms in terms of developing products, services and expanding the organization business model by creating a source profitability and sustaining the organization's competitive advantage in the market. Furthermore, innovation is understood by organizations as a strategic process and presents a paradigm of managerial analytical approach for decision making. For instance, technological changes (as cited in Barney, 1986; and Holm, 2009) have presented new challenges for organizations in the global market arena and also noted by Drejer (2002) innovation has expanded in each individual industry sector rapidly (Najmaei, 2014).

Figure 3: An Integrative Model of Strategic Management of Total Innovation



(Najmaei, 2014, p. 68)

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The above diagram reveals the importance of organizations adopting an archetype as a course of action plan by bringing organizational success to the appropriate strategic innovation portfolio system in its industry. Najmaei (2014) writes that organizations should be able to comprehend and understand the best relationship that exists between "firm's structure, leadership, culture and systems"(p.68).

Organizations should carefully analyze the importance of implementing innovation by using three dimensional steps. The first dimensional step is technology that provides competitive advantage and benefits to organizations by improving the planning performance of the same. The second dimensional step is innovation process (as cited in Schumpeter, 1934) that refers directly to the value chain process in the manufacturing industry. The third dimensional step consists in the organization performance that describes the importance of information technology as a foundation ground for organizational success. Therefore, the organization success lies in the business performance and capability of adopting of new technology product (Ismail, & Mamat, 2012).

The researcher has been able to identify five companies from different industries that have change the course of action plan to implement innovation. IBM has been building the company around flexible environment by shifting their innovation strategy to a new adaptation of cultural settings (Bieberstein, Bose, Walker, & Lynch, 2005). Dell Computer, has changed the organization's internal management style by applying diversity and linking innovation and creativity as one singular strategic operating method in the global market (Dolores Sánchez Bengoa, Hans, R. K., & Vrontis, 2012). The innovated approach of Lufthansa Airline is by creating in the aviation industry a sustainable environment through e-learning value and having employees and management create a solid corporate relationship (Wilkesmann & Wilkesmann, 2011). In the United States (US) aviation companies have reshaped their organizational innovation strategy. Southwest Airline and American Airlines have adopted three innovation approaches. The approaches are: Understand the concept of new technology, Adopt a new transformational leadership style and Maintain strong organizational values among their existing competitors in the market (Bunz & Maes, 1998). Lastly, Chevron Company has been able to adjust the organization's Corporate Social Responsibility (CSR) policies by investing more in renewable source of energy and becoming a more green oriented company in the oil and gas industry (David, 2011).

A leader that encourages healthy organizational climate needs to establish operating procedures by securing group team, observe closely the team work process, rewarding team members for their new ideas and accomplishments and lastly by setting high goals and objectives within each individual team. However, a leader should be able to promote new innovation ideas by encouraging commitment and organization corporate expectations. For instance, today's business leaders need to understand the new line operating business model in the technology sector, the global issues in regards to health, energy and social science expectations. Collins (2012) encourage leaders to ask the right questions, speak to the right people and advise organizations to adapt new creative avenue of doing business overseas. Therefore, it can be determined, a leader that intend to establish and create a healthy organizational climate as suggested by Yulk (2010) needs to have, shared organizational objectives commitment, provide role clarity of the project and understand the internal and external coordination of the work process. And as well deliver mutual trust of the organization leadership guidance (Certo, & Certo, 2012).

Innovation and creativity (as cited in Angle, 1989) shared similar characteristics. In addition, innovation is the concept that captures the importance how a plan needs to be implemented. Moreover, creativity is how useful the ideas are for the organization. However, creativity is the one that fuels the innovation process. As a result, in order for a leader to maintain a suitable organization climate, the process of creating new ideas and utilizing innovation at best is to capture the potential realization value of the same.

McLean (2005) defined creativity as something unexpected and original on its nature. Also, Stenberg and Labart (1999) indicate that new ideas deserve a lot of attention. Innovation takes many paths in the organization, because innovation is the generation of implementing new ideas and bringing a new concept to a market where demand exist. For example, in the technology sector challenges are encountered by the organization, because the technology industry promotes competitive pressure among competitors. Creativity can be reflected at individual level by encouraging motivation, expertise and personality behavior. On the contrary, innovation operates more at group level by supporting the organization culture and climate of the same (McLean, 2005).

Culture refers to assumptions and beliefs. Climate refers to the manifestation of practices and it's rooted by behavior assumptions and make up for the support of culture. Scholars when defining the term climate should include in the content beliefs, values and basic assumptions. As a result, culture and climate are consistent terms within the leadership literature. Leadership has a direct relationship with organizational structure and the strategy employed by the organization. Research studies indicate that culture play a vital role within the organization, because provide adequate resources and motivate employees to perform at a high level. However, the triangulation of structure, strategy

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and knowledge is the creation for a better organizational climate. For example, the reward strategy is a strong supporting factor in motivating the employees to meet the organization goals and objectives. The researchers suggest that employees need time to provide creative work by adopting new strategies and adapt to the organization's culture (Dixit, & Nanda, 2011).

Leading innovation change is necessary for the organization climate. In addition, leading innovation change, essentially in global companies require a soft touch and experience leaders that can influence followers by delegating more authority in the decision making process. Developing innovative ideas require flexibility, evaluation and objectivity. Innovators need to explore in-depth the value judgment of their ideas. For example, in order to treat changes and procedures during the innovation process, teams and organizations are required to maintain one singular sustainability plan. A company that has proven result of its innovation operational change is General Motor (GM). The researchers recommended that a leader need to understand the applicability of the living system theory among individuals and organizations by reshaping the social progress of the business world as noted by Vancouver (1996). Frandberg (1999) defines living system theory as the integration of the social science and stimulating the human thinking process among organizations, community and society. Therefore, the main philosophy of leading innovation change is the adaptation of new changes in the global market arena (Osland, & Turner, 2011).

V. Conclusion

In conclusion, the researchers state that leaders in order to create a climate that supports and encourages innovation, must possess effective skills to influence others in the organization. In addition, a leader needs to persuade people by creating short-term sacrifices and establishing long-term implementation benefits. Moreover, a leader needs to develop four influence tactic skills and these are: (1). Impression management tactics, (2). Political tactics, (3). Proactive tactics and (4). Reactive tactics. They must further initiate innovation training. The three strategies that leaders (as cited in Cumming, 1998) can use to create a climate that encourages innovation are (1). The foundation of creativity, (2). The application of a new idea and (3). The applicability of a successful concept.

VI. Recommendation for Future Studies

The authors of this article suggest that the following aspects should be considered for future studies when exploring the existing relationship between leaders and today's competitive environment:

1. Examine executives leading innovation style and the organizational five phases of growth.
2. Companies in the automobile industry have to reshape their long-term commitments with consumers and society.
3. Leaders in the 21st business century should consider the top nine important sources of innovation and the organizational climate that encourages innovation.
4. Multinational Corporations (MNC) in the global economy need to understand the relationship between innovation and creativity.

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An Experimental Investigation of Factors Affecting Consumers' Perceptions of Digital Sales Promotions

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Abstract- Along with the existence of modern content-based digital goods, a promotional premium product no longer need to be tangible - digital premiums are alternatives to traditional physical premium products. This article reports the results of an experimental study, where the purpose was to gain understanding of consumer perceptions of digital premium-based promotional offers. Three characteristics related to digital premium-based promotions were manipulated in the context of a bottled water purchase: the immediacy of receiving the premium, the method the premium is earned and the tangibility of the premium. Covariate included consumer perceptions of the promoted brand and product category both in terms of the advertised product as well as the premium product. The results show that the examined factors have interactive effects on consumer perceptions. Of the three factors, immediate premium reception had the most impact on the overall appreciation of the promotion and was less likely to be perceived as manipulative. Managerial implications as well as suggestions for future research are provided.

Keywords: *sales promotion, digital goods, digital marketing, promotional premium.*

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An Experimental Investigation of Factors Affecting Consumers' Perceptions of Digital Sales Promotions

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Abstract- **Along with the existence of modern content-based digital goods, a promotional premium product no longer need to be tangible - digital premiums are alternatives to traditional physical premium products. This article reports the results of an experimental study, where the purpose was to gain understanding of consumer perceptions of digital premium-based promotional offers. Three characteristics related to digital premium-based promotions were manipulated in the context of a bottled water purchase: the immediacy of receiving the premium, the method the premium is earned and the tangibility of the premium. Covariate included consumer perceptions of the promoted brand and product category both in terms of the advertised product as well as the premium product. The results show that the examined factors have interactive effects on consumer perceptions. Of the three factors, immediate premium reception had the most impact on the overall appreciation of the promotion and was less likely to be perceived as manipulative. Managerial implications as well as suggestions for future research are provided.**

Keywords: sales promotion, digital goods, digital marketing, promotional premium.

