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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. An Examination of Florida Hospices: Does For-Profit or Nonprofit Status Impact the Quality of Patient Care? *1-5*
2. Management and Finance of Jordanian Housing Market (2000-2016). *7-15*
3. Progression of Service Quality Concepts. *17-27*
4. Green HRM Practices as a Means of Promoting CSR: Suggestions for Garments Industry in Bangladesh. *29-35*
5. The Effect of Social Networks and Google on Consumers' Buying Behavior in Dhaka City, Bangladesh. *37-40*
6. Impact of Information Security Initiatives on Supply Chain Performance. *41-54*
7. Are Conflict Management Styles of Gen Y Related to their Socio-Demographic Characteristics? *55-65*
8. Human Resources Practices and Job Satisfaction in Banking Sector of Bangladesh: A Path Analysis. *67-76*
9. Effect of Nurse Managers' Leadership Styles on Organizational Commitment of Nurses Working at Taif Governmental Hospitals in Kingdom of Saudi Arabia. *77-90*
- v. Fellows
- vi. Auxiliary Memberships
- vii. Process of Submission of Research Paper
- viii. Preferred Author Guidelines
- ix. Index



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An Examination of Florida Hospices: Does For-Profit or Nonprofit Status Impact the Quality of Patient Care?

By Dr. Bettina M. Mrusek

Embry Riddle Aeronautical University, United States

Abstract- When the Medicare Hospice Benefit program was initially introduced, the market was dominated by non-profit hospices. Today, however, this is no longer the case. Although nonprofits are often associated with a higher quality of care, the financial incentives created by the Medicare Hospice Benefit program have resulted with a for-profit dominated market. The specific problem examined was the impact of organizational constructs on the quality of patient care in the state of Florida. The purpose of this study was to determine whether any significant differences were present in the quality of hospice patient care resulting from differing ownership types utilizing a Contingency Theory approach. A quantitative comparative analysis was conducted utilizing descriptive statistics and ANOVA analyses. The participants for the study included all licensed Florida hospices that submitted the State of Florida Department of Elder Affairs Hospice Demographic and Outcome Measures Report between 2010 and 2015. The findings indicated an underrepresentation of for-profit hospices in the state of Florida, with no statistically significant differences between the quality of care in for-profit and nonprofit hospices. Both of these findings are inconsistent with previous research.

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An Examination of Florida Hospices: Does For-Profit or Nonprofit Status Impact the Quality of Patient Care?

Dr. Bettina M. Mrusek

Abstract- When the Medicare Hospice Benefit program was initially introduced, the market was dominated by non-profit hospices. Today, however, this is no longer the case. Although nonprofits are often associated with a higher quality of care, the financial incentives created by the Medicare Hospice Benefit program have resulted with a for-profit dominated market. The specific problem examined was the impact of organizational constructs on the quality of patient care in the state of Florida. The purpose of this study was to determine whether any significant differences were present in the quality of hospice patient care resulting from differing ownership types utilizing a Contingency Theory approach. A quantitative comparative analysis was conducted utilizing descriptive statistics and ANOVA analyses. The participants for the study included all licensed Florida hospices that submitted the State of Florida Department of Elder Affairs Hospice Demographic and Outcome Measures Report between 2010 and 2015. The findings indicated an underrepresentation of for-profit hospices in the state of Florida, with no statistically significant differences between the quality of care in for-profit and nonprofit hospices. Both of these findings are inconsistent with previous research.

1. THE IMPACT OF FOR-PROFIT STATUS ON THE QUALITY OF PATIENT CARE

The Medicare Hospice Benefit program arose out of necessity in 1982; the cost of end-of-life care was steadily rising to a point which compromised the financial stability of the US healthcare industry (Centers for Medicare & Medicaid Services [CMS], 2015; Hughes & Smith, 2014; Medicare Payment Advisory Commission [MEDPAC], 2015). As a result, the government, via Medicare, introduced the Hospice Benefit program, which diverted the patients from expensive, curative treatments to those centered on pain management and quality of life (MEDPAC, 2015; Taylor, 2013). Since the inception of the Medicare Hospice Benefit program, the US hospice industry has seen significant changes. Over the last several decades, there has been a shift in the organizational status (Thompson, Carlson, & Bradley, 2012), a substantial growth in both cost and demand (MEDPAC, 2016), and an overall examination of the quality of hospice care (Gandhi, 2012; MEDPAC, 2016). As a result, each of these areas have become a field of academic interest and research (Canavan, Carlson,

Sipsma, & Bradley 2013; Noe & Forgione, 2014; Thompson et al., 2012).

When the hospice program was first introduced, the market was comprised mainly of nonprofits (MEDPAC, 2015; Noe & Forgione, 2014; Thompson et al., 2012). The tax advantages of the non-profit organizational status (Internal Revenue Service, 2015), combined with Medicare reimbursements for qualified hospices (MEDPAC, 2015), created an industry that originally consisted mainly of non-profit hospices (Noe & Forgione, 2014). However, since the turn of the century, for-profit hospices have grown to represent nearly 61% of the total market share (MEDPAC, 2015; Thompson et al., 2012). Much of this growth is attributed to the profit-driven nature of for-profit hospices, as they seek to maximize the financial incentives of the Medicare Hospice Benefit (Gandhi, 2012; Noe & Forgione, 2014; Wachterman et al., 2011). Yet, as for-profits entered the marketplace and sought patients who allowed for maximum reimbursements from Medicare (Gandhi, 2012; Noe & Forgione, 2014), questions concerning the resulting impact of this shift on the quality of hospice patient care arose (Gandhi, 2012; Noe & Forgione, 2014; Wachterman et al., 2011).

Overall, hospice organizations, both for-profit and nonprofit, seek to provide terminally ill patients the opportunity for medical treatment centered on pain management, as opposed to conventional treatment methods (MEDPAC, 2016). The economic benefits of this program are evident (Kelley et al., 2013; Meier, 2011), and despite operational differences in for-profit and nonprofit hospices, the emphasis placed on providing high quality end-of-life care remains in the forefront of the industry (Cabin et al., 2014; Dy et al., 2016; Perry & Stone, 2011). As for-profit hospices seek to maximize the financial incentives created by the Medicare Hospice benefit program, thus, solidifying profit sustainability (Noe & Forgione, 2014), nonprofit hospices may be left with a disproportionate amount of the most-costly patients. Those who register for hospice late in the course of their illness are often associated with shorter stays and fewer Medicare reimbursements (Aldridge et al., 2014), consequently increasing the likelihood of financial obstacles that potentially hinder these hospices from providing appropriate care (Wachterman et al., 2011). Possible reasons for the

decline in the quality of for-profit healthcare services may be due to the disproportionate number of for-profit hospices (Noe & Forgione, 2014), due to the financial incentives created by the Medicare Hospice benefit program (Gandhi, 2012, p. 123). According to the contingency theory, differences in organizational constructs, result with varying levels of organizational output (Luthans & Stewart, 1977), in this case, the quality of hospice patient care. Future research is needed to examine the impact of these constructs on the quality of hospice patient care, in order to ensure patient needs are adequately met (Dy et al., 2015; Noe & Forgione, 2014; Thompson et al., 2012). The absence of academic research in this area may result in a for-profit dominated industry, which fails to support the intent of the Medicare Hospice Benefit program (Thompson et al., 2012); to minimize costs while maintaining quality end-of-life care (Cabin et al., 2014; MEDPAC, 2015).

II. THEORETICAL FRAMEWORK

The theoretical framework for the study was based on the Contingency theory, a traditional, situation-dependent theory of management. The Contingency theory holds that organizational performance is a function of the interactions between a firm's internal and external constructs (Luthans & Stewart, 1977). Luthans and Stewart (1977) categorize these constructs as environmental, resource, and management practices. A mathematical illustration of the Contingency Theory is reported as such; $P = f(ERM)$ (Longnecker & Pringle, 1978).

One noted construct utilized in the Contingency theory is the impact of management constructs, such as personnel who have authority to make decisions related to organizational performance (Longnecker & Pringle, 1978). For example, those with the ability to alter processes, schedules, or objectives are considered management constructs (Longnecker & Pringle, 1978). The differences in organizational operations of for-profit and nonprofit hospices, make ownership type an appropriate management construct. The ability to include specific, research-based constructs, demonstrates the versatility of the theory. Given that performance is a function of individual constructs, the researcher has the ability to manipulate certain elements, in an effort to explore the potential differences in organizational performance.

III. RESEARCH QUESTIONS

The different operating environments of for-profit and nonprofit organizations provided the basis for this examination. Below is the stated research question, with accompanying hypotheses. No prior assumptions were made regarding the directionality of potential

differences in the quality of hospice patient care between for-profit and nonprofits.

Q1. What is the difference, if any, between the quality of hospice patient care in for-profit hospices and nonprofit hospices in the state of Florida?

$H1_o$. There is no statistically significant difference between the quality of hospice patient care in for-profit hospices and nonprofit hospices in the state of Florida.

$H1_a$. There is a statistically significant difference between the quality of hospice patient care in for-profit hospices and nonprofit hospices in the state of Florida.

IV. RESEARCH METHODS AND DATA

Quantitative studies are used to test the objective theories, by examining the potential relationships between identified variables (Black, 1999). The theory that was tested in this study was the Contingency theory, which states that organizational performance is a function of the interactions between a firm's internal and external constructs (Luthans & Stewart, 1977). The independent variables that were used to test this theory were ownership status (either for-profit or nonprofit). The dependent variable was the quality of hospice patient care. The quality of care was derived from a state-developed and validated survey instrument, the State of Florida Department of Elder Affairs Hospice Demographic, and Outcome Measure Report, the results of which are published annually (http://elderaffairs.state.fl.us/doea/reports_eval_hr.php). The percentage of each of the three hospice quality of patient care outcome measures served as the dependent variables, each of which was examined separately. The survey was developed by the Agency for Healthcare Administration (AHCA), the chief health policy, and planning entity for the state (AHCA, 2016). The agency also worked closely with the Department of Elder Affairs, Florida's official State Unit on Aging (DOEA, 2016), to develop and publish the survey results. The use of a survey in a research study allows a sample to be examined, utilizing a validated instrument, so that inferences can be made regarding specific characteristics or behaviors of the population (Vogt, 2007). The Affordable Care Act now requires all hospices to submit annual reports, which illustrate the quality of patient care, to the Centers for Medicare and Medicaid Services, or risk financial penalties. The report contains seven outcome measures to track the quality of patient care. However, this data is not separated by hospice, only by state. While a comparison of quality measures across states may be useful in other studies, the focus of this study is the hospice population of Florida, given the potential for Florida residents to seek hospice care in the foreseeable future. The number of people that choose to retire in Florida is steadily increasing, and is projected to continue as the Baby

Boomer generation nears and enters into retirement age, as determined by the Social Security Act (Ricketts, 2011; Sharma, 2015). The data solicited in the AHCA survey included hospice name, ownership type, patient demographic data, and the three quality of hospice patient care outcome measures, making its use in the study appropriate.

a) Population

The target population for this study consisted of Medicare-certified hospices located in the state of Florida. The state of Florida requires all licensed hospices to submit annual demographic and quality data, as outlined in Florida Statute section 400.60501 (AHCA, 2016; DOEA, 2016). The required demographic data includes the hospice name, ownership type, hospice and patient demographic data, and each of the three, quality of hospice patient care outcome measures for the reporting period. This information is outlined in the Hospice and Demographic annual report; DOEA form H-002. In order to ensure a robust sample, information from the last six reports was used to determine the population; 2010 through 2015. The total number of hospices ranged from 41 to 44 for each report. The number of for-profit hospices ranged from 7 to 13, and nonprofits from 30 to 34, for each report.

b) Sample

Random sampling techniques can improve the validity of the study results, thus decreasing the likelihood of a Type I or a Type II error. In order to

achieve the minimum sample size requirement of 54 hospices, a random sample of all hospices, which submitted data to the survey, for years 2011, 2012, 2013, 2014, and 2015 report was used for the study. The total number of hospices that completed and submitted the state-mandated survey to the Department of Elder Affairs for all reports used in the study was 214 (41 in 2011, 42 in 2012, 43 in 2013, 43 in 2014, and 44 in 2015). Out of this population, 59 were identified as for-profit and 155 as nonprofit.

c) Data Processing

ANOVA analyses were conducted using the Hospice and Demographic Outcome Measures reports (Appendix A). In order to ensure the validity of the statistical analyses and verify that critical assumptions of the data groups were not violated, hospice demographics were documented using descriptive statistics. The mean, standard deviation, variance, and range were illustrated for each variable to determine whether or not the distributions are normally distributed, as assumed with ANOVA testing (Field, 2009). A visual description of the sampled data illustrated that the data was normally distributed and had a common variance. Any outliers were identified prior to hypothesis testing. The below table depicts the descriptive statistics related to the research question. The mean, standard deviation, and ranges of all for-profit and nonprofit hospices in the sample were included in the description.

Table 1: For-profit and Nonprofit Descriptive Statistics

		N	Mean	Std. Deviation	Minimum	Maximum
OM1*	FP	54	.8546	.13564	.33	1.00
	NP	54	.8291	.11412	.32	1.00
OM2*	FP	54	.9344	.06294	.64	1.00
	NP	54	.9593	.01882	.93	1.00
OM3*	FP	54	.9548	.04971	.77	1.00
	NP	54	.9759	.02514	.87	1.00

*OM1 (Outcome Measure 1); OM2 (Outcome Measure 2); OM3 (Outcome Measure 3)

In addition to descriptive statistics, visual descriptions of the data were used to validate the assumption of normally distributed data. In order to ensure that the data was normally distributed for each of the three quality of hospice patient care outcome measures, for both for-profit and nonprofit hospices, a total of six graphs were needed. While there were no outliers identified in the sampled data, it was noted that some hospices had missing or incomplete quality information, and were therefore excluded from the population. After examining the data visually, the assumption was validated.

After verifying that the data was normally distributed, ANOVA analyses were conducted, including Welch's and the Brown-Forsythe equality of means test, in the event that Levene's test was significant. After running the analysis, Levene's test was found to be significant for the dependent variables, OM2 and OM3, validating the need for Welch's and Brown-Forsythe's equality of means test. In order to reduce the likelihood of a Type I statistical error, an α level of .05 was used. To reject each null hypothesis with an accuracy of 95%, a minimum sample size of 324 was utilized and a priori effect size of .25, that is, a medium effect size for

F-based ANOVA models. These measures minimized the potential for statistical errors. A separate ANOVA analysis was conducted for each of the three quality outcome measures, which compared the mean quality

data for all independent groups in the study (for-profit and nonprofit). The below tables are the result of the ANOVA and equality of means analyses.

Table 2: ANOVA Results

		Sum of Squares	df	Mean Square	F	Sig.
OM1	Between Groups	.232	5	.046	3.464	.005
	Within Groups	4.267	318	.013		
	Total	4.499	323			
OM2	Between Groups	.081	5	.016	4.545	.001
	Within Groups	1.132	318	.004		
	Total	1.213	323			
OM3	Between Groups	.017	5	.003	1.681	.139
	Within Groups	.636	318	.002		
	Total	.653	323			

Table 3: Equality of Means Results for OM1

		Statistic	df1	df2	Sig.
OM1	Welch	3.932	5	147.688	.002
	Brown-Forsythe	3.464	5	290.667	.005
OM2	Welch	4.313	5	143.093	.001
	Brown-Forsythe	4.545	5	169.475	.001
OM3	Welch	3.120	5	145.990	.010
	Brown-Forsythe	1.681	5	261.952	.139

d) Limitations

This study employed a cross-sectional, correlational, quantitative research design. While an experimental study may have been more statistically powerful, it was not within the ethical boundaries of the study to alter the quality of care for the hospice patients. While associations among the constructs were present, causation, however, between the variables was not concluded.

V. CONCLUSIONS AND IMPLICATIONS

Regarding the stated research question, no statistically significant differences were found between the quality of hospice patient care in for-profit and nonprofit hospices in the state of Florida. The mean quality of hospice patient care was examined in both for-profit and nonprofit Florida hospices. No specific hypotheses were identified regarding which ownership type would result in a higher quality of hospice care, only that the Contingency Theory should result with varying output, given the organizational differences across ownership type. In terms of the conceptual framework for the study, these findings are inconsistent with both previous literature and the expectations set forth by the Contingency Theory regarding the potential for differences in the quality of hospice patient care across ownership type. Gandhi (2012) noted that in certain conditions, for-profit hospices were associated with lower levels of hospice patient quality, when

compared to nonprofit hospices. In this study, there were no statistically significant differences in the quality of hospice patient care across ownership type, for each quality outcome measure. If the holdings of the Contingency Theory held true, given the differences in the operating environments of for-profit and nonprofit hospices, it should have resulted with varying levels of organizational output, in this case, the quality of hospice patient care. This may be due to the nature of the quality outcome measures or the unique environment of the Florida hospice industry. These findings provide revelatory insight to the hospice industry as it illustrates a segment of the industry which may not be hindered by organizational constraints, specifically, ownership type.

The implications of these findings are two-fold. The first element to consider is the representation of both hospice ownership types in the US hospice industry as a whole. In the 2015 report, MEDPAC (2016) stated that for-profit hospices represented 63% of the total US hospice industry. In the state of Florida, the most recent DOEA report indicated that for-profit hospices represented 30% of the total hospice market, up from 17% in 2009 (DEOA, 2015). This indicates that the results found in the MEDPAC report are inconsistent with the findings in this research study, suggesting that the state of Florida is either underrepresented in the for-profit market, or overrepresented in the nonprofit market. The concerns with a for-profit dominated hospice industry lie in previous research by Gandhi (2012) and

Noe and Forgione (2014), which found that in some circumstances, nonprofit hospices were associated with a higher quality of hospice patient care, compared to for-profits. However, the findings in this study indicated no significant differences in the overall quality of hospice patient care, which is the second element to consider regarding the stated research question. Therefore, in the state of Florida, differing organizational constructs, specifically hospice ownership type, is not associated with varying levels of service output, in this case, the quality of hospice patient care across three, different quality of care outcome measures. This is significant due to the fact that these findings are inconsistent with previous research on the representation of for-profit hospices in the US hospice industry, and any differences in the quality of hospice patient care related to hospice ownership type. This study contributes to current literature through the identification of a sample of the US hospice industry, which is not representative of the population, according to recent research by MEDPAC (2016). It also indicates that although the for-profit industry has grown in the state of Florida, it has not impacted the quality of hospice patient care, when compared to nonprofits, according to the three quality of care outcome measures identified by the State of Florida.

Overall, the implications of the study include, most importantly, the underrepresentation of for-profit hospices in the state of Florida. While MEDPAC (2015) reported a for-profit market-dominated industry, this could not be validated in the state of Florida. Given that for-profit hospices have been associated with a lower quality of patient care, when compared to nonprofits, this growth was a cause for concern. This study, however, noted no significant differences between the quality of hospice patient care for both for-profit and nonprofit hospices. The state of Florida, therefore, presents a unique segment of this industry.

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Management and Finance of Jordanian Housing Market (2000-2016)

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The study problem: What is the role that Jordanian commercial banks play in the financing the sectors of construction and housing markets.

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I. INTRODUCTION

Jordan is a small country with a growing and stable economy among its neighbouring countries in the region. Thanks Allah the merciful of stability in comparison with other unstable economies in the region, due to the political turmoil. Jordan natural resources are scarce, Jordan mostly rely on business services sectors such as, education, insurance, finance and banking, tourism, and of-course a booming real-estate and construction sectors. Housing is a core issue that governments have to meet its obligation, in offering suitable homes with reasonable prices and costs to its citizens. Governments have to find alternatives of financing in all fronts. By encouraging local and foreign investors, commercial banks and financial institutions, by offering the incentives needed such as, legislatives, regulations, and tax cuts. etc. Housing and construction sectors in Jordan. Government have spent numerous efforts in enhancing residential housing market in the face of growing demographic factors. The peak of the demand reached the highest level ever in 2004 with Iraqi's war refugees and continued until now with Syrian crises. Therefore the government had to restructure its real-estate of residential and rental regulations and strategic planning in 2010, to keep with local and non-local demand. This kind of huge demand to buy and rent real-estate have hiked up the prices and costs to a very high; and expensive levels that made it very hard for poor, low, limited, and middle incomes; of Jordanian families to rent, own, or even finance suitable housing. Having suitable housing is a dream now days. This study will discuss some of Jordanian macroeconomic factors in relation to its housing, and construction market. An overview of Jordanian commercial banking

sector, definition, and system is a necessary to be cleared out, before start discussing the Jordanian housing and construction segments. Outlining other limitations and financing in the market; Then this study will also discuss the role of commercial banks, and the measures that have been taken to help enhance and emphasis the commercial banking role, by establishing the public companies of Jordan Mortgage Refinance (JMRC). In addition the government local agency of Housing and Urban Development Corporation (HUDC) will be in the heart of the discussion of the housing market.

The study problem: What is the role that Jordanian commercial banks play in the financing of both sectors of construction and housing in the Jordanian markets?

In answering this study problem from every angle and aspect another questions are required:

1. What are the laws and principles that control commercial bank loans and what are its objectives?
2. What are the process and procedures in commercial banks, in order to give housing loans to individuals and investors?
3. What are the alternative of housing finance that can enhance the help for low, limited, and middle income of Jordanian individuals?

II. THE IMPORTANCE OF STUDY

Housing market and construction considered both of the highest importance sectors. To the stabilization of Jordanian economy, as well as, to the social fabric of the society. As whole. Therefore the investment in construction and housing market will activate the Investment in other related industries. Measuring and assessing banking finance role in the market, will help enhance their role, in order to identify other ways of Financing, through the help of public and government finance institutions; and increase. The people awareness of the housing market.

a) Study objectives

1. Outline the housing market situation in Jordan.
2. Outline the government effort in housing market.
3. Outlining the role of commercial banks in housing market finance.

b) Study hypotheses

Answering the main problem of banks role in financing the housing market, there is still a large gap that needs to be fulfilled.

First hypotheses: CBJs normally the one controls the laws and Principles, by the authority of the government. Commercial banks objectives are motely Profitability. Second hypotheses: most of the process are consist of examining the borrower's reputation and character regardless if its businesses, or individuals, acknowledge the intended use of the loans, and what is the primary, as Well as, secondary sources of repayments. Third hypotheses: HUDC gives some incentives that might help. JMRC offer commercial banks alternative through refinancing mortgage loans.

c) *Previous studies*

Commercial banks role in financing the housing Sector in Algeria; has been offered in the University of (Muhammad keder) In Bskera-Algeria. The Objectives were: introducing the banks role and support for mortgages, Showing the housing situation in Algeria, state policies that been implemented to revive The sector, and how the national box for saving and reserve finance the housing sector. The statistical methods have been used are the description, inductive, and case study. The results were that there are strong interlink between the banking sector and housing Sector, the absent of financial market will result on letting the banks to charge higher Interest rate on housing mortgages. **Identify study methodology & Statistical methods.** Descriptive statistical methods of tables that required percentiles, Deciles, and a measure of location of the averages the 'Mean'; will be used.

d) *Study location and Time periods*

This study would assess the role of commercial banks in financing the housing Sector in Jordan From the year 2000 to the year 2015.

e) *Study parts*

In order to examine the study from every aspect, test the accuracy of hypotheses and Reach to the final results this study has been divided into four parts as follows:

1. Jordanian macroeconomic.
2. Jordanian commercial banks.
3. Jordanian housing market.
4. The role of commercial banks in financing the Jordanian housing sector.

f) *Jordanian macroeconomic*

Jordan is a small country with limited resources that has its share of high inflation and unemployment rates. Jordan also has the lowest household incomes in the world with high population growth. Despite all of those bad macroeconomics indicators Jordan has managed to stabilize its economy mainly, because Allah has blessed Jordan with good leadership that has a good relationship with its own citizens that led to stable political and social environment. This kind of environment has been backed up with authority to the

government to set up laws, and regulations into all and major core economic sectors that has been contributed to This kind of economic stability, of which those laws and regulations are not founded in a lot of the neighbouring Countries in the region. Two of those major sectors that have contributed a great deal to the economic indicator of the gross domestic product are; banking system, and Real-State market especially the residential of housing and construction segments (EL-Quqa, et al., 2008)

g) *Jordanian government*

Government has made some reforms and initiatives, to sustain the stability of both Sectors, in order for banking sector to get more involve in financing the residential, and housing market for all types of households' income and individuals, and for investors of those residential construction, in order to meet the grater and increasing demand in this market. Those reforms have been focused on finding, and creating alternative ways of financing, by helping banks to extend their credit Facilities in one hand, and to encourage local and non-local investors on the other. Jordanian government have also tried to control public debt, by decreasing some of its own and public expenditures; opening the economy and encouraging foreign direct investment, by implementing privatization plans and policies. Over all Jordan has succeeded in staying away from Political conflicts thanks all to Allah the merciful and magnificent of his own people, of Which this blessing has contributed to the stabilization of the economy, regardless of The limited resources and the economic challenges, pressures, and all those bad economic indicators. Speaking of indicators here are some figures and numbers of Jordanian microeconomic factors of the current situation, of which Jordan has improved regardless of the huge population growth since 2000 of more than 75% to 80% in 2015 table one (EL-Quqa, et al., 2008).

General Microeconomic of Jordan indicators for (2016)

Indicators	2016
Population	9,683,793 m
Average income	7000 JOD
Inflation rate	0.8%
Unemployment rate	14.8%
GDP	2.6%

Source: Jordanian Department of statistics

III. JORDANIAN COMMERCIAL BANKS

a) *Definition*

Banks in general have so many definitions according to laws and regulations that control and own those type of institutions. The historical Islamic definition of the banking system is the responsible individuals that people can trust, in order to leave their valuables within their hands safely in one condition of taking back their

valuables whenever they want. Those individuals can be a firm, or a business of which they can charge a fixed fee for people depositing their valuables; and withdrawing them again whatever and whenever they chooses. Those valuables will include money, gold, silver, and valuable belonging. Therefore banks definition for the last century has developed, to be the understanding of an establishment of money exchangers' place that they would accepts people money and deposits; in return people would take deposit receipts to guarantee their ownership, and pay fixed fees to keep their money with them. Later those exchangers' have learned that depositors, don't withdrawn their entire deposits completely. Therefore they have started lending some of those deposits back to others with interests. The definition of commercial banks, as of those establishments that have been licensed to do an exchange and monetary operations, of which include but not limited to accepting deposits, of all types, and use them with other resources in investments partially, or completely in any ways that the laws would allowed them to. The main purpose for commercial banks is profitability (Abdallah and Altrad, 2011).

Jordan has recognized the importance of the banking system to its economy, and what can add to it, in terms of economic stability and growth early on in the century. The banking sector can influence, and help its economic factors such as, employment, foreign financial investments, deflation, education, foreign currency reserves, and be the core of producing and reproducing other related sectors and industries, such as insurance companies, real-state, and construction projects. Therefor Jordanian government had worked hard in establishing their solid, and well experienced central bank CBJ in 1964. in order to ease and control the country monetary policies, and monitor the banking sectors of; local and privet commercial banks, regulating the size and types of credit facilities, issuing the national currency, reserve of gold and foreign currency, and be the only source authorized by the government to issue banking licenses. The core purpose of the CBJ is keeping and protecting the monetary stability in the country; by ensuring and guaranteeing the exchange of the Jordanian national currency the DINAR (JOD). CBJ has to do that, in order to encourage the economic growth that would be in agreements with the general economic policy of the Jordanian government. Now Jordan has more than thirteen local commercial banks with three Islamic banks, and nine foreign commercial banks. The total account of twenty five banks with over 550 branches of those commercial banks scattered all over Jordan. The majority of them are in the big cities, such as the capital Amman, Irbid, Zarqa, and the port city of Aqaba. In addition to a bunch of specialized credit institutions of public and privet sectors, such as The Arabic Egyptian

Real-Estate bank, and government agency of Housing and Urban Development Corporation HUDC (Abdallah and Altrad, 2011).

IV. JORDANIAN HOUSING MARKET

a) *Housing segment general overview*

Housing market segment plays a vital role in any country national macro, as well as, micro political, economic, and social stability and growth. Housing is the basic need and right for every citizen that occupied the land that they live at. Government have the obligation to provide, offer, and meet those basic need and right of every one of its own citizen. Housing is the core issue, of which any government housing policy has to be the centre of its general political development, in order to be successful in providing and helping every type of poor, low, limited, as well as, middle and high household income citizens. Housing is important for the health and well-being that it reflects the family structure, quality of life, and national economic prosperity. Housing segment has an effect on most interrelated industries such as, real-estate, construction, and finance. Therefore finding suitable housing require the combining effort of the public and privet sectors. It is worth noting that capital average income and extended capital credit are major factors in housing market segment (Al-Homoud, et al. 2009)

b) *Jordanian housing*

Housing market in Jordan has developed a great deal within the period of (2000-2015). The main challenges for Jordanian government are determining the best practices in dealing with the high demand; for housing that can fit their own policy of providing suitable housing that meet every form, and shape of household incomes in the society. The housing market since 2000 has witnessed un presented increase in demand with numbers of housing units. The main and major reasons for the housing and residential higher demand were; the high demographic and population growth of over than 75 to 80% on one hand, and on the other the migration of huge numbers of first wave of Iraqis, as result of the 2ed gulf war and American invasion on Iraq in 2003, and now with 2ed wave of Syrian refugees migrating also on huge numbers, due to the Syrian crisis. In addition to a huge number of Egyptian workers are already been here, before the influxes of Iraqis and Syrian refugees. The total influxes of people migrating to Jordan has reached a number of more than three millions, and its taking a toe on the Jordanian economy. Those reasons have driven prices of lands, houses, apartments, and all the suitable flats and dwellings to a very high and expensive prices. As results of this high demand on housing obviously have increased the demand also on the other related industries of real-estate in general, construction projects and construction materials; and thus have risen also the costs and prices of all the

circulation and flow of related, as well as, unrelated businesses. Those high and expensive price as impact of higher demand have also cause a higher rate of inflation, of which had been added to other economic problems of low-income average, and high rate of unemployment that came, as result of competitive foreigner expats from Egyptian and Syrian workers. Now it became very hard for poor, low, limited, and middle Jordanian household income to buy, finance, or even rent a suitable place to live in Jordan (Alnsour, 2015).

c) *Jordanian government effort in the housing market*

Real estate and construction considered to be among the highest contributors to Jordanian economic growth, of which the residential and housing segment market consist of over than 70% of them according to a study, by Alnsour (2015). The study has also stated that Jordanian government has increased, and extended credit facilities by licensed banks for construction economic activities. They have increased from 11% in 2001 to more than 17% in 2008. The main reason for extending credit facilities by government, through central bank of Jordan CBJ to commercial banks, in order to be more competitive, and involve in the housing market by allowing them to offer attractive mortgage packages, with lower interest rates, and longer payment schedules. The CBJ has decreased interest rates for commercial banks from 10% in 2003 to 8 and sometime 7% of mortgages and residential loans for extended period of 20 years according to another study of AL-Hmoud, et al. (2009). The study also stated that Jordanian government, in order to improve the housing mortgage market have partner, and cooperated with the International Bank for; reconstruction and development of the establishment of Jordanian Mortgage Refinance Company JMRC, as a public shareholding in 1996 for the purpose of providing medium, and long term financing allowing the commercial banks to penetrate more strongly into the housing market; and make it more affordable for poor, low, and limited household incomes. In addition the government has launched a housing program through its agency of Housing and Urban Development Company HUDC in 2008; in the name of 'A Decent Home for A Decent Living' that seeks to build more than 100.000 homes that fit poor, low, and limited income Jordanian citizens cross the country. Alnsour (2015) stated also that government effort in amended the investment promotion law; in 2001 to encourage foreign direct investment (FDI) especially for housing segment, through tax exemptions and easier licensing and registration of businesses. But with all the government and CBJ effort and incentives for the privet sector, and commercial banks to be involve still cannot keep up with higher residential and housing market demands on one hand; and on the other cannot control the souring prices and expensive costs. Alnsour (2015) shows a souring increased prices of residential lands,

constructions, and building material of more than 45% in the last ten years. Having and owning a place to live is a dream for most of the Jordanian now that cannot be, and is very hard to accomplish now days. It seems that all the effort to buy, or finance the houses, apartments, flats, and dwellings have been designed only for high income households. According to many researchers and studies Jordan considered one of the most, and top expensive countries in the region of the Middle-East, as well as, internationally with high rates of unemployment, inflation, and frequent problems of deficits. Poor, low, and limited household's income with an increasing family size constitutes the majority of the population, of which their basic need of housing hasn't been met, as a result of rapid growth of housing prices compared with low income growth in the country.

d) *Housing market limitations and finance in Jordan*

The increased demand of housing that led to the souring prices and costs, as result of increased demographic factors of migration by Egyptian work-force, Iraqis refugees in 2003, and especially the continuous migration of Syrian refugees until now; considered to be the biggest obstacles that face Jordanian housing market. Nevertheless there has been other factors at play; to limit the housing market such as, low income growth, social and cultural values, and finance. Average income in Jordan is so ridiculous compared with the average cost of living, therefore government have to work in balancing such predicament, in every way possible. In addition free supply and demand market is favourable to be in developed countries, but in developing countries such as, Jordan with limited resources, and reliance on others by importing its goods, and services; with limited effective production industries is a totally different story. What is happening here in Jordan; has nothing to do with free housing and residential market; it is becoming more of a crazy out of control housing market. Social and cultural values that limit lots of Jordanian to accept different kind of Jobs in different type of sectors is influencing the influxes, and increasing the loads of foreigner work-force. Cooperation between the privet and public sectors hasn't reached ideal situation, because of the old fashion ways of doing things, a higher charges and fees with 'Wastaa' abusing the system, and increased the sickness of bureaucracy, on the part of government on one hand, and on the other the out of control, in terms of prices and costs, and unorganized privet sectors especially the housing market is, increasing day by day. Abusing the system of free market, by greedy traders and investors, of all kinds and types of Allah- fearless conscious people seems the norm now days in Amman-Jordan. Taking advantage of the normal people and their needs. Poor, low, limited, and even middle income Jordanian have no place in Jordan; especially in the big cities such, Amman, Irbid,

and Zarqa. Banking and real estate financing of residential market will be next in this study, but briefly banking has developed a lot, since 2000 until now with longer terms mortgage loans, and less interest rates, despite the effort that has been made by the government and CBJ in reducing the interest rates and establishing JMRC that allowed, and facilitate commercial banks to give attractive mortgage packages for both construction investors, and personal residential loans for individuals, but those loans are not adequate to finance buying a house for limited and middle incomes on one hand, and on the other hand the annual average interest rates even with the reduction that has been made it does not fit the limited and middle income Jordanian with monthly payments that leave almost nothing to live on for the average Jordanian family size. Next will examine the role of Jordanian commercial banks for both construction and individuals' mortgages statistically to improve that those type of loans and its interest rates are adequate only for high income households that consist of small percentages of the society; and leave the majority of Jordanian needs of housing not answered and met with inadequate financial resources, of which those Jordanian are in a serious need of help for alternative ways of financing.

