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# PACE

A Journal of Research of
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Dewas


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*Vikram Kharvi and Uma Bhushan*

A Study of Fundamentals of Cloud Computing
*Piyush Choudhary and Ayushi Khalotiya*

An Exploratory Study on Usage of Social Media By PR Practitioners For Media Relations
*Vikram Kharvi and Uma Bhushan*

Comparison of Public & Private Bank Customer's Expectation And Perception Gap on Various Dimensions of Service Quality
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Where there is will there is a way!
*Shweta Pandit, Ashish Yadav, Deepak Malik, Shubham Mishra, Rajnish Jha, Anil Chodhary, Pooja Kachhawa and Pooja Patel*

# PACE

***A Journal of Prestige Institute of Management Dewas***

**PACE in English Language carries a rich repository of meanings: (Noun):** *A Single step taken when Walking or Running; (Verb): Walk at a steady and consistent speed, esp. back and forth and as an expression of one's anxiety or annoyance. (Preposition): With due respect to (someone or their opinion), used to express polite disagreement or contradiction. PACE seeks to reflect all these in Management Research, Managerial Problem Solving and Decision Making. PACE- A Journal of Research of Prestige Institute of Management Dewas is a Bi-Annual publication of Prestige Institute of Management Dewas. Its objective is to contribute in the area of Management Research which are relevant to practicing managers and meet the standard of academic rigour.*

# PACE

***A Journal of Research of Prestige Institute of Management Dewas***

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# EDITORIAL

On behalf of editorial team, with immense pleasure, I present Volume 7, Number 01 of PACE: A Journal of Prestige Institute of Management Dewas. Globalisation, mounting technology and its development sway education in the society, thus escalating the need for managing education and learning. A range of studies revealed that, the quality of management and organisation is the most important variable in determining the success and effectiveness of education systems. By introducing new forms of research based education in the fields of economy, law, information technology and management, practical issues faced by the industries can be addressed. PACE is a professional academic review biannual journal, covering all fields of Management and Information Technology which addresses the issues arising from these developments.The journal aims to present the latest thinking in the form of articles that meet high academic quality standards and has been well received by the international research and academic community. This issue comprises of contemporary articles which are very pertinent in the changing business environment.

I congratulate the authors for their effort and hope this issue provides an enriching reading and learning experience.

Vikram Kharvi and Uma Bhushan conducted A Descriptive Study on Entry-Level Indian PR Practitioners' Writing Skills with Regards to Evolving New Media Space, in their another paper they conducted the Exploratory Study on Usage of Social Media by PR Practitioners For Media Relations. Piyush Choudhary and Ayushi Khalotiya researched on Fundamentals of Cloud Computing, Meenu Kumar made a Comparison of Public & Private Bank Customer's Expectation and Perception Gap on Various Dimensions of Service Quality. Vinay Saxena through his research gave a detailed description on the Effective Changes in Socio_Economy Environment in Business India. Piyush Choudhary reviewed a book Object oriented programming with C++ by E. Balagurusamy. Study of Fundamentals of Operating System was conducted by Piyush Choudhary and coauthors. Devendra Pawar and coauthors developed a case study on ESFBL by the title Customers the Pill of Success: Case of ESFBL. Vikas Sharma, Khyati Bane and coauthors developed a case Enabling Success: A Case Study on MK Packers. Hindustan Bank: A Bank with a Rank was the case developed by Sanjay Dubey, Ashima Joshi and coauthors. Vikas Sharma and G.D. Soni presented the case Indo Engineering: Growth By Experience. Abhishek Tripathi, Ujjawala Babar and Yogendra Singh Rajavat developed the case by title Integrated Values in Action. Ashima Joshi, Sameera Nayeem and Sanjay Dubey developed a case Playing for the Future. Abhishek Tripathi, Yogendra Singh Rajavat and coauthors developed a case by the title power of two. Slow and Steady Wins the Race: Case of ESFBL was presented by Devendra Pawar and Charushila Bhosle and where there is will there is a way! was the case developed by Shweta Pandit, Ashish Yadav and coauthors.

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# A DESCRIPTIVE STUDY ON ENTRY-LEVEL INDIAN PR PRACTITIONERS' WRITING SKILLS WITH REGARDS TO EVOLVING NEW MEDIA SPACE

***Vikram Kharvi * and Uma Bhushan*****

## ABSTRACT

The objective of this descriptive study was to determine the level of writing proficiency public relations practitioners are equipped with to meet the requirements put forward by the ever evolving new media space. The study has also attempted to identify the perceptions of academicians from leading communications institutes/colleges on the writing abilities of communications students and the changes made by them to adapt the writing skills required by the new media.

This study, combining survey results of senior practitioners of India's largest public relations consultancy and academicians teaching communications across the country, confirms the significant dissatisfaction amongst the senior practitioners with the quality of writing amongst entry-level PR practitioners.

Majority of educators who participated in the email based qualitative survey, reported that writing abilities in public relations students are of grave concern and that most students entering the programs lack basic writing abilities, leave aside their writing abilities for new media. Hence, all participants reported the need for new curriculum developments in response to new media as communication tools.

The study is based on a qualitative email survey collected by 14 senior practitioners and equal number of academicians. The study also highlights the need for increased attention to technical training required to develop the writing skills for future PR practitioners, and creates an opportunity for an on-going study to track writing skills of entry-level PR practitioners in India over time.

## OBJECTIVE

The principal purpose of this descriptive study was to determine how Indian public relations practitioners, particularly those occupying senior management roles, assessed the quality of writing amongst the budding public relations practitioners Another important purpose of this study was also identify whether entry-level public relations practitioners have equipped themselves with writing capabilities to meet the requirements of new-age media.

To contribute to this discussion, this study examines the role of public relations curriculum and other factors as it relates to public relations practitioners at strategic management positions.

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## LIMITATIONS

The author surveyed only 14 senior public relations practitioners who are currently working with India's largest communications consultancy and only 14 academicians from various communications colleges and Institutes. The author only sent surveys to selected senior most members in management-level positions. Also, the author omitted colleges and universities that do not offer public relations programs. The author did not analyse college and university websites or course offerings, and only gathered information about course curriculums from a public relations professor from selected colleges and institutes.

## HYPOTHESES

**H1** – The majority of public relations practitioners at the management-level will express a high degree of concern with the writing abilities of entry-level practitioners.

**H2** – The majority of public relations practitioners at the management-level require entry-level practitioners to have specialized writing skills in new media.

**H3** – The majority of educators are aware of the dissatisfaction among practitioners with respect to entry-level practitioners' writing abilities.

**H4** – The majority of colleges and universities offer a limited number of writing courses.

**H5** – The majority of colleges and universities are beginning to adapt public relations curriculums to include writing courses focused on new media.

## ASSUMPTIONS

The author assumes that the senior practitioners and professors in public relations at the colleges or universities selected have provided accurate and truthful information concerning writing abilities of entry level practitioners and program curriculum.

## INTRODUCTION

The Public Relations Society of America, defines public relations as a strategic communication process that builds mutually beneficial relationships between organizations and their publics (PRSA 2009).

Public relations is also a melting pot of industries and areas of study – journalism, political science, social media, public affairs and business – to name a few. As practitioners, our backgrounds are diverse and the paths that led us to public relations vary. No matter how each public relations practitioner gets into the profession, there is one skill we should all share: clear, crisp and exceptional writing. According to Ben Silverman, "You don't have to be a novelist, but if you can't write a decent letter, memo or, most importantly, press release, then you shouldn't be a public relations practitioner, Ben Silverman, (January, 2011).

People can learn to pitch a story to the media, be more organized, measure, or use social media for business; however, if you can't write, it's nearly impossible to execute any of these tasks well. The creation of compelling content is a fundamental communications skill. Public relations practitioners are required to develop content that is accurate and compelling on behalf of companies and organizations. This takes many forms: press releases, pitching bloggers and reporters, e-newsletters, case studies, speeches, message development, blogging, tweeting, and so on.

Writing is an essential aspect of our industry, because it is the way we communicate with our key publics (Bailey, October 2012). Given the sheer number of the media formats and platforms today, strong writing skills are more useful than ever. Each one involves different approaches with respect to substance and tone, and this means content in public relations is more important than ever (Weisel, October, 2011).

One of the most common complaints from journalists is that public relations practitioners cannot communicate – verbal as well as written (Marisa Louw, October 2016). Nearly every editor and reporter complains that the writing quality of PR materials has deteriorated to a dangerous level with many releases lacking clarity, brevity and directness. News releases are often poorly written.

Over a period of time, public relations practice has really changed. The Internet has transformed not only how we communicate, but with whom, when and even where we communicate. We have 24/7 access to the world at large, creating exciting new opportunities and myriad potential pitfalls (Allen Mireles, February 2014).The days of writing news release after news release have given way to the cleverly-worded 140 character snippet (Dorothy Crenshaw, January 2015). The style of PR writing has also evolved. "PR writing" is no longer translated to "lame, boring, jargon-filled press release that no one cares about." PR writing now means Infographics, tweets, blog posts, Facebook updates, Instagram one-liners, Vine clips, Pinterest boards (Change PR, March 2015).

There has been substantial study on the importance of writing for successful career (Austin & Ventura, 1985; Quible, 1991; Sides, 1992; Storms, 1983, p. 15,); Professional advancement (Faigley & Miller, 1982, p. 565; Storms, 1983, p.15), and improved employment opportunities (Faigley & Miller,1982, p. 565). Studies also indicate that poor writing is widely considered a serious problem in the workplace (Faigley, et al.,1981, p. 31; Faigley & Miller, 1982, p. 564). However, few empirical studies have examined entry level public relations practitioners' writing abilities. Further, there has been limited focus on the requisite competencies and skills required for contemporary public relations practitioners, despite the transformations in the media and professional communications fields in recent years. This study attempts to build awareness to fill in this gap.