I. Introduction

By definition, sales promotion is a set of marketing tools designed to stimulate a consumer towards purchasing goods or services by providing an incentive to do so (d'Astous & Landerville, 2003; Alvarez & Castilles, 2010). The difference between sales promotion and advertising is that advertising offers a reason to purchase a good or a service whereas sales promotion offers a reason to purchase it now (Kotler & Armstrong, 2011; Rossiter & Percy, 1987). A holistic definition by Rossiter and Percy (1987) describe sales promotion as "a more direct form of persuasion, based frequently on external incentives rather than inherent product benefits, which is designed to stimulate immediate purchase and to move sales forward more rapidly than would otherwise occur." In practice this translates to the notion that sales promotion tries to trigger consumer purchase behavior by focusing on the premium instead of the product itself. The primary objective of sales promotion is to have a direct impact on buying behavior (Alvarez & Castilles, 2010). Preferred effects vary from increasing short-term sales, building long-term market share, getting consumers to try new products, obtain better visibility or rewarding loyal customers (Kotler & Armstrong, 2011). The key to the elements of a successful sales promotion are well-defined objectives and tools, and a carefully designed sales promotion program that works together with the rest of the promotion mix elements and marketing communications (Kotler & Armstrong, 2013).

In a non-monetary sales promotion, a premium is a tangible reward received for performing a particular act, usually purchasing a product (Burnett, 1993). A premium-based promotion includes a product or service for free or at a lowered price in return for the purchase of one or multiple items or services (d'Astous & Landerville, 2003). Premiums have been used as promotional tools for decades and are not by any means a new phenomenon: Companies use premium-based sales promotions frequently and they form an important tactical decision-making area for many business practitioners. Still, despite of their common utilization, premium based sales promotion has had relatively little academic attention (d'Astous & Landerville, 2003).

Electronic and online media is the fastest growing area within marketing (Alverez & Castilles, 2010) and marketers are embracing its various opportunities. Intangibility gives digital goods several advantages over tangible goods. Digital products are stored and distributed with virtually no additional costs (Koiso-Kanttila, 2008; Rowley, 2008). These new opportunities have increased the use of content-based digital products as sales promotion premiums, too. Digital products, such as mp3 music files, eBooks, tutorials, recipes and artwork have been used as sales promotion premiums but their impact on consumer perceptions have not yet been reviewed in academic literature. This creates the research gap in this study.

This study focuses on premium based sales promotions. The objective is to create a better understanding of how a premium based sales promotion campaign should be executed and what are the different elements of the campaign a marketer needs to understand to create a successful promotion as a whole. Previous studies of premium based sales promotion have not taken into account the possibility of,

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firstly, using digital products as premiums or, secondly, incorporating the use of the Internet into the sales promotion campaign. In this study the possibility of a non-tangible, digital premium will be utilized as a purchasing incentive. Also, an online solution will be provided as an option to traditional coupon collecting in order for the consumer to earn or receive the premium. These are commonly used features of modern sales promotion campaigns and, thus, should not be overlooked in the academic literature.

a) Sales promotion

Sales promotion is the set of marketing tools that use a non-monetary incentive, the premium, to stimulate consumers' purchase behavior (d'Astous & Landerville, 2003; Alvarez & Castilles, 2010). In recent years, sales promotions have accounted for a significant share of companies' marketing expenditures due to immense sales pressure, homogenous competition, advertising inefficiency and ever more deal-oriented consumers (Kotler & Armstrong, 2011). Still, non-monetary sales promotion, such as premium-based promotions, has received less academic attention than advertising and monetary sales promotion (Liao & Ze, 2006; Boonlertvanich, 2010).

While immediate sales are a good measure of the short-term success of advertising efforts, the long-term measurability and evaluation is far more complicated (Kotler &Armstrong, 2011). Short-term effects of a premium promotion have a less damaging effect than a monetary promotion (Magid & Lodish, 1990). Although often seen as a "quick-fix", sales promotion is indeed intended to reinforce the products position and build a long-term customer relationship. Marketers are increasingly avoiding price-only promotions that can be harmful to the brand in the long term. Instead, companies are adopting more complex sales promotion tools that build brand equity (Kotler & Armstrong, 2011). The persistence model by Dekimpe and Hanssens (1995) illustrates, that long-run marketing impact emerges from a complex interaction of many different short-term marketing actions. Several authors portray non-monetary promotions as a superior alternative to price promotions. Still, the marketer should be aware of the possible negative aspects. It is without a doubt possible that a premium campaign can have negative impacts, namely the consumers' brand image.

The strategic objective of sales promotion is to influence consumers buying behavior in order to increase short-term sales, build long-term market share, get consumers to try new products, obtain better visibility or reward loyal customers (Kotler & Armstrong, 2011; Alvarez & Castilles, 2010; Liao & Ze, 2006; Rajagopal, 2008). To meet these objectives, the marketer will develop a sales promotion program that will result in a promotion that is meaningful to the consumer and successful to the company (Kotler &Armstrong, 2011). The key elements, that are sized and type of the incentive, the conditions of participation and duration of the campaign are the very basic structure of the promotion, but there are numerous other factors to consider, like the psychological and demographic characteristics of the consumers who are targeted (Kotler &Armstrong, 2011; Alvarez & Castilles, 2011).

A non-monetary sales promotion can have numerous types of incentives. Most commonly the incentive is called a premium, that is, a tangible reward received for purchasing a product (Burnett, 1993). A premium-based promotion includes a product or service for free or at a lowered price in return for the purchase of one or multiple items or services (d'Astous & Landerville, 2003). The premium can have different forms. It can be an increased amount of the purchased product (same product premium) but it also can be a gift that may or may not be related to the initial product the customer is purchasing (Burnett, 1993; Liao & Ze, 2006). Another dimension of the premium relates to the reward-timing aspect of the premium. A direct premium is received immediately, whereas the delayed premium is delivered to the consumer at a later instance (D'Astous & Landerville (2001).

There have only been few studies on the effectiveness of premium based sales promotions. In their study, d'Astous & Landerville. (2003) concluded that a promotion with an incentive generally increases sales. Some researchers have studied consumer preferences of different aspects of promotion campaigns and characteristics of related premiums. The most notable study result has been that consumers appreciate the campaigns with direct premiums highly more than those with delayed premiums (d'Astous & Jacob, 2002; d'Astous & Landreville 2003; Liao & Ze, 2006). In addition to the reward-timing dimension, research has indicated that consumers prefer a relatively low quantity of products to be purchased in able to receive the premium, they appreciate if the value of the premium is mentioned and respond better to a good product-premium fit (d'Astous & Jacob, 2002; Simonson, Carmon, & O'Curry, 1994). The notion that consumers would rather purchase a low quantity of products in order to receive a premium might sound apparent. However, the marketer should be rational when deciding on the quantity of products needed to receive the premium and the value of the premium. A campaign with a very low amount of products to be purchased naturally will include a low value premium that might not be attractive. On the other hand, like the previous studies concluded, a large amount of products that need to be purchased will no longer trigger consumer purchases, even if the premium is of great value (d'Astous & Jacob, 2002; Simonson et al., 1994).

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Consumers also appreciate the promotion when their brand attitude is positive and when the interest in the premium is significant. Finally, consumer behavior such as deal-proneness and compulsive buying tendencies had a definitive impact (d'Astous & Jacob, 2002).

It has been noted that the dimensions of the incentive alone cannot explain consumer perception on the promotion. The product category (convenience goods, shopping goods or specialty goods) has a great impact. As an example, Liao and Ze (2006) found that in the convenience goods category, a same-product incentive, that is, a promotion where the consumer gets an extra amount of the product, works better than a premium. Consumers do not always have a positive response to non-monetary sales promotions. Simonson et al. (1994) found that consumers might feel the premium as an unneeded feature that they are actually paying for. Consumers might even avoid premium-based promotions out of reluctance. This notion of manipulation intent has received a fair amount of acknowledgement (Simon et al., 1994; d'Astous & Landreville 2003; Alvarez & Casilles, 2004).

Some researchers have attempted to identify certain traits in consumers that make them more easily attracted to promotions (Lichtenstein, Burton & Neteneyer, 1997; Laroche , Pons, Zgoll, Cervellon, & Kim, 2006). Although this study will not focus on the consumer traits on deal-proneness, it is good to acknowledge that promotions impose different levels of consumer benefits, mainly utilitarian and hedonic (Chandon , Wansink, & Laurent, 2000). Understanding the two values that might trigger consumer's deal-proneness gives insight to the marketer, when formulating the sales promotion campaign. The premium, for example, must have either utilitarian or hedonic value to the consumer.

b) Digitality in consumption

With the emergence of the computer era, and the Internet, new types of goods have come to market and consumption has taken new digital forms. Digital goods can be of different nature and use. As goods, software, online services, electronic journals, e-books, games, music or video serve a very different purpose but all share a fundamental resemblance as they are all made from bits. Information product, electronic goods, digital products or digital content, virtual products are all synonymous to digital goods (Koiso-Kanttila, 2008; Koukova, Kannan, & Ratchford, 2008). Digital goods can also be categorized in tools and utilities (software), content-based digital products (media) and online services (Hui & Chau, 2002). Essentially, digital goods are conceptualized as bit-based objects distributed through online channels (Koiso-Kanttila, 2008).