V. JORDANIAN COMMERCIAL BANKS ROLE IN FINANCING THE HOUSING MARKET FOR THE PERIOD OF (2000-2015)

a) Credit facilities

Commercial-Banks in Jordan have developed a lot since the year of 2000. According to CBJ website, (2016) CBJ has extended the credit facilities through its commercial banks, of which one of its major extended credit facilities, according to economic activity is the construction sector. This sector is a part of Jordanian real-estate market. The statistic correlation factor with commercial banks is a positive one. In other words the more credit has been facilitated to construction sector the more of positive impact would be in real-estate. Nevertheless most of the real-estate in Jordan are residential and housing projects. Therefore the positive increased of credit increased towards; construction sector indicates that would be more of housing projects, and thus would be more residential units are being build. Now the statistical method that is required to measure the extended and increased credit facilities, to construction sector for the period of (2000-2015) is a simple statistical table of credit facilities, according to construction economic activity for the period, as in table two (CBJ.gov.jo, 2016). Then I have applied the descriptive statistical method of a simple calculation of dividing the mount of credit facilitated to the sector of construction in year 2000 over the a mount of credit been facilitated in year 2015 than multiplying them by

one hundred, in order to find out the either increased or decreased percentage and ratio. The sample statistical mathematical equation is Ratio of increased, or decreased construction credit facilitated = (the amount of year 2000 ÷ the amount of year 2015) × 100 =

Table 2: Credit Facilities According to Economic Activity

Year	Month	Construction (million JD)
2000	12	744.9
2001	12	728.9
2002	12	764.9
2003	12	804.5
2004	12	953.2
2005	12	1162.1
2006	12	1560.8
2007	12	1942.1
2008	12	2293.1
2009	12	2582.5
2010	12	3167.7
2011	12	3463.6
2012	12	3682.6
2013	12	4086.4
2014	12	4552.8
2015	12	4904.5

Source: CBJ

Now we can calculate according to the equation:

$$\text{Ratio} = (7449000 \div 49045000) \times 100$$

Ratio = 15% increased of construction credit facilities from year to 2000 to 2015.

Fifteen percentage increased ratio for construction credit facilitate amount; for the period of (2000-2015) would indicate a positive and more residential units are being build, in order to meet the higher demand for housing. In turns that would also indicate a positive role for commercial banks in the housing market. According to a study had been done by HUDC for the period of (2005-2012) stated that the contribution of commercial banks, towards Housing loans to individuals was about 36.5% out of the total credit facilities. If this percentage of 36.5% accounted for a base of the housing loans for the period of (2005-2012) to individuals; all we need to measure, and evaluate the role of financing the housing market, by commercial banks is a table of total credit facilitation for each year of the period, than multiplying the base percentage by each year of the total credit: Total credit for each year of the period × 36.5% = the amount of total housing loans contribution by commercial banks to individuals to finance their housing needs. Now from the CBJ Data website we can get the whole table of the total credit for the period of (2000-2015) as in table three.

Table 3: Total Credit Facilities

Year	Month	Total (million JD)
2000	12	4546.5
2001	12	4948.9
2002	12	5130.
2003	12	5262.4
2004	12	6189.2
2005	12	7744.3
2006	12	9761.9
2007	12	11295.6
2008	12	13044.3
2009	12	13317.2
2010	12	14451.4
2011	12	15851.2
2012	12	17829.8
2013	12	18939.7
2014	12	19274.5
2015	12	21103.5

Source: CBJ website

Now applying the statistical equation of multiplying each year of the total credit by the base % of 36.5 for the period of (2005-2012) as follow in table four:

Table 4: The Amounts of Total housing loans for each year for the period of (2005-2012) contributed by the commercial banks; according to the base % of 36.5 of the statistical equation

Year	Total credit in million	Base % of 36.5	Total housing loans
2005	77443000	36.5%	28266695
2006	97619000	36.5%	35630935
2007	112956000	36.5%	41228940
2008	130443000	36.5%	47611695
2009	133172000	36.5%	48607780
2010	144514000	36.5%	52747610
2011	158512000	36.5%	57856880
2012	178298000	36.5%	65078770

It's obvious from table four that there is a positive increased in the total commercial banks loans for the period of (2005-2012) and if we go further and calculate the increase of housing loans by dividing $(28266695 \div 65078770) \times 100 = 43\%$ increased of the total housing market loans for individuals from year 2005 to 2012. This off-course would indicate a very positive role on the behalf of commercial banks in financing the housing market, but the questions here are those credit facilities for both sectors of construction, and individual housing financing adequate enough, to meet the higher demand in the housing and residential market? And Have those positive indications of the increasing and extending credit facilities on the behalf of CBJ through commercial banks for the period (2000-2015) towards

both sectors played a positive role in assisting, helping and designing those loans to fit the poor, low, limited, and middle income of Jordanian households' in likes, or as for the high income individuals' of affordability of financing suitable housing?

b) Addressing the first question

According to the previous descriptive statistical method of percentile both the credit loans for constructions and housing market for the period of (2000-2015) came up positive to the role of commercial banks in financing both interrelated sectors to meet the higher demand for residential housing units. But to examine if the commercial banks were providing adequate financing to meet the higher demand first it required to know two major housing averages factors. First how many dwellings required to meet the demand, and what it has been permitted, by the government? What is the average price of averaged welling unit in Jordan? According to annually book for 2013 of HUDC website the average price, and not cost for an average dwelling is about 40000 JD, and the average annual dwelling permitted, to build is about 30000 units. It's worth noting that the demand for dwellings' are higher than 30000. Any how a simple calculation by multiplying $40000 \text{ JD} \times 30000 \text{ Units} = 1200000000 \text{ million JD}$, which is about abillion and two hundred million JD. The commercial banks loans for housing market is worth 65078770 out of the total credit of year 2012, as sample of the highest offered loans for individuals to finance their housing units; now a simple percentile statistical calculation of dividing: $(65078770 \div 1200000000) \times 100 = 5.4\%$ that means the total housing loans that been offered by commercial banks to finance the housing market is about 5.4% of the total average of residential units prices. Now we will do the same thing to the construction sector by dividing the sample construction credit of 2015, by the total amounts of the prices of total housing units demanded built: $(49045000 \div 1200000000) \times 100 = 4.09\%$ that means the banks loans that directed towards financing construction investors and projects are about 4.09% out of the total prices of the total demanded residential units. The results for both sectors indicate a big gap, between what been offered by commercial banks, in term of credit facilitations and loans; and what been the averaged requirements, in order to meet the minimum demand of housing unit in the construction and housing market. Therefore those figures, and percentiles indicate that the role of commercial banks in financing both sectors are inadequate, and ineffective in the face of meeting the higher demand of those markets in all levels.

c) Addressing the second question

To address and answer the 2ed question three major themes, and attributes of factors have to be known, or acknowledged. First important attributes is

the interest rates on those loans, therefore going back to CBJ website to get the data for interest rates of the period of (2000-2015) as showing in table five:

Table 5: Interest Rates Structure

Year	Month	Weighted Average Interest Rates on Loans and Advances
2000	12	11.38%
2001	12	10.45%
2002	12	9.85%
2003	12	8.92%
2004	12	7.59%
2005	12	8.1%
2006	12	8.56%
2007	12	8.86%
2008	12	9.48%
2009	12	9.07%
2010	12	9.01%
2011	12	8.67%
2012	12	8.95%
2013	12	9.03%
2014	12	8.84%
2015	12	8.24%

Source: CBJ website

As we can observe from the statistical table five that CBJ has reduced interest rates, over the years of the period quit significantly from high interest rate of 11.38% in year 2000 to a low of 7.59% in 2004. Then claimed back up again, and start to fluctuate between high of 9.48% in year 2008 and low of 8.1% in 2005 for the period after. Nevertheless the required interest rate is the average of the period of (2000-2015) therefore the suitable statistical method here is the descriptive measure of location of finding the sample 'Mean' which is defined as adding together all the numbers of the data at hand, in table five then the total of the added data is divided by the numbers of the data items, the statistical equation is:

$x = x_1 + x_2 + \dots + x_n \div n$. All the interest rates in table 5 been added together and they equal 145. The mean, or average interest rate for the period = $145 \div 16 = 9.06\%$. The 2ed and 3ed attributes are the average dwelling price of which its known before from HUDC website of the latest yearly book of 2013; and the average Jordanian annually household income, of which is known also before from table one, in the study that have been produced from information from Jordanian department of statistics website. Now all we have to do is some simple statistical calculations but first organize the info:

The average annual income = 7000 JD.

The cost of average dwelling unit = 40000 JD.

The average annual interest rate for the period = 9.06%.

Now let us assume that the housing loan of 40000JD been approved for individual at simple annual fixed interest rate of 9.06% for 20 years. What is the average monthly payment?

First simple interest rate formula:

$SI = \text{Principle loan amount} \times \text{interest rate} \times \text{number of the time periods}$.

$SI = 40000 \times 9.06\% \times 20 = 72480 \text{ JD}$. Worth of interest rate for the period of 20 years.

Now we add the principle a mount to the total of interest rate for 20 years:

$40000 + 72480 = 112480$ the price of the same unit of 40000 after 20 years.

Divided it by 20 years: $112480 \div 20 = 5624 \text{ JD}$ The individual borrower have to pay annually for 20years.

Divided by 12 month: $5624 \div 12 = 468.67 \text{ JD}$ The individual borrower have to pay every month for 20 years.

Now the average income is 7000JD a year. Therefor divide $7000 \div 12 = 583.33 \text{ JD}$ is the monthly average income for Jordanian. Do you see the predicament?! No wonder that the average household income in Jordan is so ridiculous compare to the cost of living especially in Amman! Thanks Allah on all terms of good and bad conditions. Getting back to the source of HUDC the latest study of annually book of 2013 stated that the adequate annual interest rate has to 6.8%, and the adequate monthly payments must be third of the average monthly income; that means about 33% of the average monthly income. We'll examine the statistical percentile of the mortgage monthly payments by dividing it on the monthly income then multiply it by one hundred:

$(468.67 \text{ JD} \div 583.33) \times 100 = 80.3\%$. The results clearly shows that those housing loans and increased credit facilities to individuals has nothing to do with real harsh reality on the ground of the housing market in Jordan on one hand, on the other those housing loans do not help, or assist neither the low and limited income households, or even the middle income households. It is safe to say that those loans are strictly design for high income individuals that can offered an average payment of 469JD give or take depend on the average interest rate. Middle incomes Jordanian can't offered to spend 80% of their monthly income even on necessary and important social need, such as housing. This kind of percentage will leave almost nothing to satisfy the other basic needs of food, clothes, and transportation for one individual let alone for the whole family to stay alive in Jordan. Affordable housing in Jordan with those souring and accelerating speed of high prices of almost everything in Jordan; especially the price of residential lands that is the fundamental components of the housing market, of over then 40 to 45% and more, due to a very high and large demand of residential housing have made it almost impossible for

an average income Jordanians and their families; in addition to others even to dream of owning a small place to live.

VI. RECOMMENDATIONS

1. *Government intervention:* leaving the construction and housing markets to free market and supply and demand is a good thing in control environment with controllable legislation laws, rules, and regulation such as, the developed countries. Those controllable issues will limit corruptions, bribes, and embezzlements in the free market society. Nevertheless what is happening in the housing market and others, as well in Jordan in regards to the over the top prices of everything, and especially in the real-estate industry in all fronts of higher residential lands, dwelling, and higher construction cost of materials, is not just because of higher demand in the housing market; but also in developing country like Jordan there are lots of corruptions, bribes, and embezzlements in just about every industry, sector, and public and private agencies and companies, as result of low income, uneven social justice, poverty, and lots of wrong and shortcoming of habits, traditions, and social and cultural mischiefs that had been accumulated over the years. The free market of supply and demand in housing market is best described as out of control market. Therefore immediate government intervention is needed, not to set up rules, laws, and regulations; but also to control and reduce those ridiculous higher prices of lands and costs on one hand, and on the other to work hard in increasing the averages of those types of ridiculous low incomes.
2. Encouraging innovation in creating other alternatives and ways of financing that have nothing to do with interest, such as innovating secondary markets of stocks and bonds, in which the transactions of this secondary real-estate market of buying and selling those bonds and stocks would be; by, or through the 'Marabahh' and other Islamic tools. Therefore Islamic banking has to be encouraged more to get involved in the industry, and innovating more tools and ways of Islamic financing. After all we are in the society of the over-whelming majority of Muslims; and our faith and Allah tell us to work, build, and be effective in any society and country that we live and operate at. And that's what constitutes the meaning of good citizen.

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Progression of Service Quality Concepts

By Abdul Khader D. & Dr. C. Madhavi

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Abstract- The main objective of this paper is to review various service quality concepts and identify its implications to past and future business situations based on the review of literature. Few of quality models reported between 1982 and 2001 and their significances are analyzed in this paper. Each of them has its own characteristics and reservations when it comes to service implementation. It varies from service to service, business to business, organization to organization and management to management. The models are compared in terms of its competitive advantage. The development of literature in the field of service quality has been improving and given an insight to managers, researchers and practitioners to take it to next level. It gives a new direction and dimension to make it rich and even more superior. This paper finally explores new ways in the service quality research and practical effectiveness of delivering quality service to increase customer satisfaction, customer retention and profitability of a firm.

Keywords: service quality, customer satisfaction, SERVQUAL, service delivery, SERVPERF, dimensions, and concepts.

GJMBR-A Classification: JEL Code: L19



Strictly as per the compliance and regulations of:



Progression of Service Quality Concepts

Abdul Khader D. ^α & Dr. C. Madhavi ^σ

Abstract- The main objective of this paper is to review various service quality concepts and identify its implications to past and future business situations based on the review of literature. Few of quality models reported between 1982 and 2001 and their significances are analyzed in this paper. Each of them has its own characteristics and reservations when it comes to service implementation. It varies from service to service, business to business, organization to organization and management to management. The models are compared in terms of its competitive advantage. The development of literature in the field of service quality has been improving and given an insight to managers, researchers and practitioners to take it to next level. It gives a new direction and dimension to make it rich and even more superior. This paper finally explores new ways in the service quality research and practical effectiveness of delivering quality service to increase customer satisfaction, customer retention and profitability of a firm.

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I. INTRODUCTION

Service quality is probably one of the most talked subjects in the area of research and business. The service quality has been an emerging issue for many firms to focus and major area of attention to gain a distinct advantage in the market. Only few companies realize the importance of service quality in the business and many are not. Recent research reveals that about 20 to 25 percent of customers defect after experiencing just one bad service quality. Quality service is the need of the hour and there is no alternative or short-cut for it.

Service quality concepts have been developing since late 1970s, as a result of numerous studies and practical approaches proposed many practitioners, managers, and researchers owing to its significant impact on business performance, customer satisfaction, loyalty, and most importantly the profitability of the firms (Leonard and Sasser, 1982; Parasuraman *et al.*, 1984; Cronin and Taylor, 1992; Teas, 1993; Griffin, 1995; Zeithaml and Bitner, 1996; Gitomer, 1998; Lasser *et al.*, 2000). Enormous research and field-set activities on the service quality and its structure led to the development of strong base for the researchers, practitioners and business managers alike to make it further enriching.

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The service quality can be defined as an overall judgment of a customer towards difference between expectations of service and perceived service (Zeithaml *et al.*, 1988). The service quality models have been developed and discussed by many researchers. In fact, an inherent difficulty in the implementation service quality strategy was observed by many researchers; service quality is an elusive construct that is difficult to define and measure (Rathmell, 1966; Crosby, 1979; Garvin, 1983; Parasuraman *et al.*, 1985, 1988; Brown and Swartz, 1989; Carman, 1990). Development of first service quality model could be traced way back in 1982, developed by Grönroos. The Grönroos service quality model or the Nordic Model has been adopted and applied by many researchers since then to develop the service quality concepts in various service industries and it is termed to be the base for subsequent research developments. This paper makes an attempt to identify a new way and integration of previous service quality concepts into futuristic research base. Notably, the importance relationships between service quality, customer satisfaction, customer retention, and re-purchasing behaviors of customers remain largely untapped to date. This will be critically assessed at the later part in the paper.

II. CONCEPTUAL BACKGROUND

a) *The origins of service quality theory: The strong base for research*

According to business practices in Japan, word 'Kaizen' means *change for better*. Masaaki Imai (1986) opined that Kaizen strategy is the single most improvement concept in Japanese management – the key to improvement. Kaizen means improvement and in the context of service quality it is ongoing improvement involving everyone – top management, managers, and workers. It was first practiced in Japanese businesses after the World War II. The practice of utilizing quality improvement found to be traced in Japan even before 1970s and Second World War led to industrial revolution in Japan. The foundation of service quality concept bases around perceived service, expected service, and service delivery. This paper will attempt to discuss the possibilities beyond these three constructs. Early development of service quality theories (Grönroos, 1982; Parasuraman *et al.*, 1984) are based on the disconfirmation paradigm applied in the physical goods literature (Cardozo, 1965; Howard and Seth, 1969; Olshavsky, Miller 1972; Oliver, 1977, and Crosby 1979).

This proves that quality service results from a comparison of perceived with expected performance, as it is reflected in Grönroos service quality model (1982, 1984). Grönroos identifies two service quality dimensions, functional service quality – how the service delivered and technical service quality – outcome of the service transaction, or what the customer gets in the service encounter.

The disconfirmation paradigm is also the basis for Parasuraman, Berry and Zeithaml (1988) SERVQUAL model which explains service quality as the difference between the perceived and expected service. Whereas as SERVQUAL model has five dimensions – Tangibles, Reliability, Responsiveness, Assurance, and Empathy, Grönroos (1982) proposes two dimensions – Technical service quality and Functional service quality, some argue that it has three dimensions, i.e. image. Brown and Swartz (1991) service quality model views the service quality as difference between expected and delivered service ($Q_i = E_i - D_i$) and uses ten quality dimensions defined by Parasuraman *et al.*, (1985) – they are Tangibles, Reliability, Responsiveness, Competence, Courtesy, Credibility, Security, Access, Communication, and Understanding the customer. The Three-component model suggested by Rust and Oliver (1994), proposes three dimensions – service product, service delivery, and service environment. Subsequently, Cronin and Taylor (1992) suggests SERVPERF model which uses Parasuraman *et al.*, (1988) five dimensions of SERVQUAL model. Cronin and Taylor argued the SERVPERF scale can measure customers' perception of service and firm's performance, hence it is found to be useful on the performance-based measures of service quality.

III. NEED FOR THE PRESENT STUDY

In today's complex market situations, service quality has become more important than ever before and many companies focusing to find new ways and approaches to improve service quality. The focus areas for the firms changing rapidly from service to service, business to business, and business is no more product or service-centric rather it is becoming customer-centric. During past three or four decades business scenarios changed drastically with the levels of customer expectations are also going up. Some of the key aspects that affect the service quality in business are:

- Easy accessible and comfortable customer environment
- Active digital presence and engagement
- Professional and personalized customer attention
- Committed management – setting standards, goals, and controls
- Hiring right people, coaching, guiding, developing, and rewarding

- Integrated and customer oriented service processes
- Buy-in: Clear understanding of customer perceptions and expectations
- Easy access of information
- Two-way communication
- Empowering and engaging people

Educating being like well-wisher rather than typical seller, increasing active use of IT in business transactions, making more information available for customers, identifying bottlenecks that hindering customer satisfaction and fixing them spontaneously are some of the factors for business managers to develop in order to keep them at the competitive advantage to make service quality more phenomenal.

IV. BASIS FOR BETTER SERVICE QUALITY

a) *The managing only is not enough*

Measuring is essential to manage; it is difficult to manage if performance is not appraised. Performance appraisal, acknowledgement, recognition, and rewarding are the best tools to keep the staff energized. Whereas hiring right people at right job are foremost important, providing training and development opportunities to enhance skills and knowledge also equally important.

b) *Setting goals and objectives*

Performance can be easily assessed when there are goals and objectives put in place. Providing time to time feedback on the progress of achievement will alert to make corrective measures.

c) *Empowering with limits of authority*

Empowerment is given with the levels of responsibilities; everyone will not have a same level of empowerment across the organization and it depends on the role of what each individual does.

d) *Know your customers well*

Understanding each customer's specific needs, his preferences, and expectations are essential in delivering customized and personalized service.

e) *Know your competitors' activities and factors as well*

Factors such as market research, knowing competitors activities and their distinction to customers to be studied and firm should keep its position on the top in order to be competitive and successful.

f) *Lead from front*

In order to be a leader in the business, one must take initiative and lead from the front and everyone will follow.

g) *Team work makes big difference*

Working together is way better than working alone. Make team members work with team-spirit and it gives fruitful results.

h) *Motivate to be innovative*

Motivation leads to innovation and innovation brings quality. Creating such culture makes everybody's life easier and good.

i) *Think long-term, outside the box a big picture*

Thinking long-term perhaps outside the box brings changes and changes inevitably create new ideas and success.

V. FRAMEWORK FOR LITERATURE REVIEW

Sasser et al. (1978) defined the factors that raise the level of service quality such as *security, consistency, attitude, completeness, condition, availability, and training of service providers*. Besides this, *physical quality, interactive quality, and corporate quality* also affected the service quality level (Lehtinen and Lehtinen, 1982). Grönroos (1984) was first to develop service quality model and measured perceived service quality based on the test of qualitative methods. Technical quality, functional quality, and corporate image were used in the model as the dimensions of service quality. Service quality is one of the broader subjects in the context of its definitions, dimensions, models and measurement methods.

Service quality has been one of the frequently studied topics in the field of service marketing literature. Following the introduction of the SERVQUAL model (Parasuraman et al., 1985), many researchers have attempted to develop and refine its structure and conceptualizations (Carman, 1990; Cronin and Taylor, 1992; Teas, 1993; Rust and Oliver, 1994; Dabholkar, Thorpe, and Rentz, 1996; Brady and Cronin, 2001). Much of the research studies to date have focused on measuring service quality using either SERVQUAL model (Parasuraman et al., 1985) or The Nordic Model (Grönroos, 1984). Subsequent service quality conceptualizations and generalizations proved to be that service quality is a multi-dimensional or multi-attribute construct (Cronin and Taylor, 1992; Grönroos, 1990; Parasuraman et al., 1985, 1988). However, there was no common conclusion that of general agreement as to the nature and content of the service quality dimensions or attributes.

Several researchers studied this at various levels, on different perspectives, and using different methodologies. Author of this paper adopts analytical review of literature for the few service quality service models proposed. There are various aspects that affect overall service quality, this paper attempts to cover and review following perspectives identified in six service quality models:

- Measuring customer satisfaction
- Suitability of application of service models to various services

- Possibility of integration of automated system for the service quality measurement
- Limitations of measurement of service quality and dimensions
- Proposal of modification for the future research studies
- Suggestion for the improvement of service quality concepts and dimensions
- Identification of factors affecting service quality

VI. SERVICE QUALITY MODELS

There have been few dozen of service quality models produced so far and only handful models are discussed in detail by practitioners and researchers on how they are effective and their significance in service implications. The present study is an attempt to review few service quality models in the context of changed business conditions, appraise the models for the present conditions and propose future modifications in the anticipation of changing business conditions. The models are presented in a sequential order; it is covering title, brief discussion, model structure and critical observations of the model. The next part examines findings and evaluation of these and models and proposals for the future studies are outline in the later part.

a) *The Nordic Model (Grönroos, 1984)*

Grönroos model, also known as The Nordic model (1982, 1984) explains the perceived service quality is "the outcome of an evaluation process where the customers compare their expectations with service they have received". The author identified three components, namely: technical quality, functional quality, and the image (Figure 1). Functional quality represents how the service is delivered; that is, it defines customer's perceptions of the encounters that take place during service delivery. Technical quality reflects the outcome of the service transaction, or what customer receives in service experience. Image is an important part for the service firms to adopt and link between technical quality and functional quality of service, such as traditional marketing activities, external influence by traditions, ideology, and word-of-mouth activities.

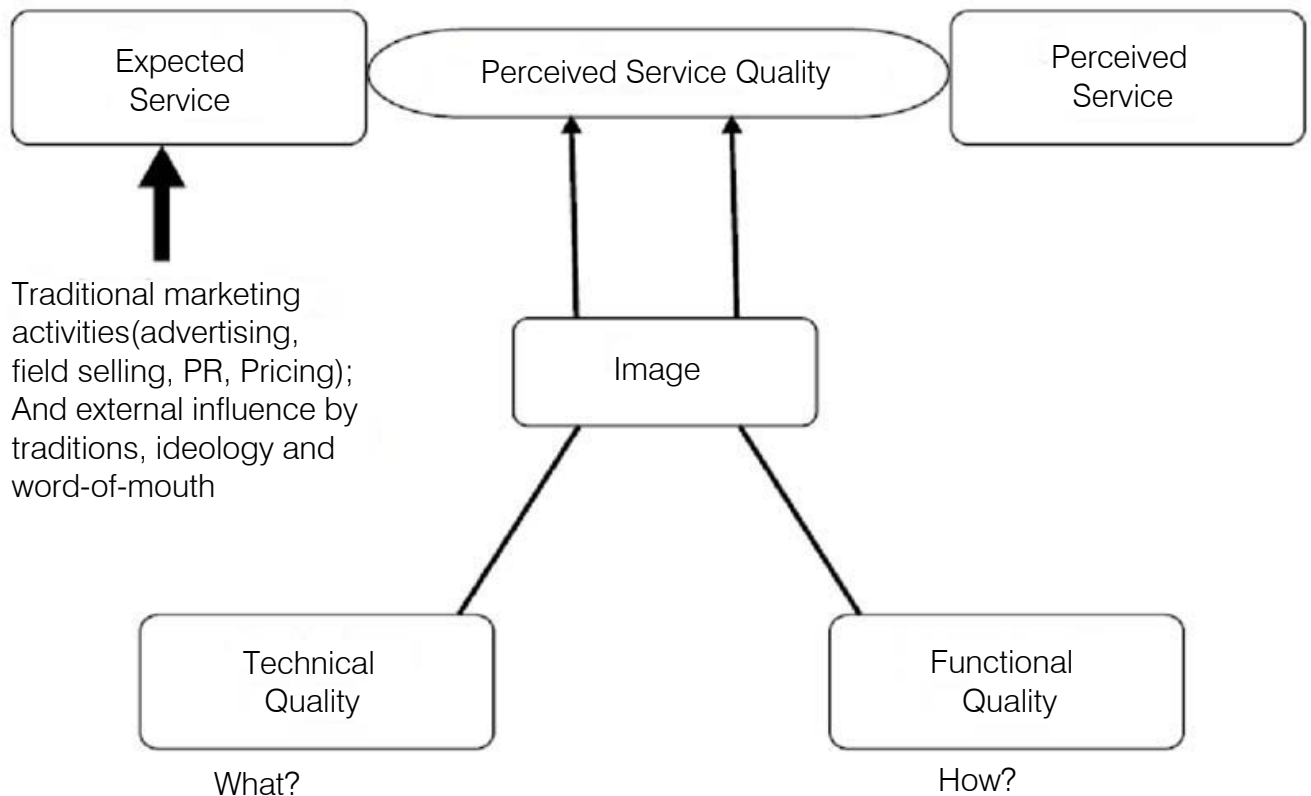


Figure 1: Grönroos service quality model

Source: Grönroos (1984)

b) SERVQUAL model (Parasuraman et al., 1985, 1988)

Parasuraman, Zeithaml and Berry's (1985, 1988) GAP and SERVQUAL propose that service quality is an overall judgment of a customer towards difference between expected and perceived service. They developed a SERVQUAL model based on 5 gap analysis and 5 service quality dimensions. The gap analysis outlined as detailed below (Figure 2):

Gap 1–Knowledge Gap: Customer's expectation and Management perception Gap

Gap 2–Standards Gap: Management's perception and Service quality specifications Gap

Gap 3–Delivery Gap: Service quality specifications and Service delivery Gap

Gap 4–Communications Gap: Service delivery of service and External communications

Gap 5–Expectation & Perceived Gap: Perceived service and expected service Gap

Gap model then further refined in their SERVQUAL model, Parasuraman et al., (1988) that devised 5 dimensions and each dimension has certain scaled items in the questionnaire (Table 1) and it has total 22 items in the questionnaire to identify the difference between perceived and expected service.

Table 1

Dimension	No. of Items in Questionnaire	Definition
Tangibles	4	The appearance of physical facilities, equipment, personnel, and communication materials
Reliability	5	The ability to perform the promised service dependably and accurately
Responsiveness	4	The willingness to help customers and to provide prompt service
Assurance	4	The knowledge and courtesy of employees and their ability to convey trust and confidence
Empathy	5	The provision of caring, individualized attention to customer

According to SERVQUAL model, the service quality is a function of perception and expectation and can be formulated as:

$$Q_i = P_i - E_i$$

Where:

Q = Overall service quality

P = Perceived service quality, and

E = Expected service quality

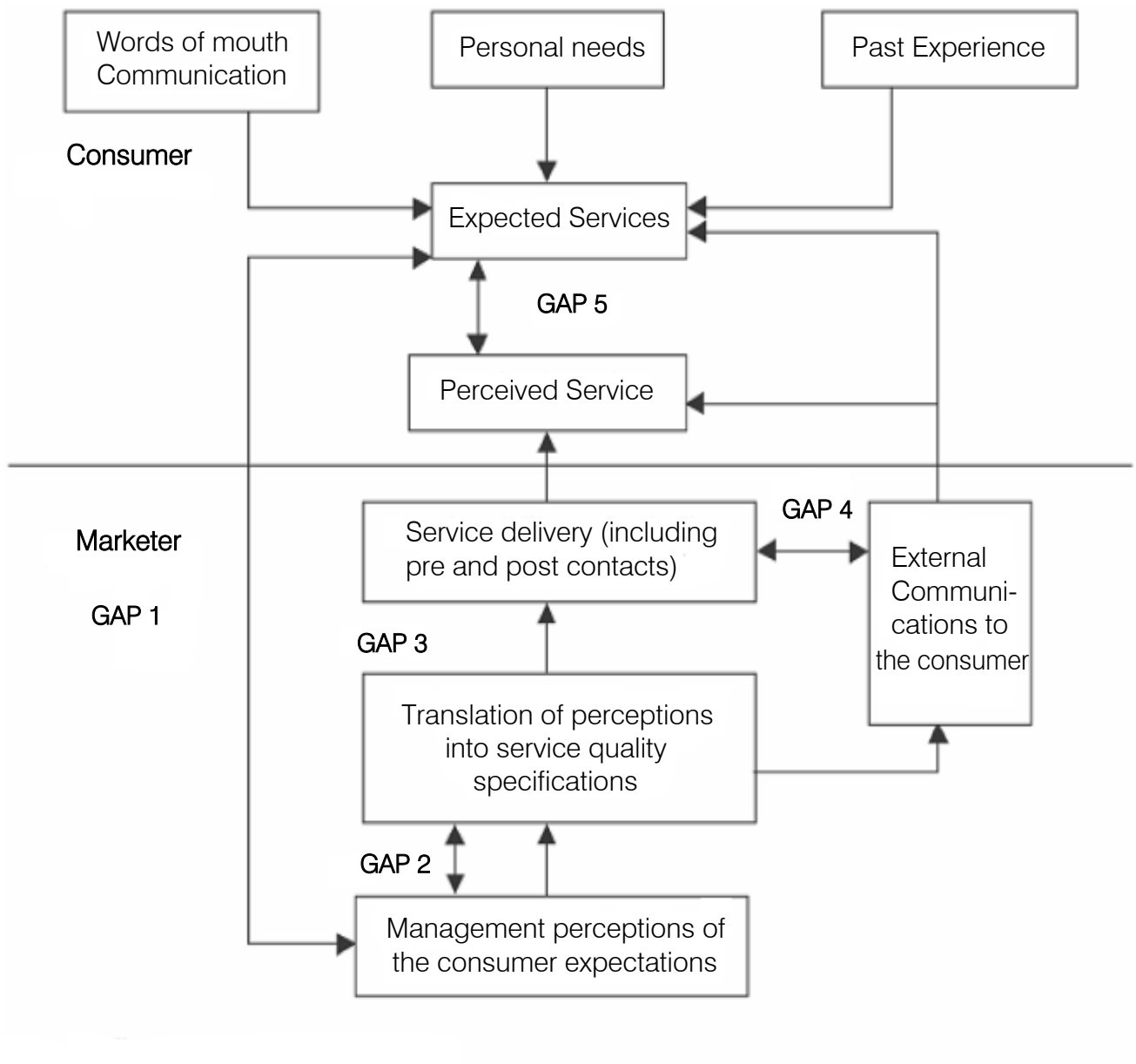


Figure 2: Gap analysis model

Source: Parasuraman et al. (1985)

Whereas as SERVQUAL model widely known as an American service quality model, Grönroos model known to be as a European service quality model.

c) *Performance only model, SERVPERF* (Cronin and Taylor, 1992)

Cronin and Taylor (1992) argued that that the conceptualization and operationalization of service

quality model, SERVQUAL (Parasuraman et al., 1985, 1988) are inadequate measure of the relationship between service quality, customer's satisfaction, and purchase intentions. In addition, Brow and Swartz (1989), Crosby (1979), Garvin (1983), and Rathmell (1966) confirmed that service quality is abstract and difficult to measure.

Cronin and Taylor (1992) reviewed and analyzed a performance model based on the SERVQUAL (Parasuraman *et al.*, 1985, 1988) measurement which was supported by Mariz *et al.*, (1975), Churchill and Surprenant (1982). Findings of Hawes and Rao (1985) supported SERVPERF construct and they argue that it can measure customers'

perceptions of service firm's performance. Statistical test conducted by Cronin and Taylor (1992) proves the significance of SERVQUAL affects in two industries (banking and fast food) out of four but SERVPERF (Figure 3) was effective in all four industries chosen (banking, pest control, dry cleaning, and fast food).