## REVIEW OF LITERATURE

The Public Relations Society of America (PRSA 2009), defines public relations as a strategic communication process that builds mutually beneficial relationships between organizations and their publics. Public relations is one profession that assimilates various professional streams such as journalism, social media, marketing, political science, public affairs, business management etc., to name a few. Practitioners join this industry from various backgrounds and paths, however no matter how they embrace this practice, there is this one skill that every practicing public relations practitioner should be good at is exceptional writing abilities.

This is not an unknown fact but something public relations practitioners have themselves set greater emphasis on writing as the single most important change to take place in public relations education (Kalupa & Allen, 1982, p. 38-39). Public relations practitioner who is good at writing will have a clear advantage over those who are not well equipped. According to Sancar (2016), apractitionerwho does not possess good writing skills will also fail to manage media relations as wellas he will not be able to communicate effectively with the media and attract their attention to his written pitches.

As per the study conducted by Johnson (1993) found that, of the 18 skills that public relations practitioners sought in new employees, communication and writing skills were ranked as highest (p. 7). Similarly, in a study conducted by Wakefield and Cottone (1985), in which high-ranking public relations executives assessed the importance of 38 distinct knowledge and skill areas for PR practitioners, writing skills occupied three of the top five positions (p. 10). Wilcox and Cameron (2006), recommends that public relations practitioners should be equipped with five basic abilities, which are writing skills; research; planning expertise; problem-solving and business- economic competence. Which is also confirmed by Cole, et al., (2009), who states that writing acquires the top of the list of five essential skills needed in public relations. Hardin and Pompper (2004) have further summarised that new public relations hires must be excellent writers to be marketable in the industry.

Yet poor writing has been cited as the biggest weakness of people entering the field as reaffirmed by senior public relations practitioners (Baxter, 1986, p.9). An alarming number of communication practitioners report that entry-level employees possess poor writing skills and even poorer editing skills (Hines and Basso, 2008).

In 2008, Cole et. al., conducted a descriptive study to gauge the perceptions of the PR supervisors from across the US on the writing-skills of entry level public relations practitioners. They had surveyed over 800 members of PRSA and found significant documentation that entry-level practitioners have trouble writing — from press releases, to memos, to emails. The comprehensive descriptive study listed several discontent amongst seasoned PR practitioners with entry-level PR writing in America and concluded that almost half of the senior-level public relations practitioners have admitted that they have lowered their expectations regarding entry-level practitioners' writing abilities (Cole, et al., 2009).

Also a study done by Berry, et. al., (2011) pointed out that, while employers feel that writing is an essential skill in public relations practitioners, few are happy with the writing of entry-level PR practitioners.

Given the diversity and complexity of public relations writing, Philip Lesly (1975), recommends that every communication team should have at least one master of theEnglish language, who would write major materials, screen and edit the work of colleagues, and critique the organization's communication ideas and expression of them.

In an effort to determine the strengths of entry-level practitioners writing abilities, Cole et. al., (2009) asked supervisors to rate skill levels of entry-level practitioners in four different categories: proper grammar, correct spelling/ punctuation, ability to organize ideas, and the use of Associated Press (AP) or other style guidelines. Out of a possible 5-point scale, supervisors rated entry-level practitioners highest in correct spelling/punctuation, but only gave them an average score of 2.01. However when the same questionnaire were given to the entry-level practitioners to rate themselves, they rated themselves higher than what their supervisors had ranked them. The most significant concern the researchers' addressed was the degree to which senior practitioners expressed their frustration with the declining writing skills among entry-level practitioners.

In an another study conducted in 2008 by Joseph Basso and Randy Hines, both college professors of public relations and communication examined issues concerning writing competency in communication students. The researchers surveyed senior-level communication practitioners on entry-level practitioners' fundamental knowledge and abilities in grammar, punctuation and sentence structure. Overall, the researchers found that a significant number of communication practitioners reported low scores in rating entry-level employees. Their study indicated that the senior-level practitioners' perception of higher education is that colleges and universities inadequately prepare their students for careers that require a substantial amount of writing.

Even today, the dissatisfaction with entry-level public relations practitioners' writing abilities continues to be frequently reported, and is a major concern for both senior practitioners in the industry as well as educators. This obviously means that training students to write effectively needs to be one of the highest priorities of institutions of communications and public relations programs. Given the diversity of writing assignment public relations practitioners have to do on a day to day basis, their competence in writing needs to improve (Pearson, 1987).

According to Harrison (1989), public relations students must be competent in news writing, speech writing, financial writing, copywriting, and promotional writing (pp. 42-43). A survey conducted by Detweiler (1980) provides further evidence of the diversity of writing styles required of PR practitioners.According to Detweiler (1980): Practitioners cannot concentrate in one writing framework as their counterparts in journalism, broadcasting and advertising. They require a background in editing, graphics, planning, campaigning, special events, public opinion and evaluation that far transcends the complexity of communication skills required by the newsperson.Such diversity poses serious challenges for the design of a public relations writing curriculum that effectively prepares students for writing in the workplace. It is particularly important that the curriculum accurately reflects the prominence in the workplace of various writing types. Such curriculum decisions cannot rest purely on the professional experience of individual faculty members, given the possibility that their experience is atypical. Faculty members may only be familiar with the writing activities of practitioners with a substantial number of years of public relations experience. The writing activities of lower level practitioners may differ significantly. In addition, the ever-changing nature of the public relations field requires that writing curriculum decisions to be based on direct contact with active practitioners.

Todd (2009) suggested that educators work closely with industry practitioners to develop writing assignments and assessment measures that will help students learn how to write clear messages targeted toward publics using current technology. Public relations writing curricula must accurately reflect the writing responsibilities of public relations practitioners (Napoli et. al., 1997). Regular evaluation of skills is necessary to develop writing curricula that reflects the demands of the industry (Kurt Wise, 2005).

New media has significantly impacted the practice of public relations by changing the communication landscape. The use of new media enables organizations to empower a wide variety of strategic publics to communicate with them. Organizations can strategically communicate with employees, customers, stockholders, communities, governments, and other stakeholders (Wright and Hinson, 2010). As the use of new media continues to develop, and proves to be an effective communication tool in the practice of public relations, industry demand for skilled writers will continue to grow.

The emergence of new media has changed the way organizations communicate to internal and external audiences. Communication has become more instantaneous and, in effect, causes the medium to require a different approach (Wright & Hinson, 2008).

The implications for public relations practitioners of needing to prepare material faster than ever before include being able to produce what is required almost instantaneously and with the required level of accuracy; having processes in place that can get required priority clearances for materials to be released; and, having the technology at hand to directly distribute or upload what is being disseminated. These factors may put pressure on the public relations practitioner and the team with which they work but may also pressure the relationships they have with colleagues or more senior staff. Writing for cross-media delivery will continue as a major component of practice but the demand for multimedia elements will bring even more challenges in this area.

## RESEARCH METHODOLOGY

The researcher conducted a descriptive study combining qualitative survey of 14 senior PR practitioners and 14 senior academicians to evaluate the current competency level of entry-level public relations practitioners' writing abilities. The senior practitioners were employees of India's largest public relations consultancy and academicians were from various communications institutions across the country.

In this study, we included questions to examine skill components of PR practitioners. We also sought to determine whether senior practitioners perceive a decline or an improvement in the preparation of entry-level practitioners over time, and whether PR writing tasks are increasing in variety and complexity. The researcher asked respondents to indicate specific deficiencies in writing abilities and to provide information concerning writing for new media.

The researcher also conducted qualitative email based interviews with professors in various communications institutions offering public relations programs to determine if the program curriculums foster development of writing skills currently demanded in the profession.

**Method of Analysing Data**

The researcher codified the Web-based surveys then used the qualitative data to identify current perceptions of writing abilities of entry-level practitioners as well as identify if practitioners demand entry-level practitioners to have writing skillsets that are specific to new media.

The researcher codified the responses of professors, then used the qualitative data to identify the institutions' position concerning the writing abilities of students and the inclusion of changing industry demands, specifically new media as a communications tool into their curriculums.

## FINDINGS

**Qualitative survey with the focused group of senior public relations practitioner and academicians**

The researcher through an email based survey interviewed 14 senior practitioner working with India's largest public relations consultancy. Following are the findings of the qualitative survey:

**1. Most important skills for public relations practitioners?**

Here the participants were asked to identify most important public relations skills, entry level practitioners need to excel in their chosen field. A few common skills noted were ability to understand the client business, the art of analysis, a storyteller through content, creative thinking and understanding the media better.

**2. How would you assess the overall writing abilities of entry level practitioners in your division?**

Here the participants were asked to rate the overall writing abilities of entry level practitioner, who report in to them. The general response to this query has been quite dissatisfactory. Participant find that the writing abilities of entry level practitioners is bad and not up to the mark. While the job requires a lot of writing assignments, the entry level professionals have lot to learn in this area.

**3. How would you assess the factual/business writing abilities of entry level practitioners?**

Here the participants were asked to assess factual/business writing abilities of entry level practitioners. The participants feel that since the basics, i.e. the writing ability of the practitioners are only poor the content is bound to have factual errors. While a few participants point that at the academic level, a lot of emphasis should be given to business reading, practice of research & analysis and writing skills. A few of them have mentioned that they personally check through the content including internal/external emails of entry level practitioners.

**4. How would you assess the persuasive writing abilities of entry level practitioners?**

Here the participants were asked how they would assess entry-level practitioner's persuasive writing abilities. The participants have some varied ways to assess the persuasive writing abilities of entry level practitioners for instance, giving them assignments to write articles, pitch notes, press releases etc. Some feel that it is not the job of entry level practitioners while the others say that this skill is pathetic at entry level.