Although stored in a physical medium (Rowley, 2008), digital goods are intangible and can only be exposed to visual and hearing senses (Koiso-Kanttila, 2008; Laroche, Yand, McDougall, & Bergeron, 2005). The physical intangibility is an asset for digital goods, as storing is relatively inexpensive compared to tangible goods (Koiso-Kanttila, 2008). Digital products can also be delivered to the consumer instantly. The immediacy of the distribution is an essential feature for digital content, which is also used as a variable in the present study. Another distinctive quality is its extremely homogenous quality (Rowley, 2008). There are practically no production failures and digital content can be duplicated without quality loss, meaning control becomes obsolete.

The intangibility of digital goods has an impact on consumer's decision-making. An intangible good or service does not have the pre-purchase inspection possibilities that their tangible counterparts have (Laroche et al., 2005; Phau & Poon, 2006). The lack of pre-purchase judgments, then translate into increased perceived risk (Laroche et al., 2005). Still, it has been found that in the context of online shopping, non-tangible products are more easily purchased than tangible products (Phau & Poon, 2006).

Many traditional tangible consumer goods have online or digital equivalents (Rowley, 2008) and some companies offer both physical and electronic goods in parallel. As an example, some publishers have both digital and paper publications of books and magazines. Some argue that offering content in both forms in parallel may lead to market share cannibalization (Stahl, Schafer, & Maass, 2004) but the publishers themselves argue that an online presence is necessary and an important part of increasing the reputation of the offline brand, among other benefits (Rowley 2008).

Pricing digital content is challenging, but for this study the perceived value of the digital content to the consumer is even more relevant. To make pricing even harder, the modern Internet user is highly likely to be accustomed to free information, free music and free software (Swartman, Krueger, & Van der Beck, 2006). There are different ways of implementing digital content pricing. Unit price, access based pricing or bundled pricing are some of the most common ones with the addition of offering them free of charge (Koiso-Kanttila, 2008). According to Koiso-Kanttila (2008) offering free content is a tactic used to introduce the new consumer technology. This method called acceptance building (Koiso-Kanttila, 2008). The study of consumer perceptions of the value of digital and information content is rather ambiguous (Rowley, 2008). In the context of sales promotion the value of digital content creates challenges when the marketer tries to find a digital premium, which perceived value would match the deal itself, and the promoted product. Consumers alike will have difficulties in formulating the value of the digital content (Rowley 2008).

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One monetary sales promotion technique that has adapted to the digital era is coupon redemption. Although there are no proven specific demographics of consumers that most embrace electronic coupons, it is clear that they have reached the young and educated, that previously weren't a target segment (Chiou-Wei & Inman, 2008). Undoubtedly, there is an income threshold as well as issues relating to technology ownership that limits the potential of electronic campaigning (Chiou-Wei & Inman, 2008). Considering that most of the people in the developed countries have an access to a personal computer, the above-mentioned way of marketing does not exclude any consumers. An example of a digitally adapted non-monetary sales promotion technique is product bundling. The traditional product bundles have consisted of two, usually complementary tangible products (a camera with a lens, stereos with speakers, etc.,) but recently bundles of tangible and digital goods (a paperback book with an e-book) have emerged (Koukova et al., 2008). These examples of modern approaches show the some possibilities how the use of technology can enhance sales promotion tools as we know them today.

II. Research Frame Work

This study investigates consumer perceptions of digital premium based sales promotion campaigns. The research framework is based on studies on premium based sales promotions. d'Astous and Jacob (2002), studied consumer perceptions of traditional sales promotions. In this study, the digital and online properties of the premium are taken into consideration. This study will give an understanding of how consumers perceive digital premiums, but also investigate other aspects of the sales promotion program (Kotler & Armstrong, 2011), namely how the consumer earns the premium and is the premium a delayed or a direct one. Understanding how consumers react to different setups of a sales promotion campaign will result in more applicable managerial implications. The nature of the premium, the immediacy of the premium (Burnett, 1993; Brassington & Petit, 1997; d'Astous & Landerville 2002; d'Astous & Jacob, 2002) and method of earning the premium were selected as digital sales promotion features. Overall appreciation and manipulation intent (d'Astous & Landerville 2002; d'Astous & Jacob, 2002; Simonson et al., 1994) were selected as consumer reaction variables.

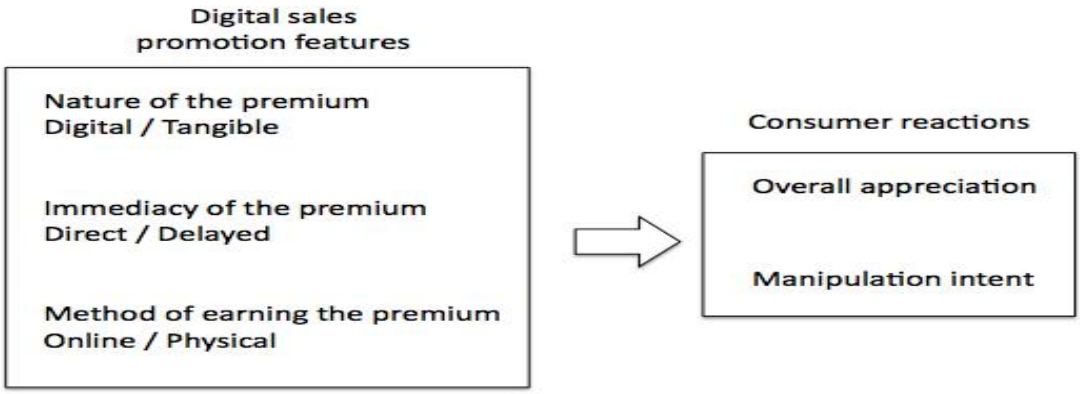


Figure 1 : The research framework for this paper is represented below

Figure 1 Research frame work

Hypotheses of the study are:

H1. Consumers' overall appreciation of a promotional offer that includes a digital premium is better than of a promotional offer with a physical premium.

H2. Consumers' overall appreciation of a collectible premium campaign where codes register online is better than of a campaign requiring traditional physical effort.

H3. Consumers' overall appreciation of a promotional offer that includes a direct premium is better than a promotional offer with a delayed premium.

H4. Consumers' overall appreciation of a promotional offer that incorporates a digital premium uses an online earning method and is delivered with no delay, is higher than any other combination of features.

III. Methodology

This research was a 2 x 2 x 2 full factorial between-subjects design (premium: digital, tangible x earning method: online, physical, x immediacy: right away, after the campaign is over). This method was chosen as it allows interaction between the variables (Malhotra & Birks, 2006). A pretext was not necessary, as the experiment conditions used in the study were

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objective in nature with no possibility of false operation. This study is an experimental research (Myers & Well, 2003) conducted in a laboratory environment (Malhotra & Birks, 2006). Each respondent was presented with one alternative campaign advertisement. Eight different advertisements were created to correspond the eight (2 x 2 x 2) different possibilities the different attributes enabled. This way it was later possible to examine how changing one attribute reflected consumers' perceptions regarding the advertisement. The different images were randomly distributed among the respondents who only got to see one version of the tested eight advertisements.

The brand of the promoted product as well as the premium brand was picked because they were both gender neutral. The products were chosen on the assumption that both brands were familiar to the participants. Only one brand was used as the promoted product and another for the premium product and there was no choice between multiple available brands. The advertisements were made from graphics found on the brands' web pages and edited together to create a realistic promotion

a) Measures and data collection

All respondents were students from University of Jos. Respondents were recruited using e-mailing lists from different courses. E-mail was sent with a link to the web-questionnaire. A sample of 135 respondents was randomly assigned to the different advertisements. The respondents' average age was 25 years. 59 % of the respondents were female and 41 % were male.

After the respondents were exposed to the imaginary advertisements, they were asked to answer several questions regarding the overall attractiveness (The general impression of the promotion is good, The promotion is interesting) and perceived manipulation intent of the advertisement (The promotion seems dishonest, The deal makes me feel like I am being manipulated). They were also asked about their attitude towards the brand of the promoted product, Swan natural Spring water (I have a positive image of Swan natural Spring water, Swan natural Spring water is good, Swan is better than other spring waters) and the brand of the premium, News-Watch magazine (News-Watch is an interesting magazine, I like News-Watch magazine, I have a positive image about News-Watch magazine, News-Watch is a magazine of quality, News-Watch is better than the other similar magazines). The participants were also asked about their interest in the product category of the promoted product, Swan natural Spring water (I drink Swan natural Spring water, I am interested in Swan natural Spring water, New Swan natural Spring water interest me, Swan natural Spring water are indifferent to me), and premium product, News-Watch magazines (I am interested in News-Watch magazines, News-Watch magazines interest me, News-Watch magazines are indifferent to me, I News-Watch magazines). Questions were answered on a seven-point Likert-scale from 1 (Strongly disagree) to 7 (Strongly agree) (Malhotra & Birks, 2006). All scales used in the study were adapted from the scales developed by d'Astous and Landerville (2003).