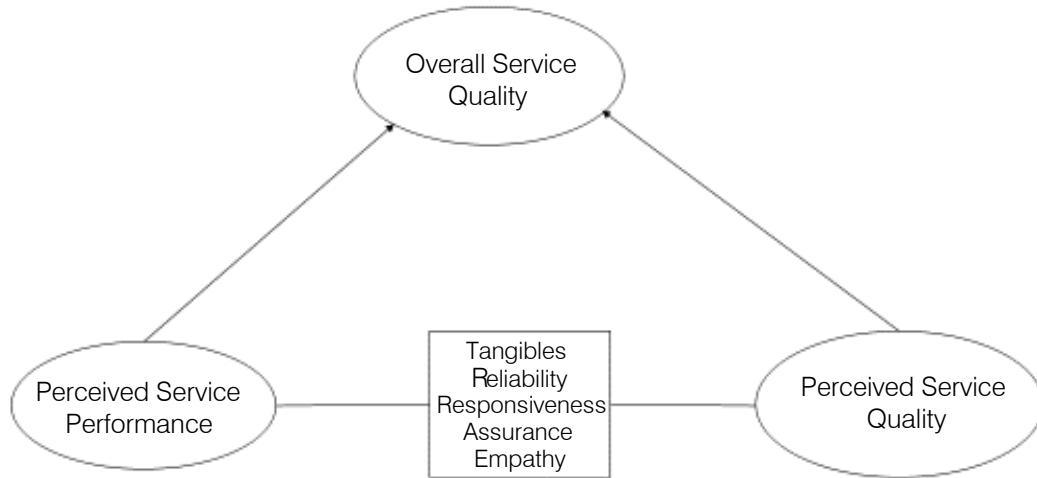


Figure 3: Performance only model (SERVPERF)

Source: Cronin and Taylor (1992)

d) *Evaluated performance and normative quality model* (Teas, 1993)

Teas (1993) pointed out that the SERVQUAL expectations measure and normative expectations are similar to the ideal standard in the literature. He argued that the ideal standard can be interpreted in two views; the ideal point specified in classic ideal point models and a feasible ideal point. However, he argued that the SERVQUAL P-E measurement specification is not compatible with either the classic ideal point or a feasible ideal point. In addition, he identified problems concerning the operationalization of the service expectation concept.

In his paper, he proposed evaluated performance model (EP model) and normative quality model (NQ model). The EP model incorporates the classic ideal point concept into a perceived quality model while the NQ model integrates the classic ideal point concept with the SERVQUAL revised expectation concept. The results of an empirical study indicated that the criterion and construct validity of the EP model was higher than the concurrent and construct validity of both the SERVQUAL and NQ model.

conceptualization, but evidence was found in supporting similar models in retail banking (McDougall and Levesque, 1994) and healthcare service quality samples (McAlexander *et al.*, 1994).

Rust and Oliver's (1994) view that the overall perception of service quality is based on the customer's evaluation of three dimensions of the service encounter: (1) the customer-employee interaction (i.e., functional quality; see Grönroos 1982, 1984), (2) the service environment (see Bitner 1992), and (3) the outcome (i.e., technical quality; see Grönroos 1982, 1984). Given the growing support for revisiting Grönroos seminal conceptualization (e.g., Bitner 1990; Lassar, Manolis, and Winsor 2000; Mohr and Bitner 1995; Oliver 1997; Rust and Oliver 1994) and the recent evidence that the service environment affects service quality perceptions (e.g., Baker 1986; Bitner 1990, 1992; Spangenberg, Crowley, and Henderson 1996; Wakefield, Blodgett, and Sloan 1996), a framework that incorporates these three dimensions was justified.

e) *The three-component model* (Rust and Oliver, 1994)

Rust and Oliver (1994) offer three component model which was comprised of three components, namely, service product (technical quality), service delivery (functional quality), and service environment as shown in figure 4. This model did not provide

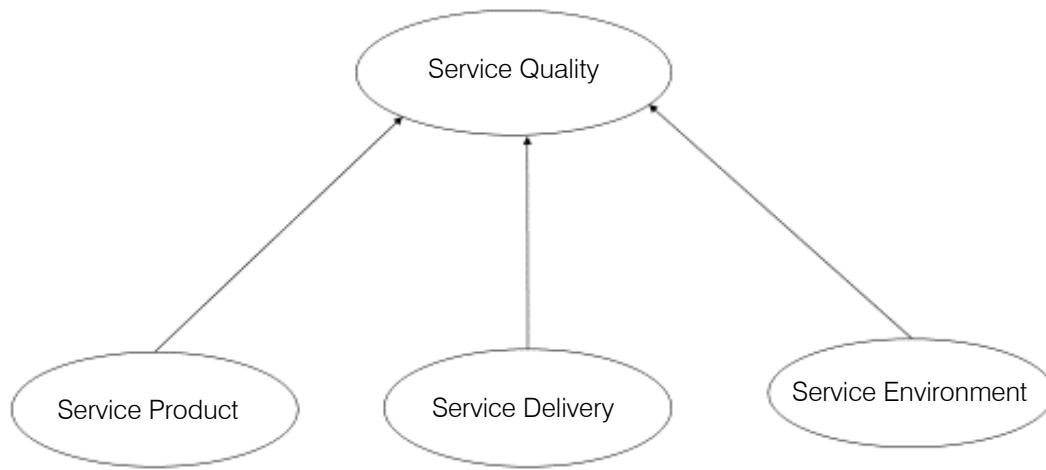


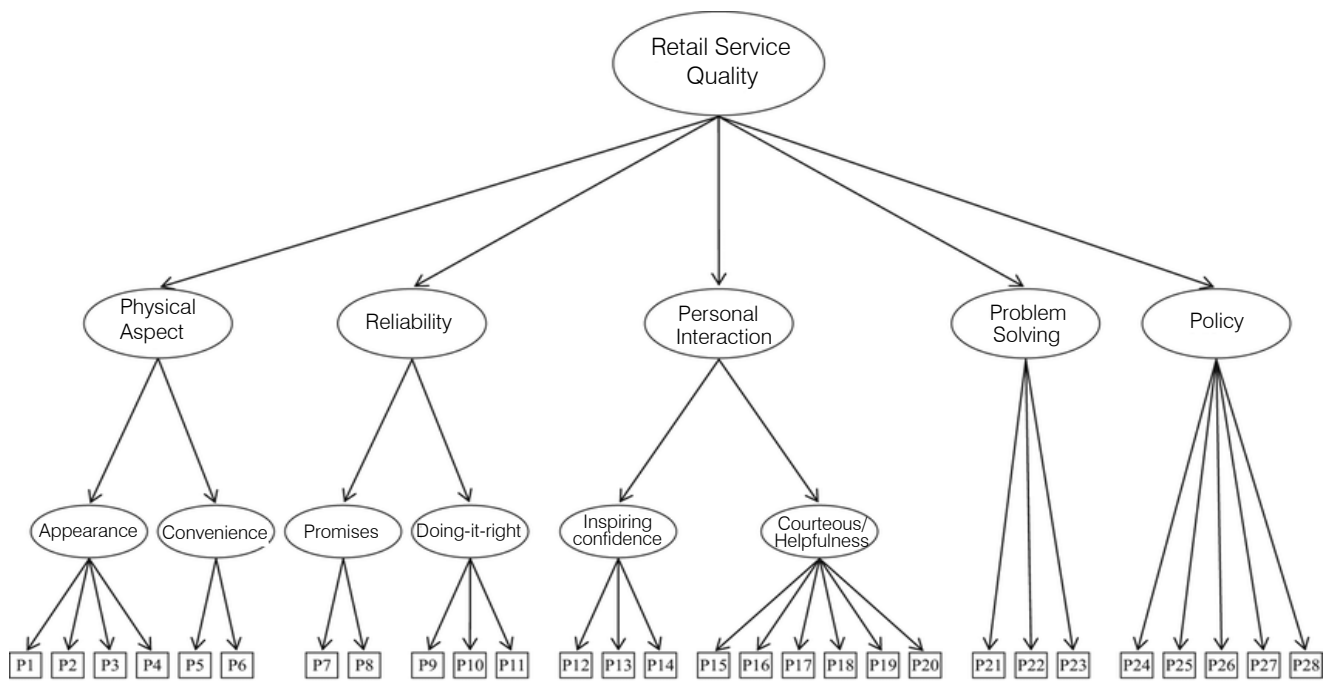
Figure 4: The Three-component model

Source: Rust and Oliver (1994)

f) *The multi-level model (Dabholkar, Thorpe, and Rentz, 1996)*

Dabholkar, Thorpe, and Rentz (1996) identify and test a hierarchical conceptualization of retail service quality that proposes three levels: (1) customers' overall perceptions of service quality, (2) primary dimensions, and (3) sub-dimensions (Figure 5). This multi-level model recognizes the many facets and dimensions of service quality perceptions. In other words, retail service quality is viewed as a higher-order factor that is defined by two additional levels of attributes.

Dabholkar *et al.*, (1996) view that service quality perceptions are multilevel and multi-dimensional. Carman (1990) was perhaps the first to note that customers tend to break service quality dimensions into various sub-dimensions. Dabholkar *et al.*, (1996) argued that the SERVQUAL model has not been fully applied to measure the service quality of retail stores. The authors developed a 28-item scale (Customer perception – p1 to p28, as shown in figure 5), retaining 17 items from SERVQUAL model and developed another 11 items to measure customer's perception of retail service quality. The retail service quality model consists five main dimensions, namely, physical aspects, reliability, personal interaction, problem solving, and policy. Further, there are six sub-dimensions under physical aspects, reliability, and personal interactions. Sub-dimensions such as appearance and convenience fall under physical aspects; reliability includes promises and doing it right, and inspiring confidence and courteous help are under interactions.



Notes: Items P1-P28 as given in Appendix 2. All dimensions and sub-dimensions are correlated among each other but this is not depicted in the diagram for the sake of clarity

Figure 5: The multi-level model

Source: Dabholkar, Thorpe, and Rentz (1996)

(Note: p1, p2...p28 are customer perception level in 28-item scale to measure customer's perception of retail service quality).

g) *Third-order factor model (Brady and Cronin, 2001)*

Brady and Cronin (2001) developed third-order factor model which comprises three primary dimensions, namely, interaction quality, physical environment quality, and outcome quality. Each has three sub-dimensions each and nine in total; attitude, behavior, and expertise from the first sub-dimension group under interaction quality. Ambient conditions, design, and social factors from the second sub-dimension group physical environment quality. The last sub-dimension group under outcome quality is waiting time, tangibles, and valence (Figure 6). They used a seven-point Likert scale from to measure the consumers' attitudes towards the items under the dimensions. All variables were analyzed and tested by factor analysis.

This model is similar to the three-component model of service quality which was developed by Rust and Oliver (1994). The interaction quality component and the outcome quality component are similar to the functional quality and the technical quality of Nordic model developed by Grönroos (1982, 1984). According to Bitner's (1990) study, perception of service quality is affected by the service environment which is one of the crucial dimensions of Brady and Cronin's (2001) model. Similarly, Martinez C. *et al.*, (2007) used this model in their empirical research for measuring perceived service quality in the transport service industry and they

emphasized this hierarchical conceptualized and multidimensional model was a combining of Rust and Oliver model (1994) and Dabholkar *et al.*'s hierarchical multi-level model (1996).

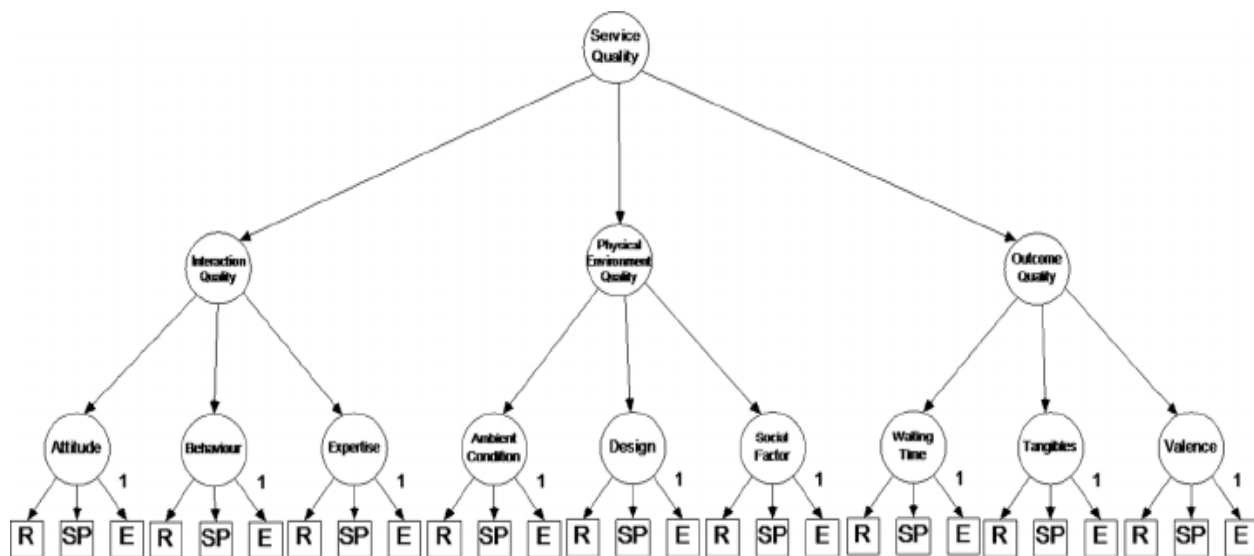


Figure 6: Third-order factor model

Source: Brady and Cronin, 2001

(Note: R = a reliability item, SP = a responsiveness item, E = an empathy item).

VII. RESEARCH FINDINGS

Analysis of the service quality models, their key findings, and limitations are provided in the table 2. The Nordic model, SERVQUAL model and SERPERF model

can be tested in different types of services whereas other four are limited to certain service industries only and need to be generalized for different service environments.

Table 2

S N	Service Quality Model	Key Findings	Applications	Observations
1	The Nordic Model (Grönroos)	Service quality bases on technical quality, functional quality, and corporate image of the firm under consideration	Different types of services	The model does not explain on how to measure technical and functional quality
2	SERVQUAL Model	The model is an analytical tool and capable to assist a firm to identify service quality factors from the customer perception and expectation point by using five service quality dimensions	Different types of services	The model does explain on how to measure perceived and expected service quality level of customer
3	SERPERF (Performance only model)	This model uses quality dimensions of SERVQUAL	Different types of services	This model is revised version of SERVQUAL and authors claim that it can even measure performance of a firm as well
4	Teas Model (Evaluated performance and normative quality model)	This model uses quality dimensions of SERVQUAL	Retail stores	Quantitative relationship between evaluated performance model (EP model) and normative quality model (NQ model) need to be established
5	The three-component model	This model comprised of three service quality components, namely, service product, service delivery, and service environment	Applicable to few service industries	Overall perception of service quality is based on the customer's evaluation of three dimensions of the service encounter: the customer-employee interaction, the service environment, and the outcome

6	The multi-level model	This model devised on the basis of multi-level and multi-dimensional service quality perceptions	Retail stores	This model uses 28-item scale and need to be customized for different types of service
7	Third-order factor model	This model has three primary dimensions and each dimension is followed by three sub-dimension group	Retail stores	Variables were analyzed and tested by factor analysis. Qualitative factors to be established

VIII. RESEARCH CONCLUSIONS

In summary, researchers generally have adopted one of two service quality conceptualizations. The first is the "Nordic" perspective (Grönroos, 1982, 1984) which defines the dimensions of service quality comprising functional and technical quality. The second, the "American" perspective (Parasuraman *et al.*, 1985, 1988), uses the terms that describe service encounter characteristics. That is, service quality is defined by either or all of a customer's perception regarding (1) an organization's technical and functional quality; (2) the service product, service delivery, and service environment; or (3) the reliability, responsiveness, empathy, assurances, and tangibles associated with a service experience. When assessed collectively, the SERVQUAL model appears to be distinct from the others because it uses terms that describe one or more determinants of a quality service encounter. Although the SERVQUAL dominates the literature, a consensus has not evolved as to which, if either, is the more appropriate approach. However, implications of SERVQUAL and Nordic constructs do not give clarity across the service industries and results are limited when applying either five or three service quality dimensions.

Cronin and Taylor (1992) argued that service quality is antecedent of customer satisfaction which has significance on purchase intentions. They further state that customers don't always buy best quality service, they might instead purchase on the basis of their assessment of value of service. Beside this, they pointed out that their research has two objectives. First, the conceptualization and operationalization of service quality (SERVQUAL) is inadequate. The SERVQUAL scale is based on Parasuraman *et al.*, (1985, 1988) gap theory which suggests that the difference between customers' expectations about the performance of types of service providers and their assessment of the actual performance of a specific firm within that type drives perception of service quality. Their second objective was to examine the relationships between service quality, customer satisfaction, and purchase intentions.

IX. SOME NEW THOUGHTS FOR FUTURE RESEARCH

Service quality and customer loyalty are widely recognized as key influence factors in formation of

customers' purchase intentions in the service business environments. In recent research on service quality, scholars have argued that the relationship between service quality and customer loyalty is an issue which requires both conceptual and empirical elaboration through replication and advancement of current knowledge. Focus on the enrichment of a scale for measuring service quality by linking with service loyalty dimensions is essential for researchers to develop base for future studies.

Owing to the importance of service quality that can lead to customer loyalty and re-buy intentions (stressing purely service side of business – intangible goods), author proposes an extension of SERVQUAL (Parasuraman *et al.*) service quality model with six service dimensions instead of five. Retaining 5 dimensions of SERVQUAL as it is and adding sixth, Buy-in dimension that will enable to meet customer perception, expectations and bond to the brand, service or to firm (Table 3). Each service dimension will have corresponding 4 questions in a 24-item scale questionnaire. Firms need to focus on a more systematic way to satisfy customers' needs and manage post-purchase phase so as to create customer loyalty and an effective tool of word-of-mouth marketing approach to gain competitive advantage.

Table 3

Dimension	No. of Items in Questionnaire	Definition
Tangibles	4	The appearance of physical facilities, equipment, personnel, and communication materials
Reliability	4	The ability to perform the promised service dependably and accurately
Responsiveness	4	The willingness to help customers and to provide prompt service
Assurance	4	The knowledge and courtesy of employees and their ability to convey trust and confidence
Empathy	4	The provision of caring, individualized attention to customer
Buy-in	4	The willingness of customer to use the service repeatedly and recommend to family and friends

The importance of developing and maintaining enduring relationships with customers of service business between service quality delivery, customer loyalty, and re-buy intentions of customers' is ongoing study in the marketing literature. A key challenge for researchers is to identify and understand how managerially controlled antecedent variables affect important relationships between service quality, customer loyalty, and re-buy intentions of customers.

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Green HRM Practices as a Means of Promoting CSR: Suggestions for Garments Industry in Bangladesh

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Abstract- For performing CSR an organization can focus on different areas like stakeholders' interest, general social welfare and environmental concern. Stakeholders' interests and environment obligations can be ensured through GHRM. GHRM implies eco-friendly human resource management practices like video recruitment, electronic file maintenance, online interview and test, using shared cars, environmental training, and green initiative based reward etc. In short, there is a scope for green practice in every function of HRM. Green HRM practices results in developing sustainability because it focuses on reservation and preservation of natural resources, minimization of wastage. So, a very strong correlation exists among CSR, GHRM and sustainability. But the practice of CSR in garments industry of Bangladesh is very poor although organizations in global market are trying for improving their performance in CSR since it increases positive images in the society. Garments organizations in Bangladesh are not interested in CSR as it involves sacrifices of some profits. GHRM is the way that an organization can practices that will facilitate CSR of the organizations without sacrificing profit. Because GHRM initiates environment friendly HR practices that minimizes environmental pollution with maximization of profit by reducing cost and wastage.

Keywords: GHRM, CSR, sustainability, eco-friendly, conceptual model, garments industry, profit maximization.

GJMBR-A Classification: JEL Code: M19



Strictly as per the compliance and regulations of:



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Shah Ridwan Chowdhury ^α, Nehad Laila Sanju ^σ & A. K. M. Asaduzzaman ^ρ

Abstract- For performing CSR an organization can focus on different areas like stakeholders' interest, general social welfare and environmental concern. Stakeholders' interests and environment obligations can be ensured through GHRM. GHRM implies eco-friendly human resource management practices like video recruitment, electronic file maintenance, online interview and test, using shared cars, environmental training, and green initiative based reward etc. In short, there is a scope for green practice in every function of HRM. Green HRM practices results in developing sustainability because it focuses on reservation and preservation of natural resources, minimization of wastage. So, a very strong correlation exists among CSR, GHRM and sustainability. But the practice of CSR in garments industry of Bangladesh is very poor although organizations in global market are trying for improving their performance in CSR since it increases positive images in the society. Garments organizations in Bangladesh are not interested in CSR as it involves sacrifices of some profits. GHRM is the way that an organization can practices that will facilitate CSR of the organizations without sacrificing profit. Because GHRM initiates environment friendly HR practices that minimizes environmental pollution with maximization of profit by reducing cost and wastage. So, GHRM can result in win-win situation for the firms and the society. To clarify this truth this paper tried to provide conceptual model to visualize the relationship among CSR, GHRM and sustainability. To do that it was tried to accumulate different works on GHRM and CSR. Some expert opinions were also taken from different academicians and practitioner informally.

Keywords: GHRM, CSR, sustainability, eco-friendly, conceptual model, garments industry, profit maximization.

I. INTRODUCTION

Green Human Resource Management (HRM) as a process is the combination of environmental management and Human resource management. Today's organizations are paying more attention on implementation of green HRM as it is the growing concern of society as well as all stakeholders. It can create a positive image & bring competitive advantages for the organization which will help the organization to survive in long run successfully. It can

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organization to survive in long run successfully. It can also enhance the capability of an organization to reach its missions & visions in effective & efficient manner.

Corporate Social Responsibility (CSR) is a practice of the organizations of taking care of society (area) in which it is operating. Though it is bound by law in some cases but it is actually the good manner of humanity. Of course, when one doing something with the support (Tacit or Explicit) of a community or bringing any harmfulness to those people who are not the part of one's profit then it is that one's responsibility to take care of that community or those people.

When organizations must have to take responsibility of the society & its people then why not by making it green through CSR practice? Now it is time to lock both of them in one Box.

Growing concern of the world about environment is forcing business to move towards sustainable operations & make green policies (Mehta & Chugan, 2015). That means practicing green HRM as a part of CSR is now on emerging issue. Now it is time to develop the existing situation & carry it to the ultimate destination.

II. LITERATURE REVIEW ON GREEN HRM

a) Definition

Green Human Resource Management is a process of ensuring that the management system practicing in an organization is ecologically balanced and environmentally affable (Kapil, 2015). It considers Human Resource Management policies as a factor of using resources in sustainable manner (Deshwal, 2015). Some environment friendly practices to stay green are-Green manufacturing and disposal system, Teleconferencing and virtual interviews, Online training, Electronic filing, Green payroll, Company transport, Flexi work and Recycling (Bangwal & Tiwari, 2015).

Green Human Resource Management is emerging as an important thrust area for management which can have an extensive impact on people issues in an organization. The term 'green HR' is often used to refer to the contribution of HR policies and practices towards the broader corporate environmental agenda of sustainable use of natural resources (Prasad, 2013). It involves human resource practice to enhance

awareness and commitment of employees toward the sustainability issues (Sharma & Gupta, 2015).

Green HR is the contribution of people management policies and activities towards the organizations goals. As it is an important consideration for all employees, customers and stakeholders, it's an important issue for HRM (Kumari, 2012). Green HRM refers to all works involved in evolving, pursuing and prolongation of a system those making employees environment conscious in their private and profession allives (Aggarwal & Sharma, 2015).

b) *Functions*

The environmental management initiatives deals with some new job positions and specific set of skills (Arulrajah, Opatha, & Nawaratne, 2015). Green Human Resource Management includes sourcing and acquisition with green job description, induction with green consciousness, performance management and appraisal system with 'green' targets, learning and development with environment related aspect, compensation and reward considering green skill and achievement, employee relation through developing green workplace (Deshwal, 2015) green recruitment, green selection, green training and development, green employee discipline management, and green health and safety management (Arulrajah et al., 2015).

Organizations and Industries can be forced to practice green values by setting rules and regulations at international level (Yusoff et al., 2015).

c) *Importance*

Green HRM practice facilitates an organization as well as its employees through improvement rate of retention in employees, improved public image, improvement in attracting better employees, improvement in productivity, improvement in sustainable use of resources, reduction of practices that cause the environmental degradation, reduced utility cost, save environmental impact, rebates and tax benefits and increased business opportunities (Bangwal & Tiwari, 2015). Green thinking is a path to gather pace within the HR space (Mehta & Chugan, 2015).

Greening of HRM functions will decrease the negative environmental impacts of the organization and increase the positive environmental impacts of the organization. The green HRM practices are more powerful tools in making organizations and their operations green. The green performance, green behaviours, green attitude, and green competencies of human resources can be used through adaptation of green HRM practices. (Arulrajah et al., 2015).

Green HR initiatives help organizations to discover alternative ways to reduce cost without losing their top talent. It ensures more inspired problem solving, Increased desirability as an employer, less stressed budget and Improved employee retention. (Kumari, 2012). It encourages innovation facilitating

growth, improvement in quality and enhancement of procedures and methods, helps in proper use of resources, manages risks more efficiently and develops green learning culture in the organization (Aggarwal & Sharma, 2015).

Green practice can lead the consumers to buy those product or service which are safe and not harmful to the environment and society (Yusoff et al., 2015). Organization should organize several seminar and symposiums to make their clients aware of Green practice as well as to introduce their Green Products or services and advantages therein. This can lead the clients to be habituated to the Green organizational activities (Rahman, Ahsan, Hossain, & Hoq).

d) *Challenges*

The main challenge in front of HR professionals is to understand the scope and depth of green HRM in transforming their organizations as green entities. To create, practice and nurse environmental related innovative behaviours of employees with right attitude of being green, green HRM practices are critical and without proper green HRM practices, it is difficult to create and maintain sustainable environmental performance. (Arulrajah et al., 2015). Challenges for adopting green HRM policy are that it is very tough to change employee behaviour in short time, all employees will not be motivated easily, developing green culture is a long process, require high investment primarily, recruitment is challenging, difficult to measure green performance and so on (Aggarwal & Sharma, 2015).

e) *Outcomes*

Green Human Resource Management promotes environment friendly activities by engaging employees in greener activities (Kapil, 2015). Environment friendly HR policies resulting in greater efficiencies, lower costs and create an atmosphere of better employee relationship, which in turn helps organizations to operate in an environmentally sustainable fashion (Dutta, 2012). It increases employee morale, reduces labour turnover, attract human talent, builds company image, improves external and internal quality of an organization, improves relationship with stakeholders, reduces cost, facilitates growth improvement and provides competitive advantages (Deshwal, 2015). Environmental practices help an organization to save money, discover new sources of business and avoid problems (Mehta & Chugan, 2015).

Companies are being competent enough to boost up their image, gear up employee morale and drastically reduce costs and green HRM is helping them in those sectors (Aggarwal & Sharma, 2015). Workforces of present age are realizing the social and environmental consciousness by gearing up employers to follow green values and practices in the organization (Nijhawan, 2014).

Green HRM provides a set of policies to the organization to fulfil its environmental objectives and better control on the environmental impacts (Singh & Shikha, 2015). Organizations now feel that they have to build a powerful social ethics and green sense of responsibility where corporate responsibility will be used as an essential factor for business development. Organizations taking a greener approach inside are experiencing a positive and expected effect on the patterns of employee relations in the organization (Ruchismita, Shitij, Pallavi, & Vivek).

III. RELATIONSHIP BETWEEN CSR & GHRM

Green programs helps the organization to promote HR social responsibility among workers (Mehta & Chugan, 2015). To improve organization's environmental performance, people factor is one of the prime factors (Arulrajah et al., 2015). Human Resources Management plays an important role in promoting and enhancing corporate social responsibility as it has contribution to the development of the coordination between economic and social goals and performance of the organization (Buciuniene & Kazlauskaitė, 2012).

CSR policy emerges from the corporate vision, mission and objectives. Corporate does not operate in Vacuum, they are part of society and environment and responsible to different stakeholders. Business has to take responsibility for the impact of their activities on the environment (Shaikh, 2012).

Objectives of the paper

- To provide a comprehensive overview of GHRM
- To examine and show the relationship between GHRM and CSR
- To illustrate CSR practices in apparel industry of Bangladesh
- To suggest a conceptual model for improving CSR practices through GHRM

a) Methodology of the paper

It is a qualitative as well as descriptive study. So qualitative data were collected and analyzed.

(i) Data collection

Both primary and secondary data had been used to this study with a greater focus on secondary data.

Primary sources: Several discussion and interviews had been conducted with the experts (both academicians and practitioners) of the related field.

Secondary sources: Different articles on Green HRM, CSR and Sustainability, reviews and business magazines, websites of different organization practicing green HRM, books as reference.

(ii) Data organization

After collecting data it had been organized or classified to make them more useful and easy to use. It is actually giving a shape to the data as needed for further analysis. First of all, data had been categorized on basis of needed sectors, then it had been identified with same information and stored in the same file and finally it had been arranged on the basis of importance. All files named according to its content to make it easier to find when relevant and where needed.

(iii) Data analysis

Data had been analyzed through Focus Group Discussions (FGD) and Brainstorming with different experts in related field.

i. Limitations

As the combined scenario of green HRM and CSR is not a widely discussed topic there were some variation among expert's opinions. Data resources to the point were limited. For this reason findings of this study may have lighter focus on relating Green HRM and CSR. If a focus group discussion could be arranged with the renowned experts worldwide it could be avoided.

ii. CSR practices of garments industry in Bangladesh

Most of the garments industries in Bangladesh is a part of a large group of companies. That's why CSR practices in this industry is headed by the mother company and from group perspective rather than separate industry perspective. Some of CSR practices in garments industries of Bangladesh in brief as follows-

iii. Ananta group

This group is now the best CSR practicing factory of Bangladesh. It has several CSR program like- Tree plantation program, Environmental and eco-friendly activities, Innovative approaches for women empowerment, Transport facilities for the workers and staff, Mosque for prayer, 14. Festival gift & greetings for staff of all religions, Patronization of merit, Annual eye & dental camp, Relief aid in natural disasters and so on.

iv. Ha-Meem group

They are very much conscious about environment, that's why every washing plant they use have ETP to purify water. Exhausted heat from generators are converted to generate steam. LED lights and solar power system are used. Carbon emission measuring meters are installed.

v. Beximco group

They have charity contributions through the Gono Sahajjo Songstha (GSS) for the educational sector for the unprivileged group. They are highly focused on the Child care system and their education. They also sponsor different national event and cricket teams.

vi. Epyllion group

This group practicing CSR by behaving ethically with its stakeholders and contributing to the economic development. It has a large focus on developing the life

of its workforces and their families. They invest in different motivational and skill development programs.

vii. *Asian apparels*

The Asian apparels mainly focus on sustainability of the factories safety environment and the health of the manpower working there. To ensure this goal they continuously provide training on fire fighting, as a result of recent occurrences of fire incidents. Their team regarding this area is pretty much concerned about regular care of the "Health and Safety" program.

viii. *Shasha Denims*

As one of the big company in Bangladesh they are aware of social responsibility. They help poor and unprivileged people through 'Shasha Foundation'. This foundation provides scholarship to poor and meritorious students of different areas in the country.

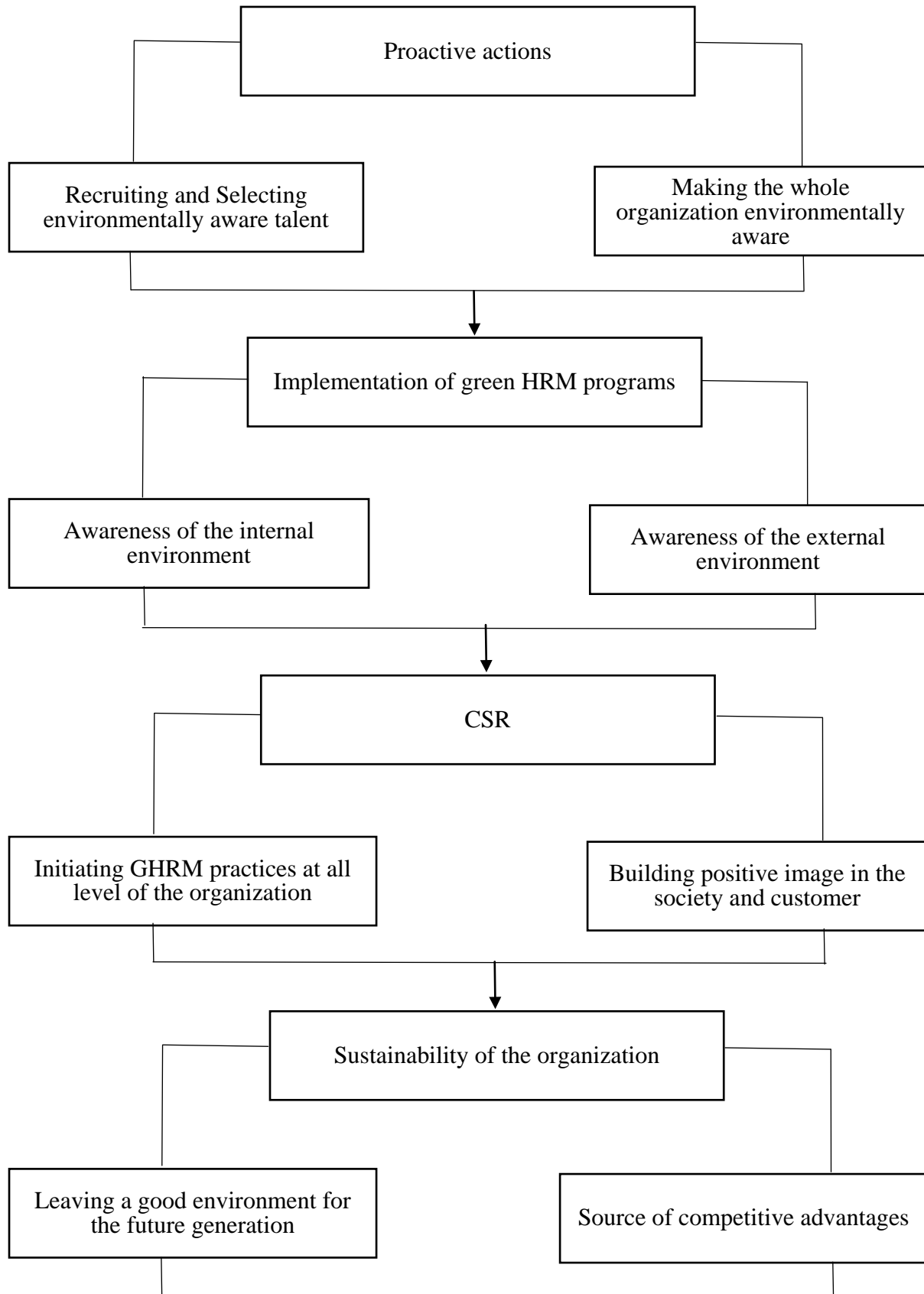
ix. *Mahmud jeans Ltd.*

Mahmud jeans Ltd. is building its new green factory to ensure the least impact on environment. It has a large focus on energy saving and reduction of greenhouse gas emission.