**5. Does writing for the web require different skills? If so, how?**

In this question, participants were asked if writing for web would require a different level of skillset. Most participants agree that the web requires different kind of writing skills. The content has to be SEO friendly, restricted word count as required by the platform, catchy and crisp as well as to the point.

**6. What sets a good PR writer apart from an average or poor writer?**

Some of the things pointed out were, spelling errors, wrong grammar, targeted towards the right audience, command over language and many more…

**7. Would you say agencies have different writing needs than other types of organizations? If so, how are the needs different?**

There was a mix of opinion by the participants, a few feel that writing for agencies requires different skill sets, while the others felt that it's the same. Participants have pointed that writing on behalf of the client requires a lot of understanding of the client business and current trends. The others say that if the target audience is same the message that reaches them will ultimately be same also a good writer is capable of adapting to any style of writing.

**8. How would you assess the usefulness of existing courses in PR writing that you may be aware of? Please give specific examples.**

**9. If you could design a PR writing course that would equip entry level practitioners with the skills needed for successful agency work, list the 10 topics you will include?**

Participants have accounted number of topics that could be included in a PR writing course. The list includes grammar, spelling, punctuations, focused communications, web writing, business management, press release, pitch notes and many more.

**10. Do you think it is necessary for a PR person to be a good writer in order to build a successful career? Please explain your reasons.**

Surprisingly many participants do not think writing is the most important capability for public relations practitioner as they believe there are other elements that can be brought to the fore and if required a content writer should be hired. Many also agreed that writing skills are important as a good writer getsright most of the messages or content is all written communications, be it emails, press releases, media invites, authored articles, media inputs, company and spokesperson profiles, chairman speeches etc.

**Qualitative survey with the focused group of academicians**

7 Academicians teaching public relations at various leading mass communications and public relations institutes in India were surveyed to understand their perception of English language proficiency and writing skills amongst students joining public relations programs and also to understand what changes they are making in their programs to meet the needs of evolving new media. Following are the findings

**1. Do you think it is necessary for a PR person to be a good writer in order to build a successful career?**

Most of the academician's agree that a public relations practitioner must be a good writer as one of the important jobs is to communicate to masses through various traditional and social platforms. There was only exception to this thought and said that it is the other skills that matter more over writing skills

**2. What are the most important skills for a PR Person?**

While writing and communication skills has topped the list other skills like analysis, creative and interpersonal skills have also made it to the list.

**3. How would you assess the overall writing abilities of students pursuing PR programs in your institution? Identify areas of deficiency and steps taken by you to address limitations that faculty face in developing addressing these writing issues**

The academician have listed various ways in which they assess the writing abilities of students like checking their sentences, grammar, English, evaluate the message through the content. The pieces written by the students can give an understanding how much of in-depth knowledge the student possesses.

**4. How would you assess the factual/business writing abilities of PR students?**

The academicians are not quite satisfied with the knowledge the students possess about the current trends. Giving them assignments or test can help assess their abilities.

**5. How would you assess the persuasive writing abilities of your PR students?**

Academicians rate the persuasive writing skills as Satisfactory. They assess the students based on the conversations, how the situations is evaluated or demonstrated and through assignments.

**6. Does writing for the new media require different skills? If so then does your programs have adapted to include courses on new media? How the program's curriculum has been changed?**

All of them agree that new media requires different style of writing. Some set of rules are applicable for online/web writing and they have to be followed if one needs to get a good response for the article. Print can be quite a leisure reading and hence can be an elaborate writing while online needs to be short, clear to the point to catch the attention of the reader.

**7. What sets a good PR writer apart from an average or poor writer?**

According to the academicians simple and effective writing can be terms as good writing, hence a good writer is able to convey a message through the most simple words that can be understood by the readers.

**8. Would you say to work in a PR agency or in a corporate entity as a PR professional, students would need different writing needs than other types of organisations? If so, how are how are the needs different?**

The academicians believe that a good writer can adapt to any style of writing depending on the target audience. Public relations communications require writing press release, company statements or drafting profiles etc, however it all has to be researched well for facts before being shared.

**9. How would you assess the usefulness of existing courses in PR writing that you may be aware of?**

The academicians do not note any kind of specialized courses for PR writing. They are combined in the regular course curriculum and taught alongside other syllabus.

**10. If you could design a PR writing course that would equip entry level practitioners with the skills needed for successful agency work, list the 10 topics you will include?**

Different styles of writing tops the list of academician. Writing for traditional or new media, presentations, plans, strategies along with authored articles, company statements, speeches are a few preferences of the academicians.

## CONCLUSION& RECOMMENDATIONS

Senior practitioners have long lamented on the writing skills of the young people seeking their first job (Wise, 2005). Even two decade ago, The Report on the Commission of Public Relations Education (1999) listed 'informative and persuasive writing' as one of the core skills necessary to enter the field. Writing in PR is not a literary or academic skill, but one that encompasses journalistic and marketing skills. It is primarily technical and functional and can be taught as a craft. Writing, whether focused on the client or the consumer, is all about packaging up a message and communicating it effectively so that it plays a role in influencing or changing attitudes, perceptions or behaviours.

Public Relations industry in India has become more organized and specialized and therefore requires practitioners who can adapt these specialized skills and effectively write to communicate the required messages. Currently, both educators and practitioners opine that writing capabilities of the entry-level practitioners is going from bad to worse especially with emergence of mobile phones and social that is further deteriorating it.

This descriptive study reaffirms the negative impressions of senior public relations practitioners about the writing competency of entry-level peers. The public relations industry as well as the academic institutions should take note of this growing concern and draw a roadmap for filling in this gap.

The study does not reveal or explore the root cause of this negative impression of a significant majority of seasoned PR practitioners. One of the speculation surrounds the notion that as a greater number of the seasoned practitioners in the PR business are, in fact, former journalists, new graduates from broad-based PR programs are simply not capable of meeting the expected professional journalist standards, and perhaps should not be expected to. These are issues that call for further research.

Another notion that requires further study, suggests that the current generation of entry-level PR practitioners have been raised in an environment in which mobile phones, television and video games have been substituted for reading. Then there are grammar and spell-checking software that are replacing seminal works like Strunk and White (1979). The opportunity for more research abounds.

There is an increased complexity in writing activities required from entry-level practitioners. However, there is a huge expectation mismatch between the junior writers and their supervisors. Infact, the seniors suggest that it is better to reduce the expectations with regard to writing capabilities rather than remediating about it. Writing competency is a huge challenge faced by the PR industry and will need a closer examination than only a descriptive study as ours can provide.

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# A STUDY OF FUNDAMENTALS OF CLOUD COMPUTING

***Piyush Choudhary* and Ayushi Khalotiya*****

## ABSTRACT

Cloud computing is a better way to run your business. Instead of running your apps yourself, they run on a shared data center. This paper "Study of Fundamentals of Cloud Computing" provides a better understanding of the cloud computing and identifies important research issues in this growing area of computer science.

**Keywords:** Cloud Computing , Private Cloud, Public Cloud, Hybrid Cloud, Community Cloud , Saas , Laas , Paas.

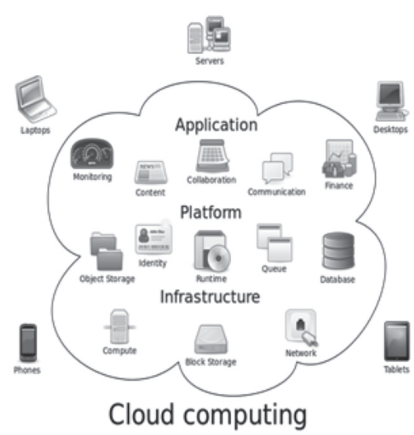
## INDRODUCTION

Cloud computing is a recently developing paradigm of distributed computing. Though it is not a new idea that emerged just recently. In 1969. L. Kleinrock anticipated, "As of now, computer networks are still in their infancy. But as they grow up and become more sophisticated, we will probably see the spread of 'computer utilities' which, like present electric and telephone utilities, will service individual homes and offices across the country." His vision was the true indication of today's utility based computing paradigm. One of the giant steps towards this world was taken in mid 1990s when grid computing was first coined to allow consumers to obtain computing power on demand. The origin of cloud computing can be seen as an evolution of grid computing technologies. The term Cloud computing was given prominence first by Google's CEO Eric Schmidt in late 2006. So the birth of cloud computing is very recent phenomena although its root belongs to some old ideas with new business, technical and social perspectives. From the architectural point of view cloud is naturally build on an existing grid based architecture and uses the grid services and adds some technologies like virtualization and some business models.

## ABOUT CLOUD COMPUTING

### What is Cloud Computing?

**Cloud computing** is an information technology (IT) paradigm that enables ubiquitous access to shared pools of configurable system resources and higher-level services that can be rapidly provisioned with minimal management effort, often over the Internet. Cloud computing relies on sharing of resources to achieve coherence and economy of scale, similar to a utility.

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## TYPES OF CLOUD

Cloud can be of four types

1. Private Cloud – This type of cloud is maintained within an organization and used solely for their internal purpose. So the utility model is not a big term in this scenario. Many companies are moving towards this setting and experts consider this is the 1st step for an organization to move into cloud. Security, network bandwidth are not critical issues for private cloud.

2. Public Cloud – In this type an organization rents cloud services from cloud providers on-demand basis. Services provided to the users using utility computing model.

3. Hybrid Cloud – This type of cloud is composed of multiple internal or external cloud. This is the scenario when an organization moves to public cloud computing domain from its internal private cloud.

4. Community Cloud - The cloud infrastructure is provisioned for exclusive use by a specific community of consumers from organizations that have shared concerns. It may be owned, managed, and operated by one or more of the organizations in the community, a third party, or some combination of them, and it may exist on or off premises.