The web survey results were analyzed using SPSS software. This section will demonstrate the results of analyses that allowed the examination of the differences between the advertisements, as well as the interactions between different features of the premium promotion advertisements. Tables and charts were included to add coherency.

b) Definition of variables

The data had good qualifications for executing a factor analysis (KMO 0.828, $p < 0{,}001$). The scale data were subjected to principal axis factoring (commonalities > 0.3). The rotation method was Varimax with Kaiser normalization and it was converted in five iterations. The rotation showed six factors that represented 72.4 % of the total variation. With respect to consumer reactions toward the offers, two factors were extracted (Eigenvalue > 1). Together they explained 12.9% of the total variation. Two items ("The overall image of the offer is positive", "The offer is interesting") loaded highly (average loading = 0.71) on the first factor that interpreted as "overall appreciation" of the promotional offer. The second factor loaded (average loading = 0.73) on items relating to manipulation ("The offer appears to be dishonest", "The offer makes me feel I am being manipulated). This factor was interpreted as "manipulation intent" of the promotional offer.

c) Anova models

One-way ANOVA models were made to analyze the experimental data (Keppel, 1991). A preliminary analysis of variance was executed to be able to see if consumer appreciation and perception of manipulation intent vary across the eight different versions of the campaign advertisement. Overall appreciation and manipulation intent were used as dependent variables and the between-subject factor was the different versions of the advertisement. Results showed that there were significant differences in the means of the two dependent variables across the eight versions of the advertisement. In the case of overall appreciation, the differences were statistically significant ($F = 2.73$, $p < 0.05$).

Succeeding the preliminary analyses, ANOVA models were conducted. The first analysis of variance included overall appreciation of the promotional offer as a dependent variable and the second included manipulation intent as a dependent variable. For both models, the between-subject factors were the premium type (physical/digital), earning method (traditional/online) and immediacy (direct/delayed).

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Covariates (brand attitude towards the product, brand attitude towards the premium, Interest in the product category and interest in the premium category) were also used as independent variables. The results of the two ANOVA models are presented in

Table 1 : F statistics for the main effects are presented

	Dependent variable	
	Overall appreciation	Perceived manipulation intent
Source of variation	*F*-statistic	*F*-statistic
Interaction (A x B x C)	2.73**	0.68
Nature of the premium (A)	0.42	0.1
Method of earning the premium (B)	0.34	2.48
Immediacy of earning the premium (C)	8.91**	0.31
Brand attitude towards the product	0.78	1.75*
Brand attitude towards the premium	0.69	1.09
Interest in the product category	0.90	0.61
Interest in the premium category	1.35	0.65

Notes: $*p < 0.1$, $**p < 0.05$

Table 1 Anova Result

It can be seen that in the case of the overall appreciation, the triple interaction between premium types, earning method and premium immediacy were significant. Of the individual premium promotion features, premium immediacy had a statistically significant impact (H3a: $F = 8.91$, $p < 0.05$) on overall appreciation. The descriptive-chart shows the highest mean (= 0.36) on version number seven, which represented the advertisement where the consumer would use the online method to earn a digital version of the premium and receive it immediately (H4a supported). The lowest mean (= -0.71) loaded on version number six, which represented the advertisement that used traditional earning methods and a delayed digital version of the premium. Out of the covariates, the negative brand attitude towards the product was seen more manipulative. The result was notable, but not significant ($F = 1.75$, $p < 0.1$).

Figure 3 presents the output of the nature of the premium x premium immediacy x earning method interaction means in relation to the overall appreciation measure. The first plot represents the tangible premium output and the second represents the output for the digital premium. The higher mean represents a higher overall appreciation. The interaction means patterns represent the impact of premium immediacy on both the tangible and digital premium. In the case of the tangible premium, it can be interpreted that there is a slight preference to a direct premium although it is not drastic. However, in the case of the digital premium, the interaction pattern demonstrates clearly how consumers much rather receive the premium immediately. If the premium is to be received with delay, the online earning method is more favorable, but nevertheless not appreciated. Overall, the pattern of interaction showed that the feature that is most relevant to overall attractiveness is the premium immediacy whenever the premium is received directly, it is more appreciated.

IV. Discussion

The results show that in the context of the study as an individual feature, there is not a clear consumer preference between a digital good or its tangible counterpart. Consumers found the digital version of the News-Watch magazine as attractive as the printed publication. The manipulation intent between the two options was equally neutral. This finding somewhat stands against the previous studies that implied the lack of physical pre-purchase judgments would increase perceived risk (Laroche et al., 2005). It was surprising that the earning method, as an individual feature, did not matter significantly. Assuming that it is easier for the customer to input codes online versus via traditional mail, the amount of involvement needed by the consumer to earn the premium did not have a direct impact on the appreciation of the promotion or manipulation intent. The immediacy of the premium as an individual trait of the campaign did however have significant impact. Consumers highly appreciate being able to receive the premium without delay. Results on the questions regarding immediacy are valuable, as they validate the use of digital goods as premiums because of their ability of being rapidly distributed.

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Although the digitality of the premium or the ability to load the codes online were not noted positively as individual features, the interaction between the three features reveal interesting results. Out of the eight versions of the advertisement, the most appreciated was indeed the one that offered a digital version of the News-Watch magazine immediately when the consumer had loaded 3 codes online. The advertisement that was seen least manipulative, had the same digital/online premium features, but surprisingly offered the incentive to delay. Although high appreciation and low manipulation intent might not correlate directly, the results still indicate, that the digitizer of the premium and its online earning method could be stand out features. What the most appreciated and least manipulative versions of the advertisement had in common was that they presented a digital premium and online earning method. Sending the codes via physical mail was the common feature in the least appreciated and most manipulative versions of the advertisements. The investigation showed the importance of not only measuring individual features of the campaign, but also the interaction between different variables to make a thorough comparison of all possible combinations of features.

V. Conclusion and Implications

This study contributes to previous research of non-monetary sales promotion by offering insight to consumer preference of digital and online adaptation of sales promotion campaigns. Previous studies within the field have not considered digital goods as alternatives to traditional tangible premiums. Because of the unique characteristic of digital goods, it is not only a simple matter of considering one incentive over another. The most distinctive trait of the digital good, its intangibility, offers a solution to some logistical issues associated with the traditional premium. The result presented throughout this study supported the digital adaptation of non-monetary sales promotion. It was reported that digital goods are equally or even more appreciated than their physical counterparts. Furthermore, consumers did not perceive the digital premium as being manipulative. It was interesting to find that the online method of inputting promotional codes was perceived better than the alternative of sending them via traditional mail.

Beginning from the most evident beneficial trait, digital goods offer logistical simplicity. For one, their intangibility renders questions of storage and transport irrelevant. Traditionally, the premiums are mostly produced in Asia and possibly stored in several locations before reaching their final destination. Transportation and freight costs can account for over a third of the price of the premium. In addition to financial losses, the time-consuming production and sea freight can take up to four months. Because of the time constraints, premium sales promotion campaigns need to be planned several months ahead. The digital alternative could enable more spontaneous and up-to-date promotions, meaning that the marketer would be able to respond to upcoming trends more quickly and take advantage of sudden events. For instance, in the case of an unexpected national soccer victory, the marketer could set up a promotion where the consumer could download the winning theme song of the team as an incentive for a purchase. In the same way, the digital premium promotion allows for rapid localization in other markets, if the promotion is found to be successful in one market.

As a whole, using digital goods as premiums allows certain flexibility. As an example, some premiums like clothing accessories have been sizing issues or are either for boys or for girls. Traditionally, the marketer has not been able to offer several different options for consumers to choose from, as there has been a risk that the least pleasant option would have been overshadowed and overstocked. Digital content is often charged by the download, so the company offering it as an incentive will not need to fear about goods remaining in stock if they are not popular. The digital premium also brings other reliefs to the marketer because of its homogenous quality. Still, although there are no production defects in digital goods, the digital infrastructure is vulnerable if not properly set up.