IV. SUGGESTIONS

- ✓ Use energy efficient bulbs & install timer to switch off the light automatically after a definite time.
- ✓ Reduce Paper-work to make your organization dust-free.
- ✓ Use online system in most of the procedures of the organizational activities to make your organization eco-friendly.
- ✓ Develop or Enhance waste management system to reduce atmospheric (air, water, soil) pollution.
- ✓ Encourage suppliers to provide environmentally sustainable product to make the outer world green.
- ✓ Highly care about uses of water & leakage of drainage system to ensure efficient use of water & to reduce water pollution.
- ✓ Use less harmful chemical where possible
- ✓ Consider alternative energy sources which are more environment friendly such as- wind power, solar energy etc.
- ✓ Install more energy efficient equipment to reduce energy consumption as well as emission of greenhouse gases.
- ✓ Reduce business travel & Focus on teleconferencing to minimize the emission of carbon-di-oxide.
- ✓ Focus on recycling where possible, that will reduce the amount of wastage as well as pollution.
- ✓ Spreads green thinking among employees & stakeholders to make them green psychologically.
- ✓ Reward employees on the basis of green activities to motivate them to be more aware about environment.
- ✓ Use organization's transport in group rather than privately to ensure less emission of different harmful gases to the atmosphere.
- ✓ Make everyone concern about the green benefits (even cash value of greening) to create their willingness towards green.
- ✓ Create a green identity through green activities, that will create a Brand image.
- ✓ Encourage employees to share new ideas regarding environmental issues.
- ✓ Get your surround community known about your greening practice that will make them loyal to your brand.
- ✓ Install heat management system to ensure comfortable temperature in the organization & surrounds.
- ✓ Try to integrate green HR practices with corporate social responsibilities.
- ✓ Get all level managers involved in greening practice
- ✓ Conduct annual survey on measuring the level of green practice adopted by the organization.
- ✓ Conduct an energy audit to ensure effective and efficient use of energy.

A Proposed conceptual model



V. CONCLUSION

Today, Organizations are trying to focus on profit maximization and environmental obligation at a time. In today's world which organization has more focus on environment has higher acceptance in society. Due to this rising awareness of the society about environment organization are being pushed to pay more attention on the environment. Now, it may seem that more investment on environmental issues will cause profit minimization. In that case, non-financial practice like green human resource management can be implemented in the organization. Financial help to a part of the total population of a country may get less focus than being green through green HRM. Higher focus will create higher acceptance. Higher focus will facilitate an organization to maximize their profit in long run. In this way CSR can be performed through green HRM.

In garments industry of Bangladesh goodwill regarding HRM practice is not remarkable. So practicing green HRM as a means of promoting CSR in this industry will have a positive impact over the industry which will facilitate them to achieve higher social acceptance as well as higher profit making in the long run.

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The Effect of Social Networks and Google on Consumers' Buying Behavior in Dhaka City, Bangladesh

By Md. Abu Jafar, Md. Aminul Islam & Arifur Rahman Khan

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Abstract- Social network is a buzzword which contributes in increasing number of customers and consumers thus companies are getting huge response from the market. Comparing with the traditional business, modern business is booming too fast but in some cases they can't sustain for the longer period of time because competitors are not limited to the local areas only so do the consumers. Once a customer moves from one site to another site, it is difficult to back him/her to the previous track. In the analysis, Principal Axis Factoring has been used for variation explained and Principal Components Factoring for rotated component matrix. To justify the appropriateness of the study we run KMO and Bartlett's Test. Result showed that, positive word of mouth, branding, search engine category, product customization, interaction with the customers, effective SEO, trust play significant roles in this case. In fact, this paper aims at identifying the effect of Social Networks (SNs) and Google on the buying behavior of the consumers.

Keywords: social networks, google, consumer, buying behavior, dhaka city, bangladesh.

GJMBR-A Classification: JEL Code: D12



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The Effect of Social Networks and Google on Consumers' Buying Behavior in Dhaka City, Bangladesh

Md. Abu Jafar ^α, Md. Aminul Islam ^σ & Arifur Rahman Khan ^ρ

Abstract- Social network is a buzzword which contributes in increasing number of customers and consumers thus companies are getting huge response from the market. Comparing with the traditional business, modern business is booming too fast but in some cases they can't sustain for the longer period of time because competitors are not limited to the local areas only so do the consumers. Once a customer moves from one site to another site, it is difficult to back him/her to the previous track. In the analysis, Principal Axis Factoring has been used for variation explained and Principal Components Factoring for rotated component matrix. To justify the appropriateness of the study we run KMO and Bartlett's Test. Result showed that, positive word of mouth, branding, search engine category, product customization, interaction with the customers, effective SEO, trust play significant roles in this case. In fact, this paper aims at identifying the effect of Social Networks (SNs) and Google on the buying behavior of the consumers.

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I. INTRODUCTION

The global online business environment, in recent years, is seen commercially. The development along with the emergence of online stores has made it possible to turn users into consumers. Social media creates a platform for the consumers and marketers to make communication. (Hennig-Thurau et al., 2004). (Kozinets, 1999) said that social media creates a new podium to collect product information by peer communication. Consumers can motivate other buyers by reviewing of products and services they use. There are several factors on which consumers can be influenced to buy the products and services such as income, brand's value, purchase motivation (on social networks), age, sex (Demographic), payment method, stores type (online or physical). Companies are trying to use modern marketing tools and techniques to get the competitive advantage. Modern users use Google to find the list of suggestions for their desired goods and services. They compare the goods and services among

multiple sellers, shoppers. Those companies are listed top in the search results and have positive viewers' feedback sustain in the market.

People purchase consistently with their requirements both from online and in their physical presence. They consider several issues while making their purchase decision especially in case of online shop. (Mersey et. al. 2010) mentioned that due to the development along with quick growth of social networks, customers do several activities including blogging, chatting, and entertainment and messaging. (Ross et al. 2009) found that Facebook has been recognized as the top most popular as well as widely used social media networks. Social relationship, dealings with people have a great impact on consumers' buying decisions.

II. LITERATURE REVIEW

Internet has created a platform on which organizations of all sizes and categories can compete. Businesses using modern marketing techniques such as Internet marketing, Facebook marketing, viral marketing, search engine marketing, and e-mail marketing has become more successful in meeting the competition (Dwyer, Schurr & Oh, 2015). Flint and Woodruff (2015) reviewed the advantages related to new technology, such as shortening the product life cycle and altering standards. Social network has given scope to the marketers for product customization and targeting customers in a better way (Crosby & Johnson, 2015).

Initially starting out as a means for people to stay connected worldwide, social networking has now grown into a crucial business tool for both social as well as commercial needs. Social media provides an opportunity for businesses to involve and interact with potential consumers, inspire an increased sense of intimacy with consumers, and make all important relationships with potential consumers. (Mersey, et al., 2010). With the increasing impact of social networking on daily lives, its impact spans beyond global boundaries, transcending even social and cultural limitations (Dwyer, Schurr & Oh, 2015). Many researchers think that social media plays the role of a special touch point for today's consumer decision process, from the stage of consideration to the stage of post purchase. Similarly, companies are also

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endeavoring to boost customer engagement, create brand awareness, drive traffic for marketing properties, and also raise the number of communication channels (Zarrella & Zarrella, 2010). Many companies today have pages on social networks to reveal the information about products. By using social media, consumers have the power to influence other buyers through reviews of products or services used (Kozinets, 2014).

Consumers are using several online formats to communicate to share ideas about a given product, service, or brand and contact other consumers, who are seen as more objective information sources (Kozinets, 2014). The distinctive features of social media along with its popularity have given revolutionized platform for marketing practices like advertising, promotion (Hanna, Rohn and Crittenden, 2011). (Mangold and Faulds, 2009) mentioned that social media has also effect on consumer behavior (information acquisition to post-purchase behavior) such as dissatisfaction statements or behaviors about a product or a company. The advanced level of efficiency of social media comparing to other traditional channels has impelled industry leaders to participate in Facebook, and others sorts of social media in order to be successful in online environments (Kaplan and Haenlein, 2010). A study done by Deloitte Touche' in USA found that 62% of US consumers read consumer generated online reviews where 98% of them found these reviews trustworthy; 80% of these consumers said that reading reviews has influenced them to buy products and services. (Pookulangaran, et al., 2011). Prior research has shown that negative information from a few posts can have significant effects on consumer attitudes (Schlosser, 2005).

Researchers from social psychology have identified the sheer presence of observers who have the power to change behaviors. At the same time, in online social media there are options for subscribing contents permitted by sites and user subscriptions allow some content generators to keep record their audience size which indicate levels of trust for the content developers who allow them to push in an easier manner when it comes to their followers' pages or walls. The presence or absence of a captive audience can influence behavior (Trusov et al., 2009). Hoand Wu (1999) stated that consumers are much more likely to post reviews when they are highly content with the offerings of the product. However, in earlier times, consumers of a product tended to be more enthusiastic about it, and thus with the span of time average ratings tend to be decreased in the end. Along with all this it has seen that the uniqueness of consumers may be effective their decision of providing important reviews or their feedback about products or services. Social relations and dealings with individuals play a great role in changing people's mind sets regarding their purchasing decisions. Merseyet al. (2010) noted that the

development and quick growth of online social networks enables customers to do several kinds of activities that include blogging, chatting and interaction, gaming and entertainment, as well as messaging.

III. METHODOLOGY OF THE STUDY

This is a descriptive research where both quantitative and qualitative data have been used. Quantitative data was used as primary source and for this reason a survey with structured questionnaire, containing the 5-points Likert Scale statements, has been conducted and qualitative data was collected through secondary sources like journals, periodicals, articles, books etc. 160 respondents who are experienced with online buying and search their products to find the desired online business or e-commerce sites on using goggle and social networks. Out of 160 respondents, 30% was male and 70% was female. The average age of the sample was 25. 66% of respondents had undergraduate or graduate level of education. We have conducted Exploratory Factor Analysis (EFA) to decide if multiple variables comprise single dimension. And to do the analysis, we used Statistical package SPSS 20.0.

IV. ANALYSIS AND FINDINGS

For this study, we have identified 10 variables which are consequent of reviewing the literature review. These variables are included:

V1 Product customization, V2 Interaction with customers, V3 Intimacy with customer
V4 Brand awareness, V5 Update content, V6 Effective SEO, V7 Positive word of mouth
V8 Key word search, V9 Type of Search engine, V10 Trust

We have used Bartlett's sphericity test to assess the null hypotheses which states that the population correlation matrix is an identity matrix where all diagonal terms are 1 and all off-diagonal terms are 0. Test statistic with large value will favor the null hypotheses rejection. The factors' appropriateness will be questioned if this hypothesis is not rejected. On the other hand, the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy is termed to be useful to compare the magnitudes of the observed correlation coefficients with the magnitudes of the partial correlation coefficients. Small values (below 0.5) of the KMO statistic, in case of larger number of factors, indicate that the correlations between pairs of variables cannot be explained by other sort of variables thus factor analysis may not be appropriate.

Table 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.634
Approx. Chi-Square		198.776
Bartlett's Test of Sphericity	df	45
	Sig.	.000

Consequently, from the above table, it is apparent that factor analysis is appropriate. Here, the KMO value is .634, which is between 0.5 and 1.0, and the approximate chi-square statistic is 198.776 with 45 degrees of freedom, which is significant at the 0.05 levels. Therefore, the null hypotheses can be rejected and the alternative hypotheses that all variables are correlated to each other can be accepted. To analyze the variables ranging from V1 to V10, factor analysis has

been used for data reduction. This analysis divulges the most important factors that have influence on customer loyalty. From the above table, only 4 factors have been extracted, as cumulative percentage is greater than 63% at the very next cell and Eigen value is greater than 1.0 (it is recommended that factors with eigenvalues greater than 1.0 should be retained) that indicates the adequacy of the analysis using derived factors.

Table 2: Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.496	24.962	24.962	1.934	19.340	19.340	1.276	12.758	12.758
2	1.346	13.462	38.424	.807	8.067	27.407	1.258	12.584	25.342
3	1.247	12.465	50.889	.591	5.908	33.315	.736	7.359	32.701
4	1.064	10.642	61.531	.428	4.276	37.591	.489	4.890	37.591
5	.851	8.510	70.041						
6	.768	7.678	77.719						
7	.721	7.212	84.931						
8	.584	5.837	90.767						
9	.541	5.413	96.180						
10	.382	3.820	100.000						

Extraction Method: Principal Axis Factoring.

From the above table, only 4 factors have been extracted, as cumulative percentage is greater than 61.53% at the very next cell and Eigen value is greater than 1.0 (it is recommended that factors with

eigenvalues greater than 1.0 should be retained) that indicates the adequacy of the analysis using derived factors.

Table 3: Rotated Component Matrix

ITEMS	FACTOR			
	Searching Attributes	Product/Content Attributes	Customer Behavior Attributes	Customer Relationship Attributes
Effective SEO	.732			
Key Word Search	.517			
Type of Search Engine	.434			
Brand Awareness		.612		
Update Content		.412		
Product Customization		.401		
Positive Word of Mouth			.444	
Interaction with Customers			.415	
Trust				.567
Intimacy with Customer				.455

Extraction Method: Principal Components Factoring.

a. Attempted to extract 4 factors. More than 30 iterations required. (Convergence=.003). Extraction was terminated.

The extracted 4 factors can be interpreted on the basis of variables that load high coefficients. From the rotated component matrix table, factor 1 includes high coefficients for Effective SEO (.732), Key Word Search (.517), and Type of Search Engine (.434). Thus, factor 1 can be named as "Searching Attributes". Factor

2 has high coefficients for Brand Awareness (.612), Update Content (.412) and Product Customization (.401). Hence, this can be entitled as "Product/Content Attribute". Factor 3 generates high coefficient for Positive Word of Mouth (.444), Interaction with Customers (.415). Therefore, this factor can be titled as

"Customer Behavior Attribute". We termed factor 4 as Customer Relationship Attributes which generate high coefficients for Trust (.567) and Intimacy with Customer (.455).

V. CONCLUSION

This study tried to identify the effect of Social Networks and Google on consumers' buying behavior by investigating various related attributes and factors originated from both literature review and feedback of the questionnaire. According to the analysis of the data generated by SPSS 20, four components together explain 61.53% of the variety. But this explanation is not enough rather there are different components also and further research can be possible to find out the other factors. Moreover, city or country-wise research can also be done based on this topic.

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Impact of Information Security Initiatives on Supply Chain Performance

By Hossam Ahmed Hanafy & Abd`Elazez Hashem

Cairo university

Abstract- Purpose: Study aims to:

1. Develop a comprehensive framework for the effective application of information security encompassing the internal and external technical environment, formal and informal management, and includes several aspects from an organizational perspective and between organizations in the context of the supply chain.
2. Exploring the potential outcomes and outcomes of the effective application of internal and external information security initiatives to supply chain performance.
3. Study the impact of effective application of internal and external information security initiatives on supply chain operations from the internal and inter-organizational perspective.
4. Study the impact of supply chain operations on supply chain performance. Design/ Methodology/ Approach - Based on extant information security management and supply chain security management literature, a conceptual model was developed and validated. A questionnaire survey instrument was developed and administered among supply chain managers to collect data.

Keywords: information security initiatives, supply chain operations, supply chain performance, egyptian automotive industry.

GJMBR-A Classification: JEL Code: M19



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Impact of Information Security Initiatives on Supply Chain Performance

Hossam Ahmed Hanafy ^α & Abd`Elazez Hashem ^σ

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2. Exploring the potential outcomes and outcomes of the effective application of internal and external information security initiatives to supply chain performance.
3. Study the impact of effective application of internal and external information security initiatives on supply chain operations from the internal and inter-organizational perspective.
4. Study the impact of supply chain operations on supply chain performance. *Design/Methodology/ Approach* - Based on extant information security management and supply chain security management literature, a conceptual model was developed and validated. A questionnaire survey instrument was developed and administered among supply chain managers to collect data. Data was collected from 90 organizations belonging to different nodes of Egyptian automotive industry. Study employed exploratory and confirmatory factor analysis for data analysis. Further, to test the hypotheses and to fit the theoretical model, Structural equation modeling techniques were employed.

Research Findings: Results of this study indicates that:

1. Effective application of information security initiatives has a positive impact on supply chain operations. The explanatory power of supply chain operations from the effective implementation of information security initiatives is 65.3%.
 - i. Effective application of internal information security initiatives has a positive impact on supply chain operations. The explanatory power of supply chain operations from the effective implementation of internal information security initiatives is 64%.
 - ii. Effective application of external information security initiatives has a positive impact on supply chain operations as the interpretive capacity of supply chain operations from the effective implementation of external information security initiatives is 61.8%.
2. Supply chain processes have a positive impact on supply chain performance. Where the explanatory capacity of supply chain performance of supply chain operations is 61.5%.

3. There is no statistically significant relationship between the dimensions of effective application of internal and external information security initiatives and supply chain performance.

Problem of study: Here are many gaps highlighted by previous studies and the current study attempts to fill them will be clarified as follows:

1. Despite the importance of the exchange of information and its benefits, there are some obstacles and challenges to its success and persistence, including the concerns of the supply chain partners regarding the confidentiality and privacy of information, so a reliable network must be established so that partners share information through them . There is therefore a great need for an information security structure, where the information exchanged by organizations with the supply chain partners is one of the most important assets to them. (Kollurum and Meredith 2005; Chang et al., 2008; Qingxiong et al., 2008; Merete et al., 2008; Douglas et al., 2009; Ramesh et al., 2010; Kelly et al., 2010; Suhazimah and Ali 2012; Zahra et al 2013; Metalidou et al., 2014; Sindhuja 2014).
2. Effective application of information security initiatives includes standards, procedures, practices, culture, and information security policies and awareness creation among all employees of the Organization. And a closer look at most of the studies undertaken in the field of information security (Ashton, 2008; Werlinger et al., 2009; Douglas et al., 2009; et al., 2014; Sindhuja, 2014) we find that they have incorporated those variables within their organizational framework. However, most studies have proposed expanding research and study in the external environment of the organization as in the supply chain. (Sarathy, 2006; Voss et al., 2008; Jouini et al., 2014; Metalidou et al., 2014; Sindhuja, 2014)
3. Douglas et al. (2009) study showed that internal information security initiatives are easier to implement than external initiatives because they do not require coordination among partners. In addition, there is likely to be a learning curve for security initiatives that allows companies to start from the inside out. Where internal security is first implemented (for example, physical security initiatives are initiated) and hence the direction of external security initiatives throughout the supply chain. However, there is a major weakness in the implementation of security initiatives, which focus only on internal processes. Many researchers have mentioned that cooperation between supply chain partners is key to security success.
4. Jouini et al. (2014) study shows that nearly 71% of fraud and information fraud is committed by individuals within the organization, although 91% of security controls focus on external threats. We need to examine the effective application of both internal and external information

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security initiatives. Most studies on information security have focused on technological, formal or informal controls (Dhillon, 2007). However, there is a need to develop a comprehensive and integrated framework for the effective application of information security initiatives that include all security controls within and between organizations (Sindhuja, 2014).

5. Ernst and Young Survey showed that the number of security incidents reported only in 2016 in the United States is only 3,720,529 security incidents, and each security incident costs the organizations \$ 17-28 million. There is also an increase in the number of small and large organizations that suffer from security breaches. The number of large organizations that have been hit by security breaches reached 90%. The number of small organizations reached 74%. There is also an increase in the cost of security breaches against large organizations. Million pounds in 2014 to 3.14 million pounds in 2015, and for small organizations, the cost of security breaches increased from 115 thousand pounds in 2014 to 311 thousand pounds in 2015 (Information security beaches survey, 2015). In spite of the increased attacks and security breaches against organizations, managers often do not view the issue of information security with sufficient attention and many allow their corporate information systems to have little protection or are not protected at all. Management of information security is still insufficient. (Kelly et al., 2010).
6. Elwan and Ogunyemi (2012) study of the Egyptian garment and textile industry indicated that there are very few studies on management change in supply chain management by focusing on studying the impact of supply chain management practices on the performance of various industries. Relations between suppliers and buyers need to be further improved and developed by organizations so that they can be globally competitive, and this will be achieved by maintaining the security and confidentiality of information. The study will therefore address the effective application of internal and external information security initiatives.
7. Sindhuja study (2014) adds that there is a severe lack of scarcity in previous studies on the effective application of internal and external information security initiatives, which include the three disciplines of information security management in supply chains, and their impact on supply chain operations and performance., (2014). The study aims to examine the impact of the effective application of internal and external information security initiatives on the operations and performance of the supply chain.

The study focuses on bridging these gaps by conducting a quantitative study to study the effective application of internal and external information security initiatives and their impact on both supply chain operations and performance by applying to the chain of all the partners in the supply chain of the Egyptian automotive industry.

Originality/Value:

1. Strong competition among supply chains prevails under globalization. This study is linked to the organization's ability to effectively implement internal and external information security initiatives. In this context, study provides knowledge and quantitative analysis on how to effectively implement organizational information security

management initiatives through a combination of formal and informal technical security aspects (Sindhuja, 2014).

2. The importance of study is due to the importance of its subject matter, especially in light of the lack of internal and external information security initiatives. The implementation of information security initiatives has become an urgent necessity for all business organizations. The concept of information security is now an important concept for information preservation and is the most valuable and important asset of the organization along supply chains (Akram, 2013; Sindhuja, 2014).
3. There is a lack of previous studies on internal and external information security initiatives, which include the three technical, formal and informal controls of information security management in supply chains (Sindhuja, 2014).
4. There is a great need to develop a security structure for information, where information exchanged by organizations with supply chain partners is one of the most important assets, and until the exchange of information requires organizations to make security arrangements on both sides of the transmission and reception. (Kollurum and Meredith 2005; Chang et al., 2008; Qingxiong et al., 2008; Merete et al., 2008; Douglas et al., 2009; Ramesh et al., 2010; Kelly et al., 2010; Suhazimah and Ali 2012 ; Zahra et al 2013; Metalidou et al., 2014; Sindhuja 2014).

Keywords: information security initiatives, supply chain operations, supply chain performance, egyptian automotive industry.

1. INTRODUCTION

The issue of information exchange among supply chain partners in the business environment has been a major concern in previous studies (Sindhuja, 2014).

In recent years, the environment has become more competitive than in the past. Integrated supply chain relationships are important and necessary and integral to the organization's successful structure. Supply chain management can be defined as processes and practices aimed at efficient and efficient flow of both material and information between the company, suppliers and customers (Lancaster et al., 2006). The exchange of information and communication between partners, and the potential for feedback from clients and the search for solutions to their problems, will undoubtedly have a positive impact on the organization's performance and outputs.

As Lancaster et al. (2006) note, it is necessary to adopt the supply chain for material control and information flow, and to undertake both infrastructure and infrastructure processes related to the conversion of raw materials to value-added products, and delivery of end products to customers and markets from Through appropriate distribution channels.

The common feature of supply chains today is the replacement of inventory with information provided that it is accurate and modern. Inventory management is

the most difficult part of the company's operations, due to the dynamic and changing nature of the market, making stock retention more likely to result in loss to companies as a result of the shift to idle capital, which increases the cost of the final product. When stock is replaced with information, there is a need for both planning and forecasting. Today, IT technologies have evolved and become more innovative, increasing the ability of companies to integrate supply chain parts so that products can be produced in the right quantities and distributed in a timely and cost-effective manner. This requires the need to collect the necessary information about customer preferences and to identify quantities required early for each supply chain partner so that uncertainty can be minimized (Faisal et al., 2006). Supply chain management is a complex and important issue for organizations, compete in the global market and increase customer expectations, leading to huge investment by companies in supply chain management.

With regard to the expected benefits of supply chain collaboration, the findings of Soonhong et al. (2005) show several benefits for this collaboration, including increasing supply chain capabilities, including accurate demand assessment, new skills and knowledge, there is no excess stock and no inventory at the same time. The effectiveness of the supply chain is achieved by improving responsiveness to customer requirements and improving access to targeted market segments. Companies also benefit from cooperation in developing supply chain capabilities that contribute to enhancing organizational performance, ultimately achieving competitive advantage, reducing inventory retention costs, improving customer service, increasing the quality of demand forecasting, reducing unexpected demand volume, and developing long-term relationships with Supply chain partners, contribute to the stability of operations, improve delivery and delivery of orders to customers, and make corporate systems open to enable information exchange. By doing so, supply chains become more end-user oriented. Long-term relationships achieve stability in operations, make companies more focused on their core competencies while outsourcing to meet their remaining needs, and improve customer relationships by providing the ability to anticipate, track customer demand and respond to their reactions. Customers are encouraged to identify their needs and requests, to provide efficiency and to track delivery through the ability to provide better customer service. Lancaster et al. (2006) noted that supply chain collaboration is a significant means of increasing sales, reducing supply time, achieving smaller batches, reducing stock levels, rapidly designing new products, and collaborating and coordinating supply chain members, improve corporate performance and shorten the cycle of satisfaction (Fawcett et al., 2007). The results of the Ramesh et al.

(2010) study indicate that collaboration among supply chain partners has many benefits, including meeting customer needs more effectively than each company has done on its own. The Elwan and Ogunyemi study (2012) shows that the indicator that illustrates the power of communication among supply chain partners is the level of confidence, collaboration, communication and adaptation among supply chain partners. Study also examined the impact of communication and exchange of information with partners on supply chain performance in textile and garment companies in Egypt, pointing out that these companies should establish long-term partnership relations with their suppliers and customers and invest in business processes that provide them with the highest level and quality of information exchange.

The lack of awareness about the existence of obstacles prevents the achievement of the desired benefits of cooperation and information exchange. Thus, barriers to achieving cooperation in the supply chain must be identified so that decision makers can overcome these obstacles and achieve the desired benefits of cooperation in the supply chain (Ramesh et al., 2010). The information exchange across the supply chain faces many challenges, including a lack of confidence among supply chain partners. Lack of trust is the most important reason for difficulties in achieving cooperation between supply chain partners. Trust can be considered as the key factor in establishing relationships with supply chain partners, confidentiality of information exchanged, lack of strategic and cooperative planning, lack of senior management commitment, lack of clear vision and understanding of the supply chain, divergence of technological capacity among partners, inadequate exchange of information, The desire to share risks and returns, the lack of appropriate or consistent performance measures, the inaccuracy of information exchanged and the development of capabilities that allow companies to benefit from the exchange of information in a more effective manner. These constraints also have several consequences, such as lack of a clear supply chain vision, lack of competitive advantage, supply chain inflexibility, inadequate operational objectives and concerns about the privacy and confidentiality of information. A reliable network of information partners must be established. There is a great need for an information security structure. Information exchanged by organizations with supply chain partners is one of the most important assets for organizations. Until information is shared, organizations need to make security arrangements. (Kollurum and Meredith 2005; Chang et al., 2008; Qingxiong et al., 2008; Merete et al., 2008; Douglas et al., 2009; Ramesh et al., 2010; Suhazimah and Ali 2012; Zahra et al., 2013; Metalidou et al., 2014; Sindhuja 2014).

The risk of security incidents and breaches increases as a result of increased reliance on information technology, and organizations are increasingly vulnerable to various types of cyber-attacks (Jouini et al., 2014). Security breaches can cause significant financial losses, disrupt and stop operations. The internalization of organizations and communications with supply chain partners, the low sales potential, the lack of competitive advantage as well as the impact on the organization's reputation. As a result, Information Security Management (ISM) has become an important and required function for all organizations. Today it is virtually impossible or impossible for organizations to operate without the effective implementation of internal and external information security initiatives with supply chain partners (Qingxiong et al., 2008). From a supply chain perspective, information exchanged between organizations and supply chain partners is among its most important assets. This calls for the need to ensure the exchange of information, communication and facilitating the flow of information. In this context, the issue of information security is a very important issue that has attracted the attention of research and practice communities in the context of current business. Information security practices have evolved from simply addressing violations and simple security breaches to managing situations facing major security threats, Organizational Perspective with a broader and more comprehensive focus, an increasing number of organizations have begun to recognize the importance of maintaining information security, identifying the relationship between security, the presence of a brand and maintaining the reputation of the organization (Sindhuja, 2014).

The information security system has evolved to serve as a wake-up call for modern organizations. The Akram (2013) study aimed to explore the impact of information security rules and regulations, management support for security awareness, security culture of work, securing internal and external communication of work, and high security efforts in organizations to maintain effective information security, Decision in organizations. Information security rules and regulations are the highest priority for effective information security. The effectiveness of information security also increases the confidentiality and integrity of partners and makes more informed decisions by managers. The John (2012) study shows that the Information Security Department enhances the protection and security of information and the continued work within and between organizations and with its partners. Business Continuity Management (BCM) also relies on recovery from technical crises and failures. IT enhances business continuity. From an economic point of view, IT reduces IT downtime and thus contributes to better financial results. Every minute of downtime has its price.

In this context, it is clear that the use of information technology to maintain information security is a prerequisite for business continuity. The term business continuity refers to the ability of the organization to perform its operations continuously even after a technical malfunction in the system, and uses many technologies and technological tools to maintain the system and prevent its failure. Therefore, many organizations seek to be more e-business oriented to select the operating systems that provide the highest levels of availability, reliability, sophistication and security of information. (Nijaz, 2006).

In today's information-based business world, all businesses rely on information technology, and business technology has become the organizational engine that drives organizations to achieve strong competitive advantages. Even if organizations can compete realistically, business must continue, not be disrupted, and more flexible. To continue business requires that, the use of information technology continuously and permanently making information constantly available. The business interruption results in lost revenues, loss of customers and loss of employment. In today's business world, a few minutes of downtime causes thousands to lose millions of dollars, so stopping the job is an unacceptable choice, underscoring the need for highly reliable information systems, availability, sophistication and security (Nijaz, 2006). The recovery from security breaches and malfunctions, and fast and reliable data access, are just a few of the demands of current business organizations. Every hour that stops working costs about \$ 44,000. Graham and sharman (2003) explained that it is impossible to stop working even for one minute because the cessation of work generates bad financial effects.

Information security has become increasingly important and has become the most important issue that organizations deal with in the information age. Information has become the most important and most valuable assets owned by organizations, but at the same time it is more likely to be stolen or altered and modified, thus disrupting the information security system and negatively affecting the continuity of information. the work. Effective implementation of supply chain information security initiatives is in the coordination of personnel, processes and technology and the development of both technical, formal and informal controls of the information security system (Akram, 2013). Information security issues should be viewed from both internal and external perspectives. It is therefore necessary to examine the impact of the effective application of information security initiatives on supply chain processes from an internal and inter-organizational perspective (Sindhuja, 2014).

This study will take into account the effective application of information security initiatives across the three levels of technical, formal and informal information

systems proposed by Dhillon (2008) from the internal and external perspectives of the organization and its impact on supply chain operations and performance. The impact of supply chain operations on supply chain performance.

The objective of study is to examine the impact of information security initiatives on supply chain operations from an intra- and inter-organizational perspective. Study has taken into account the information security dimensions along the three levels of information systems -Technical, Formal and Informal, as suggested by Dhillon (2007), from an internal and external perspective of an organization. Further study will also examine the impact of security-enabled supply chain operations on supply chain performance.

Given the overarching importance of information security initiatives in the supply chain, the research tried to provide a better understanding of the related issues in a systematic manner. The literature review section explores the past researches in the area and identifies significant gaps that prompted to frame relevant research questions. Based on the research questions, a research model and associated hypotheses were developed. Further the research methodology section details on questionnaire development employing Q-sort methodology, data collection process and data analyses, using structural equation modeling techniques and interpretations thereafter. Further, the manuscript discusses the expected managerial and theoretical implications of this study.

II. LITERATURE REVIEW

The following are the most important previous studies related to the subject of study. Studies related to supply chain management, operations, supply chain performance and effective application of information security initiatives will be presented from the perspective of both the organization and the supply chain.

a) Information Security

Kaskanhali et al., (2003) Study presented an integrated model that regulates the relationships between organizational factors, information system, security practices, and security effectiveness of the information system. Study also explained the information security practices and the standards used in this. Analysis of the data collected from sixty-three IT managers shows that organizational factors have a significant and positive impact on security initiatives and procedures.

Study (Kaskanhali et al., 2003) agreed with the present study that it aims to maintain the security of information through the effective application of information security initiatives within organizations. Study examined the organizational factors affecting the application of information security initiatives within organizations and did not address study of the

application of external information security initiatives through cooperation with the supply chain partners. The current study concerned the effective application of information security initiatives within and between the organizations and the supply chain partners both internally and externally, in addition to examining the impact of those initiatives on supply chain operations and performance.

Dhillon, (2007) Study classified information security into three levels: technical, formal and informal, as follows:

- *First, the technical level:* The information security controls consist of several defense mechanisms, including voice analysis, application of firewalls, digital signatures and other authentication protocols aimed at protecting the applications of software, devices and data that are present in computer systems.
- Second, the formal level, official controls are based on rules that determine how the technical controls that have been published are to be formed.
- Finally, the informal level of how to manage information security within the organization.

In addition to technical and formal controls, informal controls play an important role in shaping the organization's security structure. Informal controls consist of training and awareness programs aimed at making employees' behavior more conducive to maintaining information security.

The researcher has benefited from study (Dhillon, 2007) in developing a comprehensive and integrated framework for the effective application of information security initiatives incorporating all controls in a comprehensive manner within and between organizations.

Ma et al., (2008) Study presents a set of information security objectives and practices that have been derived from previous studies. The survey revealed a number of security practices to maintain information security. A questionnaire was developed to measure the extent to which information security management practices are understood. Analysis of data obtained from a security information list revealed that confidentiality, accountability, integration and availability of information Specific factors for information security objectives.

Study (Ma et al., 2008) helped the researcher to learn about the goals behind maintaining information security as well as highlighting the role of organizational culture and the awareness of employees in maintaining information security.

Ashenden (2008) Study provided an in-depth understanding of the human challenges facing the Information Security Department from an organizational perspective, linking all departments of the organization

to information security management. Study also showed that human challenges lie in the management of human, social and organizational elements in order to ensure that the Organization maximizes the benefit by combining several different resources, including organizational structure, processes and management of relations within the organization.

Ashenden (2008) highlighted the importance of the human element in maintaining the security of information. She explained that the good dealing with the human element and its awareness of the seriousness of the security breaches helps to achieve information security within the organizations and reduces the disruption of work resulting from penetration and electronic attacks. Study found that the failure of the organization to implement information security initiatives affects the organization's reputation and presents it with legal accountability.

Merete et al., (2008) Study aimed to provide an effective way to effectively implement organizational information security initiatives by combining both technical and administrative methods and methods, as well as evaluating the effectiveness of these initiatives. She explained that information security encompasses both organizational and legal aspects. Study pointed to the interest of traditional research on information security in technological aspects, so there is a great need for further studies on non-technical aspects. The aim of study is to contribute to the knowledge of organizational aspects of information security by conducting research focused on the effective implementation of organizational security initiatives.

Study found that technical and administrative security initiatives such as security policies, information security procedures and methods are the most common for the implementation of organizational information security initiatives, and that there is little interest on the part of organizations to implement information security awareness programs. More effective regulatory and operational initiatives. As a result, study showed an inverse relationship between the implementation of organizational information security initiatives and the evaluation of the effectiveness of organizational information security initiatives. Information security initiatives are implemented by initiating an information security policy, defining information security controls and controls, End creation of awareness and security. However, in terms of the effectiveness of information security measures, the creation of security awareness is more effective, followed by the identification of administrative tools and methods, the definition of procedures and controls, and finally the development of an information security policy.

Werlinger et al., (2009) Study provides a comprehensive view of the challenges faced by IT practitioners in their organizations from a human, technological and regulatory perspective.