## CLOUD COMPUTING SERVICE MODELS

We'll now discuss some salient features of service models of Cloud Computing –

1. **SaaS (Software as a service)** – Delivers a single application through the web browser to thousands of customers using a multitenant architecture. On the customer side, it means no upfront investment in servers or software licensing; on the provider side, with just one application to maintain, cost is low compared to conventional hosting. Under SaaS, the software publisher (seller) runs and maintains all necessary hardware and software. The customer of SaaS accesses the applications through Internet. For example Salesforce.com with yearly revenues of over $300M, offers on-demand Customer Relationship Management software solutions. This application runs on Salesforce.com's own infrastructure and delivered directly to the users over the Internet. Salesforce Cloud Computing does not sell perpetual licenses but it charges a monthly subscription fee starting at $65/user/month. Google docs is also a very nice example of SaaS where the users can create, edit, delete and share their documents, spreadsheets or presentations whereas Google have the responsibility to maintain the software and hardware.

E.g. - Google Apps, Zoho Office.

2. **PaaS (Platform as a service)** – Delivers development environment as a service. One can build his/her own applications that run on the provider's infrastructure that support transactions, uniform authentication, robust scalability and availability. The applications built using PaaS are offered as SaaS and consumed directly from the end users' web browsers. This gives the ability to integrate or consume third-party web-services from other service platforms.

E.g. - Google App Engine.

3. **IaaS (Infrastructure as a Service)** – IaaS service provides the users of the cloud greater flexibility to lower level than other services. It gives even CPU clocks with OS level control to the developers.

E.g. - Amazon EC2 and S3.

## ESSENTIAL CHARACTERISTICS OF CLOUD COMPUTER

**1. On-demand self-service:** A consumer can unilaterally provision computing capabilities, such as server time and network storage, as needed automatically without requiring human interaction with each service provider.

**2. Broad network access:** Capabilities are available over the network and accessed through standard mechanisms that promote use by heterogeneous thin or thick client platforms (e.g., mobile phones, tablets, laptops and workstations).

**3. Resource pooling:** The provider's computing resources are pooled to serve multiple consumers using a multi-tenant model, with different physical and virtual resources dynamically assigned and reassigned according to consumer demand. There is a sense of location independence in that the customer generally has no control or knowledge over the exact location of the provided resources but may be able to specify location at a higher level of abstraction (e.g., country, state or datacenter).

**4. Rapid elasticity:** Capabilities can be elastically provisioned and released, in some cases automatically, to scale rapidly outward and inward commensurate with demand. To the consumer, the capabilities available for provisioning often appear to be unlimited and can be appropriated in any quantity at any time.

**5. Measured service:** Cloud systems automatically control and optimize resource use by leveraging a metering capability at some level of abstraction appropriate to the type of service (e.g., storage, processing, bandwidth and active user accounts). Resource usage can be monitored, controlled and reported, providing transparency for the provider and consumer.


## ADVANTAGES OF CLOUD COMPUTING

**1. Cost Savings:** With cloud computing, you can save substantial capital costs with zero in-house server storage and application requirements. You pay for what is used and disengage whenever you like - there is no invested IT capital to worry about

**2. Reliability:** With a managed service platform, cloud computing is much more reliable and consistent than in-house IT infrastructure. Your organization can benefit from a massive pool of redundant IT resources, as well as quick failover mechanism - if a server fails, hosted applications and services can easily be transited to any of the available servers.

**3. Manageability:** Cloud computing provides enhanced and simplified IT management and maintenance capabilities through central administration of resources, vendor managed infrastructure and SLA backed agreements. You enjoy a simple web-based user interface for accessing software, applications and services – without the need for installation - and an SLA ensures the timely and guaranteed delivery, management and maintenance of your IT services.

**4. Strategic Edge:** Ever-increasing computing resources give you a competitive edge over competitors, as the time you require for IT procurement is virtually nil. It can also help you to reduce the time needed to market newer applications and services.

## FUTURE WORK AND SCOPE

The world of computing is moving away from the on premises IT model, where you keep buying servers, PCs and software licenses as your business grows. Cloud computing disrupts the conventional model and opens a new IT path for the small-to mid size business: "clouds" of computing power, accessed over the Internet, become your server and your data center. Among the clouds: inexpensive applications that users can access on demand from any location and through a variety of devices.

Cloud computing—or SaaS, if you prefer—frees up budget for companies hand-cuffed by IT expenses. Instead of purchasing additional software licenses and hardware for new employees and new locations, businesses can simply open new employee accounts with providers of their cloud based services to expand computing capacity.

With the workload factoring technology in cloud computing, the hybrid cloud computing model allows enterprise IT systems to adopt a hybrid cloud computing model where a dedicated resource platform runs for hosting application base loads, and a separate and shared resource platform serves trespassing peak load. Given the elastic nature of the cloud infrastructure, it creates a situation where cloud resources are used as an extension of existing infrastructure.

It's not an all or nothing decision; companies can ease into the cloud without abandoning established infrastructure and applications. For the future work, extending the hybrid cloud computing model scope to stateful applications such as n-tier web services is a natural and challenging step. Many new problems arise such as session maintenance, service time estimation, and data consistency. We are working on a fast data on demand service and integrating the dynamic web service scaling approach proposed in into our mechanism.

## CONCLUSION

Cloud computing and SaaS represent a completely different kind of client computing. The future of collaboration will focus on building and sustaining communities around content, and we envision scalable cloud-hosted objects called content spaces that will support ecosystems of users and developers growing around content and content-related tasks and ideas. Content spaces will enable seamless collaboration around items of content, in a manner far beyond the capabilities of today's tools. A new generation of platform, optimized for the creation and composition of cloud-based services to deliver content spaces to a wide range of users across many domains, will give users, developers and service providers the freedom to build content- and user-centered solutions driven by individual requirements and preferences. Critically, future applications based on content spaces will be aggregations of behaviors that are bound to and augment content, rather than content being the by-product of applications.

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# AN EXPLORATORY STUDY ON USAGE OF SOCIAL MEDIA BY PR PRACTITIONERS FOR MEDIA RELATIONS

***Vikram Kharvi* and Uma Bhushan*****

## ABSTRACT

Over the last few years, it has become apparent that social media has captured the fancy of most people. The extensive use of social media has drastically changed the way people communicate and share information. PR practitioners use social media every single day to get the word out about clients, to communicate with customers and to respond to questions or problems. Twitter, Facebook, LinkedIn and other social sites have quickly become important tools in a PR practitioner's overall toolkit. However, this study explores how PR practitioners (n=146) use the power of social media to connect, and develop relationships with the journalists as against the traditional method of face-to-face meetings and telephonic conversations with the journalists to develop relationships with them. The findings of the study revealed that

Some of the platforms used by PR practitioners to engage with the journalists include Facebook, Twitter, LinkedIn, various PR groups that exists on various social platforms etc.

**Design/Methodology/Approach** – the data for this study was collected from 146 public relations and corporate communications practitioners working in various PR consultancies and corporate entities respectively across the country.

**Research limitations/implications** – The main limitations of this study are related to the audience selection, given that the authors just relied on the usage of social media platforms by Indian PR practitioners and did not take into consideration how media reacts to this behaviour of PR practitioners.

**Practical implications** – The paper includes implications for the need of hour for PR practitioners to use social media platforms to connect with journalists and develop relationships with them, this would form an extension of real world connect into the virtual world.

**Originality/value** – This paper helps to identify how Indian PR practitioners are making use of social media platforms to develop media relations

**Keywords:** Social Media, Public Relations, Corporate Communications, Media Relations, Social Media Platforms, Facebook, LinkedIn, Twitter, PR Groups, Quora, Instagram, Google+, Blogs

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# INTRODUCTION

According to Public Relations Society of America (PRSA), Public relations is a strategic communication process that builds mutually beneficial relationships between organizations and their publics. (PRSA 2009).

Simply put, this definition explains the role of public relations as a strategic communication conduit between an organization and its stakeholders and emphasizes the need for 'mutually beneficial' relationships. Public Relations (PR) helps organizations and individuals to communicate its key messages with the external public through media.

A PR practitioner on his part, plays a vital role to build a positive imagery about an organization by crafting effective communication strategies that reach out to the target audience directly or through third party influencers. Some of the PR tools often used include press releases, opinion articles, public forums, events and many more. Increasingly, PR practitioners are also focusing on a company's reputation online by utilising digital and online media.

In today's age, maintaining proper media relations is a make or break proposition. If you do not have a knack of reaching the public with just the right message, conveyed in just the right manner, you could be turning your back on millions of dollars in revenue, as well as countless opportunities for growth and public branding. Good media relationships are based on trust and value. The more helpful you can be in providing sources and spokespeople when you do not have an agenda, the more receptive a reporter will be to your story ideas when your company has something to say (MIA Pearson, 2012).

The above still holds true for PR practitioners and building strong media relationships is quintessential as journalists play an important role to take the company's messages to the masses.

The evolution of technology is facilitating faster communication, thus making the news cycles instantaneous/almost real-time. This has encouraged many traditional journalists to join some of the new age media portals or become bloggers and use their own social media channels to share stories and opinion pieces. With such revolutionary changes, it has completely changed the way companies and PR practitioners engage with media.

Moreover, the emergence of interactive web (or Web 2.0), social media applications have gained enormous popularity among internet users, compelling businesses to engage with stakeholders through social media and also include it in the marketing toolbox. (Horn. Et. al., Jan 2015).

The new age media is also presenting a platform to the trade/B2B media journalists to become bloggers, analysts, consultants and online influencers. However these writers/bloggers are bombarded with dozens of story pitches and press releases everyday thus creating clutter or online noise.

With the emergence of new age media, there are four types of modern media that can be classified as: 1). Mainstream: Traditional mode of communication i.e: print or broadcast; 2) Hybrid: Digital version of the traditional media like Livemint.com; Economic Times online; 3) Social outlets: Social media platforms like Facebook, LinkedIn, Twitter and YouTube and; 4) Owned: A company's owned properties such as website, blog, app that can be used to promote updates pertaining to new product launches, milestones etc.