As the consumer uses online channels to receive the digital goods, there is a good potential for additional brand exposure. A skillfully made campaign website should offer the consumer further stimulus and interesting content to get him/her more involved with the brand. In the present day, consumer contracts, especially those of a deal-prone consumer segment, are very valuable. If they are collected, the marketer will end up having an extremely valuable database at the end of the campaign. Considering all positive traits of the digital adaptation of the non-monetary sales promotion, the end result is beneficial to the consumer as well as the marketer. The marketer can offer the consumer freedom of choice and deliver the goods instantly. The campaign will be contemporary, adaptive and even allow interaction with the consumer. Something the marketer can also experiment with is the parallel use of both a digital good and a physical premium. An example of such would be that the give-away of a promotion would be a pair of 3D glasses. Inside the pack could then be a code that can be typed online to view a 3D film. The possibilities are endless, but the idea would be that the physical and digital goods complement each other to create something new and exciting for the consumer.

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Measuring Job Satisfaction Level of Employees using Demographics: A Study of HDFC Bank

By Dr. Suhaila Sikeen Khan

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Abstract- In this highly competitive world, success of any organization depends on its human resource. Banks are no exception to this. A satisfied, happy and hard working employee is the biggest resource of any organization, including banks. Workforce of any bank is responsible to a large extent for its higher productivity and higher profitability and higher shareholders value and also plays a vital role in underpinning the economic development of a country. In view of this widespread belief an attempts has been made in the present study to evaluate the job satisfaction level of employees in HDFC bank in Kashmir division. The study also focused on the impact of different demographic factors like, age, gender, income, education, position and marital status on the overall job satisfaction level of employees. The study used independent student t-test and one-way ANOVA to unearth the variation, if any, between overall job satisfaction level and control/demographic variables. Based on the data gathered from two hundred respondents, the results showed that employees are satisfied with their jobs in the said bank.

Keywords: job satisfaction, dimensions of job satisfaction, variance, dissatisfaction, HDFC bank and kashmir division.

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Dr. Suhaila Sikeen Khan

Abstract- In this highly competitive world, success of any organization depends on its human resource. Banks are no exception to this. A satisfied, happy and hard working employee is the biggest resource of any organization, including banks. Workforce of any bank is responsible to a large extent for its higher productivity and higher profitability and higher shareholders value and also plays a vital role in underpinning the economic development of a country. In view of this widespread belief an attempts has been made in the present study to evaluate the job satisfaction level of employees in HDFC bank in Kashmir division. The study also focused on the impact of different demographic factors like, age, gender, income, education, position and marital status on the overall job satisfaction level of employees. The study used independent student t-test and one-way ANOVA to unearth the variation, if any, between overall job satisfaction level and control/demographic variables. Based on the data gathered from two hundred respondents, the results showed that employees are satisfied with their jobs in the said bank. The study further revealed that employees with higher age groups, higher salaries, and higher managerial positions are more satisfied than other groups. This paper presents a comprehensive diagnosis of job satisfaction indices of HDFC bank and the factors causing the dissatisfaction and provides suggestions to improve them.

Keywords: job satisfaction, dimensions of job satisfaction, variance, dissatisfaction, HDFC bank and kashmir division.

I. Introduction

Today's work environment is undergoing a major shift; factors such as globalisation, growing economies, and improved technology are constantly presenting new challenges and creating new opportunities for people. With these changes, people's perceptions regarding their jobs are also changing. In this grow-or-die marketplace, the success of any organisation relies on its workforce. Satisfied and committed employees are the most significant assets of any organisation, including banks. As banking institutions are the backbone of a nation's economy, the efficient management of human resources and the maintenance of higher job satisfaction levels are important and affects the growth and performance of an entire economy (Arunima and Pooja, 2009). A satisfied, happy and hardworking employee is the biggest asset of any organization which ultimately leads towards higher profitability and shareholders' value.

Banks are mainly concerned with providing services to its customers which largely depends on its employees. Better Financial services along with their better customer services of the banks become more important due to growing competition in the market. It has been realized that bank employees' are in direct contact with customers and play an important role for the bank by delivering bank services. Moreover, bank all over the world offer similar kinds of services, and try to quickly match their competitors' innovations. In such situation, job satisfaction of bank employees is an important issue for the improved financial services to the customers. Therefore, this issue has to be properly taken into account in order to achieve ultimate goals of any organisation particularly banks. Any business can achieve success and peace only when the problem of satisfaction and dissatisfaction of workers are felt understood and solved, problem of efficiency, absenteeism, labour turnover require a social skill of understanding human problems and dealing with them scientifically serves the purpose to solve the human problems in the industry. So, for the success of banking, it is very important to manage human resources efficiently and to find whether its employees are satisfied are not. Only if they are highly satisfied with their job, they will work more with commitment and project a positive image of the organization in the industry (Suman and Ajay, 2013). Job satisfaction is an integral component of organisation climate and an important element in the management employee's relationship. Job satisfaction means individuals emotional reaction to job. It is a positive emotional state that occurs when a person's job expectation are fulfilled at the working environment.

II. Objectives of the Study

In view of the growing importance of job satisfaction among employees in banks, an attempt has been made in the present study, to measure job satisfaction among HDFC bank employees in Kashmir division and to understand whether employees are really satisfied with their current job or not. The study also focused on the impact of different control variables such as education, current position, gender, marital status, income on the overall job satisfaction of employees.

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Such an analysis will provide banks a quantitative estimate of the job satisfaction level of employees and also to suggest, on the basis of study results, ways and means for improving satisfaction of employees in banks with a view to make overall banking services more effective and efficient.

III. Literature Review

Job satisfaction is simply how people feel about their jobs and different aspects of their jobs. It is the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs (Spector, 1997). Further, job satisfaction is the amount of pleasure or contentment associated with a job. If you like your job intensely, you will experience high job satisfaction. If you dislike your job intensely, you will experience job dissatisfaction (Locke (1976). Job satisfaction is a combination of psychological, physiological and environmental circumstances that cause a person truthfully to say I am satisfied with my job or not. It has been studied both as a consequence of many individual and work environment characteristics and as an antecedent to many outcomes. Employees who have higher job satisfaction are usually less absent, less likely to leave, more productive, more likely to display organisational commitment, and more likely to be satisfied with their lives (Lease, 1998). According to Robbins (1997), Job satisfaction is the difference between the amount of rewards employees receive and the amount they believe they should receive. Again, Mobey and Lockey (1970) opined Job satisfaction and dissatisfaction are function of the perceived relationship between what one expects and obtains from one's job and how much importance or value one attributes to it.

Job satisfaction is an attitude, which Porter, et. al., (1974) state is a more "rapidly formed" and a "transitory" work attitude "largely associated with specific and tangible aspects of the work environment". Job satisfaction is an individual's feeling regarding his or her work. It is the terminology used to describe whether employees are happy, contented and fulfilling their desires and needs at work. It is not the self- satisfaction, happiness or self- contentment but the satisfaction on the job.

Job Satisfaction can be influenced by a multitude of factors. Herzberg, et. al., (1959), after conducting a massive study developed 'Two Factor Theory' that identifies two set of factors contributing to job satisfaction and dissatisfaction. Those are (1) *Hygiene factors:* salary, relation with superior and peer, quality of technical supervision, company policy and administration, working condition etc. and (2) *Motivation factors:* Achievements, recognition, work itself, responsibility, advancement and possibility of growth, job design including task complexity, task variety, task independence and job satisfaction. Adding to this by Kalleberg and Loscocco (1983) showed that in USA, older workers are more satisfied than younger workers. Further, Shapiro and Stern found that professional women experienced lower levels of Job satisfaction than their male counterparts. Moreover, Islam (1999a and 1999b) found out that in Bangladesh, the level of Job satisfaction of Government employees is higher than that of NGO employees and male employees are more satisfied than women. Rahman and Sarcar (1990) found that among professional women's occupational stress was higher for unmarried ones. Alam (2003) conducted a research on the Job satisfaction of female workers in different garment factories and concluded that the level of satisfaction is positively correlated with level of wages they get. Bajpai and Srivastava (2004) studied the satisfaction levels of employees of two public sector and two private sector banks in India. The results indicated that layoff threats, quick turnover, less welfare schemes, and less scope for vertical growth increased job dissatisfaction. In contrast, secure job environment, welfare policies, and job stability increased the degree of job satisfaction. Kaleque and Rahman (1987) conducted a study on Job satisfaction of Bangladeshi industrial workers regarding influence of some job facets including job content, coworkers, supervision, wage promotion, work environment and communication. They concluded that job facets can be source of satisfaction as well as dissatisfaction. In their study, Kumudha and Abraham (2008) compared 100 managers from 13 public and private sector banks and found that the programs related to self-development, information about job openings, opportunities to learn new skills and retirement preparation programs greatly influence the feelings of career satisfaction. Ziaul, et. al., (2005), in their study on comparative Job satisfaction of senior male and female executives in Bangladesh, showed that there are insignificant difference between male and female executives regarding satisfaction in different aspects of job. The direction of all these studies on job satisfaction concluded that there are many factors within job environment that is having an influence on the job satisfaction of employees. These factors are satisfaction with the work itself, wages, and recognition, rapport with supervisors and co-workers, and chance for advancement, gender, marital status, and education and so on (Hussami, 2008; Mulinge and Mullier 1998; Willem, et. al., 2007; Fisher and Locke, 1992; Xie and Johns, 2000; Lane, et. al., 2010; Vidal, et. al., 2007).