- Human challenges are due to several reasons, including the lack of security training, security culture and lack of communication with staff on security issues.
- Regulatory challenges included risk assessment, open environments and lack of sufficient budget to maintain information security, consider security as a secondary priority, narrow schedules, business relationships with other organizations, exchange important information among supply chain partners, and support senior management.
- Technological challenges include complex systems, weak systems and applications, and lack of effective tools.

The researcher benefited from the comprehensive theory presented by study in dealing with the challenges faced by IT practitioners in order to maintain the security of information.

Metalidou et al., (2014) Study showed that awareness of information security is a key tool used to overcome security vulnerabilities. Study added that the human element and workers are often the weakest loop of information assets protection, and this vulnerability is caused by the characteristics and behavior of individual's wrong. Study showed the lack of interest in previous studies to know the impact of the human element on information security, although this element plays an important role in maintaining the security of the information of the organization. The increasing threats to information technology have made us think of new solutions that focus more on technology than human-based solutions, study said. Study pointed out that the human factor is one of the most important reasons for the weak implementation of information security initiatives by 86% followed by technological reasons.

b) Supply Chain Operations

Russell and Saldanha, (2006) Study showed several principles for security operations - supply chain awareness, integration of supply chain information, supply chain operation with the same efficiency under different circumstances and making supply chain operational decisions, and a comprehensive review of the problems facing the global supply chain. Problems planning for disasters and crises.

Li et al., (2006) Study sought to identify the impact of supply chain management processes on achieving competitive advantage and improving organizational performance. Study aimed to develop five dimensions related to supply chain management practices (strategic partnership with suppliers- customer relationship - level of information exchange - quality exchange - delay) and test the relationship between supply chain management practice and competitive advantage and to improve the performance of the organization turned competition from competition between organizations to Competition between supply

chains. Data were collected from (196) organizations and the relationship was tested. The results indicated that a high level of supply chain management practice improves competitive advantage and improves the performance of the organization.

Zhou and Jr (2007) Study described both information exchange and integration as an effective supply chain operation through their positive impact on improving supply chain performance. The objective of this study is to study the impact of the exchange and integration of information on supply chain performance. The questionnaire list data was collected from (125) industrial companies in North America.

The results of study showed that:

- Exchange of information improves the effective practice of the supply chain.
- Dynamic supply chain has a significant positive impact on effective information exchange as well as effective practice of supply chain operations.
- The process of supply chain integration becomes more important when the level of information exchange rises.
- Both information exchange as an independent variable and supply chain integration as an intermediary variable contribute to improving supply chain performance.

By comparing Zhou and Jr (2007) with the current study, it is clear that the similarities are in trying to reach an integrated supply chain management model in industrial organizations by developing relationships among supply chain members. However, Information and knowledge of their impact on supply chain integration, and knowledge of the impact of supply chain integration on supply chain performance While the current study classified the supply chain information security initiatives into internal and external security initiatives and then identified their impact on more than one supply chain operations, Supply chain, then see the impact of those processes on supply chain performance.

Richey, (2009) Study showed that crisis management research in the supply chain is still in its early stages. Study aimed to encourage researchers to continue their research on disasters and supply chain crises.

The results of study indicated that a large part of supply chain disaster management can be done by combining three perspectives:

1. Theory of Relationship Management (Cooperation).
2. Communication theory (communication).
3. The theory of competitive values (position planning).

The researcher benefited from study in strengthening supply chain operations (supply chain disaster management) and determining the impact on supply chain performance.

Study aimed at presenting previous studies of supply chain crisis management and assisting supply chain managers in dealing with supply chain crises through a comprehensive presentation of the ways of addressing crisis situations in the supply chain.

Natarajarathinam et al., (2009) Study has reached a comprehensive five-dimensional framework for managing supply chain crises: sources, phases of supply chain crises, rapid response to supply chain crises, and study methods that previous studies have addressed in supply chain crises and the latter.

The researcher benefited from Natarajarathinam et al. (2009) in identifying ways to deal with supply chain crises as one of the supply chain processes that the current study is concerned with and how to deal with these crises and reduce their impact by dealing with them in a proactive approach.

Sindhuja (2014) this pilot study aimed to explore the impact of information security initiatives within the organization (internal) and between FAO and other organizations (external) on supply chain operations and performance. Study developed a conceptual model based on previous studies of supply chain management and information security management. To validate the model, a questionnaire list was developed and distributed to supply chain managers. Data were collected from 197 organizations belonging to different sectors.

The results of study indicated that information security initiatives are positively related to supply chain operations which positively affect supply chain performance.

The researcher benefited from Sindhuja (2014) in identifying the most security-oriented supply chain processes to integrate supply chain information, supply chain capacity to work efficiently in different conditions and operational decision-making, and measure the impact of these processes on supply chain performance.

c) Supply Chain Performance

Gunasekaran, (2004) Study divided supply chain management performance measures into financial measures and non-financial measures. Senior management needs financial measures to make management decisions, while minimum management and employees need operational standards for day-to-day operations.

Study provides a framework for measuring the performance of the supply chain called process and management based metrics. This framework includes the following:

- Supplier evaluation - Supply chain performance metrics at the strategic, tactical and operational levels.

- Measures at the production level: a range of products and services, utilization of production capacity and effectiveness of scheduling methods.
- Delivery performance evaluation, delivery performance evaluation metrics, total cost of distribution.
- Service and customer satisfaction metrics: Flexibility, the time it takes for a customer to inquire about the product.
- Logistics costs and supply chain costs: asset-related costs - return on investment.

Copra and Meind, (2004) Study presented a balanced approach between:

- Strategic, tactical and operational levels.
- Financial and non-financial measures. Supply chain performance can be measured at different administrative levels as follows:
- Strategic level measures affect senior management decisions, and often reflect policy verification and level of compliance with regulatory objectives.
- The tactical level addresses the allocation of resources, the measurement of actual performance and the comparison of planned performance, in order to achieve the specific results at the strategic level. These decisions affect middle managers.
- Operational level standards require more detailed data and include decisions taken by lower level managers.

The most important dimension in measuring the performance of the supply chain is the flexibility. As the uncertainty and constant change in contemporary manufacturing environments are increasing, organizations tend to improve flexibility by studying four dimensions:

1. *Flexibility of service provided to the customer:* Refers to the ability to provide services to the customer according to his requests.
2. *Flexibility of the command:* Refers to the ability to adjust the size of the command and its components during the procurement process.
3. *Site flexibility:* The ability to serve customers from alternative locations or multiple outlets.
4. *Flexible delivery time:* Means the ability to deliver delivery times consistent with the time of the client.

In order to achieve the objectives of study, the SCOR model, which describes the performance of the supply chain as efficient in the use of resources, will be used effectively to achieve the objectives of the supply chain. The Supply Chain Operations Reference (SCOR) model, developed by Supply Chain Council in 1996, is among the most widely used supply chain performance metrics among all models developed to measure the performance of the supply chain, as it (Mentzer and Konrad, 1999; Theeranuphattana, 2008; Ren, 2008;

Theeranuphattana and Tag, 2008; Kurien and Qureshi, 2011; Sindhuja, 2014).

1. Provide a scientific framework that takes into consideration the performance requirements of the member organizations in the supply chain.
2. The model considers supply chain activities as a set of joint and inter-organizational processes.
3. Interested in integration and communication between the members of the supply chain.
4. The model provides management practices that produce the best performance.
5. The model is concerned with measuring the performance of the supply chain through the use of multiple dimensions including:
 - a. Reliability on the supply chain SC Reliability: Produced by providing the right product in place and at the right time, packaged and packaged in the correct quantity and delivered to the right customer.
 - b. Supply Chain Response SC Responsiveness: means the rapid delivery of products to customers.
 - c. Flexibility Supply Chain SC Flexibility: The supply chain response to market changes in order to achieve competitive advantage and maintain.
 - d. Cost of Supply Chain SC costs: Include the costs associated with the work of the supply chain.
 - e. Efficient Assets: Means the effectiveness of organizations in asset management to achieve customer satisfaction.
6. The model considers the performance of the supply chain as efficient in terms of optimal utilization of resources, and effective in terms of achieving supply chain objectives.

In the next section, the theoretical foundation for the development of comprehensive framework for information security in supply chain is discussed.

III. THEORETICAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

Benefitting from the Russell & Saldanha (2003), study has considered supply chain operations dimensions which include operational decision-making, SC robustness and SC information integration. This study used the framework developed by SCOR (Stephan, 2001; Stewart, 1995) for measuring supply chain performance as it is found more relevant for study. The conceptual model is represented in Figure: 1.

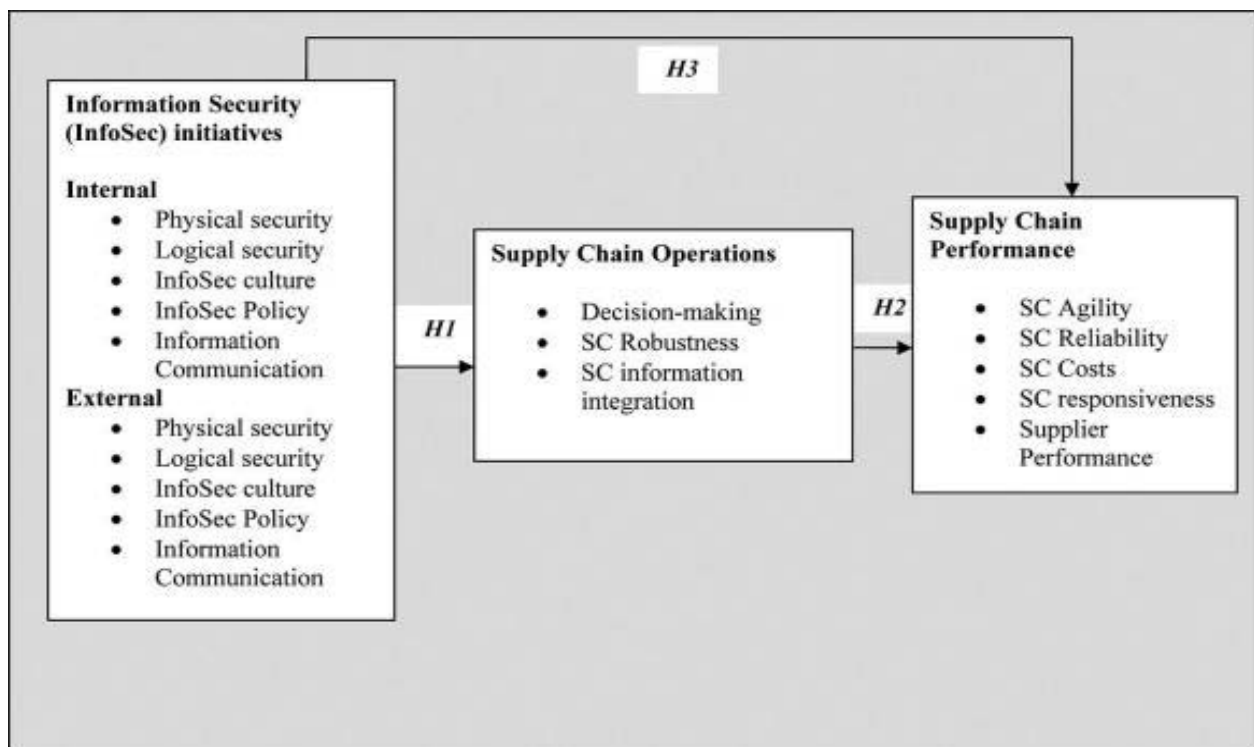


Figure 1: The conceptual model

a) Study hypothesis

In the light of study model described in Figure 1, it was possible to identify many of the relationships to be tested, which were formulated in the following assumptions:

The first main hypothesis: Effective application of information security initiatives has a positive impact on supply chain operations.

The first main assumptions is divided into two subsections:

- i. Effective implementation of internal information security initiatives has a positive impact on supply chain operations.
- ii. Effective application of external information security initiatives has a positive impact on supply chain operations.

Second main hypothesis: The integration of supply chain operations has a positive impact on supply chain performance.

The third main assumption:

Effective application of information security initiatives has a positive impact on supply chain performance.

The third main assumption is divided into two subsections:

- i. Effective application of internal information security initiatives has a positive impact on supply chain performance.

- ii. 3.2 Effective application of external information security initiatives has a positive impact on supply chain performance.

IV. STUDY DETERMINANTS AND APPLICATIONS

The limits of study include both the scientific boundaries "which are related to the methodology of study and its variants" and the practical limits "which are specific to the practical field of study," as can be seen in the following detail:

a) Scientific Limits of study

- a. Study dealt with the effective implementation of internal and external information security initiatives including (physical and technical security, information security culture, information security policy, exchange of information).
- b. Study focused on study of the effective application of the Egyptian automotive supply chain to internal and external information security initiatives and the impact of this on the supply chain operations which include (decision making - supply chain ability to work with the same efficiency in different circumstances - integration of supply chain information) (Which includes the most responsive supply chain - supply chain reliability - supply chain costs - supply chain response - supplier performance). As well as the impact of supply chain operations on their performance.

b) *Practical Limits of study*

Study was limited to companies that are located in a different contract along the supply chain of the Egyptian automobile industry. These companies are represented in:

- Manufacturers and assemblers of automotive.
- First and second tier suppliers.
- Distributors (agents ie: sales - aftermarket - spare parts).

V. RESEARCH METHODOLOGY

a) *Research Sampling*

The target population of this research was: All organizations in the automotive industry –throughout its three main sub-sectors– in Egypt (i.e., an example of a manufacturing industry); namely manufacturers/assemblers of the auto feeding and automotive industries and CBU importers and distributors. A total of 101 automotive firms were contacted –through email and/or phone– of which 90 accepted to participate,

b) *Unit of Analysis*

All the auto-feeding and automotive companies –that are operating in Egypt and implementing or partially implementing SCM practices– represented by individuals (e.g., leaders, managers and specialists) that are empowered/responsible in the area of study (e.g., SCM, ICT, and research and development (R&D) activities in these companies).

With respect to the first sector (i.e., automotive industry), probability simple random sampling technique was used as this study targeted the entire population (i.e., 101 automotive firms were contacted through email and/or phone) of which 84 accepted to participate through face-to-face depth interviews, resulting in a response rate of 89.16%. Despite being characterized by a small population size, the companies of this industry are physically dispersed at various governorates in Egypt and virtually located at different positions (i.e., multiple nodes/heterogeneous) across the same SC, which made the data collection process an extremely difficult yet value-adding one.

c) *Data Collection*

Primary data collected (using triangulation design) was mainly based in part on direct/personal semi-structured in-depth interviews (qualitative data) and in part on questionnaires (quantitative data). A mixed methods approach was used in the data-collection phase to understand, map out and investigate from different standpoints (a) the research problem and proposed relationships, (b) the nature of the Egyptian automotive industry.

Study combines qualitative and quantitative approaches:

First, the researcher began to follow the qualitative approach, which depends on study and

reading of data and events in a non-quantitative manner, where the data is not converted to numbers as in the case of quantitative research, but the results are obtained from the observation and analysis of events and attitudes and documents and verbal and nonverbal communication in the search, The qualitative research depends on the use of the inductive method, which is based on starting or thinking of the finished part to the whole, where the researcher starts from the data collected or observations that he observed to reach certain results (Zikmund, 2000). This means that hypotheses and theories are derived from the data set Praised the process of data collection and after analysis, the researcher examines the data here for the purpose of description and knowledge of virtual relationships between phenomena, and then returns to the community of study or place their application to collect data to test hypotheses. The qualitative research was carried out through five in-depth interviews, which helped the researcher to gain an in-depth understanding of the underlying causes of the research problem and to discover the nature of the automotive industry in the Arab Republic of Egypt.

Secondly, the quantitative part of the survey was conducted in order to measure the data collected through the questionnaire lists and then to perform quantitative statistical analysis in order to analyze and interpret quantitative data and prepare recommendations. Quantitative research aims to test the theories in a standard way, through the identification of the theory already existing in the previous literature, obtaining the necessary concepts and definitions, and then assuming the relationships between variables and data collection and analysis statistically, and in the light of the results reached by the researcher is accepted or Refusal or modification of the theory.

d) *Questionnaire Development*

The questionnaire list, which includes a set of terms that measure the variables of study based on the five-dimensional Likert scale, is designed to identify the impact of effective application of information security initiatives on both supply chain operations and performance. The required data have been translated into questions that help answer them in providing the necessary data for study

Measurement items used in this study were either developed from literature or adopted from previous studies. Identification and validation of newly generated items were done in two stages:

Item generation through literature review

Pilot testing using Q-sort methodology

In the first stage, potential items were generated through an extensive literature review which helped in identifying the content domain of the major constructs. This also helped in the generation of initial items and the

definition of the constructs. The initial pool of items was reviewed by academic and industry experts.

During the second phase, the items were pilot tested using Q-sort methodology (Nahm et al., 2002). The pool of items was subjected to three sorting rounds to ensure that each item was placed under right constructs.

e) Survey Administration and Sample Demographics

Transactions of credibility and consistency: The Cronbach alpha coefficient was used to measure the stability coefficient (reliability score) at the level of all variables related to the impact of the effective application of information security initiatives on the performance of the supply chain. The internal consistency coefficient of the data was also measured.

i. Results of stability and validity tests for the dimensions of effective application of information security initiatives

The results of the following table indicate the following:

The validity of all items at the level of the total dimensions (effective application of information security initiatives), where the internal consistency coefficients at the level of (0.01) These ranged between (0.52 to 0.91), which reflects the strength of the values of the transactions and their proximity to the correct one, The relationship between the different dimensions and the extent to which they represent the dimensions of the effective application of information security initiatives, which greatly reflects the degree of credibility of these dimensions.

With regard to sub-dimensions, the results indicate:

1. The validity of all items at the level of the total sub-dimension (effective implementation of internal information security initiatives), where the internal consistency coefficients were at the level of (0.01) and ranged between (0.52 to 0.88), which reflects the strength of the values of the transactions and their proximity to Which reflects the relationship between the different dimensions and their representation of the sub-dimension (the effective application of internal information security initiatives), which greatly reflects the degree of credibility of these dimensions.
2. The validity of all items at the level of the total sub-dimension (effective application of external information security initiatives), where the internal consistency coefficients were at the level of (0.05) and less, these ranged between (0.57 to 0.91) Approach to the correct one, reflecting the relationship between the different dimensions and the extent to which they represent the sub-dimension (the effective application of external information security initiatives), which greatly reflects the degree of credibility of these dimensions.

Based on 90 responses, all the constructs were tested for reliability, unidimensionality, convergent and divergent validity.

Information Security Initiatives (ISI), Supply Chain Operations and Supply Chain Performance Construct

ISI construct has two dimensions: Internal ISI and external ISI Supply Chain Operations and Supply Chain Performance. To ensure divergent validity, a construct level exploratory factor analysis was done. All factor loading scores were above 0.7 (Hair et al., 1998).

ii. Results of Hypothesis

From the results, hypothesis H1 was found to be positive and significant. The impact of internal information security initiatives is greater than that of external information security initiatives on supply chain operations. This is because the Douglas, et al. (2009) study shows that internal security initiatives are easier to implement than external security initiatives because they do not require Make great efforts in coordination among supply chain partners. In addition, there is likely to be a learning curve for security initiatives, allowing companies to start from the inside out. Internal security is first implemented, for example, initiating physical security initiatives, and then progressing towards the implementation of external security initiatives throughout the supply chain. However, there is a major weakness in the implementation of security initiatives, which focus only on internal processes. Cooperation between supply chain partners is key to security success. Companies must communicate with both suppliers and customers, and cooperate with them to improve security efficiency. To achieve a competitive advantage, companies must coordinate their relationships with supply chain partners. Develop and continuously improve best security practices and share organizational knowledge through collaboration with supply chain partners. Companies that are given a low strategic security priority feel that their responsibilities will end when the product is delivered and delivered to supply chain partners. As such, companies that are given a high strategic security priority are more aware of the need for external security initiatives than companies that are given a low strategic security priority, focusing primarily on internal security measures.

Results of hypothesis 2 was also found to be significant. This is because improved supply chain management practices improve supply chain performance. In addition, this finding confirms the fact that a well-secured supply chain directly leads to enhanced and improved supply chain performance.

Results of hypothesis 3 was found to be insignificant. This indicated that information security initiatives directly cannot impact the performance of a supply chain. This indicates that direct application of information security initiatives and supply chain performance is not directly affected.

The result of this hypothesis is consistent with the results of some previous studies such as: (Sindhuja, 2014), which concluded that information security initiatives cannot directly affect the performance of the supply chain, and that there are other factors such as supply chain operations, Help improve supply chain performance.

Another logical reason for this finding is that information security initiatives are only part of the solution for the effective implementation of supply chain operations, which in turn affects the performance of the supply chain.

VI. RECOMMENDATIONS

In light of the researcher's compilation of the data of study and its statistical analysis and its findings, the researcher makes a number of recommendations to the managers of the supply chain of each node of the contract of the Egyptian automobile industry and the industries feeding them are as follows:

- It is possible for the managers of the Egyptian automotive supply chain to benefit from the proposed model by the researcher in trying to work on the effective implementation of internal and external information security initiatives, which improves the performance of the supply chain in general.
- Egyptian automotive supply chain managers can take care of implementing an integrated portal that combines physical and technical security to protect information assets from unauthorized access, disclosure, data modification or destruction by setting up the correct password mechanisms and keeping copies Additional and maintain network security.
- Car manufacturers and their industries should be interested in the effective application of external information security initiatives with the same degree of interest in internal information security initiatives.
- The researcher recommends the importance of maintaining security and becoming the first priority for all employees of the Egyptian automobile industry.
- The researcher is encouraged to use notices, posters and corporate newsletters to promote awareness of the information security policy.
- The interest of the Egyptian automakers in exchanging information that helps to plan business between their departments in order to maintain their competitiveness and profitability in the long term.
- The researcher recommends that the formulation of the information security policy should be characterized by an understanding of the employees and their applicability through the organization of organizations for workshops aimed at increasing the security knowledge of their

employees and ensuring that all are aware of security policies and procedures.

- Need to share information among the supply chain partners about each partner's core and important processes.
- The need for each manager of the supply chain managers to be interested in integrating with other supply chain partners.
- The need for a written and documented plan for the recovery of systems, data and communications after the security problems experienced by the supply chain and its return to work normally as soon as possible.
- The supply chain needs to benefit from the different competencies of partners in order to achieve rapid response to changes in the market.
- The researcher is recommended to take care of the supply chain managers by increasing the rate of saturation of applications.
- The importance of supplying the automotive industry partners with high quality delivery.
- The need to reduce the supply chain system for both incoming and outgoing costs.

VII. FUTURE SCOPE

The researcher proposes the following axes to guide them as areas for future research:

- Study the impact and interaction of several variables such as the size of the organization, the structure of the organization and the complexity of information technology in the application of information security practices between organizations.
- Study the impact of the educational level and the age of supply chain managers on the extent to which they accept the application of internal and external information security initiatives.
- Study the impact of the effective application of internal and external information security initiatives in various industries and supply chains to reach more reliable results.
- Study the impact of the effective application of internal and external information security initiatives to companies working in other industrial sectors and companies that have worked in the service sector and to know the impact on supply chain performance.

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Are Conflict Management Styles of Gen Y Related to their Socio-Demographic Characteristics?

By Dr. Smruti Rahul Patre

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Abstract- A conflict is a disagreement between two or more parties (people/group). Within organizations, conflicts are inevitable. The growth in organizational interdependence, shift to collaborative team-based structures, increased diversity, and environmental uncertainty are all factors that can lead to higher degrees of organizational conflict (Callanan & Perri, 2006). Managers today are challenged to minimize the friction caused by multigenerational workforce and maximize the assets of distinct sets of work values and styles simultaneously. (Deyoe, R. H., & Fox, T. L. (2012). In response to growing demands for workplace harmony and productivity, effective conflict management is becoming paramount (Chan et al., 2006, 289). This paper takes a look at the conflict management styles of the next generation, Generation Y, who are in midst of their education and ready to enter the workforce. It focuses on their preferred conflict management style and also explores relationship between their socio-demographic characteristics and preferred conflict management style. Thomas kilman's questionnaire was used to measure the conflict management styles of the students. A better understanding of the dominant conflict management style amongst Gen Y and the contribution of individual differences to conflict management has implications for managing employees effectively, especially for their recruitment and selection, training and development, as well as motivating and rewarding (Meier, J, & Crocker, M. (2010). The findings, implications, directions for further research and the limitations are discussed in the paper.

Keywords: conflict management styles, gen Y, socio-demographic variables, workforce management.

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I. INTRODUCTION

Nauta & Kluwer (2004) contended that conflict is an important theme to study, both in organizations and in close relationships. In organizations, conflict may hinder productivity and job satisfaction. In close relationships it can also be a threat to relationship satisfaction and endurance of relationship. Such situations necessitates conflict to be studied empirically by gathering data on its appearance, causes and consequences, and on emotional, cognitive, motivational and behavioural aspects (Nauta & Kluwer, 2004).

Today Workplace is populated by different generational cohorts—specifically Baby Boomers, Generation X, and Millennials (Gen Y). With these diverse generations now in the workplace, obstacles involving respect, communication, and work styles are cropping up faster than some managers can handle them. If you're prepared, you can foster a respectful, collaborative work environment among these employees. It's now crucial and critical that management understands each generation's unique core values so they can effectively manage and lead those generations. When managers come to the point of understanding generational differences, conflicts will be resolved effectively and productivity of the organization will increase.

Gen Y is increasingly important now because of the fact that they are becoming part of workforce. Since workplace diversity in terms of multigenerations would be an inevitable phenomenon in the future, empirical studies are needed to establish the differences and to study how these generations interact while at work and how organisations can be responsive enough to understand these styles to make workplaces ready for these generations. (Mukundan et.al, , 2013). This paper therefore is an attempt to identify the styles that Gen y adopts while confronting a conflict and the influence of their characteristics on their conflict management style. The study focuses on conflict management styles of Gen Y who are in the midst of their education. The findings will provide a better understanding of the dominant conflict management style amongst gen Y and the contribution of individual differences to conflict management which has implications for managing human resources in organizational contexts, especially for their recruitment and selection, training and development, as well as motivating and rewarding. Organization development practitioners, likewise, would benefit from knowing where they are most likely to encounter different patterns of conflict styles.

II. CONFLICT AND CONFLICT MANAGEMENT STYLES

Conflict is understood differently by different people and hence there exists a number of definitions of conflict. It is an inevitable component of human activity

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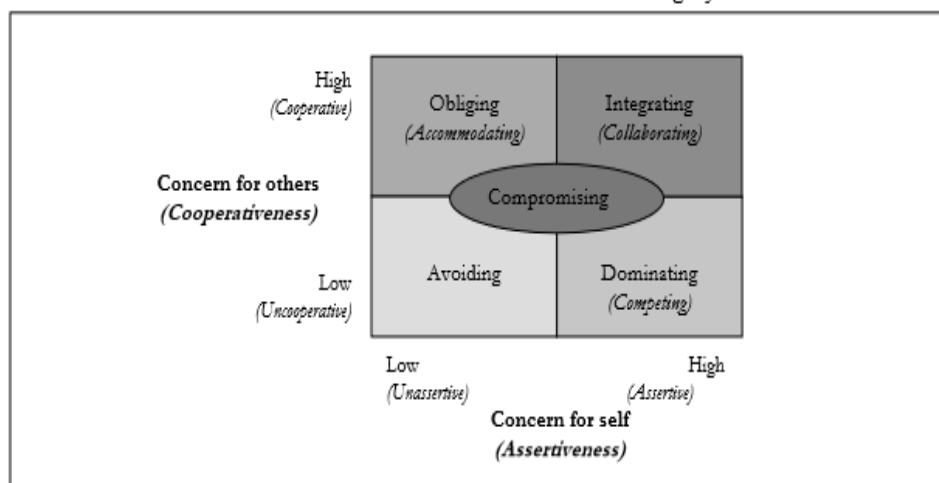
(Brahnam et al, 2005) that may be viewed as a situation in which the concerns of two or more individuals appear to be incompatible (Darling & Fogliasso, 1999), and which tends to occur when individuals or groups perceive that others are preventing them from attaining their goals (Antonioni, 1998). Rahim looks at it as, "An interactive process manifested in incompatibility, disagreement, or dissonance within or between social entities (i.e., individual, group, organization, etc)". Poole and Putnam (1997) define conflict as the process of interaction by interdependent individuals who perceive incompatible goals. According to Augsburger (1992), "conflict is a crisis that forces us to recognize explicitly that we live with multiple realities and must negotiate a common reality; that we bring with a role for each and for both".

During the past number of decades researchers have taken a keen interest in conflict and its impact on organizations. Researchers have focussed on a number of factors e.g. such as styles of handling conflict (Jehn, 1997; Jehn, Northcraft & Neale, 1999), resolution strategies (Van de Vliert & Euwema, 1994), conflict and justice (Ohbuchi, Suzuki & Hayashi, 2001), theories of managing conflict (Rahim, 2002), conflict of interest and objectives (Vilaseca, 2002) and conflict management techniques (Fillbeck & Smith, 1997).

Conflict styles can be defined as the style that an individual chooses to satisfy one or others (Womack, 1988). Some of the styles of the persons involved in a conflict can play a critical role (either be individuals, or as groups). Certain styles promote a search for solutions while some lead to a deadlock and result in strained relations. Several styles have been identified by theorists – one of the early theories of conflict style resolution was one-dimensional proposed by Mary P Follet (1924) where three styles were proposed – domination compromise and integration and added two more secondary styles namely avoidance and suppression. Later, Blake and Mouton (1964) developed the managerial grid, which included two dimensions: concern for production and concern for people with four styles—forcing (low-low for both, smoothing, compromising and problem solving (high-high for both). Thomas and Kilmann (1974, 1977) based on the work of Blake and Mouton labelled two components of conflict behavior as assertiveness and cooperativeness. Assertiveness was a behavior that satisfies one's own concern, and cooperativeness was a behavior that satisfies another person's concerns. These two dimensions yield the five conflict management styles of competitiveness, accommodation, compromise, avoiding and collaboration. This model has been one of the popular models. Rahim & Bonomo (1979, 1983) came with a differentiation with two dimensions namely – concern for self and concern for others which basically portrays the motivational orientation of an individual at the time of conflict. Rahim's model is based on five

conflict handling approaches namely integrating, obliging, dominating, avoiding and compromising. All the styles however converge into the perceptions of the conflicting parties when conflicts arise between two parties it may either lead to resignation to fate or a power struggle. Pareekh & purohit (2010) proposed that the perception of the conflicting groups should be used to understand the modes of conflict management. They suggested two modes of conflict management – approach and avoidance. Avoidance is based on fear and dysfunctional while approach is based on hope and functional. Avoidance is typified by a tendency to deny, rationalise or avoid the problem, to displace anger or aggression or to use emotional appeals while approach orientation is characterised by making efforts to find a solution by one's own efforts or with the help of others. This dimension has been used in understanding conflict styles of managers (Pareek 1987). Establishing research findings on multigenerational conflict styles is relatively at an early stage. Since workplace diversity in terms of multigenerations would be an inevitable phenomenon in the future, empirical studies are needed to establish the differences and to study how these generations interact while at work and how organisations can be responsive enough to understand these styles to make workplaces ready for these generations. This paper therefore is an attempt to identify the styles that Gen y adopts while in conflict with others.

A two-dimensional model of conflict handling styles



Compiled using: Rahim (1983, 369) and Thomas & Kilman (1974 in Brahnham et al. (2005, 199))

Figure 1

a) *Generation defined: The four generations*

One of the most accepted definitions refers a generation as "a group of people or cohorts who share birth years and experiences as they move through time together" (Kupperschmidt, 2000, p. 66). This definition, as well as other definitions defines generation as a group of people with similar views, values, and attitudes, as a result of common life experiences (Edmunds & Turner, 2005; Ryder, 1965). The effects of these life experiences are seen as fairly stable over their lives (Smola & Sutton, 2002) and can be used to distinguish one generation from another (Jurkiewicz & Brown, 1998).

b) *The four generations*

Macon, M., & Artley, J. (2009) has categorized four generations as below.

1. Veterans – Born in years prior to 1945, this generation is generally referred to as Veterans, Silent's, Traditionalists, Matures or Pre-Boomers
2. Baby Boomers – Born between the years 1945 and 1964, this generation is typically called Baby Boomers
3. Generation X – Born between 1965 and 1979
4. Generation Y – Born in between 1980 and 2000. It is typically called as Millenials.

c) *Gen Y (Millenials) characteristics*

This enormously powerful group in terms of sheer size brought up during the times of economic prosperity believes in empowerment, are networked, collaborative, highly social and team focused, (UN report 2010) need they demand workplace relationships that cater to the their needs of social networking, work life balance and civic engagement. loyalty does not have the same meaning as their earlier cohorts had as these millennial's seek for instant gratification (Wynn 2012). Financial rewards and

motivators cannot lure this generation. They seek advancement in their career and hence don't mind switching their jobs for the sake of career. They look for participation in intelligent talks and decisions which affect them directly. They are highly team oriented and like empowerment in their job. Hence, they do not believe in hierarchies and rather expect a mentoring role from the seniors than a supervisory role. To this generation, work is seen as an elective activity to further one's personal goals rather than a necessity (Saxena & Jain 2012). Some researchers connote them in negative manner as the "generation me" as they are sometimes described with negative connotations such as being self-centered and unmotivated. However, this cohort has emerged as the most educated, technology savvy generation ever. They have also been quoted as ones who have strong work ethics when they have landed in the right job. (Mukundan, S et al, 2013).

d) *Multi generations and role of conflict*

Present workplace face the biggest challenge of managing diverse workforce in terms of generations. Today, organizations have four generations working together. This brings in a lot of complexities as each generation have their own expectations of the workplace and hence perspectives differ which brings in scope for conflicts at workplace. While several generations are at the workplace they should be encouraged to deal with generational differences and adopt the right conflict styles too. Failure to do so may cause misunderstandings, miscommunications and mixed signals (Smola & Sutton, 2002). Conflicts are likely to arise between the baby boomers /Gen x and the Gen y as they would comprise a major portion of the workforce. (Mukundan, S., Dhanya, M., & Saraswathyamma, K. P. (2013).

III. RESEARCH METHODOLOGY

Conflict management styles of Gen Y were assessed using the Thomas-Kilman instrument. The TKI (Thomas and Kilman, 1974, 2002) is an established measure of conflict styles that is widely used in managerial training and organization development interventions. The measure contains 30 forced-choice items, each of which asks subjects to choose one of two statements as most characteristic of their behavior. The study sample consisted of 270 college students of Jamshedpur. A cross section of the sample was done in terms of the background of the students.