Social media is a revolutionary communications tool that has quickly changed the ways in which public relations is practiced, becoming an integral part of public relations practitioner's toolkit. Social media offers public relations practitioner's new options for every aspect of public relations. From research to evaluation, social media tools can be utilized to create and distribute meaningful content to wider audiences than traditional media allows Ehtesham Rahman, (September 2015).

According to the Cision's report, there is an evolution of new type of journalists called multimedia journalist, who are skilful storytellers, capable of communicating not only in words, but also in images, video, and emerging multimedia formats (GIFs and 360-degree video come to mind). In other words, a multimedia journalist is capable of reporting in multimedia formats – go figure (State of the media report, 2016). Media houses are training journalists to become multimedia format experts who are expected to produce or adapt content for an increasingly wider-range of platforms, including traditional broadcast, print and web formats, as well as blogging, podcasting (audio and video), social media, and live content platforms (Periscope or Facebook Live for example).

These multimedia journalists have the capabilities of producing content in interesting formats like videos, GIF images, listicles, charticles and more. This is also encouraging hybrid media to produce real-time content through different formats such as interview through Periscope, Google Hangout, and Facebook Live etc.

Cision, explored social media usage by journalists, in its report and confirmed that 71.3% of journalists use social media to build relationships – and 51.8% of journalists use social media to find and build stories. A whopping 64% of journalists use social media to monitor public opinion and 20% of journalists use social media to source stories and receive pitches.

The above report analyzes how journalists are using social media to build relationships, source information, check pulse on public opinion about government policies and initiatives while very few of them use it to get story pitches.

According to Wilson &Supa (2013), social media platforms are currently not being explored for media relations. Infact, there is very less literature and research around social media as a public relations tool as it is still considered as an emerging trend. According to Cision, in USA only 20% are open to receiving story ideas via social media. Which means that public relations practitioners while focusing on their usual practice, should also adopted to new age pitching techniques and customize pitches to suit the social media platforms, for instance practitioners should learn to condense their pitch to 140-characters when pitching on Twitter and so on to suit individual social platforms.

The Wilson &Supa (2013) study showcases that PR practitioners have not yet explored social media platforms as a communication tool to build media relations. It also indicates that practitioners will have to customize their pitches to suit the social media platform. For instance, while pitching on Twitter, the pitch should be limited to 140-characters only.

This particular study explores the extent to which Indian PR practitioners use social media tools for media relations and the future of PR in the context of new age media. It extends previous work in the area of media relations (Aronoff, 1975; Kopenhaver, Martinson & Ryan, 1984; Supa&Zoch, 2009; Wilson &Supa, 2013; Zoch&Supa, 2014) that examines how public relations practitioners and journalists relate to each other, and also work that has examined the impact of social media on public relations practice (Lariscy, Avery, Sweetser&Howes, 2009; Taylor & Kent, 2010).

## REVIEW OF LITERATURE

With the evolution of media and emergence of world wide web the power of publishing or broadcasting news now rests in the hands of public as much as the mighty media. In the public relations parlance, it is now easier for public relations practitioners to directly interact with their stakeholders bypassing the gate-keeping function of traditional media. As Samsup Jo (2005) states, "Public Relations practitioners can communicate with audiences directly without the traditional channels".

While this may hold true to India as well but it is a reality in the western parts of the world. India is completely a different market for media. There is no doubt there has been tremendous growth in the social media space, allowing companies and public relations practitioners to directly communicate with their stakeholders, however, India is the only market where traditional media is still growing and will continue to grow in the coming years as well, which means the traditional gate-keeping function is still equally dominant as much as the power of social media.

According to a report by India Ratings and Research, India’s Rs. 30,000-crore ($4.48 billion) print media industry is set to grow by 8% annually for the next three years. Vernacular or local language print media will grow at 10-12% in the upcoming fiscal year 2017 (MadhuraKarnik, March 2016).

This clearly indicates that traditional media and the gatekeepers – the journalists, will continue to remain an important element for corporates and public relations practitioners to take their messages across to the stakeholders.

As mentioned by JoonasRokka, 2014, existing researches have primarily focused on exploring how the emerging social-media landscape is currently changing brand communications and management. However, usage of social media by public relations practitioners is an under researched topic. (Samsup Jo; Jung, Jaemin, 2005;).

Infact, even fewer researchers have focussed on how social media tools can be leveraged to enhance media relations (Hachigian and Hallahan, 2003; Hill and White, 2000; Johnson, 1997; Taylor and Perry, 2005; Briones, et al, 2011; Diga& Kelleher, 2009; Eyrich, Padman&Sweetser, 2008; Steyn, et al, 2010; Waters, Tindall& Morton, 2010; 2011). Also very small subsets of researches have focused on how public relations practitioners and journalists perceive each other (Aronoff, 1975; Kopenhaver, Martinson & Ryan, 1984; Larsson, 2009; Supa&Zoch, 2009, Wilson &Supa, 2013). There is only study that focuses on the relation between media relation and usage of social media tools for media relations, focussing on the Indian market. (Rousseau S, 2014). This study will deep dive on how public relations practitioners in India are using new age/social media tools to engage and build stronger media relations.

According to Grunig (1992), the practice of public relations is the effective management of relations with all of its stakeholders and communicating in a manner consistent with the best interests of the organization.

In another study researchers Grunig and Hunts (1984) state that four models of public relations have provided much of public relations’ theoretical framework – press agentry/publicity, public information, two-way asymmetrical, and two-way symmetrical communication. Within which press agentry/publicity is described as a propaganda function of public relations, one whose primary goal is to obtain media attention in almost any way possible.

The relationship between practitioners as source and journalists as reporter can be traced to a conceptual model of communication by Westley and MacLean. Giber and Johnson applied the model to source and reporter relationships and defined the interdependent roles of source and reporter. Public relations practitioners serve as one of the most influential sources of news through their ability to subsidise information for journalists. (Shin et. al., 2003). The statement hold true especially in the Indian context where public relations practitioners form one of the key sources of information for the media.

EhsanKhodarahmi (2009), states that media looks for all sources of information to find out about an event that is newsworthy. Therefore, it is critical for public relations practitioners to become a credible, genuine and important source to the media. This will help to collaborate with the media and provide them with first-handed news, which inevitably strengthens media relations.

According to Bardhan et.al (2006) in their study mentioned that media relations through the use of the personal influence models turned out to be the most common public relations activity. The human and interpersonal aspects of the relationship between public relations professional and journalists are accorded high value. Frequent press visits, get-togethers and even interactions that may cross the professional line are considered appropriate in Indian public relations.

Considering the business environment in the twenty-first century, online and offline media are considered to be at par and infact complement each other. It is vital to know how to combine traditional communication techniques with a successful social media strategy, if the firm hopes to gain competitive advantage.

Social media has recently become one of the hottest public relations avenue to use when attempting to reach out to the community and to the media. Social media tools, such as a Blogs, Twitter and Facebook, give firms the opportunity to directly connect with the consumer and media simultaneously and on a real time basis. (Joan E. Ubeda, Clara Gieure, Carlos de-la-Cruz, Olga Sastre, 2013).

However, despite the fast emerging social media and the rampant use of social media platforms, India's mainstream media still holds prominence and has the power to greatly influence the

mind-set of general public. This is the key reason that media relationship is still a predominant function of public relations practitioners.

Dozier et al., (1995);Waters et al., (2010), helps to understand media relations and explains the types of initiatives that constitute it: maintaining and updating media contacts, disseminating news releases, organizing press conferences, sharing content and responding to media queries.

Carroll and McCombs (2003) applied the agenda-setting theory to examine how first and second level agenda setting affected stakeholders' perception of the organization. They suggested that more coverage would lead to more awareness of the organization; and the more coverage of particular attributes of the organization would lead to stakeholders' defining and perceiving the organization by these attributes. The more the organization communicates its agenda, the more there will be discussion and media coverage of the organization and its attributes, they argued. Thus, regular communication and co-operation with the media is vital in establishing as well as maintaining relationships with the media.

Augustine Pang, a researcher form Singapore (2010) Mediating the Media model, inspired by Shoemaker and Reese's (1996) theory of influence, is based on three assumptions. A) Practitioners must recognize the need to engage in proactive media relations. B) Consider it their responsibility to cultivate good media relations (Sallot and Johnson, 2006a) and C) understand how journalists work and the environment they operate in.

Journalists' background and characteristics such as gender, ethnicity and education (Shoemaker and Reese, 1996) also influence what they perceive to be news and relevant content for their audiences. This determined how journalists select news (Sinaga and Wu, 2007). Practitioners therefore need to understand what makes news and how journalists write as the knowledge can help practitioners get better media coverage (Sallot and Johnson, 2006a). Even before contacting the media, having an idea about what type of journalists and or reporters you are going to talk to is incredibly important. (EhsanKhodarahmi, 2009)

Additionally, PR practitioners are expected to share updates on behalf of the organizations, discuss industry trends and share interesting story ideas with the media wherein the organizations can share a viewpoint.

However thankfully, there are various social networks today that help public relations practitioners to easily connect with the media, understand their current activities accordingly decide on the approach that needs to be taken to develop and build sustained relationship. Communication is an art and a science. It is art because a human being creates and delivers its purpose. It is a science, because we learn and experiment stuff; where we can give solutions to complexities. (EhsanKhodarahmi, 2009)

Elaborating on the above theory, communication with the media should be humane and not robotic, sending pitch emails, press releases etc. will not help public relations practitioners to enhance media relationships, they will have to meet the journalists personally to build this rapport.