IV. Research Hypothesis

Based on the above literature review, following hypothesis have been framed for the present study

H1: Job Satisfaction level varies significantly across genders in the bank, under study;

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H2: Job Satisfaction level varies significantly across marital groups;

H3: Job Satisfaction level varies significantly across different occupying positions;

H4: Job Satisfaction level varies significantly across different age groups;

H5: Job Satisfaction level varies significantly across all educational groups;

H6: Job Satisfaction level varies significantly across all income groups.

V. Research Design

The present study has been designed with a view to investigate the satisfaction level of HDFC Bank employees in Kashmir division and to find out the effect of various aspects (pay and fringe benefits, relation with co-workers supervision, employees empowerment, nature of job, employees participation, performance appraisal and training and development, etc.) on the overall job satisfaction. For this purpose, a survey was undertaken to assess the Employees Job Satisfaction level in HDFC bank branches located at various places in Kashmir. 200 employees of HDFC Bank were contracted on the basis of convenience sampling to ascertain their views on job satisfaction level with the said bank. They were appraised about the purpose of the study and request was made to them to fill up the questionnaires with correct and unbiased information. The survey was conducted for a period of four months. All-important demographic characteristics like age, sex, level of income, level of education and profession were taken into consideration while seeking the response from the customers. The effort was made to give a balanced representation to above demographic characteristics to make the sample representative.

A considerable number of respondents belonged were male (52.66 percent) whereas 47.33 percent of them were female. It is clear from the data that 32 percent of the employees are graduates, 63 percent of the employees are post-graduate and the remaining (6 percent) were 10+2 in HDFC Bank. Therefore, the study implies that the majority of the employees working in HDFC are highly educated. It has been observed from the data that majority of the respondents (78 percent) in HDFC Bank were in the age group of 21-35 years, and 19.33 percent were in the age group of 36-50 years, whereas those who were in the age group of Above 51 years were 2.66 percent. It has been observed from the data that 62 percent of the respondents are working on managerial post, whereas the rest 38 percent are of non-managerial posts. 55.33 percent of respondents belong to salary group of up to Rs. 25000 while 30.66 percent of respondents belonged to second group and the remaining to third group. Further, it was found from the study that 34 percent of respondents were married whereas remaining was unmarried.

VI. Research Instrument

A Questionnaire was designed to facilitate the respondents to identify the various variables contributing towards their job satisfaction and dissatisfaction. A semi-structured questionnaire has been used with a number of variables related to job satisfaction. The questionnaire covered following aspects: employee empowerment, supervision, performance appraisal, and nature of job, employee participation, training and development, pay and fringe benefits and also the demographic details of the respondents. The entire scale consists of 27-items. The endeavors were to identify the key Job satisfaction issues, on which employee's perception can be obtained. The respondents were requested specifically to ignore their personal prejudices and use their best judgment on a 10 point Likert's scale where '1' is *Strongly Disagree* and '10' is *Strongly Agree*. The purpose of this exercise was to make the response a true reflection of organization reality rather than an individual opinion.

In order to analyze the collected data and confirm the usefulness of the Instrument to the banking context, the statistical package for the social science (SPSS-21) was used.

VII. Results and Discussions

a) Job satisfaction in HDFC bank

In the present study, the main focus was to measure the job satisfaction and its dimensions: employees' empowerment, supervision, performance appraisal, nature of job, employees' participation, career development, fringe benefits. Employees perceptions were measured on a ten points *Strongly Disagree/ Strongly Agree Likert's Scale.* Mean scores were calculated for each dimensions. The data on Table 1 presents information regarding job satisfaction level of HDFC bank. The Table clearly reveals that the overall job satisfaction level of HDFC bank employees is 7.08 with standard deviation of 2.60. Dimension wise analysis reveals that job satisfaction score is highest in case of Job satisfaction with nature of job (7.45) followed by Job satisfaction with employees' participation (7.45) and Job satisfaction with training career development (7.16). Job satisfaction is score is low in case of Job satisfaction with fringe benefits (6.43) followed by Job satisfaction with performance appraisal (6.92).

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Table 1 : Overall Job Satisfaction of HDFC Bank

S. No.	Dimensions	Mean	Standard Deviation
1	Job satisfaction with employees' empowerment.	7.04	2.58
2	Job satisfaction with supervision.	7.15	2.61
3	Job satisfaction with performance appraisal.	6.92	2.68
4	Job satisfaction with nature of job.	7.45	2.49
5	Job satisfaction with employees' participation.	7.43	2.35
6	Job satisfaction with training career development.	7.16	2.64
7	Job satisfaction with fringe benefits.	6.43	2.88
	Overall Job Satisfaction (Averaged on all Dimensions)	**7.08**	**2.60**

b) Job Satisfaction Variation Across Demographic Variables

In an attempt to study whether HDFC bank employees are satisfied with their jobs irrespective of different demographic variables. Mean scores with standard deviation were caluculated seperately for each group. Also, One-way ANOVA and Student t-test was accordingly performed to determine the level of difference, if any, among all groups.

c) Job Satisfaction Variation and Gender

With a view to measure job satisfaction variation, if any, due to gender differences, the respondents were grouped in male and female. The data on Table 2 brings to light that gender-wise there exists significant difference ($p<0.05$) on overall job satisfaction level of employees in bank, under study. further, the data on Table reveals that female employees (7.09) of said bank are more satisfied on overall job satisfaction than male ones (7.08). The result are in line with the finding of Ziaul, et. al., 2005.

Dimension-wise analysis reveals that females employees (7.15) are most satisfied then Male (6.94) when it comes to employee empowerment dimension. With respect to supervision dimension female employees (7.23) working in HDFC Bank are more satisfied compared to male ones (7.08). Female employees (6.77) are bit more dissatisfied with the performance appraisal done by the bank than male employees (7.07). Male employees are more satisfied with the nature of job than female employees. As per as Employee participation dimension is concerned there is not much difference between the two groups. Female employees feel good about the Training and Development carried on by the Bank and

Table 2 : Comparative Job Satisfaction Scores of Different Genders Groups

Dimensions	Gender							
	Male				Female			
	Mean	S.D.	t-value	p-value	Mean	S.D.	t-value	p-value
.1 Job satisfaction with employees' empowerment.	6.94	1.94	31.65	.000*	7.15	1.72	35.09	.000*
.2 Job satisfaction with supervision.	7.08	2.42	26.05	.000*	7.23	2.08	29.27	.000*
.3 Job satisfaction with performance appraisal.	7.07	2.40	25.71	.000*	6.77	2.42	23.59	.000*
.4 Job satisfaction with nature of job.	7.33	2.07	31.39	.000*	7.61	1.85	34.62	.000*

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Job satisfaction with employees' participation. .5	7.38	1.87	35.11	.000*	7.48	1.79	35.13	.000*
Job satisfaction with training career development. .6	7.07	2.10	29.90	.000*	7.26	2.11	28.98	.000*
Job satisfaction with fringe benefits. .7	6.72	2.41	24.78	.000*	6.11	2.64	19.50	.000*
Overall Job Satisfaction (Averaged on all Dimensions)	**7.08**	**1.81**	**34.10**	**.000***	**7.09**	**1.71**	**34.83**	**.000***

**Significant at 1 percent*

are more satisfied with the policies. Both the genders discloses low scores with respect to Pay and Fringe benefits given by the Bank. Although the responses taken show that male employees (6.72) aret more satisfied then female employees (6.11).

d) Job Satisfaction Variation and Marital Groups

The impact of marital differences, if any, of sample organization on the job satisfaction level was also studied. The results reveals that marital status wise there exists significant difference on overall job satisfaction in sample organization. Moreover the results added that married groups are more satisfied than unmarried group when it comes to overall job satisfaction level.