IV. DATA ANALYSIS

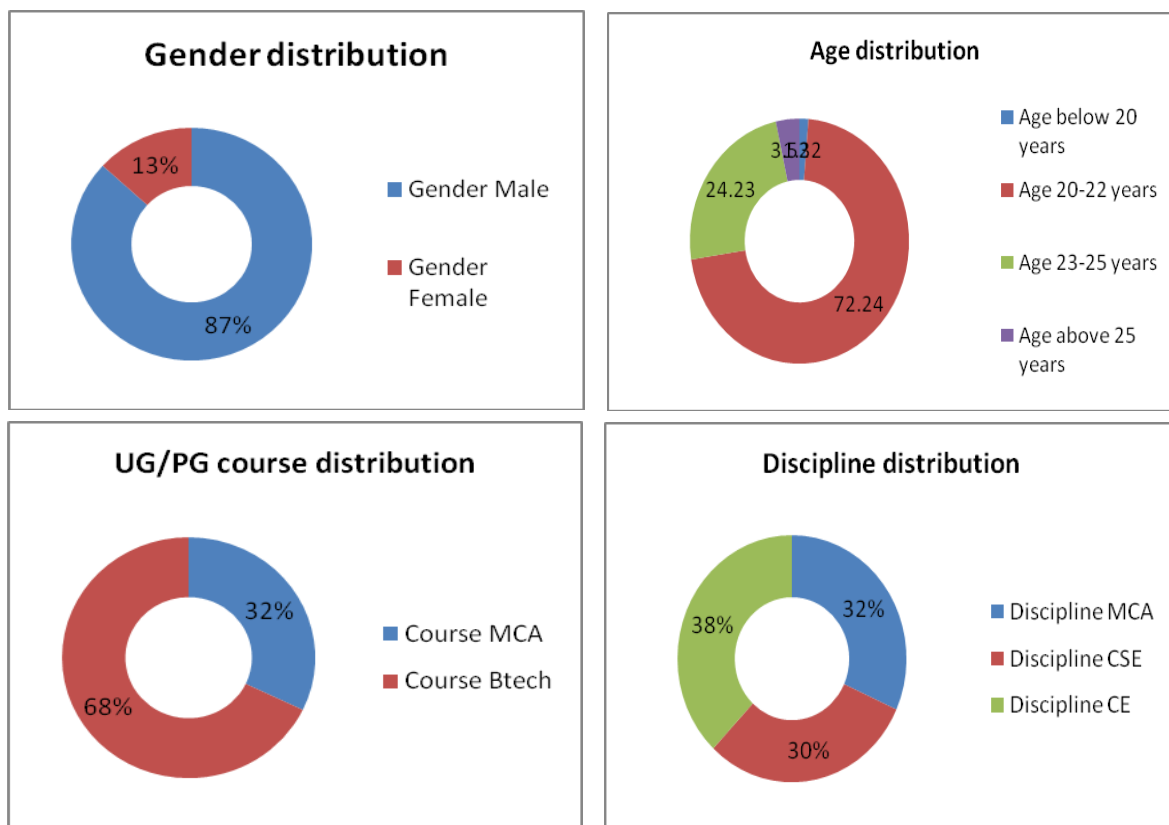
This qualitative study explored the most preferred conflict management styles of gen Y (students) and its association with the socio-demographic variables of them. There are very few studies that seek to ascertain the association between these two. Among the 300 students to whom the questionnaire was distributed, 227 filled the questionnaires completely. Chi-square test and Cramers test was used to test the association between conflict management styles and the socio demographic variables. The data was analysed using SPSS software.

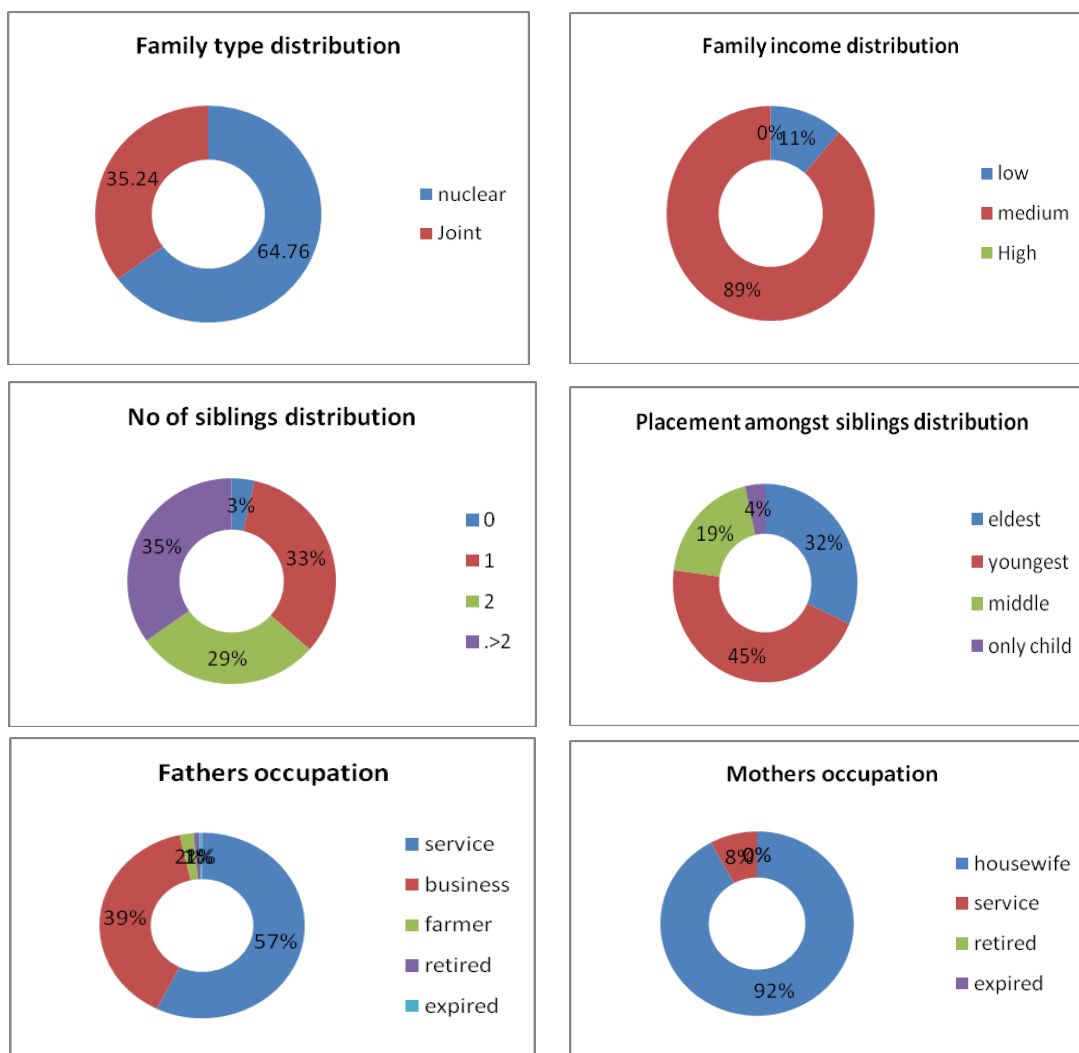
a) Socio-Demographic analysis

The demographic statistics of these 227 respondents are briefly discussed below.

Gender: 87% of respondents were males whereas 13% females. **Age:** 72.24% respondents were aged in between 20-22 years, 24.23% in between 23-25 years and 3.52% were aged above 25 years. Since most of the students were pursuing final year B-tech, maximum were aged in between 20-22 years. **Course level:** 32.16% students were pursuing their PG course (MCA), while 67.84% were pursuing their graduation in B-tech. Students from only three disciplines of study were studied. **Academic discipline:** 37.89% students were from Civil engineering discipline, 31.72% from computer science and engineering and remaining 31.72% from MCA. **Family structure:** 65% respondents belonged to nuclear family whereas 35% to joint family. **Fathers occupation:** 57% students father were in service class, 39% in business class, 2% were farmers, 1% retired and 0.44% students father were expired. **Mothers occupation:** 92% of students mother were house wife, while 8% belonged to working class. **No. of siblings:** 3% students were single child in their family, 33% had one sibling, 29% had two siblings and 35% students had more than 2 siblings. **Placement amongst siblings:** 32% respondents were eldest among their siblings, 45% were youngest, 19% were placed in middle and 3% were the single child in their family. **Family income level:** 89% respondents belonged to a family with average income, while 11% belonged to low income family. None of the student belonged to high income family background.

Chart 1: Frequency distribution of demographic variables

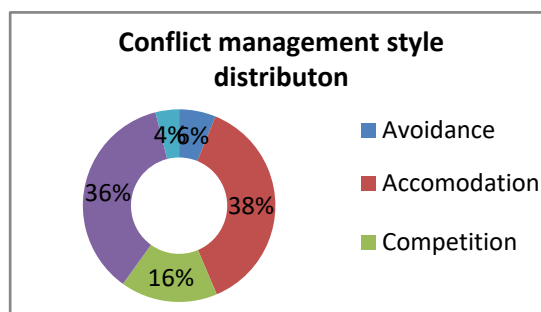




b) Conflict Management Style in Gen Y

Table 1: Frequency distribution of conflict management styles of Gen Y (students)

Variable	Style	N	%
Style	Avoidance	14	6.16
	Accommodation	85	37.44
	Competition	37	16.29
	Collaboration	82	36.12
	Compromise	9	3.96



It is seen from the table---- that the 37% students accommodate to manage their conflicts while 36% collaborate. These are the most preferred conflict management styles. The least preferred style is avoidance (3.96%), followed by compromise (6.16%). It is seen that the Gen Y students prefer giving importance to others first and then themselves in managing conflicts, which is a good sign of maintaining cordial relations in their personal and professional life. This is similar to the finding that in India the most preferred style to resolve the conflict is accommodating followed

by Avoiding (Lather, A. S., Jain, S., & Shukla, A. D. (2010) but contrasts another finding which says most preferred style of Gen Y is negotiation followed by compromise (Mukundan, S., Dhanya, M., & Saraswathyamma, K. P. (2013)). It is assumed that collaborating, or integrating, styles is a better method for responding to conflict, and individuals should be trained to strive for collaboration when confronted by a conflicting situation (Weingar t & Jehn, 2000). So it can be said that Gen Y students are naturally trained to collaborate in conflicts.

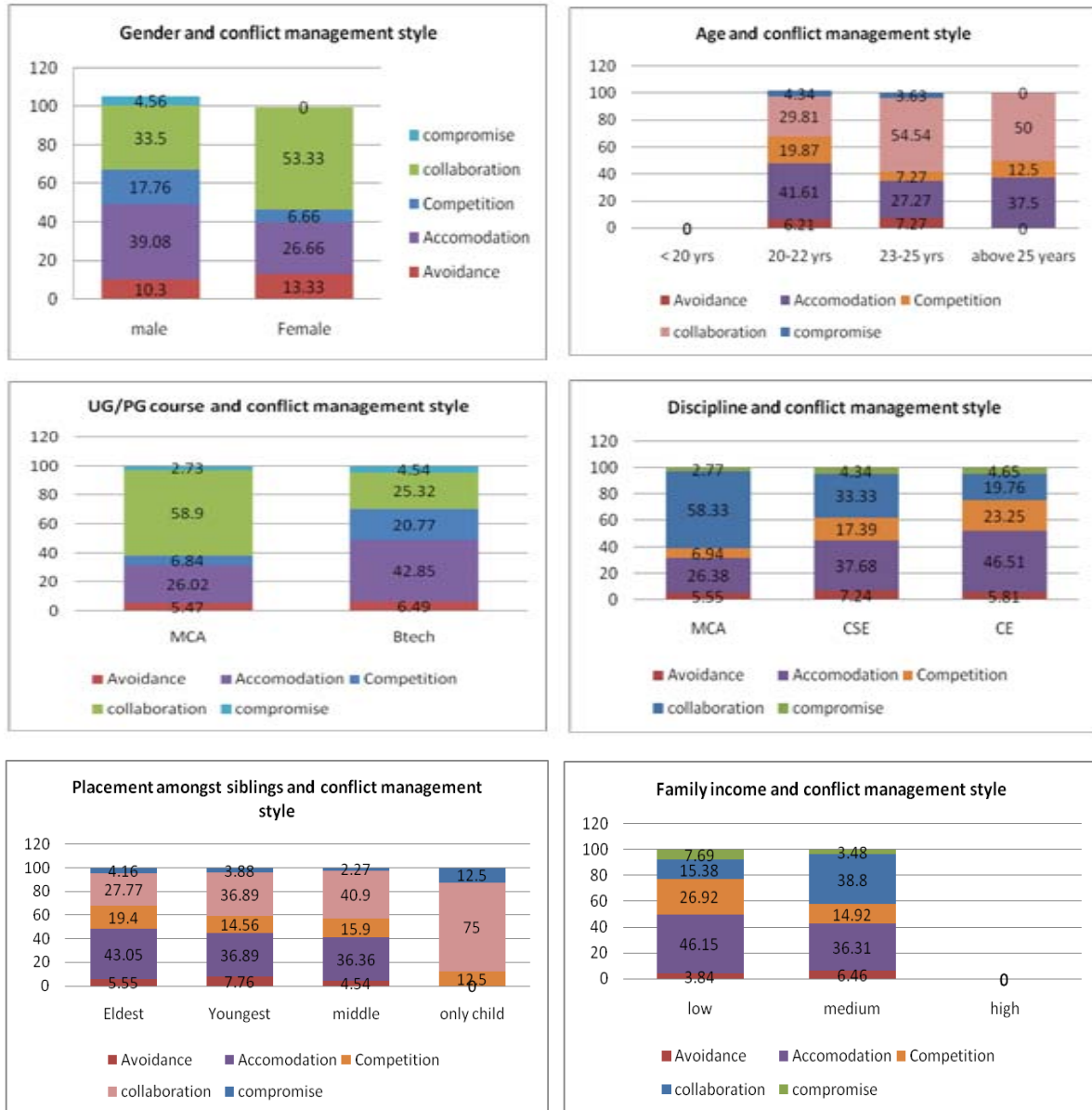
c) Conflict management styles of Gen Y across various socio-demographic variables

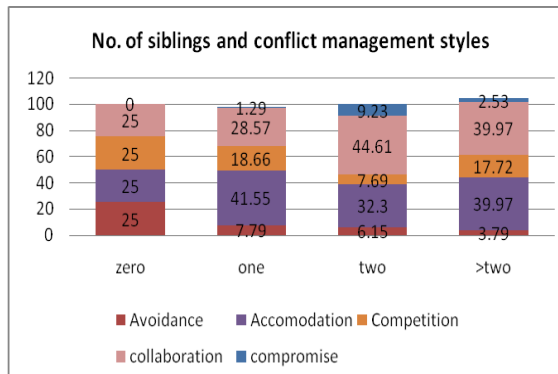
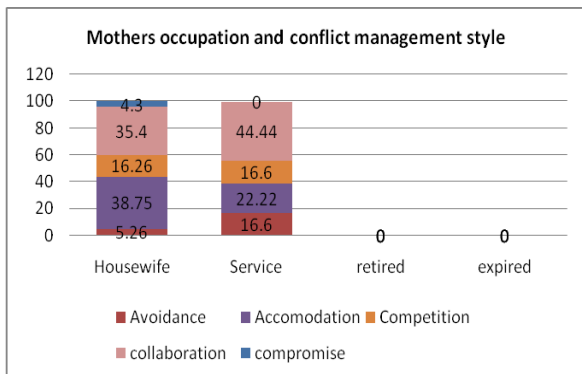
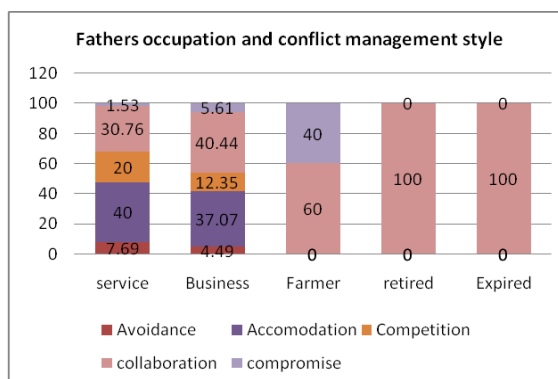
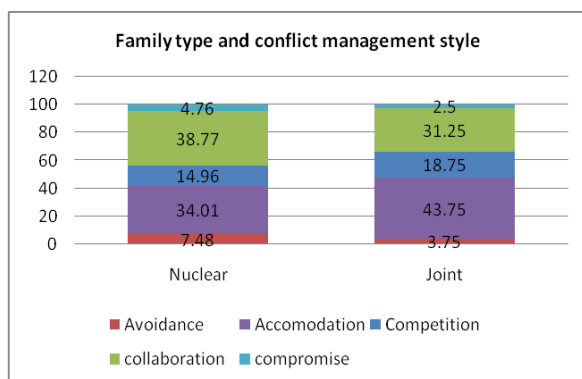
Table 2: Conflict management styles and socio-demographic variables

Variables	Avoidance (%)	Accomodation (%)	Competition (%)	Collaboration (%)	Compromise (%)	Chi	P	Cramers	P
Gender									
Males	10.3	39.08	17.76	33.5	4.56	10.12	0.03	0.21	0.03
Females	13.33	26.66	6.66	53.33	0				
Age									
< 20 yrs	0	0	0	0	0	14.58	0.05	0.17	0.06
20-22 yrs	6.21	41.61	19.87	29.81	4.34				
23-25 yrs	7.27	27.27	7.27	54.54	3.63				
above 25 yrs	0	37.5	12.5	50	0				
Course level									
MCA	5.47	26.02	6.84	58.9	2.73	25.5	0	0.33	0
Btech	6.49	42.85	20.77	25.32	4.54				
Discipline of study									
MCA	5.47	26.02	6.84	58.9	2.73	25.6	0.01	0.24	0.00
CSE	7.24	37.68	17.39	33.33	4.34				
CE	5.81	46.51	23.25	19.76	4.65				
Family Structure									
Nuclear	7.48	34.01	14.96	38.77	4.76	4.418	0.35		
Joint	3.75	43.75	18.75	31.25	2.5				
No. of siblings									
Zero	8.47	42.37	21.05	25.42	3.38	28.14	0.05	0.2	0.00
One	6.6	31.13	16.03	43.39	2.83				
Two	1.88	47.16	9.43	35.84	5.66				
>two	11.11	22.22	33.33	22.22	11.11				
Placement amongst siblings									
Eldest	5.55	43.05	19.4	27.77	4.16	12.12	0.42		
Youngest	7.76	36.89	14.56	36.89	3.88				
Middle	4.54	36.36	15.9	40.9	2.27				
Only child	0	0	12.5	75	12.5				
Fathers occupation									
Service	7.69	40	20	30.76	1.53	32.56	0.08	0.189	0.00
Bus	4.49	37.07	12.3	40.44	5.61				
Farmer	0	0	0	60	40				
Retired	0	0	0	100	0				
Expired	0	0	0	100	0				
Mothers occupation									
Housewife	5.26	38.75	16.26	35.4	4.3	5.85	0.21		
Service	16.6	22.22	16.6	44.44	0				
Retired	0	0	0	0	0				
Expired	0	0	0	0	0				

Family Income									
Low	3.84	46.15	26.92	15.38	7.69	7.4	0.11		
Medium	6.4	36.31	14.92	38.8	3.48				
High	0	0	0	0	0				

Graph 1: Socio-demographic variables and conflict management styles of Gen Y





This study attempted to explore the association between conflict management style of Gen y and their ten different socio-demographic factors like gender, age, their course level of study, academic discipline, family structure, no. of siblings, placement amongst siblings, fathers occupation, mothers occupation and family income level. Table 1 shows the relationship between socio-demographic variables of the respondents and their conflict management styles.

Gender: Gender plays a strong and significant role in influencing Gen Y's conflict management style (Chi-sq=10.25, p=0.03; Cramers V=0.21, p=0.03). It was found that 53% females distinctively preferred collaboration (approach) style and 26% preferred accommodation style when confronted with a conflict, whereas 39% male preferred accommodation and 33% prefer collaboration style. It can be said that males prefer avoidance-approach, whereas females prefer approach-avoidance style of managing conflict. This difference could be attributed partly to the growing acceptance of women empowerment in the society and partly to the collectivist culture that Indians have. This finding partially supports the literature that male students prefer the approach modes of conflict and the females have a mixed preference of both approach and avoidance (Mukundan S., Dhanya, M., & Saraswathyamma, K. P. (2013), but contrasts to another finding which says Males tended to use the forcing or competing conflict management styles compared with their female counterparts (Lindeman et al., 1997; Polkinghorn & Byrne, 2001; Osisioma, 2009). Inconsistency in the literature indicates the need for

more larger scale studies on the role of gender in predicting conflict management styles. (Al Wekhian, J. (2015).

Age: Age plays a strong and significant role in determining conflict management styles.(Chi-sq=14.58, p=0.04; Cramers V=0.17, p=0.04). Gen Y students aged 20-22 years preferred Accommodation (avoidance), whereas those aged in between 23-25 years and above 25 years preferred to collaborate (approach) when confronted with a conflict. Older students were discovered to have concern for both self and the opponent in conflicting situation, whereas younger students preferred to lose against their opponent to maintain relationship. This difference across the age could be attributed partly to the maturity that develops with age and hence students look for collaborative ways to resolve a conflict. This contrasts the literature which states that the older students were discovered to use more avoiding, while younger students are more likely to be competitive in nature (Gbadamosi, O., Ghanbari Baghestan, A., & Al-Mabrouk, K. (2014).

Academic discipline and Level of course: Gen Y students conflict management style is strongly and significantly influenced by their academic discipline (Chi-sq=27.63, p=0.01; Cramers V=0.24, p=0.001. and level of course (Chi-sq=25.59, p=0.00; Cramers V=0.33, p=0.00). It was found that PG (MCA) students preferred collaboration whereas UG (B-Tech) both Civil and Computer Science engineering students preferred to accommodate in conflicting situation. This difference in conflict management style can be partly attributed to

their age and maturity level which gives them an understanding of handling conflict in better ways. There is no available literature to study the academic influence on conflict management.

Family structure: The family structure whether joint or nuclear Gen Y does not significantly determine their conflict management style. (Chi-sq=4.41, $p=0.35$). It was found that the respondents from nuclear family preferred to collaborate (38.77%) whereas those from joint family preferred to accommodate (43.75%). This finding partially supports the literature that both men and women, living in joint family were found to have better adjustment than individuals living in nuclear families (Ramamurti & Jamuna, 1984). Indian joint families are considered to be strong, stable, close, resilient and enduring with focus on family integrity, family loyalty, and family unity at expense of individuality, freedom of choice, privacy and personal space (Chekki D, 1996). Hence they prefer to accommodate when confronted by conflict.

No. of siblings: It was found that number of siblings plays a strong and significant role in determining Gen Y's conflict management style. This study found that both the groups of students who were single child and also who had two siblings accommodate, whereas those having one sibling preferred to collaborate in conflicts. It was also found that those having more than 2 siblings compete to resolve their conflicts. Research says siblings serve as companions, confidants, and role models in childhood and adolescence (e.g., Dunn, 2007) and as sources of support throughout adulthood (e.g., Connidis & Campbell, 1995) which directly affect the family environment. This difference in conflict management styles with varying number of siblings can be attributed to the fact that lone child may not enjoy such environment, hence prefers to give up in conflicts, whereas those having siblings learn to manage conflicts in different ways. Like those having one sibling, may initially have more insecurity which later may develop into strong bonding and hence they may prefer to collaborate. While those having two siblings, may have to adjust a lot, resulting in accommodation style to manage their conflicts. Finally, more than two siblings is a big family, where every individual may have to fight to get their needs and wants fulfilled, hence they prefer to compete in conflicting situations.

Placement amongst siblings: The order of birth or placement amongst siblings does not significantly influence Gen Y's conflict managing style. But, it was found that the only child and those born in middle preferred to collaborate, eldest preferred to accommodate, whereas youngest preferred collaborating or accommodating. This finding is partially consistent with the literature that those born in middle are considered peacemakers, and a good resource to turn to when it comes to conflict resolution. (Robin

Throckmorton, 2013). Those who are Only children never have to compete with siblings for personal attention, which makes them more confident and articulate, whereas those who are youngest are manipulative, charming, blames others, attention seekers. Eldest amongst siblings are practical, confident, and able to delegate and make rapid decisions. (Bernardo Tirado, 2011). All these characteristics influence the preferred style to manage conflict.

Parents occupation: This study explored a strong and significant relationship between students fathers occupation and their conflict management style (Chi-sq=32.56, $p=0$; cramers=0.189, $p=.008$), but mothers did not (chi-sq=5.85, $p=0.21$). It was found that students whose father were in service preferred to accommodate, while those in business, farming, retired and expired preferred to collaborate when confronted with a conflict. Also students whose mother was housewife preferred to accommodate whereas whose mother was working preferred to collaborate. Working women are more empowered and they give equal concerns to others as well as self while resolving conflict. Specifically, non-employed mothers' homemaker role experiences indirectly affects their toddlers behaviors (Barling, MacEwen and Nolte, 1993).

Family income: The study discovered no significant association between Family income level of Gen Y and their conflict management style (chi-sq=7.4, $p=0.11$). It was found that students with low family income background preferred to accommodate, whereas those with average level preferred to collaborate. This may be due to the fact that low access to resources results in giving up things and high concern for others in family. Whereas, high access to resources, may result in high concern for others as well as self. This contrasts the literature finding that low income families tend to have more acts of violence compared to others (Gelles, 1992, 1997, Straus, Gelles, & Steinmetz, 1980). This means low income level should compete to resolve conflict, which is not the case here.

V. CONCLUSION

An understanding of the conflict management styles that Gen Y is likely to use while confronting conflict situations would be of enormous use for the superiors and human resource professionals, as they can examine the background variables of Gen Y and can seek to identify their preferred style of conflict handling at work. The purpose of this paper is to investigate the most preferred conflict resolution styles used by Gen Y and to determine the effects (if any) of demographic variables on how they respond to conflicts. The present study found that the most preferred conflict management style of Gen Y is accommodation, followed by collaboration. This shows

that while having high concern for self, they have concern for others as well in conflicts, which is a good sign for healthy competitions and peace at large. The background of the individuals seems to be a factor in deciding the conflict style adopted as it is seen in the study. The study explored a strong and significant association between gender, age, course, discipline, academic year and fathers occupation with the preferred style of conflict management of Gen Y. While, a weak association was discovered between their family structure, family income level, no of siblings, placement amongst siblings and their mothers occupation with their conflict management style. This study was cross-sectional in nature and does not found whether individuals' conflict handling styles change over time when they join the workplace. Hence, it is recommended to conduct a future research with a longitudinal survey, with an objective to determine whether a conflict handling style used changes overtime.

VI. FUTURE IMPLICATIONS

The area researched is extremely relevant in the coming years anywhere across the globe and this study was done in one country and in a small city, therefore more empirical research needs to be done on a wider population. This paper studied the conflict management styles of a homogenous group of young students only, therefore it cannot be generalized to a non student sample. (Smarty Mukundan et al, 2013).

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Human Resources Practices and Job Satisfaction in Banking Sector of Bangladesh: A Path Analysis

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Abstract- Financial sector of Bangladesh is playing a fundamental role in the economic development of any of the country like Bangladesh. But, mostly the employees of this sector are not left attended about the satisfaction of their job. That's why, this paper aims at finding the present job satisfaction factors of the employees' of bank for the sake of the steady development of the economy of Bangladesh and suggesting the regulatory authorities to progress their satisfaction level. A total number of 220 employees from bank of Bangladesh were randomly selected as sample for this study. A structured questionnaire has been used to conduct the study. For analyzing demographic information SPSS software has been used. Also, for analyzing data multivariate analysis techniques such as Structural Equation Modeling (SEM) has been used to identify influential factors for the job satisfaction of the bank employees by using SmartPLS software. This study reveals that performance appraisal, salary & benefits have significant influence on the job satisfaction of banking employees in Bangladesh.

Keywords: structural equation modeling (SEM), job security, performance appraisal, salary & benefits, relation, working environment, job satisfaction.

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Abstract- Financial sector of Bangladesh is playing a fundamental role in the economic development of any of the country like Bangladesh. But, mostly the employees of this sector are not left attended about the satisfaction of their job. That's why, this paper aims at finding the present job satisfaction factors of the employees' of bank for the sake of the steady development of the economy of Bangladesh and suggesting the regulatory authorities to progress their satisfaction level. A total number of 220 employees from bank of Bangladesh were randomly selected as sample for this study. A structured questionnaire has been used to conduct the study. For analyzing demographic information SPSS software has been used. Also, for analyzing data multivariate analysis techniques such as Structural Equation Modeling (SEM) has been used to identify influential factors for the job satisfaction of the bank employees by using SmartPLS software. This study reveals that performance appraisal, salary & benefits have significant influence on the job satisfaction of banking employees in Bangladesh. This paper suggests that both the management and the regulatory bodies should ensure on performance appraisal, and salary & benefits from the regulatory bodies of this sector.

Keywords: structural equation modeling (SEM), job security, performance appraisal, salary & benefits, relation, working environment, job satisfaction.

I. INTRODUCTION

With dew to the opening up of the economy of Bangladesh, a remarkable change has been observed both in manufacturing and in service sectors. This has brought higher employment opportunities, increases in income level, and changes in consumption pattern and consequently there emerges a competitive environment in the country. Exclusively, the development of the private banking business, for customized services, has created a severe implied

competition in this sector. This competition has made the service gap wider as private banks offer better services to their internal and external customers. The scenario has produced an advise to the bank policy makers to identify the underlying reasons and brought them into consideration the job satisfaction issue. It has been further envisaged that officers in banking sector play the key role in manipulating their services through implementing policy that has appealed to their customers. In such situation, the employees job satisfaction of bank and non bank becomes an important issue that has to be taken care of in order to achieve the ultimate goals of the banking sector in Bangladesh. Sarker, A. R., & Afroze, R., 2014 have said that financial factors like salary, bonus, incentives' and other financial benefit, like health care, sick leaves, etc. has improved the bank employee job satisfaction, but other nonfinancial factors like work description, work orientation, unbiased evaluation of work performance, training, job security, efficient and supportive supervision, good working environment etc. can facilitate it further. So, to balance salary & benefits, employers should concentrate on friends and family related benefits like annual picnic, transportation facilities for employees, daycare facilities, and so on.

II. LITERATURE REVIEW

Job Satisfaction of workers helps to determine the sense of achievement and success of workers and it is directly related to their productivity and personal well-being (Miller & Rosse, 2002). Spector (1997) has reviewed the most popular job satisfaction instruments and summarized the following facets of job satisfaction: appreciation, communication, co-workers, fringe benefits, job conditions, the nature of the work itself, the nature of the organization itself, an organization's policies and procedures, pay, personal growth, promo promotion opportunities, recognition, security and supervision, Job satisfaction and its relating factors.

It may be the evaluation between the workers' wants and their real gain. The contentment of the employees can be defended as worker's all assessments of work as favorable or unfavorable (Locke, 1976).

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Ambrose et al. (2005) conducted a qualitative study to investigate faculty satisfaction and retention. The study focused on the faculty of a private university over a period of 2 years. Findings suggested sources of satisfaction or dissatisfaction clustered into areas such as salaries, collegiality, mentoring, and the reappointment, promotion, and tenure process of departmental heads. It is often related to employees' needs and workers' conditions also. Numerous classes of needs are concerned with the job satisfaction of the workers, including physical, social and egoistic needs (Dubrin 2007).

Employee satisfaction is an expression which is sometimes used to explain the attitude a worker towards the job and roles and responsibilities. Satisfied worker shows a positive attitude towards the work on the other hand dissatisfied worker does not (Pushpakumari 2008). Nature of work and overall comfort is very important for job satisfaction of the employees. If employees find the work interesting, promotion process is smooth, his or her supervisor is cooperative, and co-workers are helpful, then a situational approach leads to predict employees' satisfaction at work (Taylor, 2008). It can also be defined as the workers overall effectiveness of mind attaining from the consent of all areas of their work (Hossan, et. al. 2012). Satisfaction phase of workers toward their work differs with specific dimension of the work. It sometimes relies mostly on payment of their job (Shabnam and Sarker, 2012). Satisfaction towards their job can also be taken care of through the maternity benefit with full payment and healthcare facilities of the workers.

Improvement in the banking and non-banking sector is not a single man's task. Therefore, all the stakeholders, including the government, the international community should work together for improving working conditions in the financial sector like bank and non bank institutions in Bangladesh by establishing a HRM unit or Personnel Management unit in each financial sector (Ahamed, F., 2014). From above study, we want to consider some factors like job security, performance appraisal, relationship, salary & benefits, and working environment those related to job satisfaction of bank employees in Bangladesh and we want to decide which factors actually influential factors for the job satisfaction.

III. OBJECTIVES OF THE STUDY

The objectives of this study are:

- To identify the factors of job satisfaction of bank employees in Bangladesh.
- To give some suggestions for the improvement of the satisfaction level of the bank employees in Bangladesh.

IV. HYPOTHESIS OF THE STUDY

To fulfill the objectives of this study the following hypothesis have been constructed comprising the five important factors of job satisfaction of bank employees in Bangladesh including job security, performance appraisal, relationship, salary & benefits, and working environment.

H₁: Job Security has no significant impact on Job Satisfaction of bank employees.

H₂: Performance Appraisal has no significant impact on Job Satisfaction of bank employees.

H₃: Relationship has no significant impact on Job Satisfaction of bank employees.

H₄: Salary & Benefits have no significant impact on Job Satisfaction of bank employees.

H₅: Working Environment has no significant impact on Job Satisfaction of bank employees.

V. CONCEPTUAL FRAMEWORK

The objective of this study is to investigate the job satisfaction of the bank employees of Bangladesh, on the basis of different functions like to include job security, performance appraisal, relationship, salary & benefits, and working environment. In the literature, the related studies suggest that the different types of factors in path model applications in six different private commercial banks, including job security, performance appraisal, relationship, salary & benefits, and working environment. The theoretical model is presented in figure 1. We will look at the theoretical model for each of the hypotheses in the following below.