This is about innovativity and creativity as basic principles of gathering attention of the media for what organisations may have to say to their public. One way of maintaining good media relations is to keep updating available data and evaluate the organisation's performance constantly. Therefore, enhancing effective communications is essential (EhsanKhodarahmi, 2009).

Pang (2010), says that public relations practitioners must adopt a proactive approach while dealing with the media. It means that the onus of knowing the journalists, the environment in which they operate and their interest levels lies with the public relations practitioner. Journalists believe that it is the practitioner's responsibility to make all efforts in building and maintaining relationships with the journalist. It is argued that by understanding how journalists and journalism work, practitioners would be better equipped to reach out to them and shape the conduct of media relations in a strategic manner (Yoon, 2005a).

Pang (2010) further adds that media relations can be strengthened by proactively sharing useful information with journalists on a timely basis, for instance sharing of industry reports, whitepapers, policy updates is very beneficial for journalists to cull out story ideas.

In the research done by Sallot and Johnson's (2006a), have shared a five point framework for practitioners to establish better media relationships. First, understand the writing style of the journalist and know his interests. Second, know the beat. Third, improve on their quality of writing. Four, be present and available to share information (Richards, 1998). Five, draft information that is simple and will appeal to the journalist, for example contextualizing information that will signify the importance of the news.

Technological innovations and convergence have revolutionized existing media relations tools like press kits, newsletters, news releases, facility visits just to mention but a few; thereby leading to the emergence of new and contemporary tools of media relations. These contemporary tools have not replaced the 'old' tools but in fact complement each other for building effective media relations. (VineetKaul, 2013).

Public relations practitioners today have the digital edge wherein they can explore pitching to bloggers, new age portals and hybrid media through creative pitches in the form of listicles, infographics, HTML GIFs etc.

According to a 2007 PRSA Wired for Change Survey, the majority of public relations practitioners state that communication technology has immensely helped to expedite the circulation of information to reach the masses. Social media not only allows public relations practitioners to reach out to and engage their publics in real-time conversation, but also provides an avenue to strengthen media relations. Open two-way communication immensely helps to build effective media relationships (Richard D. Waters, 2010). Howard and Matthews (2006) encouraged practitioners to go even further by asking journalists how they prefer to receive media relations pitches.

There are not many Indian studies in this area of research, only few generic PR studies with a minor part of the research focusing on media relations were found. Currently in India, most public relations practitioners use social media to be updated about journalist contact details, media movements, read stories by journalists and wish them on occasions. However, it is not being effectively used for pitching story ideas, commenting on their stories to share a different perspective. Infact, very few trade or niche publication journalists share details of the stories on select Facebook pages and Whatsapp groups but the mainstream media is still restricted to traditional email/calls.

Social media is valuable in media relations because it has enhanced traditional media, newsrooms-via social media-and social media (Bajkiewicz, Kraus, & Hong, 2011). Although there are benefits to use social media as a communication channel with journalists, poor usability practices can result in a reduction of positive press coverage (Nielsen Norman Group, 2001). Even though social media has created a new means of communication in media relations practices, the core of media relations remains to build relationships and retrieve accurate and solid information (Bajkiewicz, Kraus, & Hong, 2011).

According to Greer (2003), "The problem for social media comes when public struggles to distinguish information produced by trained journalists from information placed online by groups or individuals with lower standards" (p. 12). Many organizations and companies have adopted social media as a media relations tool, but due to the previously mentioned credibility concerns, public relations practitioners still think that the traditional media practices are more reliable, credible, and accurate (Write & Hinson, 2010).

Yes this is very true in the Indian context where information shared on social media is informal and therefore lacks credibility; this is the prime reason that public relations practitioners still continue to rely on communicating through traditional media.

This study seeks to pick up where the previous left off, increasing the number of practitioner interviews.

## RESEARCH METHODOLOGY

This research was carried out using a questionnaire survey which was sent to 4850+ PR practitioners working in various companies and PR agencies in India in the month of December 2016. Out of the total respondents only 146 responded to the questionnaire.

### Sampling

A convenience sample of public relations practitioners were used to study how Indian public relations practitioners are using social media to connect and build relationships with the media. Online survey links were emailed to respondents using a web-based survey tool. This method yielded 146 respondents from the Indian public relations fraternity. The respondents were asked standardized questions which comprised both open and close-ended questions.

The breakdown of respondents by gender was 50 per cent female and 50 percent male. 25.34 per cent of the respondents were younger than 30 years of age, 51.36 per cent were between 30 and 39, 13.01 per cent were 40 to 49 years of age. It is important to note that more number of experienced public relations practitioners were available and only 1/4th younger professional contributed to the study due to their work busy schedule despite several attempts to include them.

## RESEARCH QUESTIONS

**RQ1:** Do Indian public relations practitioners significantly use social media platforms for media relations? And why?

**RQ2:** Which are the most frequently used social media platforms they frequent for connect and building relations with the journalists?

**RQ3:** What is the future of social media – media relations?

## RESULTS AND INTERPRETATIONS

The demographics of respondents varied across age groups (23-62 years). The participants varied from different gamut's of PR Agency – 89n (60per cent), Corporate Communications – 48n (33per cent) and Freelancers – 10n (7per cent).

The hierarchy of the sample was from Account Executive level to CEO, VPs and Head of Corp Comms.

**Table 1**

| Designation | Job Type | Nos |
|---|---|---|
| Professors | Academic | 3 |
| Founders | Agency | 6 |
| CEOs /MD | Agency | 6 |
| Account Director / Sr. Account Director | Agency | 16 |
| Assistant Account Manager | Agency | 2 |
| Associate Director | Agency | 3 |
| Account Executive | Agency | 4 |
| Associate Partner | Agency | 1 |
| Vice President / Associate Vice President | Agency | 3 |
| Branch Head | Agency | 1 |
| Co-Founder | Agency | 2 |
| Group Head | Agency | 1 |
| Sr. Account Executive | Agency | 7 |
| Sr. Account Manager | Agency | 5 |
| Director PR / Additional / Deputy Director | Corporate | 5 |
| Assistant Manager | Corporate | 9 |
| Vice President / Associate Vice President | Corporate | 4 |
| Manager / Sr. Corp. Comm / Marketing | Corporate | 31 |
| Head of Corp Comm / Mar. Comm | Corporate | 9 |
| Executive Corp Comm | Corporate | 2 |
| General Manager | Corporate | 2 |
| Freelancer | Independent | 2 |
| Others | Other | 12 |
| Did not mention designation | Other | 10 |

**Location:** Locations wise the participants were majorly from Mumbai – 52n (39per cent), Bangalore – 24n (18per cent), Delhi – 21n(16per cent), Gurgaon – 10n (8per cent), Hyderabad – 6n (5per cent), Chennai, Kolkatta& Pune – 2n (2per cent) each, Goa, Gujarat, Jaipur, Jalgaon, Jhansi, Kanpur, Kolkapur, Lucknow&Varnasi – 1n (1per cent) each, Internationally USA – 2n (2per cent), Dubai, Kuala Lumpur, Italy – 1n (1per cent) each.

**Usage of social media for media relations:** The results showed that vast majority of the participants are using social media platforms for Media Relations today. Around 138n (94.52per cent) are using Social Media for Media Relations while 8n (5.48per cent) denied the use for this purpose. The participants who said No were the Faculty, CEOs and Founders in the organization and they do not really have a day to day interaction with the media. Hence we can come up with the inference that, every hand's on PR Practitioner today, uses Social Media for Media Relations.

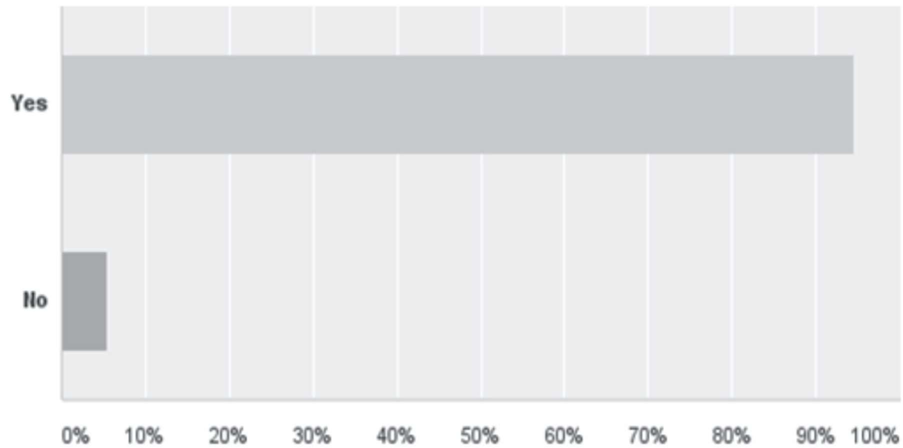


**Figure 1:** Usage of social media for media relations

**Most frequently used social network:** Of all the social networks used to communicate with the media, LinkedIn emerged as the largest used social network to build connections with the journalists (LinkedIn – 120n -83.33per cent), while Facebook stood at No.2 (118n -81.94per cent), followed –Whatsapp at No. 3(112n - 77.78per cent) and Twitter at No. 4 (98n -68.06per cent). This was in stark contrast with other international studies as Twitter ranks as No.1, networking platforms for public relations practitioners for media relations.

**Frequency of using the social networks for media relations:** PR practitioners do not really keep track of the times they connect with the journalist as it is need based. Whenever they have something to share with the journalist they connect with them through their preferred platforms. Daily – (55n - 39.86per cent), Once a week – (33n - 23.91per cent), More than once a month – (24n -17.39per cent), Twice a week – (21n -15.22per cent) and Others – (15n -10.87per cent).

Answered by 138 and Skipped by 8 participants.