Table 3 : Comparative Job Satisfaction Scores of Different Marital Groups

Dimensions	Marital Status							
	Married				Unmarried			
	Mean	S.D.	t-value	p-value	Mean	S.D.	t-value	p-value
1. Job satisfaction with employees' empowerment.	7.09	2.11	23.95	.000*	7.02	1.69	41.22	.000*
2. Job satisfaction with supervision.	7.56	2.27	23.74	.000*	6.94	2.23	30.94	.000*
3. Job satisfaction with performance appraisal.	7.29	2.35	22.10	.000*	6.72	2.45	27.33	.000*
4. Job satisfaction with nature of job.	7.43	2.19	24.17	.000*	7.46	1.85	40.07	.000*
5. Job satisfaction with employees' participation.	7.45	1.95	27.19	.000*	7.42	1.76	41.73	.000*
6. Job satisfaction with training career development.	7.25	2.34	22.11	.000*	7.11	1.97	35.79	.000*
7. Job satisfaction with fringe benefits.	6.94	2.47	19.99	.000*	6.17	2.53	24.25	.000*
Overall Job Satisfaction (Averaged on all Dimensions)	**7.29**	**1.99**	**26.13**	**.000***	**6.98**	**1.65**	**41.84**	**.000***

**Significant at 1 percent*

The data further reveals that dimension-wise both married and unmarried employees working in HDFC Bank are satisfied with the employee empowerment dimension prevailing in the bank. Though, the higher rate of satisfaction lies within the married employees (7.09) than unmarried employees (7.02). With respect to supervision dimension unmarried employees tend to be dissatisfied than married employees as per the data is concerned. The Table 3 clearly shows that married employees are satisfied than unmarried employees with mean responses as (7.56) and (6.94) respectively. Unmarried employees show a little dissatisfaction with respect to performance appraisal system of the bank. The married employees however are satisfied with the performance appraisal system of HDFC Bank. Both married and unmarried

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employees are satisfied with the nature of the work prevailing in HDFC bank. Also, there is not much difference in the mean response as indicated in the Table. Both married and unmarried employees working in HDFC Bank are satisfied with the employee participation procedures in HDFC bank. Also, there is not much difference in the mean response as indicated in the Table. With respect to Training & Career development married employees are more satisfied than unmarried employees. The mean response is (7.25) and (7.11) respectively. Both married and unmarried employees working in HDFC Bank are dissatisfied with the pay & fringe benefits given by the bank. This clearly shows that employees want an increment in their pay to boost up their satisfaction with the job.

e) Job Satisfaction Variation and Managerial Position

To study job satisfaction variation by position, respondents were categorized in to two groups' viz., managerial and non-managerial group. The job satisfaction scores for each group and for each dimension are presented in Table 4. The Table clearly reveals that there exists significant difference in the job satisfaction of employees in HDFC bank as per position is concerned. Further the analysis reveal that employees enjoying managerial positions (7.15) are more satisfied with their jobs than non-managerial group (6.98).

Moreover the dimension-wise analysis reveals that employees with managerial post are more satisfied then employees at non-managerial posts on empowerment employees dimension. The mean response is (7.07) and (6.99) respectively. Though both the sections are satisfied with the supervision dimension under which employees are currently working, but Managerial employees (7.22) are a bit more satisfied then Non-managerial employees (7.05). Employees having non-managerial post are more satisfied with the Performance appraisal system then Managerial employees. There is not much difference between managerial and non-managerial employees with respect to nature of work prevailing in HDFC Bank. The mean response on comparison shows that employees at latter positions are bit more satisfied then the former. Employees on managerial posts are more satisfied than employees on non-managerial posts. The mean response between the two under employee participation is (7.55) and (7.24) respectively. With respect to Training and Development, non-managerial employees working in HDFC Bank seem to be a bit dissatisfied with procedures carried on by the bank. The satisfaction level is higher in employees on managerial posts. Employees on both the positions are bit dissatisfied with the Pay and Fringe benefits given by the bank. Though in comparison employees on managerial posts are more satisfied then other one.

Table 4 : Comparative Job Satisfaction Scores of Different Postions

Dimensions	Postion							
	Mangerial				Non-Managerial			
	Mean	S.D.	t-value	p-value	Mean	S.D.	t-value	p-value
1. Job satisfaction with employees' empowerment.	7.07	2.02	33.73	.000*	6.99	1.51	34.87	.000*
2. Job satisfaction with supervision.	7.22	2.47	28.16	.000*	7.05	1.87	28.38	.000*
3. Job satisfaction with performance appraisal.	6.83	2.56	25.69	.000*	7.05	2.18	24.32	.000*
4. Job satisfaction with nature of job.	7.45	2.14	33.48	.000*	7.47	1.66	33.91	.000*
5. Job satisfaction with employees' participation.	7.55	1.95	37.16	.000*	7.24	1.59	34.35	.000*
6. Job satisfaction with training career development.	7.28	2.29	30.62	.000*	6.98	1.75	30.03	.000*
7. Job satisfaction with fringe benefits.	6.64	2.54	25.15	.000*	6.10	2.50	18.42	.000*
Overall Job Satisfaction (Averaged on all Dimensions)	**7.15**	**1.99**	**34.49**	**.000***	**6.98**	**1.35**	**38.82**	**.000***

**Significant at 1 percent*

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f) Job Satisfaction Variation and Education

To study job satisfaction variation by education, if any in HDFC bank at different level, respondents were grouped into three levels viz., secondary level, graduation level and post graduation level. Mean and standard deviation were calculated for each level separately. The analysis reveals that there insignificant difference ($p>0.05$) in the job satisfaction of employees. This discloses that HDFC bank does not take into account the level of education of their employees when they are serving them.

The overall analysis shows that employees with graduation as their qualification are more satisfied with the bank than others groups, under consideration as is revealed by their perception scores.

Further it is evident from Table 5 that on Employee Empowerment dimension Secondary level employees are most satisfied then Post Graduate and Graduate level employees. With respect to supervision dimension Post Graduate employees working in HDFC Bank are more satisfied compared to other two. Further, Employees with Graduation as their qualification are more satisfied with the performance appraisal system in the bank. The Table clearly shows a low responses collected form secondary (6.17) and Post Graduate level employees (6.97). Employees are satisfies with the nature of work they perform irrespective of their qualification. Moreover, there is not much difference between the satisfaction levels of employees on employee participation dimensions. Employees with Post Graduation as their qualification are more satisfied with Training and Development carried on by the Bank than Secondary and Graduate level. On pay and fringe benefits, employees with post graduation (6.55) are more satisfied followed by graduation (6.51) and secondary level (4.85).

g) Job Satisfaction Variation and Age

With the view to measure the job satisfaction variation, if any, of different age groups of sample organization, respondents were divided in to three age groups viz., 20-35 years, 35-50 years and above 51 years. Job satisfaction scores were calculated for each group of the respective bank separately which is presented in Table 6. The Table reveals that there exists insignificant difference ($p>0.05$) among all age groups. The data further shows that employees with age group of above 51 years (9.09) are more satisfied followed by age group of 31 -40 years (7.35). Kalleberg and Loscocco (1983) also found that employees with higher age are more satisfied than lower age groups employees.

Dimension-wise analysis reveals that on Employee Empowerment dimension employees falling in the age group 41-50 Years (9.18) are more satisfied followed by age group of 36-50 years. With respect to supervision dimension employees falling in the age group of above 51 years are more satisfied followed by the age group 36-50 years and least satisfaction is from the employees falling in the age group 20-35 years. On Performance appraisal dimension, employees falling in the age group above 51 years (8.63) are more satisfied than the employees falling in other age groups. Employees falling in the age group above 51 years are satisfied with respect to nature of the job prevailing within the organization. Training and Development procedures carried on by the bank seem to be satisfying more to the above 51 years group followed by 36-50 years age group. Employees with the age group of above 51 years are enjoying the fringe benefits of the said bank than other age groups as per job satisfaction scores are concerned.

h) Job Satisfaction Variation and Income

The analysis of Table 7 brings out the comparative job satisfaction scores by different income groups of select sample organization. Respondents were categorized into three groups' viz., income up to Rs 25000 p.m., income from Rs 20001 p.m. to 50000 p.m. and income above Rs 510001 p.m. The data clearly discloses that there exists insignificant difference in overall job satisfaction level of employees of select organization among different income groups. Further the analysis reveals that employees with income of above Rs 510001 (7.75) are more satisfied than other two groups. These findings are in line with the results of Zobal, 1998; Moncarz et al., 2009; Chiu et al., 2002 who found that higher salary works as a important motivator within the organisation which results in enhanced attraction and retention among employees.

The Table further revels that Employee with income group of Upto Rs. 25000 p.m. are more satisfied on nature of job dimension (7.38) followed by employees participation dimension (7.32). Employees with income group of Rs. 25001 -50000 p.m. are more satisfied on employees participation dimensions (7.51) followed by nature of job dimension (7.45) and supervision dimension (7.37). Respondents with income group of above Rs. 510001 p.m. are more satisfied on supervision dimension (7.88).

VIII. Conclusions and Suggestions

Employee job satisfaction can improve service quality and increase employee satisfaction. In this circumstance, policy makers and managers have turned their attention to provide different kinds of facilities to their employees in order to satisfy their employees. This study tested the impact of certain factors which affects the job satisfaction level of employees in HDFC bank at Kashmir division. The results put forward that these factors had satisfactorily explained job satisfaction level and that the policy makers and managers should focus on these factors to improve job satisfaction level, if they want to enhance their businesses. The results revealed

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that overall job satisfaction of HDFC banks employees is 7.08 with standard deviation of 2.60. Moreover, the study concluded that employees with higher age groups are more satisfied than lower age groups employees of the said bank. The study further added that higher salary, higher managerial position serves as a important medium for increased satisfaction. It is further disclosed that some factors like working environment of the employees, nature of the job, employee participation, relationship with other employees and are positively contributing towards job satisfaction. While other factors involving some amount of dissatisfaction include supervision, employee empowerment, training and development of the employees.