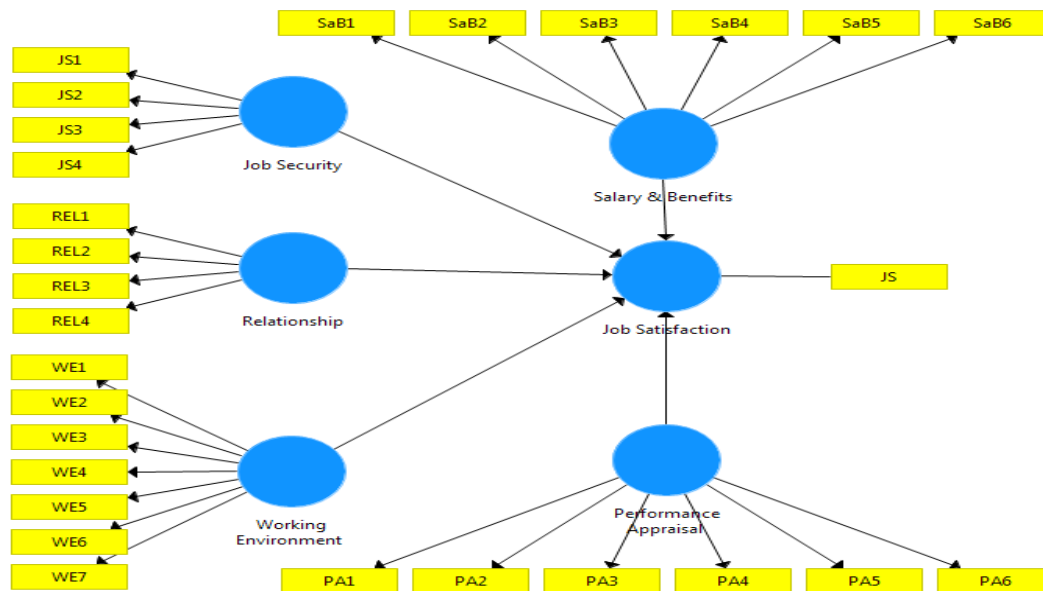


Figure 01: The conceptual framework of human resources practices factors and job satisfaction of the private commercial bank employees in Bangladesh

VI. METHODOLOGY OF THE STUDY

This study attempts to identify the influential factors concerned with the use of a service quality model of job satisfaction of private commercial bank employees in Bangladesh. To conduct the study, the data have been collected from primary sources. Primary data were collected from the six different private commercial banks in Bangladesh.

a) Determination of Sample Size

The respondents selected for this study heterogeneous in terms of their subjects. From the previous study, we have shown that there are more than 10 Lac bank employees working in different banks of Bangladesh. But, we have collected this sample from six different private commercial banks in Bangladesh. Prior research suggested that a sample size of 100-200 is usually a good starting point in carrying out path modeling (Hoyle, 1995). That's why the sampled respondents can be determined by using the following formula which is discovered by Yamane (1967). The formula used in this study is shown below:

$$n = \frac{N}{(1 + Ne^2)}$$

Where,

n=Sample Size

N= Population

e=Level of Precision

In calculating sample size the following assumptions were made to determine, n=204. That is why the data were collected from six different banks in Bangladesh which amount was more than 204 by using above sampling technique.

Population size is > 1000000 workers

Level of precision is 7%

b) Questionnaire Design and Test of Reliability

A structured questionnaire with the 5-point Likert scale was developed for the items related to the impact of human resource factors on job satisfaction of private commercial banks in Bangladesh. A 5-point scale ranging from 1 to 5 with 1 indicating strongly disagrees and 5 indicating strongly agree was used in the questionnaire. Table-2 shows that the reliability coefficient of the questionnaire. It shows that the cronbach's alpha, composite reliability, the average variance extracted of the questionnaire are shown table-2 which is at the acceptable limit as per Nunnally and Berstein (1994), Hair et al. 1998, Fornell & Larcker, (1981); Henseler, Ringle, & Sinkovics, (2009) respectively.

c) Data Collection and Data Analysis

A survey has been conducted six private commercial banks in Bangladesh with the assistance of BBA students of Uttara University. The interviewers were properly trained on the items representing the questionnaire for data collection before resuming the interview. Along with descriptive statistics, inferential statistical techniques such as Factor analysis, and structural equation modeling were used to analysis the data by using SPSS (Statistical Package for Social Science) and SmartPLS (statistical software). Structural equation modeling was conducted to identify the influential factors; those factors have been affected by the service quality of those banks in this study.

d) Data Analysis Procedures

Data analyses were undertaken in three stages: data screening, validation of the measurement model

and evaluation of the structural model (Hair, Ringle & Sarstedt 2011). As a preliminary step, the data screening process included visual inspection of the data for identifying and correcting errors in the data set as well as identification of missing data and tests for violations of statistical assumptions such as normality (Hair, Money, Samouel & Page 2007; Marcoulides & Saunders 2006; Pallant 2011). IBM SPSS Statistics version 16 was used in the data screening process. Data screening showed no missing data. Partial Least Squares structural equation modeling (PLS) and SmartPLS 3.0 (Ringle, Wende & Will 2005) were employed as analytical tools for the assessment of measurement and structural models.

e) *Structural Equation Modeling (SEM)*

SEM has the ability to evaluate latent variables in the measurement model and simultaneously test multiple relationships of latent variables in the structural model (Hair, Sarstedt, Ringle & Mena 2012b). Factor analysis and hypotheses are tested in the same analysis, hence providing a more rigorous analysis of the proposed research model (Gefen, Straub & Boudreau 2000).

f) *Partial Least Squares (PLS)*

PLS is an appropriate method for a research that aims at the application and prediction rather than confirmation of structural relationships (Hair, Ringle & Sarstedt 2011). PLS is generally applicable under the condition of small sample size and is able to estimate very complex models (Hair et al. 2012b; Henseler, Ringle & Sinkovics 2009).

g) *Reasons for using Partial Least Squares*

Partial Least square has been used to perform data analyses in this research for several reasons. First, the focus of this study is to examine the impact of service quality factors like working environment, Salary & benefits, relationship, performance appraisal, & job security and job satisfaction. PLS is used to maximize the explained variance in the dependent constructs and evaluate the data quality of the measurement model characteristics (Hair, Ringle & Sarstedt 2011). As stressed by Anderson and Gerbing (1988), PLS is primarily intended for causal-predictive analysis. Given that the purpose of this study is to predict the significance of the relationships among service quality factors like working environment, salary & benefits, relationship, performance appraisal, and job security of the bank employees in Bangladesh and the causal impact on job satisfaction, PLS is deemed appropriate.

h) *Model Evaluation*

A partial least squares model comprises two interrelated models: a measurement model and a structural model. The model are assessed separately in a two-step process (Hair, Ringle & Sarstedt 2011). The following section discusses the two-step process.

i. *Step One: Evaluation of Measurement model (Outer model)*

a. *Assessment of reflective measurement model*

The measurement model, also known as the outer model specifies how the latent variables and their observed indicators are related (Hair, Ringle & Sarstedt 2011; Henseler, Ringle & Sarstedt 2012). In the first step of the evaluation process, reliability and validity of the item measures are examined before testing the structural model in order to ensure that the measures are representing the constructs of interest (Chin 2010; Hair, Ringle & Sarstedt 2011).

b. *Step Two: Evaluation of Structural model (Inner model)*

In the second step of the evaluation process, the assessment involves the examination of the structural relationships. The structural model is also referred to as the inner model that reflects the relationships between the latent variables (Hair, Ringle & Sarstedt 2011; Henseler, Ringle & Sarstedt 2012). The main focus in the structural model evaluation is maximizing the variance explained or the R^2 for the endogenous latent construct as well as determining the size and significance of all path coefficients.

i) *Convergent Validity*

When multiple items are used to measure an individual construct, the item (indicator) convergent validity should be one of the main concerns to the researcher. The measurement model was tested for convergent validity, which is the extent to which multiple items to determine the same concepts are in agreement (MacKinnon, 2008). According to Hair et al. (1998) convergent validity could be accessed through factor loadings, composite reliability and the average variance extracted. The results of the measurement model (Table 3) show that the loadings for all items exceeded the recommended value of 0.50 (Hair et al. 1998). Composite reliability (CR) values ranged from 0.73 to 0.86 which exceeded the recommended value of 0.70 (Hair et al. 1998).

j) *Discriminant Validity*

This study also validated the discriminant validity of the instrument. The discriminant validity represents the extent to which measures of a given construct differ from measures of other constructs in the same model. In a partial least squares, the most important criteria for adequate discriminant validity is that a construct shares more variance with its items than it is shared with other constructs in a given model (Hulland, 1999). It was assessed by examining the correlations between the measures of potentially overlapping constructs. Items loads more strongly on their own constructs in the model, and the square root of the average variance extracted for each construct is greater than the levels of correlations involving the

construct (Fornell and Larcker, 1981). As shown in Table 3, the square root of the average variance extracted for each construct is greater than the items on off-diagonal in their corresponding row and column, thus, indicating the adequate discriminant validity. The inter-construct correlations show that each construct shares larger variance values with its own measures than with other measures. In sum, the measurement model demonstrated adequate convergent validity and discriminant validity.

k) *Average variance extracted*

All values of the average variance extracted (AVE) that measures the variance captured by the indicators about measurement error were greater than 0.50 to indicate acceptability of the constructs (Fornell & Larcker, 1981; Henseler, Ringle, & Sinkovics, 2009). The

table 3 shows that these indicators satisfied the convergent validity of the constructs.

l) *Test of Reliability*

To analyze the reliability (internal consistency) of the variables, this study used the Cronbach's alpha coefficient and composite reliability (CR) value. Table 3 shows all Cronbach's alpha values are above 0.60 cutoff values as suggested by Nunnally and Bernstein (1994). The Standardized Cronbach's alpha formula is given below.

$$\alpha = \frac{N \cdot \bar{c}}{\bar{v} + (N - 1) \cdot \bar{c}}$$

Here, N is the number of items, c-bar is average inter-item covariance among the items and v-bar equals the average variance.

Table 01: Test of validity of different factors of bank employee job satisfaction in Bangladesh

	Mean	SD	1	2	3	4	5
1. Job Security	3.16	0.77	0.78				
2. Performance Appraisal	3.09	0.82	0.45	0.79			
3. Relationship	3.12	0.84	0.46	0.57	0.75		
4. Salary & Benefits	2.95	0.74	0.16	0.43	0.37	0.84	
5. Working Environment	3.32	0.94	0.28	0.53	0.61	0.17	0.75

m) *The Coefficient of determination*

The reliability also finds that the coefficient of determination R square is 0.509 for the dependent variable, i.e., the job satisfaction of Bank employees. (Table3). This means that the five independent variables are working environment, salary & benefits, relationship, performance appraisal, and job security highly explain 50.9% of the variance in job satisfaction of private commercial Bank employees of Bangladesh.

n) *Preliminary Evaluation*

Preliminary evaluation was conducted to prepare the data for the assessment of measurement and structural models. Data screening processes were undertaken, including visual inspection of the data for identifying and correcting errors in the data set, identification of missing data and tests for violations of statistical assumptions such as normality and outliers (Hair et al. 2007; Pallant 2011).

o) *Data Screening*

When checking for errors, values that fell outside the range of possible values due to error in data entry were identified. Descriptive statistics including frequencies, minimum and maximum values are used to determine the errors. The errors were then corrected by checking against the questionnaire set of the particular cases involved. No missing data were found in the data set by checking the N (Number of cases) values in the descriptive statistics table, where N = 220 for all variables.

p) *Skewness and Kurtosis*

Next, the data were assessed for normality by obtaining the skewness and kurtosis values. The skewness value relates to the symmetry of the data distribution, whereas the kurtosis value indicates the 'peakedness' of the distribution (Pallant 2011). According to Tabachnick and Fidell (2001), a skewness and kurtosis statistic between -4 to +4 is deemed acceptable. Table 3 shows that all data met the acceptable range indicating normal distribution.

Table 02: Skewness and Kurtosis

	Dimensions	N	Skewness	Kurtosis
Job Security	After certain periods of time our jobs become permanent.	220	-0.52	-0.35
	My job is highly secured.	220	0.22	-0.04
	I never feel vulnerable at my job	220	0.70	0.11
	The company has a faster career growth opportunity.	220	0.50	0.18
Performance Appraisal	My employer values the contributions I make to my department.	220	1.09	0.48
	My organization has a fair system of rewarding employee performance.	220	1.00	0.13
	My company offers promotion based on performance.	220	0.93	-0.17
	My company gives promotions fairly.	220	0.99	0.10
	Performance feedback is communicated properly in my company.	220	1.00	0.23
	My company is concerned with an employee's well-being.	220	1.04	0.23
Relationship	I enjoy working with my coworkers.	220	0.66	-0.31
	My co-workers respect each other's opinions.	220	0.98	0.16
	My supervisor is fair and reasonable.	220	1.10	0.72
	I have a good working relationship with my supervisor	220	1.01	0.08
Salary & Benefits	I am provided with adequate salary by the company.	220	0.74	-0.12
	My salary has a match with my experience.	220	0.98	0.18
	My salary has a match with my training, skill I received.	220	1.05	0.21
Working Environment	There is no gender discrimination in my company	220	1.01	0.16
	The fire protection facilities are modern in our company.	220	0.93	-0.07
	My company does not force me to stay after the office time.	220	1.06	0.22
	The rules and regulations are convenient with me.	220	1.01	0.15

VII. DATA ANALYSIS, FINDINGS AND DISCUSSION OF THE BANK EMPLOYEES IN BANGLADESH

Table 03: Personal Information of the respondents of bank employees in Bangladesh

Private commercial Bank			
		Frequency	Percent
Gender	Male	150	68
	Female	70	32
	Total	220	100
Age of the respondents	18-30 years	90	41
	31-45 years	65	30
	45 years and above	65	29
	Total	220	100
Name of the bank	Basic Bank Limited	37	17
	Brac Bank Limited	36	16
	Islamic Bank Limited	37	17
	Prime Bank Limited	37	17
	NCC Bank Limited	36	16
	DBBL	37	17
	Total	220	100

Table 02 shows that near about 68% of the respondents were males and confirms the fact that the bank employees of that sector are male dominated. The age distribution of respondents as shown in table 02 indicates that the majority of employees 90 (41%) out of a total of 220 were aged between 18-30 years, On the other hand 30% and 29% of the bank employees whose age 31-45 years and 45 years & above of the respondent respectively. For the collection of the data

we have chosen six Private commercial Banks in Bangladesh by using all most equal basis.

VIII. EXPLORATORY FACTOR ANALYSIS

EFA is a widely utilized and broadly applied statistical technique in social science. A total 220 usable survey responses were analyzed in this section. The factor analysis technique has been applied to examine the relationship between different factors in job

satisfaction of bank employees in Bangladesh. The five factors those have found from the rotated factor matrix. Those factors have been discussed in the following paragraph.

Factor-1 (Job Security): This includes four variables like 'our jobs become permanent after certain periods of time', 'my job is highly secured', 'I do not feel vulnerable at my job', and 'the company has faster career growth opportunity' which are the principal factors. So, it provides a basis for conceptualizing of a dimension which may be identified as a job security factor.

Factor-2 (Performance Appraisal): This includes four variables like my organization has a fair system of rewarding employee performance, my company gives promotions fairly, and performance feedback is communicated properly in my company which are the principal factors. So, it provides a basis for conceptualizing of a dimension which may be identified as a performance appraisal factor.

Factor-3 (Relationship): This includes four variables like 'My co-workers respect each other's opinions', and 'I

have a good working relationship with my supervisor' which are the principal factors. So, it provides a basis for conceptualizing of a dimension which may be identified as relating factor.

Factor-4 (Salary & Benefits): This includes four variables like 'my salary has a match with my experience, my salary has a match with my training, skill I received, my salary and payments are made timely' which is the principal factors. So, it provides a basis for conceptualizing of a dimension which may be identified as salary & benefit factor.

Factor-5 (Working Environment): This includes four variables like 'there is no gender discrimination in my company', 'my company does not force me to stay after the office time', and 'the rules and regulations are convenient to me' which are the principal factors. So, it provides a basis for conceptualizing of a dimension which may be identified as working environment factor.

Table 04: Factor Analysis of the job satisfaction of the private commercial bank employees in Bangladesh

	Variables	Factor Loading	Sample Mean	SD	t-value	Alpha	CR	AVE	Q ² Value
Job Security	Permanent after certain periods of time	0.85	0.85	0.04	20.80	0.79	0.86	0.61	0.35
	Secured job	0.76	0.74	0.10	7.91				
	Not feel vulnerable	0.72	0.69	0.13	5.73				
	Faster career growth opportunity	0.78	0.78	0.07	10.93				
Performance Appraisal	Fairly rewarding system	0.71	0.71	0.07	9.58	0.69	0.83	0.62	0.25
	Fairly promotions	0.85	0.85	0.04	21.30				
	Performance feedback	0.79	0.78	0.05	16.08				
Relationship	Respect from the co-workers	0.69	0.68	0.09	8.12	0.62	0.80	0.57	0.20
	Relationship with supervisor	0.66	0.66	0.08	7.96				
	I have a good working relationship with my supervisor	0.89	0.88	0.04	21.66				
Salary & Benefits	My salary has a match with my experience	0.79	0.77	0.08	10.10	0.79	0.87	0.70	0.38
	My salary has a match with my training skill i received my salary has a match with my training skill I received	0.89	0.89	0.04	21.61				
	My salary and payments are made timely	0.83	0.82	0.07	11.53				
Working Environment	Gender discrimination	0.74	0.74	0.07	11.24	0.63	0.80	0.57	0.17
	Stay oblige	0.72	0.70	0.11	6.35				
	Convenient rules and regulations	0.79	0.78	0.07	11.27				

AVE=Average Variance Extracted, C.R=Composite Reliability, Cronbach's alpha, VIF=Multicollinearity Statistic

Note: AVE>0.50 (Fornell & Larcker, 1981); Henseler, Ringle, & Sinkovics, 2009), Composite Reliability>0.70 (Hair et al. 1998), Cronbach's alpha>= 0.60, (Nunnally and Bernstein (1994)), Indicator Reliability>=0.4 (Hulland, 1999), Q² Value>0 (Stone 1974, Geisser's, 1974)

From table 04 also show that all of the T-Statistic are larger than 2.33 at the 1 % level of significance, we can say that the outer model loadings are highly significant. So, our SEM model is accepted for above evidence in this study.

Generally, A global fit measure (GOF) was conducted for path modeling; it is defined as the

geometric mean of average commonality and average R^2 (especially endogenous variables) (Chin, 2010) (see the formula). In this study, GOF value was 0.78 ($R^2 = 0.509$, average AVE = 0.614 for job satisfaction of the bank employee). So, the value of GOF exceeded the largest cutoff value (0.36), and it was indicated that the proposed model of this study had better explaining power than that based on the recommended value of $GOF_{small} = 0.1$, $GOF_{medium} = 0.25$, and $GOF_{large} = 0.36$ (Akter et al., 2011).

$$GOF = \sqrt{AVE \times R^2}$$

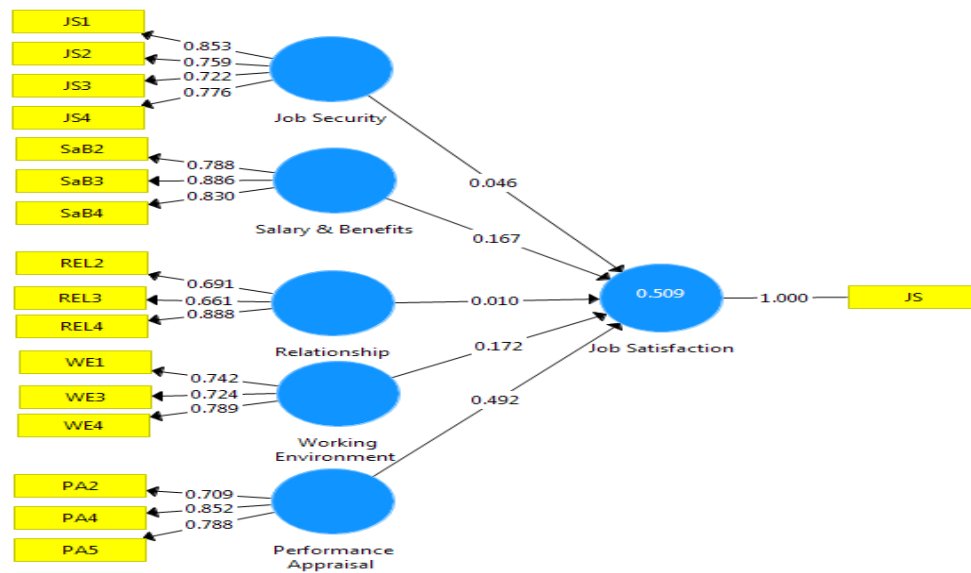


Figure 2: Relative Importance of the human resource practices factors and their Relationship with job satisfaction of bank employees in Bangladesh

IX. RESULTS OF MULTIVARIATE ANALYSIS - PARTIAL LEAST SQUARE (PLS)

A multivariate analysis technique like 'Partial Least Square (PLS)' was used to identify the significant job satisfaction factors from the factors identified through factor analysis. By using SEM, path diagram of job satisfaction of bank employees in Bangladesh suggested that the salary & benefits, performance appraisal have the strongest effect on employee job satisfaction. The hypothesized path relationship among independent variables like salary & benefits, performance appraisal and job satisfaction are positive relationship between them at 1% level of significance. That means if performance appraisal will be increased 1 unit, the job satisfaction of the bank employees will be increased 0.492 and if salary & benefits will be increased 1 unit, the job satisfaction of the bank employees will be increased 0.167. But job security, relationship, and working environment has no significant impact on job satisfaction because the p-value of those factors are higher than 5%. The every values of VIF have

been shown that there is no multicollinearity effect among those factors. This study also suggests that in the banking sector of Bangladesh the policy makers and concerned authorities should focus more on the factors like salary & benefits, performance appraisal. (Figure 3).

Table 05: Summary Results of the Model Constructs

	Original Sample	Sample Mean	SD	T Statistic	P-value	VIF
Job Security-->Job Satisfaction	0.046	0.059	0.087	0.531	0.59	1.386
Performance Appraisal --> Job Satisfaction	0.492	0.479	0.108	4.535	0.00	1.95
Relationship--> Job Satisfaction	0.01	0.015	0.106	0.097	0.92	2.143
Salary & Benefits --> Job Satisfaction	0.167	0.186	0.079	2.113	0.04	1.31
Working Environment--> Job Satisfaction	0.172	0.175	0.108	1.59	0.11	1.788
R ²	0.509					
R ² Adjusted	0.483					

Collinearity Statistic (VIF) The rules of thumb for the VIF is as follows: VIF < 3; no problem, VIF > 3; potential problem, VIF > 5; very likely problem, VIF > 10; definitely problem

X. HYPOTHESIS TESTING

The hypothesis testing was carried out by examining the path coefficients (beta) between latent constructs and their significance. To justify the significance of the path coefficients the bootstrapping method was used with a re-sampling of 500. The R² value of endogenous latent construct illustrates the predictive relevance of the model. Table 03 presents the results and hypothesis testing. The findings show that

the hypotheses H₂ and H₄ were rejected because the value of it is higher than 2.33 at the 1 % level of significance. That means performance appraisal, and salary & benefits have significant impact on job satisfaction, but H₁, H₃, and H₅ were not statistically significant at the 5 % level of significance because the value of it is not higher than 1.96. That means job security; relationship and working environment have no significant impact on job satisfaction of bank employees in Bangladesh.

	Null Hypothesis	Accepted/ Rejected
H ₁	Job Security has no significant impact on Job Satisfaction of bank employees.	Accepted
H ₂	Performance Appraisal has no significant impact on Job Satisfaction of bank employees.	Rejected
H ₃	Relationship has no significant impact on Job Satisfaction of bank employees.	Accepted
H ₄	Salary & Benefits has no significant impact on Job Satisfaction of bank employees.	Rejected
H ₅	Working Environment has no significant impact on Job Satisfaction of bank employees.	Accepted

XI. CONCLUSION

This study focused on the factors that affected job satisfaction of the private commercial bank employees in Bangladesh; the main objective of this study was to identify the influential factors those are: job security, performance appraisal, relationship, salary & benefits, and working environment and their relationships on employee job satisfaction in Banks. Sarker et al. (2014) have suggested that nonfinancial factors like work description, work orientation, unbiased evaluation of work performance, training, job security, efficient and supportive supervision, good working environment those are related to job satisfaction of the bank employees and other factors salary & benefits, employers should concentrate on friends and family related benefits like annual picnic, transportation facilities for employees, daycare facilities, and so on. From the above finding has been said that only three factors like performance appraisal, and salary & benefits actually those related to job satisfaction of bank employees in Bangladesh which are supported by previous work.

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Effect of Nurse Managers' Leadership Styles on Organizational Commitment of Nurses Working at Taif Governmental Hospitals in Kingdom of Saudi Arabia

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Abstract- Leadership is the foundation of organizational commitment and has been recognized in researches to promote organizational commitment, employee job satisfaction and improved individual productivity which in turn lead to organizational success. By using appropriate leadership style, leaders can influence their employees' organizational commitment positively.

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Keywords: *transformational leadership, transactional leadership, organizational commitment.*

GJMBR-A Classification: JEL Code: J59



Strictly as per the compliance and regulations of:



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Results: The present study's findings revealed that most leaders in the two selected hospitals use both transformational and transactional leadership styles from nurses perspectives. The great majority of studied nurses had commitment to their organization, whereas, only small percentage of them didn't have commitment to their organization in the two selected hospitals.

Conclusion: Transformational leadership style was rated higher than transactional leadership style in both hospitals, and there were statistically significant positive correlations between the perceived leadership styles and organizational commitment.

Recommendations: Designing and implementing a comprehensive training program to managers and leaders to encourage behaviors such as trust creation, encouragement of creativity, and induction of a common vision. Such managers can play a key role in the development of organizational commitment of their employees.

Keywords: transformational leadership, transactional leadership, organizational commitment.

1. INTRODUCTION

Leadership has been always a crucial issue and function of management since organizations and companies are permanently in a constant struggle to be increasingly competitive which helps to maximize efficiency and to achieve organizational goals (Keskes, 2014). Nursing leadership is pivotal because nurses represent the most extensive discipline in health care (Marquis & Huston, 2015). Nursing leaders currently face many challenges (new roles, new technology, financial constraints, greater emphasis on participation, cultural diversity, and education). In every health care institution, the leadership must act to encourage effecting changes and achieving high standards of the patient care (Sullivan & Garland, 2010). Huber (2014) defined leadership as the process of working with individuals, groups, and other resources in order to achieve the objectives of the organization (Lorber et al., 2016). Leadership style is the most prevalent factors that influence employees' attitudes and behaviors including organizational commitment (Alkahtani, 2016). It is the approach of providing direction, implementing plans, and motivating people (Northouse, 2015).

Leaders can influence the behavior of their followers through the use of different styles, or approaches, to manage others. For the past three decades, a pair of predominant leadership styles (transactional and transformational leadership) has received a significant amount of attention (Keskes, 2014). Transformational leadership is a process in which "leaders and followers raise one another to higher levels of motivation and morality". This motivation is supposed to stimulate people to accomplish beyond expectancy by generating belongingness in achieving the vision (Foon, 2016). Transformational leadership embraced the assumption that people have immense potential and can be successful if they are given the vision and support from highly engaging, positive and inspiring leaders (Gates, 2009). Through motivation, a change process happens and subordinates become encouraged and

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are enthusiastic in achieving organizational goals and objectives (Foon, 2016).

From another point of view, transformational leadership is generally defined as a process whereby leaders take conscious action to develop followers into leaders, exhibit behaviors that elicit trust, display self-sacrificial perspectives to build commitment and influence, and demonstrate a moral compass towards mission and purpose (Porter, 2015). Transformational leaders are often highly visible and known for their passion and energy in all aspects of their work. They spend most of their time communicating with others and looking for initiatives that add value to their teams' future. Transformational leaders motivate and empower their followers, often transcending short-term goals by focusing on higher order intrinsic needs (Kuria et al., 2016). In this leadership style, the leaders tend to place followers' needs over their own needs. Transformational leaders influence the beliefs and attitudes of followers to align with theirs and then direct followers towards the attainment of greater organizational success (Alshahrani and Baig, 2016).

Transformational leadership can be divided into four components, which are idealized influence, Individualized Consideration, Inspirational Motivation and Intellectual Stimulation. Idealized Influence is the behavior that encourages the followers to use their leaders as role models. Idealized influence leaders have high moral and ethical values and are able to provide their followers with a sense of vision and mission. In most situations, followers greatly respect the idealized influence leader (Northouse, 2015). Individualized Consideration is shown by the transformational leader by creating a supportive climate, listening to their employees, and acts as a coach and mentor which the leaders show consideration for their employees' needs. Leaders pay close attention to individual differences and treat their employees in the most caring way. They also help individuals to achieve goals and personal development. This type of leaders also uses delegation to get their employee to grow through personal challenges (Alkahtani, 2016).

Inspirational Motivation is about raising the consciousness of the employees by motivating and inspiring them to demonstrate commitment to the vision and mission of the group in the organization. The inspirational motivational leaders engage in clearly communicating high expectations to followers and increase team spirit and enthusiasm (Northouse, 2015). Intellectual Stimulation is demonstrated by the leaders when they support their employees to be creative and innovative and to try new approaches and challenge their own beliefs and values. This type of leaders promotes problem solving to find creative solutions (Alkahtani, 2016).

Transactional leadership which is also known as associate leadership requires establishment of relations

between the leader and those employees who work under the leader supervision. These employees will receive their desired rewards in return for implementation of their missions (Ahmadi et al., 2012). Transactional leadership can be described as "keeping the ship afloat." Transactional leaders use disciplinary power and an array of incentives to motivate employees to perform at their best. The term "transactional" refers to the fact that this type of leader essentially motivates subordinates by exchanging rewards for performance. A transactional leader generally does not look ahead in strategically guiding an organization to a position of market leadership; instead, these managers are solely concerned with making sure everything flows smoothly today (Ingram, 2016).

Transactional leadership refers to a dynamic exchange between leaders and their subordinates, in which the leader establishes specific goals, monitors progress, and identifies rewards that can be expected upon goal achievement. It involves an exchange process between the leader and the followers, intended to increase followers' compliance to the leader and to the organizational rules (Keskes, 2014). The transactional leadership is based on the exchange process that involves fulfilling contractual obligations, setting objectives and monitoring and controlling outcomes. This leadership style is made up of three main factors: contingent reward and management by exception (active) and management by exception (passive) (Foon, 2016).

Contingent Reward Managers who use the contingent reward leadership show the standards, and encourage their employees to perform well because the leaders will let their employees know the rewards they will receive if their performance level is high. Subordinates are promised rewards for good performance but if the performance is bad they will receive the punishment. Management by Exception (Active) occurs when leaders make corrective criticisms or use negative reinforcement. This leadership behavior monitors employees closely in order to identify mistakes and errors. Leaders with Management-by-Exception "active" behaviors are characterized as monitoring followers' performances and taking corrective action if deviations from the set standards occur. These leaders enforce rules to avoid mistakes (Alkahtani, 2016).

Management by Exception (Passive), in this leadership style, leaders use Management-by-Exception (passive), only intervene when goals have not been met or a problem arises. This leader with a "passive" behavior would not get involved until problems become serious. The Management-by-Exception (passive) leaders wait to take action until mistakes are brought to their attention (Northouse, 2015). Transactional leadership concerns the power to perform certain tasks and reward or punish for employees' performance. It gives the opportunity to leaders to lead the employees

and they agree to follow their leaders to accomplish the goals. Power is given to the leaders to evaluate, train, correct and handle the employees when productivity is below the expectation level and reward appropriately when the expected outcome is reached (Alkahtani, 2016).

Abualrub and Alghamdi (2012) examined the impact of leadership styles of nurse managers on Saudi nurses' job satisfaction and intention to stay on the job. The results indicated that Saudi nurses perceived their managers as transformational rather than transactional leaders. Another study conducted by Malloy and Penprase (2010) suggested that leaders using the components of transformational leadership more likely contribute to a positive work environment, increased job satisfaction, commitment and motivation.

Organizational commitment is a common phenomenon which has been extensively addressed by many researchers worldwide due to its importance to the organization (Alkahtani, 2016). In the meantime, over the past two decades, organizational commitment was the dominant job attitude that has been the center of attention of researchers and the subject of so many meta-analyses (Haghighi et al., 2016). Today, healthcare organizations are challenged by the lack of commitment from nurses and doctors due to their choices to leave the organization (Fabiane and Kachchhap, 2016). Committed employees are expected to perform at a greater level than their uncommitted counterparts. The lack of commitment among employees of an organization results in interruptions in normal operations, loss of efficiency and increase customer dissatisfaction while high levels of commitment to the organization are likely to reduce staff absenteeism, and increase levels of job performance (Soha et al., 2016).

Commitment is defined as the psychological bond that is characterized by the members' feeling of attachment, obligation, and loyalty to a given organization. Commitment also describes the level of employees' acceptance of the organization's goals and the willingness they have to work towards these goals (Manetje and Martins, 2009 & Fabiane and Kachchhap, 2016). Organizational commitment is categorized into three components; affective, continuance and normative commitments. Affective commitment concerns the employee's emotional attachment to, identification with and involvement in the organization (Kimura, 2013). Continuance commitment, on the other hand, refers to employees' assessment of whether the costs of leaving the organization are greater than the costs of staying. Employees who perceive that the costs of leaving the organization are greater than the costs of staying will remain with the organization (Rego et al., 2016). Normative commitment refers to employees' feelings of responsibility to the organization. Employees with high levels of normative commitment stay with the

organization because they feel that they have to (Alkahtani, 2016 and Sow et al., 2016).

In arguing for this framework, Allen and Meyer (1997) contended that affective, continuance, and normative commitment were components rather than types because employees could have varying degrees of all three. They exemplified the three types of commitment by saying that one employee might feel both a strong attachment to an organization and a sense of responsibility to remain. A second employee might enjoy working for the organization but also recognize that leaving would be very difficult from an economic perspective. Finally, a third employee might experience a considerable degree of desire, need, and responsibility to remain with the current employer (Alkahtani, 2016).

Nurses are the backbone of medical care, hence the nursing leaders should build and maintain a healthy work environment that motivates and supports the nurses to reduce nurses turnover and increase organizational commitment. It has been found that the nurses prefer to work in an environment which promotes social relationship and encourages participation in decision-making (Alshahrani and Baig, 2016). By implementing transformational leadership styles, subordinates feel empowered leading to organizational commitment and solving of employee morale problems which in turn lead to job satisfaction (Foon, 2016).

Over the years, there has been increasing interest in the relationship between leadership and organizational commitment. In a study of Kenyan and US financial firms, Walumbwa et al., (2005) found that transformational leadership not only had a positive effect on organizational commitment but on job satisfaction as well. Transformational leaders influence followers' organizational commitment by encouraging followers to think critically by using novel approaches, involving followers in decision-making processes, inspiring loyalty, while recognizing and appreciating the different needs of each follower to develop his or her personal potential (Keskes, 2014). Lee (2004) found out that transformational leadership correlates significantly with organizational commitment with samples of research and development professional in Singapore. Contrary, transactional leadership does not have significant relationship with organizational commitment.

II. SIGNIFICANCE OF THE STUDY

In the recent years organizations have gone through dramatic changes, including flatter and looser structures, downsizing, and horizontal approaches to information flow, these changes are due to rapid technological developments, global competition, and the changing nature of the workforce that triggered by interventions such as total quality management and business process reengineering. Leadership is regarded

as a critical factor in the initiation and implementation of the transformations in the organizations. The leadership should be broadened if it wants to engender a positive impact on individuals, teams, and organizations (Raja & Alanichamy, 2011).