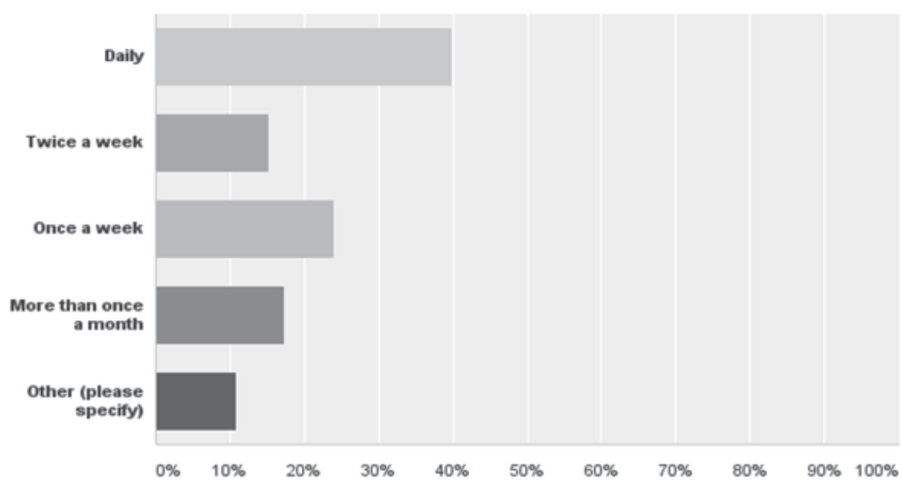


**Figure 2:** Frequency of using social networks for media relations

**Most preferred group or communities across social networks for media relations:** Facebook Groups was ranked 1st(52n -36.11per cent), while it stood 5th on the overall ranking of social networks. LinkedIn Groups was ranked 2nd amongst groups (34n - 23.61per cent), but stood at No.6 in comparison to all social networks. Whatsapp Groups took the No.3 position amongst groups and communities and ranked 3rd in the overall comparison on the preference of social networks

While rest of the social platforms were used by smaller number of practitioners such as Instagram – 23n (15.97per cent); Google Plus – 19n (13.19per cent); Google Groups – 17n (11.81per cent);Quora – 5n (3.47per cent); Periscope – 2n (1.39per cent);Others 6n (4.17per cent).

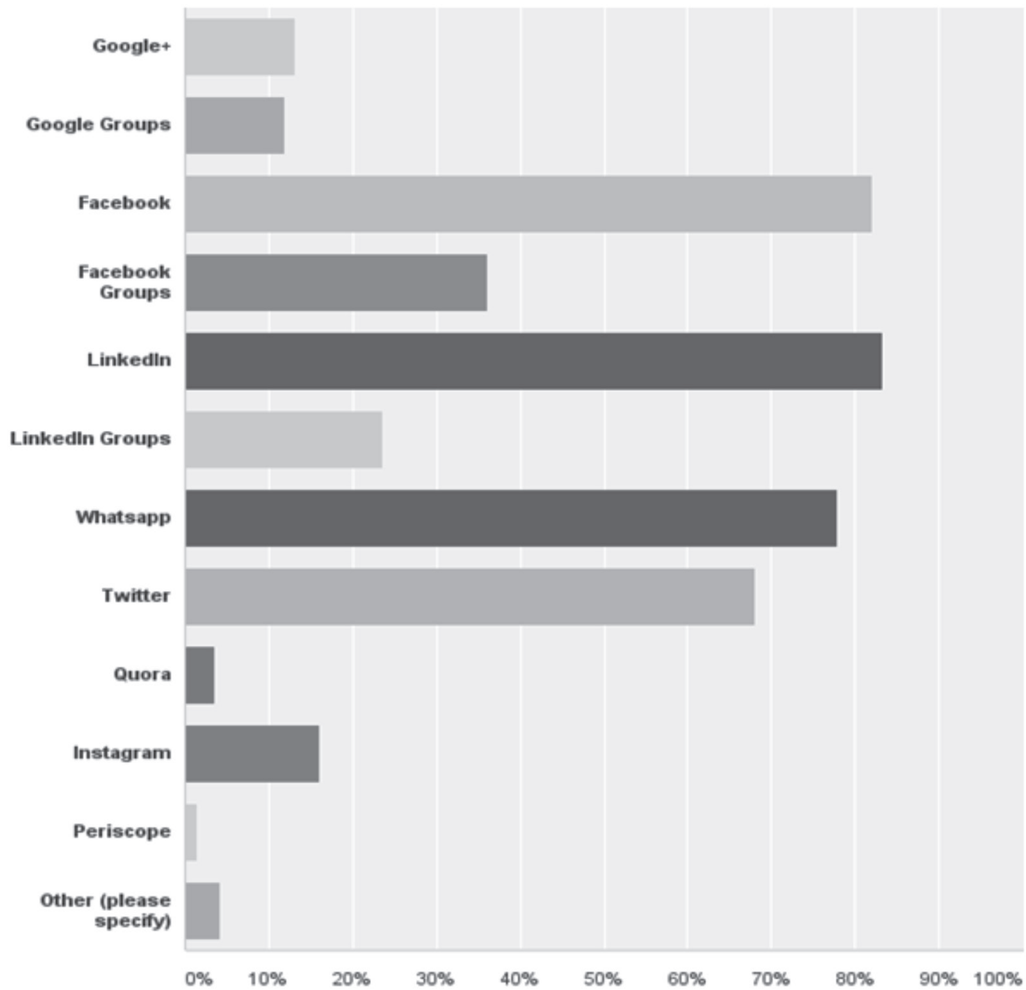


**Figure 3:** Most preferred group or communities across social networks for media relations

**How Facebook is used for media relations?** 72.26 per cent said that they use Facebook to become Friends with journalists, while 71.53 per cent said that it helped to stay updated about the journalists by reading their status updates. 51.82 per cent use Facebook to like/comment on the posts posted by journalists to increase their own visibility in the eyes of the journalists, while 50.3 per cent use the platform to know the birthdays and anniversaries of media personnel so that they can use the opportunity to connect and wish them. Only 22.63 per cent public relations practitioners use Facebook to pitch stories to journalists using Facebook Messenger.

Others used the platform for Subscribing for the updates of the journalists etc.

Maximum number of participants says they befriend the media personnel on Facebook and stay updated about them, after which they participate in conversations and share greetings with the journalist on special occasions. Doing this gives both of them the comfort to later share and discuss work updates like pitching story ideas etc…

This question was answered by 137 participants and skipped by 9 participants.

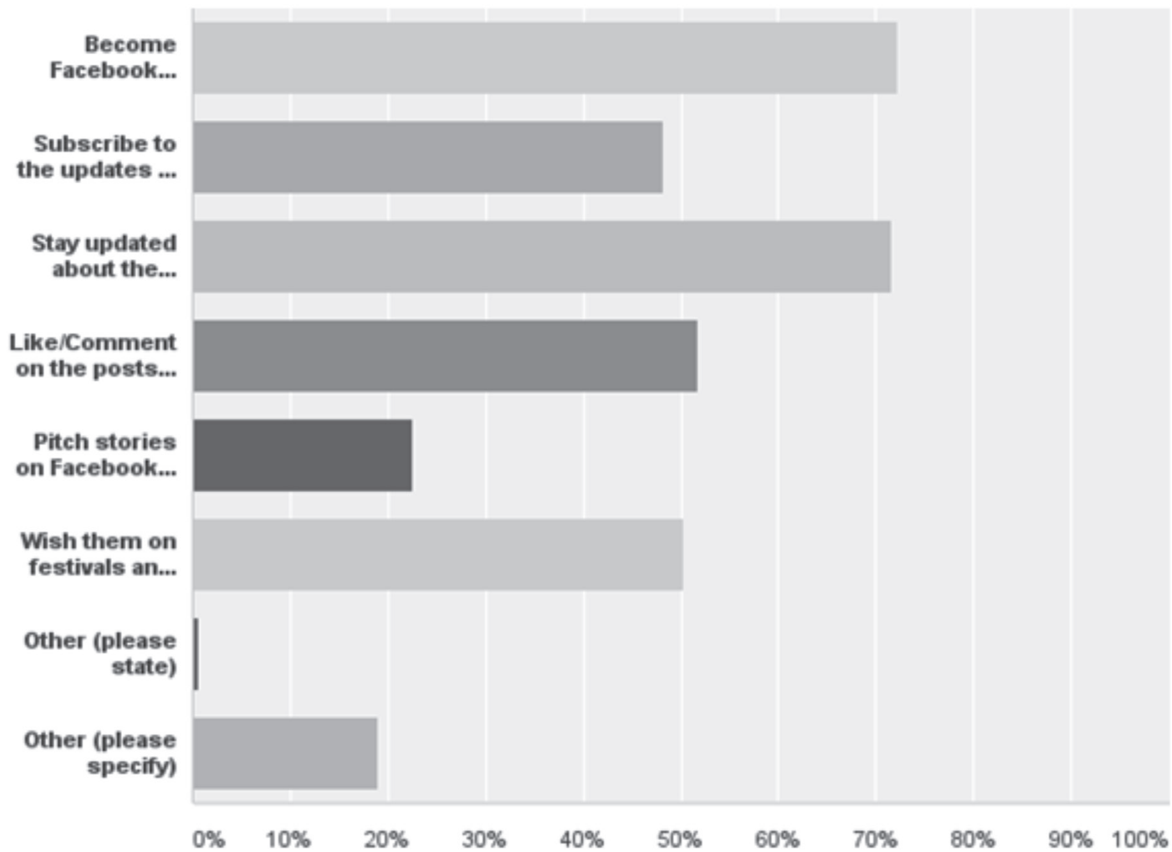


**Figure 4:** How Facebook is used for media relations?

Participants mentioned that 'Media Movements' and 'Indian PR Forum' came up as a top of the mind recall when asked about the top PR Groups on Facebook. While some did refer to other groups such as Media Updates, Media List, Media and communication practitioner of India and PR4You.