Efficient human resource management and maintaining higher job satisfaction level in banks determine not only the performance of the bank but also affect the growth and performance of the entire economy. So, for the success of banking, it is very important to manage human resource effectively and to find whether its employees are satisfied or not. Only if they are satisfied, they will work with commitment and project a positive image of the organization. Therefore, for improvisation of job satisfaction level of employees, tha bank management should:

- The management of Bank should keep an eye on the existing pay structure, as study reveals that many respondents are not satisfied with their salary. So, the company should try to provide the competitive pay structure considering industry situation.
- Though, most of the employees are quite satisfied with the present promotional policy which is basically based on seniority and length of work. It is recommended that the company should try to implement the promotional policy based on both seniority as well as performance so that the young and energetic employees are motivated to perform better in their job.
- Since the employees of HDFC Bank have lower level of satisfaction with training and development facilities, it should take steps to improve training and opportunities for career advancement. Training and development programs should be conducted from time to time so that employees do not get bored from their job.
- The kind of work given to an employee should be according to his/her abilities and knowledge and their efforts for doing a particular task and must be valued by giving appreciations and rewards to the employees for their hard work so that their level of motivation increases.
- Job satisfaction and dissatisfaction of Bank employees should be evaluated periodically for evolving dynamic and pragmatic policies for organization's growth and development.

Table 5: Comparative Job Satisfaction Scores of Different Education Groups

Dimensions	Education									
	Upto Secondary				Graduation				Post-Graduation			
	Mean	S.D.	f-value	p-value	Mean	S.D.	f-value	p-value	Mean	S.D.	f-value	p-value
1. Job satisfaction with employees' empowerment.	7.19	.95	200.08	.000	6.93	1.78	.027	.871	7.08	1.94	3.45	.036
2. Job satisfaction with supervision.	5.44	1.67	2.99	.127	7.03	2.10	.751	.391	7.39	2.33	2.14	.124
3. Job satisfaction with performance appraisal.	6.17	2.36	1.11	.326	7.01	2.03	.048	.828	6.97	2.58	1.31	.275
4. Job satisfaction with nature of job.	8.89	2.00	70.93	.000	7.48	1.66	.013	.909	7.32	2.04	2.27	.110
5. Job satisfaction with employees' participation.	7.80	1.56	35.87	.001	7.25	1.68	.077	.782	7.51	1.92	2.18	.119
6. Job satisfaction with training career development.	6.67	2.27	0.196	.672	6.76	2.14	.164	.688	7.41	2.05	1.14	.323
7. Job satisfaction with fringe benefits.	4.85	3.23	0.002	.965	6.51	2.44	.225	.638	6.55	2.49	2.25	.111
Overall Job Satisfaction (Averaged on all Dimensions)	**7.01**	**1.19**	**0.249**	**.159**	**7.03**	**1.66**	**.162**	**.688**	**7.20**	**1.82**	**2.82**	**.065**

**Significant at 1 percent*

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Table 6: Comparative Job Satisfaction Scores of Different Age Groups.

Dimensions	Age											
	20-30 years				31-40 years				Above 41 years			
	Mean	S.D.	f-value	p-value	Mean	S.D.	f-value	p-value	Mean	S.D.	f-value	p-value
1. Job satisfaction with employees' empowerment.	6.91	1.70	.006	.994	7.28	2.23	.288	.752	9.18	1.64	-	-
2. Job satisfaction with supervision.	6.98	2.20	.905	.407	7.56	2.42	.102	.903	9.42	0.96	73.80	.013
3. Job satisfaction with performance appraisal.	6.78	2.33	.980	.378	7.33	2.57	.106	.900	8.63	2.75	-	-
4. Job satisfaction with nature of job.	7.41	1.84	.209	.812	7.43	2.44	.156	.857	9.20	1.47	484.00	.002**
5. Job satisfaction with employees' participation.	7.35	1.76	.325	.723	7.58	2.02	.222	.802	9.19	1.63	-	-
6. Job satisfaction with training career development.	7.07	2.02	.364	.696	7.31	2.35	.745	.484	8.92	2.17	-	-
7. Job satisfaction with fringe benefits.	6.25	2.52	.138	.872	6.87	2.46	.952	.399	8.75	2.28	429.62	.002**
Overall Job Satisfaction (Averaged on all Dimensions)	**7.01**	**1.58**	**.349**	**.706**	**7.35**	**2.15**	**.245**	**.785**	**9.09**	**1.74**	**2116.0**	**.000***

**Significant at 1 percent **Significant at 5 percent*

Table 7: Comparative Job Satisfaction Scores of Different Income Groups.

Dimensions	Monthly income											
	Upto Rs 25000 p.m.				Rs. 25001-50000 p.m.				Above Rs. 50001p.m.			
	Mean	S.D.	f-value	p-value	Mean	S.D.	f-value	p-value	Mean	S.D.	f-value	p-value
1. Job satisfaction with employees' empowerment.	6.88	1.73	.695	.502	7.07	1.88	1.80	.177	7.60	2.15	.077	.784
1. Job satisfaction with supervision.	6.82	2.28	1.04	.358	7.37	2.39	2.93	.064	8.00	1.62	.153	.700
2. Job satisfaction with performance appraisal.	6.61	2.38	1.29	.280	7.08	2.51	.576	.566	7.88	2.04	.171	.684
3. Job satisfaction with nature of job.	7.38	2.04	7.41	.001	7.45	1.94	2.41	.101	7.83	1.82	.530	.475
4. Job satisfaction with employees' participation.	7.32	1.93	1.12	.331	7.51	1.74	2.34	.108	7.81	1.57	1.08	.312
5. Job satisfaction with training career development.	6.96	2.20	.097	.907	7.09	2.07	1.36	.267	8.11	1.49	5.09	.036
6. Job satisfaction with fringe benefits.	6.27	2.55	1.53	.222	6.38	2.54	.148	.862	7.19	2.41	1.56	.227
Overall Job Satisfaction (Averaged on all Dimensions)	**6.95**	**1.72**	**.258**	**.773**	**7.17**	**1.75**	**1.39**	**.261**	**7.75**	**1.64**	**.769**	**.391**

**Significant at 1 percent*

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(f) Results should be presented concisely, by well-designed tables and/or figures; the same data may not be used in both; suitable statistical data should be given. All data must be obtained with attention to numerical detail in the planning stage. As reproduced design has been recognized to be important to experiments for a considerable time, the Editor has decided that any paper that appears not to have adequate numerical treatments of the data will be returned un-refereed;

(g) Discussion should cover the implications and consequences, not just recapitulating the results; conclusions should be summarizing.

(h) Brief Acknowledgements.

(i) References in the proper form.

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References

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28. Make colleagues: Always try to make colleagues. No matter how sharper or intelligent you are, if you make colleagues you can have several ideas, which will be helpful for your research.

29. Think technically: Always think technically. If anything happens, then search its reasons, its benefits, and demerits.

30. Think and then print: When you will go to print your paper, notice that tables are not be split, headings are not detached from their descriptions, and page sequence is maintained.

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33. Report concluded results: Use concluded results. From raw data, filter the results and then conclude your studies based on measurements and observations taken. Significant figures and appropriate number of decimal places should be used. Parenthetical remarks are prohibitive. Proofread carefully at final stage. In the end give outline to your arguments. Spot out perspectives of further study of this subject. Justify your conclusion by at the bottom of them with sufficient justifications and examples.

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Content

- Sum up your conclusion in text and demonstrate them, if suitable, with figures and tables.
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- Present a background, such as by describing the question that was addressed by creation an exacting study.
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Topics	Grades		
	A-B	**C-D**	**E-F**
Abstract	Clear and concise with appropriate content, Correct format. 200 words or below	Unclear summary and no specific data, Incorrect form Above 200 words	No specific data with ambiguous information Above 250 words
Introduction	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format
Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

Index

A

Anifowose · 3, 7

B

Boonlertvanich · 32

C

Chauvinism · 2

E

Estudos · 18, 21, 22

F

Federação · 19

H

Himmelstrand · 3

I

Indigenous · 1, 3, 6

O

Osuntokun · 1, 2, 7
Ophthalmology · 30

P

Phenomena · 3, 4
Provinces · 4

S

Sócioeconômicos · 18
Subordinates, · 15, 16, 20

V

Vituperation · 2
Vehicleson · 5
Voivodeship · 3, 4, 5





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