Healthcare organizations are systems where human resources are the most important assets for the delivery of quality healthcare; nursing is the largest workforce within the healthcare organization. They are the front line healthcare providers who spend more time with patients than any other healthcare professional. Therefore achieving optimal healthcare delivery is difficult, if not impossible without the efforts and commitment of staff nurses. Nursing leadership has a significant impact on creating practice environments that support and motivate staff nurses to provide the highest level of care to healthcare consumers (Fugate, 2014). Therefore, the current study will enhance our understanding of the relationship between leadership styles and organizational commitment that affect work behaviors and attitudes of nurses which would ultimately be linked with the achievement of organizational goals.

a) *Aim of the Study*

The main aim of the present study was to: Explore and describe nurse managers' leadership styles and its effect on nurses' organizational commitment at Taif governmental hospitals in Kingdom of Saudi Arabia.

b) *Research questions*

1. What is the nurse managers' leadership style as perceived by their subordinates?
2. What is nurses' organizational commitment?
3. What is the correlation between nurse managers' leadership styles and nurses' organizational commitment?

III. SUBJECTS AND METHODS

a) *Research design*

Non-experimental cross sectional correlational study for exploring and describing nurse managers' leadership styles and its effect on nurses' organizational commitment at Taif governmental hospitals in Kingdom of Saudi Arabia was conducted.

b) *Settings*

The study was conducted in two different hospitals (King Faisal Specialized Hospital {KFSH} & King Abdul-Aziz Specialized Hospital {KASH}).

c) *Subjects of the study*

A random sample of 570 nurses worked in the previously mentioned settings (King Faisal Specialized Hospital {KFSH} & King Abdul-Aziz Specialized Hospital {KASH}) were selected.

d) *Inclusion criteria*

Staff nurses who have at least one year of experience and working at study settings, and as well as agreed to participate in this study.

e) *Instrumentation*

In order to fulfill the aim of the study, three modified questionnaires were used to measure the variables in this study from nurses' point of view, which include:

1. *Assessment Sheet*: This sheet was designed by the researchers to collect the socio- demographic data (such as; age, gender, qualification, total years of experiences, hospital, nationality and marital status).
2. *Leadership Style Questionnaire*: This tool was used to measure transactional and transformational leadership styles from nurses' point of view. It was developed by Vera and Crossan, (2004). It is modified and translated into Arabic by the researchers. The questionnaire included 18 statements concerning transformational and transactional leadership styles. Twelve statements concerning transformational leadership style and six statements measuring transactional leadership style. Each item was measured on a 5- point Likert scale. The possible responses ranged from 1 (strongly disagree) to 5 (strongly agree) on all items. The higher the scores, the higher the leadership is.
3. *Organization Commitment Questionnaire*: This is a self-reporting 18 items scale developed by Meyer (2004) used to measure nurses' commitment toward their organizations. It included statements reflecting nurses' perception of three types of commitment namely; affective commitment (6 statements), continuance commitment (6 statements); and normative commitment (6 statements). The responses were made on a 5 point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The higher the scores, the higher the commitment is. There were four items on the commitment scales had been worded such that strong agreement actually reflects a lower level of commitment. These are referred to as "reverse-keyed" items (identified by "R" after the statement).

f) *Pilot study*

A pilot study was performed on twenty nurses (not included in the full-scale study) to test the practicability and applicability of the study tool, identify any difficulties, estimate the time needed to fill in the questionnaire. Based on the results of the pilot study, the necessary modification and clarification of some questions were done. Validity and reliability of the study tool was tested using Cronbach's coefficient alpha (0.84).

IV. METHOD OF DATA COLLECTION

Approval of institutional review board (IRB) at the selected hospitals was obtained. After that, once the subjects were asked to sign the designed consent form, then the researchers gave the questionnaire for filling it out, each participant was spent 20-30 minutes to complete the questionnaire. The researcher told the participants that all information gathered will be used only for the purpose of research, and results of the study will be published in aggregates. The data collection phase of the study was carried out in three months from 1/10/2016 to 30/12/2016.

a) *Ethics and human rights*

An informed consent was obtained from all the participants before collecting any data. Explanation of the study aim in a simple and clear manner was done to each participant. All data was considered confidential. Participants were informed about their rights to withdraw from the study at any time without giving any reason.

b) *Data Analysis Plan*

Data were revised, coded, entered, analyzed and tabulated using SPSS version 19. Both descriptive statistics (frequency, percentage, mean and standard deviation) and inferential statistics (Pearson correlation and chi-square tests) were used according to type of variables. P value less than 0.05 was considered significant.

c) *Limitation of the study*

The most remarkable limitation of the present study was that all data in this study was obtained through cross-sectional, self-report surveys, which could lead to common method variance between predictor variables and outcome variables. Therefore, it is suggested that these results be used cautiously.

V. RESULTS

The current challenges facing healthcare systems, in relation to the shortage of health professionals, necessitates managers and leaders to learn from different leadership styles and staff empowerment strategies, so as to create a work environment that encourages nursing staff commitment to patients and their organization. This study intends to explore and describe nurse managers' leadership styles and its effect on nurses' organizational commitment at Taif governmental hospitals in Kingdom of Saudi Arabia. Figure 1 illustrated distribution of studied nurses by type of hospital. (51.6%) of participant nurses, were from King Faisal hospital while (48.4%) from King Abdul Aziz hospital.

Table (1: A and B) demonstrated socio-demographic characteristics of participant nurses, the mean age of participant nurses were (28.7 ± 2.9 and 30.1 ± 5.2 years) in King Abdul Aziz and King Faisal

hospital respectively and most of them (72.6%) were female. Regarding occupation (82.8%) of participant nurses were staff nurses while (17.2%) of them were nurse managers. The mean years of experience of participant nurses, were (7.2 ± 4.8 and 6.0 ± 2.1) in King Faisal hospital and King Abdul Aziz respectively. One fifth (20.4 %) of participant nurses had a diploma degree, while (71.9%) of them were bachelor degree. Above half of participant nurses (51.2 %) were Non-Saudi and married (56.8%). There is statistically significant difference between the two hospitals regarding all socio- demographic characteristics.

Table 2 showed leadership styles of nurse managers distributed by type of hospital. As noticed from the table, most of participant nurses (74.4%) perceived their leaders as transformational leaders in both hospitals and the difference between the two hospitals were statistically significant, $P=0.000$. Regarding transactional leadership style, (65.6%) of participant nurses perceived their leaders as transactional leaders in both hospitals and there is no statistically significant difference between the two hospitals $P=0.10$.

As shown in the table 3, nurses' affective organizational commitment, the majority of them (78.6%) had affective commitment to their organization, while nearly about one fifth of them (21.4%) didn't have commitment to their organization in both hospitals. Moreover, affective commitment was higher in King Faisal hospital than King Abdul Aziz hospital and differences between them were statistically significant, $P=0.001$.

Continuance organizational commitment of nurses is illustrated in table 4. It is clear that the highest percentage (84.2%) of participant nurses had continuance commitment to their organization and about (15.8%) of them didn't have in both hospitals. Regarding hospitals, continuance commitment was higher in King Faisal hospital (89.8%) compared to King Abdul Aziz hospital (78.3%) and the differences between them were statistically significant, $P=0.000$.

Table 5 represented nurses' normative organizational commitment. (71.6%) of participant nurses had normative commitment to their organization, while only (28.4%) of them didn't have normative commitment to their organization in both hospitals. Concerning hospital, normative commitment was higher in King Abdul Aziz than King Faisal hospital and there were statistically significant differences between the two hospitals $P=0.000$.

Figure 2 showed nurses' total organizational commitment distributed by types of hospital. As evident from this figure, the great majority (87.1%) of participant nurses had commitment to their organization. Moreover, only (12.9%) didn't have commitment to their organization in King Faisal hospital. On the other hand, in King Abdul Aziz hospital, the majority (76.8%) of

participant nurses had commitment to their organization. Meanwhile, nearly about one fourth (23.2 %) of them didn't have commitment to their organization and differences between the two hospitals were statistically significant, $P=0.001$.

Transformational leadership styles and its effect on nurses' organizational commitment in the two studied hospital are displayed in table 6. There were statistically significant positive correlation between transformational leadership style and organizational commitment in each hospital (King Abdul Aziz and King Faisal hospitals) and a positive correlation in the comparison of two hospitals, $P=0.000$.

Lastly, table 7 revealed transactional leadership style and its effect on nurses' organizational commitment in the two studied hospital. There were positive correlation between transactional leadership style and organizational commitment in King Abdul Aziz hospital. On the other hand, there were statistically significant positive correlation between transactional leadership style and organizational commitment in King Faisal hospital. For comparison between the two hospitals, also there were statistically significant positive correlation between transactional leadership style and organizational commitment, $P=0.03$.

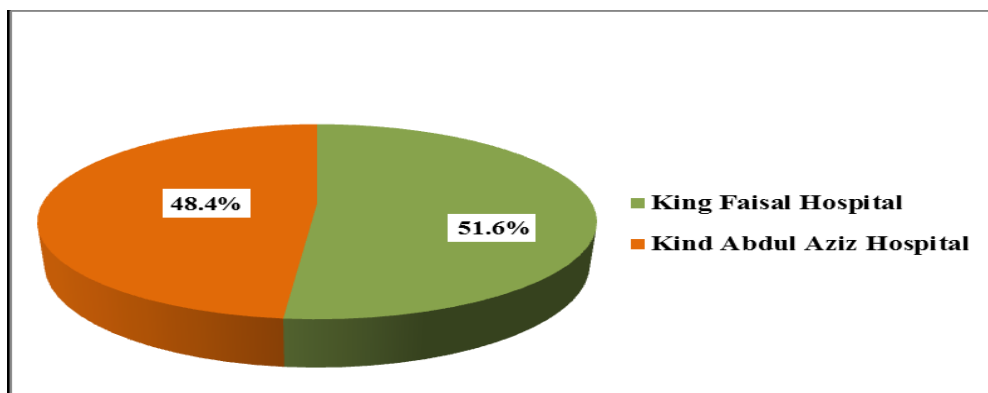


Figure 1: Distribution of Studied Nurses by Type of Hospital N= 570.

Table 1 (A): Socio- demographic Characteristics of Participant Nurses Distributed by Type of Hospital (N=570).

Socio- demographic data		Hospitals				Total		P value
		King Abdul Aziz Hospital		King Faisal Hospital				
		N0.	%	N0.	%	N0.	%	
Age groups of studied nurses	20 - 30 years	228	82.6%	206	70.1%	434	76.1%	X2=17.4, P=0.000 HS
	31 - 40 years	44	15.9%	66	22.4%	110	19.3%	
	41 - 50 years	4	1.4%	22	7.5%	26	4.6%	
	Mean ± SD	28.7±2.9 years		30.1±5.2				t=3.8, P=0.000 HS
Gender	Male	30	10.9%	126	42.9%	156	27.4%	X2=73.7, P=0.000 HS
	Female	246	89.1%	168	57.1%	414	72.6%	
Occupation	Staff nurse	210	76.1%	262	89.1%	472	82.8%	X2=16.9, P=0.000 HS
	Nurse manager	66	23.9%	32	10.9%	98	17.2%	
Experience groups of nurses' participants	<=5 years	126	45.7%	110	37.4%	236	41.4%	X2=9.5, P=0.008 Sig
	6 - 10 years	136	49.3%	150	51.0%	286	50.2%	
	11 - 25 years	14	5.1%	34	11.6%	48	8.4%	
	Mean ± SD	6.0±2.4 years		7.2±4.8years				t=3.6, P=0.000HS
Education	Diploma	20	7.2%	96	32.7%	116	20.4%	X2=59, P=0.000 H S
	Bachelor	236	85.5%	174	59.2%	410	71.9%	
	Master	20	7.2%	24	8.2%	44	7.7%	

Table 1 (B): Socio- demographic Characteristics of Participant Nurses Distributed by Type of Hospital (N=570).

Socio -demographic data		Hospitals				Total		P value
		King Abdul Aziz Hospital		King Faisal Hospital				
		N0.	%	N0.	%	N0.	%	
Nationality	Saudi	154	55.8%	124	42.2%	278	48.8%	X2=10.6, P=0.001 Sig
	Non Saudi	122	44.2%	170	57.8%	292	51.2%	
Marital Status	Married	180	65.2%	144	49.0%	324	56.8%	X2=15.3, P=0.000 HS
	Single	96	34.8%	150	51.0%	246	43.2%	
Total		276	100.0%	294	100.0%	570	100.0%	

Table 2: Leadership Styles of Nurse Managers Distributed by Type of Hospital (N=570).

Leadership Styles	Hospitals				Total		P value
	King Abdul Aziz Hospital		King Faisal Hospital		N0.	%	
	N0.	%	N0.	%	N0.	%	
Non transformational leadership style (12-35)	90	32.6%	56	19%	146	25.6%	X ² =13.7, P=0.000 HS
Transformational leadership style (36 -60)	186	67.4%	238	81%	424	74.4%	
Non transactional leadership style (6 -17)	104	37.7%	92	31.3%	196	34.4%	X ² =2.6, P=0.10 NS
Transactional leadership style (18 -30)	172	62.3%	202	68.7%	374	65.6%	
Total	276	100%	294	100%	570	100%	

Table 3: Nurses' Affective Organizational Commitment Distributed by Type of Hospital (N=570).

Affective Commitment	Hospitals				Total		P value
	King Abdul Aziz Hospital		King Faisal Hospital		N0.	%	
	N0.	%	N0.	%	N0.	%	
Non affective commitment (6-17)	76	27.5%	46	15.6%	122	21.4%	X ² =11.9, P=0.001 Sig.
Affective commitment (18 - 30)	200	72.5%	248	84.4%	448	78.6%	
Total	276	100.0%	294	100.0%	570	100.0%	

Table 4: Nurses' Continuance Organizational Commitment Distributed by Type of Hospital (N=570).

Continuance Commitment	Hospitals				Total		P value
	King Abdul Aziz Hospital		King Faisal Hospital		N0.	%	
	N0.	%	N0.	%	N0.	%	
Non Continuance Commitment (6-17)	60	21.7%	30	10.2%	90	15.8%	X ² =14.2, P=0.000 HS
Continuance Commitment (18-30)	216	78.3%	264	89.8%	480	84.2%	
Total	276	100.0%	294	100.0%	570	100.0%	

Table 5: Nurses' Normative Organizational Commitment Distributed by Type of Hospital (N=570).

Normative commitment	Hospitals				Total		P value
	King Abdul Aziz Hospital		King Faisal Hospital		N0.	%	
	N0.	%	N0.	%	N0.	%	
Non normative Commitment (6-17)	64	23.2%	98	33.3%	162	28.4%	X ² =7.2, P=0.001 Sig.
Normative Commitment (18-30)	212	76.8%	196	66.7%	408	71.6%	
Total	276	100.0%	294	100.0%	570	100.0%	

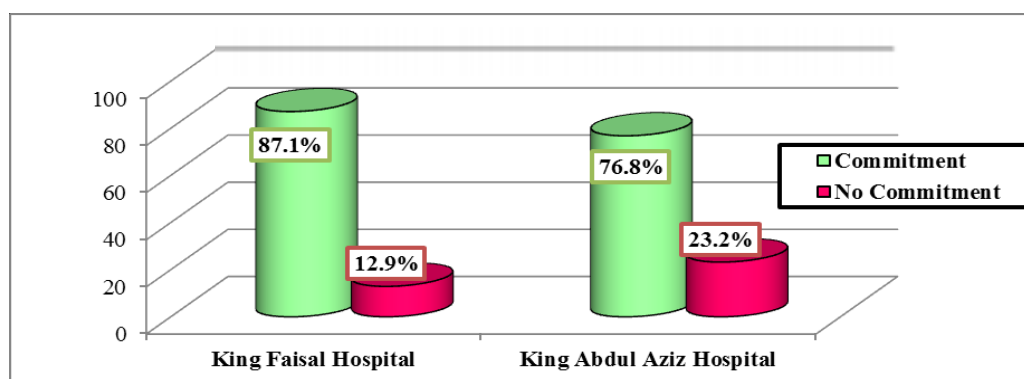
*Figure 2:* Nurses' Total Organizational Commitment Distributed by Type of Hospital (N=570).

Table 6: Transformational Leadership Styles and its Effect on Nurses' Organizational Commitment in the Two Studied Hospitals (N=570).

Transformational Leadership Style	Hospitals											
	King Abdul Aziz Hospital						King Faisal Hospital					
	Commitment				Total Score		Commitment				Total Score	
	No commitment (18 -54)		Commitment (55 - 90)		Total		No commitment (18 - 54)		Commitment (55 - 90)		Total	
	N0.	%	N0.	%	N0.	%	N0.	%	N0.	%	N0.	%
Non transformational leadership style (12-35)	64	71.1%	26	28.9%	90	100%	32	57.1%	24	42.9%	56	100%
Transformational leadership style (36-60)	0	0%	186	100%	186	100%	6	2.5%	232	97.5%	238	100%
Total	64	23.2%	212	76.8%	276	100%	38	12.9%	256	87.1%	294	100%

For King Abdul Aziz hospital: $X^2 = 172.0$, $P=0.000$ High Significant.

For King Faisal hospital: $X^2 = 120.0$, $P=0.000$ High Significant.

For comparison between King Abdul Aziz and King Faisal hospitals: $X^2=18.2$, $P=0.000$ High Significant.

Table 7: Transactional Leadership Style and its Effect on Nurses' Organizational Commitment in the Two Studied Hospitals (N=570).

Transactional Leadership Style	Hospitals											
	King Abdul Aziz Hospital						King Faisal Hospital					
	Commitment total score				Total	Commitment total score				Total		
	No commitment (18 - 54)		Commitment (55 - 90)			No commitment (18 - 54)		Commitment (55 - 90)				
	N0.	%	N0.	%		N0.	%	N0.	%			
Non transactional leadership style (6-17)	18	17.3%	86	82.7%	104	100%	2	2.2%	90	97.8%	92	100%
Transactional leadership style (18-30)	46	26.7%	126	73.3%	172	100%	36	17.8%	166	82.2%	202	100%
Total	64	23.2%	212	76.8%	276	100%	38	12.9%	256	87.1%	294	100%

For King Abdul Aziz hospital: $X^2 = 3.2$, $P=0.07$ Not Significant.

For King Faisal hospital: $X^2 = 13.8$, $P=0.000$ High Significant.

For comparison between King Abdul Aziz and King Faisal hospitals: $X^2=6.5$, $P=0.03$ Significant.

VI. DISCUSSION

As a priority, the role of the nurse manager, in continually and effectively empowering staff in the care process, is to ensure a work environment and culture that encourages and sustains quality of healthcare and patient safety. Effective leadership comprises enabling ordinary people to produce extraordinary performance in face of challenge and change, and maintenance of constant performance and benefits. Furthermore, leadership in healthcare organizations is considered an important element for assuring quality health care services, patient satisfaction, and employee performance (Aboshaiqah et al., 2014). However, the relationship between leadership style and employee commitment has not been investigated enough in Saudi

Arabian health care context. This cross-sectional descriptive study included 570 nurses, with the aim of exploring and describing nurse managers' leadership styles and its effect on nurses' organizational commitment at Taif governmental hospitals in Kingdom of Saudi Arabia tried to.

The present study's findings revealed that transformational leadership style was rated higher than transactional leadership styles in both hospitals, and there were statistically significant positive correlations between the perceived transformational and transactional leadership styles from nurses' point of view. This result was consistent with Omer (2005) who reported that the transformational leadership style has been ranked higher by the nurses compared to transactional leadership style, and there were significant

correlations between the perceived leadership style and organization outcomes. Moreover, this finding was congruent with Moussa et al., (2016) who revealed that Saudi nurses perceived their managers as transformational rather than transactional leaders. The results further showed that transformational leadership was associated with job satisfaction. Transactional leadership on the other hand was found to be associated with job dissatisfaction. Also, the result suggested that leaders using the components of transformational leadership more likely contribute to a positive work environment, increased job satisfaction, commitment and motivation.

Likewise, Ahmad et al., (2013) mentioned that transformational leadership have higher mean compared to transactional leadership which means that transformational leadership style is more acceptable for nurses compared to transactional leadership style. In addition, the result of this study revealed that transformational leadership style is more effective than transactional leadership style in producing organizational commitment. This result was supported by Ahmad et al., (2015) who found that transformational leadership style is more valuable than transactional, $\beta=0.6381$, $t\text{-value}=10.874$ and $p\text{-value}<0.01$. It is also evident from the finding that the relationship between transactional leadership style and organizational commitment is positive, but less effective than transformational leadership style on organizational commitment in public Tertiary Institutions in Pakistan.

Furthermore, Limsila and Ogunlana (2007) found that the leadership style mostly adopted and proving to be most suitable for that people is the transformational leadership. Meanwhile, the result was in the same line with Abualrub and Alghamdi (2012) who stated that Saudi nurses perceived their managers as transformational rather than transactional leaders. The results further showed that transformational leadership was associated with job satisfaction. Transactional leadership on the other hand was found to be associated with job dissatisfaction. Nurses who were satisfied with their jobs intended to stay longer. In addition, Alshahrani and Baig (2016) indicated that nurses working under leaders with higher transformational style of leadership had more job satisfaction compared to nurses working under leaders with higher scores on transactional style of leadership. Organizational outcomes were better with transformational style of leadership. Also, it is found that transformational leadership is playing a positive role in Pakistani companies and employees in those organizations where transformational leaders seem to be more satisfied with their jobs than those of transactional leadership (Mahmood, 2015).

Moreover, Jain and Duggal (2015) reported a strong and positive relationship between transformational leadership and organizational

commitment. Conversely, these results were in contrast with Alshahrani and Baig (2016) who mentioned that most of the head nurses demonstrated transactional leadership style compared to the transformational style of leadership, also, the result was reinforced by the findings of previous studies (Bass and Avolio 2004). Likewise, the findings of this study were on contrary with Lorber et al., (2016) who revealed that leaders most widely use the transactional leadership style. They also identified statistically significant differences in the assessment of the transactional leadership style between leaders and other employees in nursing.

Leadership is a very important variable which enhances organizational commitment of the employees (Aabdeen et al., 2016). Effective leaders should engage in both transformational and transactional behaviors (Keskes, 2014). The results of this study demonstrated that, there were a statistically significant positive correlation between both (transactional and transformational) leadership styles and organizational commitment. These findings were similar with Dariush et al., (2016) who stated that there is a positive relationship between transformational leadership style consisting of the creation of the trust, induction of a common vision, encouragement of creation and emphasis on progress, and organizational commitment. Also, there has often been a significant relationship between leadership styles and a variety of organizational commitments. In accordance with the study result, Rehman et al., (2012) showed that both transformational and transactional leadership have positive relationship with organizational commitment. The second important finding is that transformational leadership is used mostly than transactional leadership.

Likewise, Njoroge, et al.,(2015) conducted an empirical study on 343 respondents of technical institution, Kenya to determine the effect of transformational leadership style on organizational commitment as moderated by employee participation. The result revealed that transformational leadership is a significant predictor of affective, continuance and normative commitment. In addition, Hill et al., (2012) found that there was a positive relationship between leader's behavior and employees' commitment. In agreement with the findings of other studies, Aghashahi, et al., (2013) examined the statistical relationship between leadership styles and organizational commitment components and found a positive direct relationship of transformational leadership style with affective and normative commitment in the context of service industry.

Moreover, these results were congruent with Marmaya et al., (2011) who showed that transformational and transactional leadership have positive relationship with employees' organizational commitment while employees of Malaysian organization are more influenced by transformational than

transactional. Also, the results were in the same line with Asiri et al., (2016) who revealed that transformational, transactional and laissez-faire styles positively affect commitment levels, with the transformational style having a marginal effect. In the same context, Lee (2010) asserted that transformational leadership and transactional leadership both have a positive and significant effect on organizational commitment. Moreover, organizational commitment will significantly and positively affect to job performance. Also, Ramezaninezhad et al., (2011) pointed out that transformational and transactional leadership styles have significant positive effects on the organizational commitment of school sports teachers. Similar findings were reported by Lotfi et al., (2012), when they found that there is positive relationship between transformational and transactional leadership styles and organizational commitment; the only difference was that their study was concerned with faculty members.

In addition, these finding was consistent with Othman et al., (2013) who concluded that there is a positive correlation between leadership styles and organizational commitment. Researchers contended that leaders can be both transformational and transactional and that leader's actions within organization contribute significantly to employee's organizational commitment. The finding was also congruent with Rao and Gorfie (2017) who indicated that transformational and transactional leadership styles are positively and significantly correlated with organizational commitment. However, the correlation among these constructs is very weak; indicating that all the components of transformational leadership, and transactional leadership could not as such strongly promote the increment of organizational commitment of faculties. The result showed that transformational leadership style explained the variance on organizational commitment better than transactional and laissez faire leadership behaviors demonstrated by heads and deans.

In the same line, the results from this study were supported by Lee (2004) who found out that transformational leadership correlates significantly with organizational commitment with samples of research and development professional in Singapore. Likewise, Porter (2015) reported that transformational leadership was significantly correlated with organizational commitment. In this respect, Stacey (2007) also drew the conclusion that both transformational and transactional leadership styles have positive effects on the affective and normative commitments. Moreover, Hayward et al., (2004) noted that transformational leadership has moderate positive correlation with affective commitment. In addition, their result reveals that transformational leadership style is likely to generate commitment from subordinates while transactional and laissez-faire are not. Meanwhile, Dargahi et al., (2017)

pointed out that there was a positive relationship between spiritual leadership with organizational commitment ($P=0.000$).

Likewise, Lai et al., (2014) probed the relationship between school teacher commitment and principle leadership styles in Perak, Malaysia. The result found that the relationship between commitment and transformational leadership style is significant. Another research conducted by Shin (2013) also investigated the association between organizational outcome, organizational commitment and leadership style in fire department. The findings showed that both styles of leadership (transformational and transactional leadership) have significant relationship with organizational commitment. Moreover, Chiun et al., (2009) highlighted that both styles of leadership (transformational and transactional) have effect on organizational commitment. However, transactional leadership style helps in some positions but less effective than transformational leadership style.

In addition, the result was similar with Ahmad et al., (2015) who stated that the relation between transformational leadership style and organizational commitment is significant. This finding is consistent with results of previous research (Cemaloglu, et al., 2012). The finding also revealed that the relationship between transactional leadership and organizational commitment is significant. The finding is also supported by the previous researches results (Yavirach, 2012 and Madanipour, 2013).

In contradiction with the present study' findings, Lee (2004) pointed out that transactional leadership does not have significant relationship with organizational commitment. Moreover, Hayward et al., (2004) indicated that no correlation was found between transactional leadership and affective, normative and continuance commitment. However, disagreement arises as Epitropaki and Martin (2005) and Wu (2009) declared that transactional leadership is more effective than transformational leadership style to achieve organizational goals and enhance employee commitment. Similarly, Marmaya et al., (2011) also argued that the relationship between employee commitment and transactional leadership is more significant than transformational leadership style.

Finally, and away from the strong emphasis on transformational leadership style and organizational commitment, and the weak emphasis on transactional leadership style, one positive thing was certain from the present study' findings. The majority of participant nurses appreciated the importance of leadership styles of nurse managers to produce organizational commitment, improve and upgrade the effectiveness of the delivered services. Nursing leaders need to utilize a leadership style that best suit the environment and their subordinates. The leader should be able to recognize and analyze their subordinates as well as the

environment where they worked. Leaders' behavior is reflected through their employees in the care they give to their patients each day, regardless of the leadership style used. Also, healthcare organizations need nursing leaders who can improve nursing care, are an advocate for the nursing profession, and have a positive effect on health care.

VII. CONCLUSION

Generally, nurses working under transformational and transactional leaders tend to be more loyal to their organizations. The present study's findings revealed that transformational leadership style was rated higher than transactional leadership style in both hospitals, and there were statistically significant positive correlations between the perceived leadership styles and organizational commitment. The great majority of studied nurses had commitment to their organization. Moreover, only small percentage of them didn't have commitment to their organization. Managers should use more principles of these styles of leadership to increase the level of organizational commitment of their employees.

VIII. RECOMMENDATIONS

In the light of study findings, the following recommendations are proposed:

1. Designing and implementing a comprehensive training program to managers and leaders to encourage behaviors such as trust creation, induction of a common vision, encouragement of creativity, emphasis on personal development, and achieving organizational and individual achievements and benefits. Such managers can play a key role in the development of organizational commitment of their employees.
2. Nursing leaders in hospitals can enhance the nursing work environment by practicing appropriate leadership styles and empowering strategies, including greater participation of nursing staff in the decision making process. Ultimately, more effective nursing management should result in improved nursing staff retention, job satisfaction, and work commitment.
3. Replication of this study in different health care sectors with other healthcare professionals and in critical care units will be beneficial, variables such as empowerment, job satisfaction, turnover, and retention can be considered in future research to increase organizational commitment of employees.

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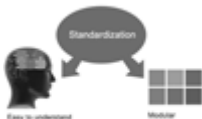
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The introduction will be compiled from reference matter and will reflect the design processes or outline of basis that direct you to make study. As you will carry out the process of study, the method and process section will be constructed as like that. The result segment will show related statistics in nearly sequential order and will direct the reviewers next to the similar intellectual paths throughout the data that you took to carry out your study. The discussion section will provide understanding of the data and projections as to the implication of the results. The use of good quality references all through the paper will give the effort trustworthiness by representing an alertness of prior workings.



Writing a research paper is not an easy job no matter how trouble-free the actual research or concept. Practice, excellent preparation, and controlled record keeping are the only means to make straightforward the progression.

General style:

Specific editorial column necessities for compliance of a manuscript will always take over from directions in these general guidelines.

To make a paper clear

- Adhere to recommended page limits

Mistakes to evade

- Insertion a title at the foot of a page with the subsequent text on the next page
- Separating a table/chart or figure - impound each figure/table to a single page
- Submitting a manuscript with pages out of sequence

In every sections of your document

- Use standard writing style including articles ("a", "the," etc.)
- Keep on paying attention on the research topic of the paper
- Use paragraphs to split each significant point (excluding for the abstract)
- Align the primary line of each section
- Present your points in sound order
- Use present tense to report well accepted
- Use past tense to describe specific results
- Shun familiar wording, don't address the reviewer directly, and don't use slang, slang language, or superlatives
- Shun use of extra pictures - include only those figures essential to presenting results

Title Page:

Choose a revealing title. It should be short. It should not have non-standard acronyms or abbreviations. It should not exceed two printed lines. It should include the name(s) and address (es) of all authors.



Abstract:

The summary should be two hundred words or less. It should briefly and clearly explain the key findings reported in the manuscript-- must have precise statistics. It should not have abnormal acronyms or abbreviations. It should be logical in itself. Shun citing references at this point.

An abstract is a brief distinct paragraph summary of finished work or work in development. In a minute or less a reviewer can be taught the foundation behind the study, common approach to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Yet, use comprehensive sentences and do not let go readability for briefness. You can maintain it succinct by phrasing sentences so that they provide more than lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study, with the subsequent elements in any summary. Try to maintain the initial two items to no more than one ruling each.

- Reason of the study - theory, overall issue, purpose
- Fundamental goal
- To the point depiction of the research
- Consequences, including definite statistics - if the consequences are quantitative in nature, account quantitative data; results of any numerical analysis should be reported
- Significant conclusions or questions that track from the research(es)

Approach:

- Single section, and succinct
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- A conceptual should situate on its own, and not submit to any other part of the paper such as a form or table
- Center on shortening results - bound background information to a verdict or two, if completely necessary
- What you account in an conceptual must be regular with what you reported in the manuscript
- Exact spelling, clearness of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else

Introduction:

The **Introduction** should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable to comprehend and calculate the purpose of your study without having to submit to other works. The basis for the study should be offered. Give most important references but shun difficult to make a comprehensive appraisal of the topic. In the introduction, describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will have no attention in your result. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here. Following approach can create a valuable beginning:

- Explain the value (significance) of the study
- Shield the model - why did you employ this particular system or method? What is its compensation? You strength remark on its appropriateness from a abstract point of vision as well as point out sensible reasons for using it.
- Present a justification. Status your particular theory (es) or aim(s), and describe the logic that led you to choose them.
- Very for a short time explain the tentative propose and how it skilled the declared objectives.

Approach:

- Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done.
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- Present surroundings information only as desirable in order hold up a situation. The reviewer does not desire to read the whole thing you know about a topic.
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Materials:

- Explain materials individually only if the study is so complex that it saves liberty this way.
- Embrace particular materials, and any tools or provisions that are not frequently found in laboratories.
- Do not take in frequently found.
- If use of a definite type of tools.
- Materials may be reported in a part section or else they may be recognized along with your measures.

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- Report the method (not particulars of each process that engaged the same methodology)
- Describe the method entirely
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures
- Simplify - details how procedures were completed not how they were exclusively performed on a particular day.
- If well known procedures were used, account the procedure by name, possibly with reference, and that's all.

Approach:

- It is embarrassed or not possible to use vigorous voice when documenting methods with no using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result when script up the methods most authors use third person passive voice.
- Use standard style in this and in every other part of the paper - avoid familiar lists, and use full sentences.

What to keep away from

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings - save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part a entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Carry on to be to the point, by means of statistics and tables, if suitable, to present consequences most efficiently. You must obviously differentiate material that would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matter should not be submitted at all except requested by the instructor.



Content

- Sum up your conclusion in text and demonstrate them, if suitable, with figures and tables.
- In manuscript, explain each of your consequences, point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation an exacting study.
- Explain results of control experiments and comprise remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or in manuscript form.

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- Do not present the similar data more than once.
- Manuscript should complement any figures or tables, not duplicate the identical information.
- Never confuse figures with tables - there is a difference.

Approach

- As forever, use past tense when you submit to your results, and put the whole thing in a reasonable order.
- Put figures and tables, appropriately numbered, in order at the end of the report
- If you desire, you may place your figures and tables properly within the text of your results part.

Figures and tables

- If you put figures and tables at the end of the details, make certain that they are visibly distinguished from any attach appendix materials, such as raw facts
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- Make a decision if each premise is supported, discarded, or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."
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- You may propose future guidelines, such as how the experiment might be personalized to accomplish a new idea.
- Give details all of your remarks as much as possible, focus on mechanisms.
- Make a decision if the tentative design sufficiently addressed the theory, and whether or not it was correctly restricted.
- Try to present substitute explanations if sensible alternatives be present.
- One research will not counter an overall question, so maintain the large picture in mind, where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

- When you refer to information, differentiate data generated by your own studies from available information
- Submit to work done by specific persons (including you) in past tense.
- Submit to generally acknowledged facts and main beliefs in present tense.



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<i>Introduction</i>	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
<i>Methods and Procedures</i>	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
<i>Result</i>	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
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<i>References</i>	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring



INDEX

A

Arulrajah · 45, 46, 47, 51

B

Buciuniene · 47

D

Dhillon · 61, 64, 65, 73

E

Enormous · 25
Enthusiasm · 105

F

Fogliasso · 77, 88

H

Hospices · 1, 2

J

Jurkiewicz · 79, 90

K

Kupperschmidt · 79

M

Marquis · 103, 116

N

Nordic · 26, 29, 30, 36, 38, 40

S

Steinmetz · 87, 91
Symposiums · 46

V

Vilaseca · 77, 91



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