LinkedIn: When asked how the participants used LinkedIn for media relations, the majority 88.57 per cent said they use LinkedIn to stay connected with the journalist, while 80.71 per cent said that they use the platform to stay updated on their job changes and career movements, while 57.14 used it to read the status updates or their articles posted on LinkedIn Pulse. Other used to wish them on festivals and birthdays – 39n (27.86 per cent), Pitch stories using LinkedIn mail – 24n (17.14per cent).

Answered by 140 participants and skipped by 6 participants.

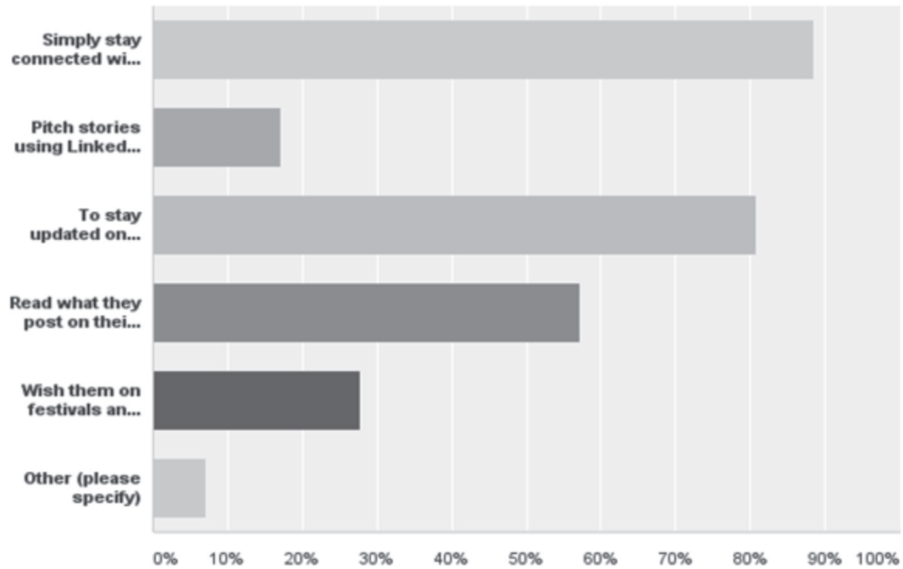


**Figure 5:** How is LinkedIn used for media relations?

Among the top three PR groups on LinkedIn that got the top of mind recall were Indian PR Forum (IPRF), Corporate Communications, Marketing Communication and PR Practitioner. This shows that LinkedIn is mainly used for one on one interaction with the journalist and not as discussion or knowledge sharing groups.

**Whatsapp**

Participants used Whatsapp, an instant mobile messaging platform primarily for following up the journalists on their stories pitched - 101n (76.52 per cent), 50.85 per cent (79n) used to wish the media personnel on their birthdays and festive. 50.76 per cent public relations professionals used this platform for pitching stories to the media, which was surprising as they used a messaging platform to pitch stories rather than any social network.

Few also used the platform to to appreciate their display pictures (21.97 per cent) and status messages, acknowledge a good story done by them, send Media Invite for Press Conferences & Events and various reminders etc.

132 participants answered and 14 skipped.

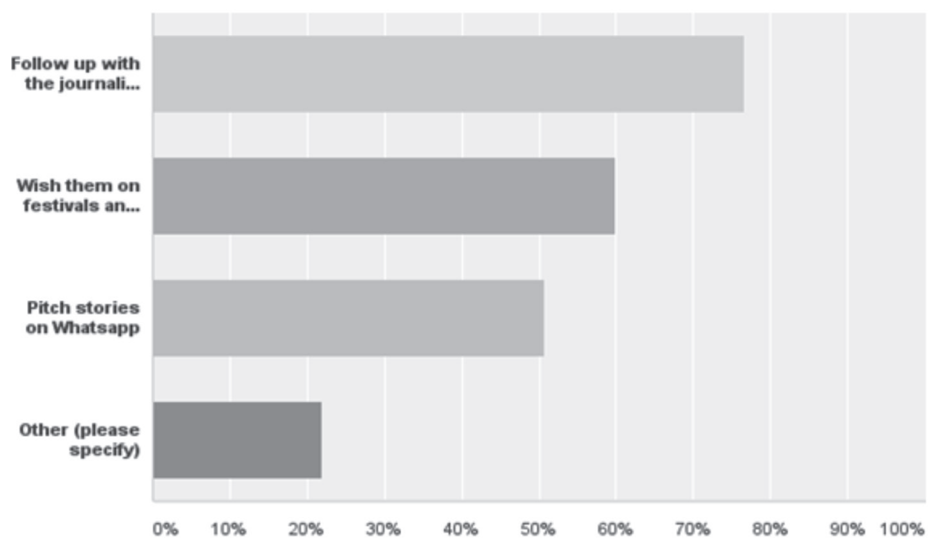


**Figure 6:** How is Whatsapp used for media relations

Apart from Whatsapp, which is used by 103n (75per cent) of participants, 25 per cent of the participants also used other instant mobile messaging platforms but did not specific which platforms they use.

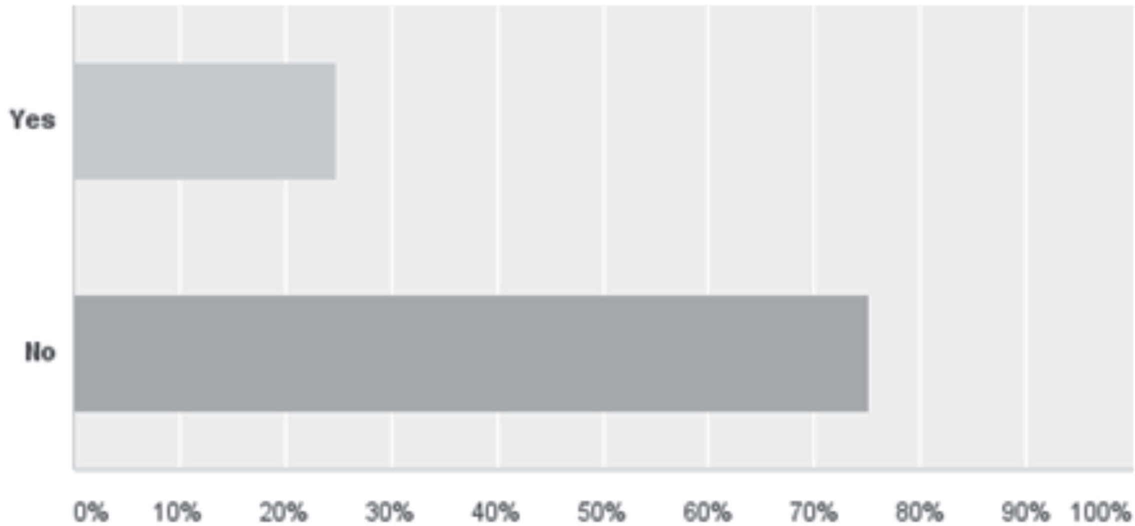


**Figure 7:** Instant mobile messaging platforms used for media relations

***Why do participants use PR Groups on social platforms?***

Maximum participants use all the available PR Groups to stay updated on the overall media and PR industry – 126n (90per cent), or to exchange knowledge and information with the peer group – 112n (80per cent), To get media contacts – 105n (75per cent), To know about story opportunities for my clients/company – 103n (73.57per cent) and Other – 12n (8.57per cent).

Basically 90per cent participants use PR groups on Social Media to stay updated with the industry. The others like exchanging knowledge and information, many use it for media list. Apart from this, these groups serve as a good platform to for hiring PR practitioners and references.

Participants answered the question 140 and 6 skipped.

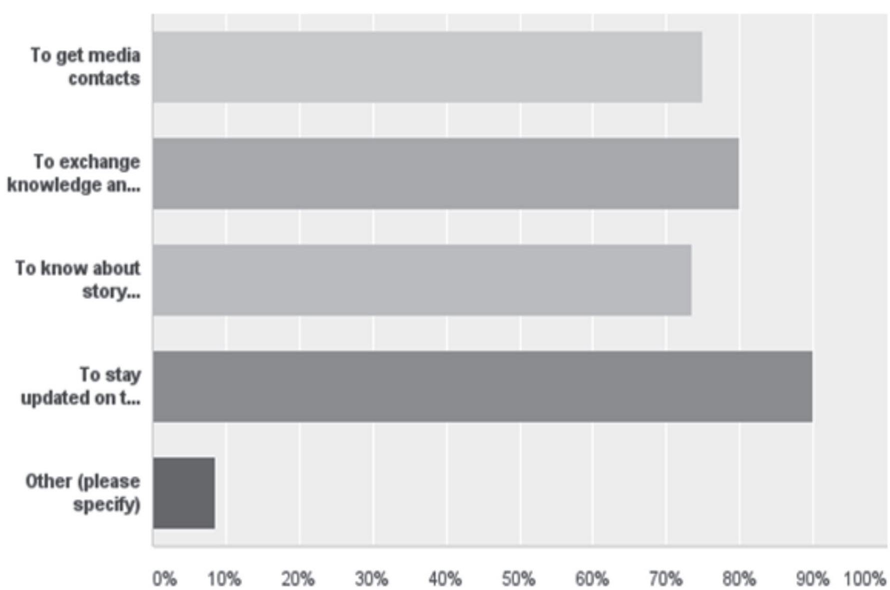


**Figure 8:** How PR practitioners use social media for media relations

**Twitter**

Internationally Twitter is the most used social media platform for media relations, however in India, the statistics were quite different as – 113n (85.61per cent) used Twitter only to Like/Retweet/ Comment on tweets posted by the journalists. While only 27n (20.45per cent) used Twitter to pitch story ideas through tweets. Others find it a medium to know the likes and dislikes of journalist and keeping a track of the stories filed by the journalist lately etc.

132 Answered and 14 Skipped.

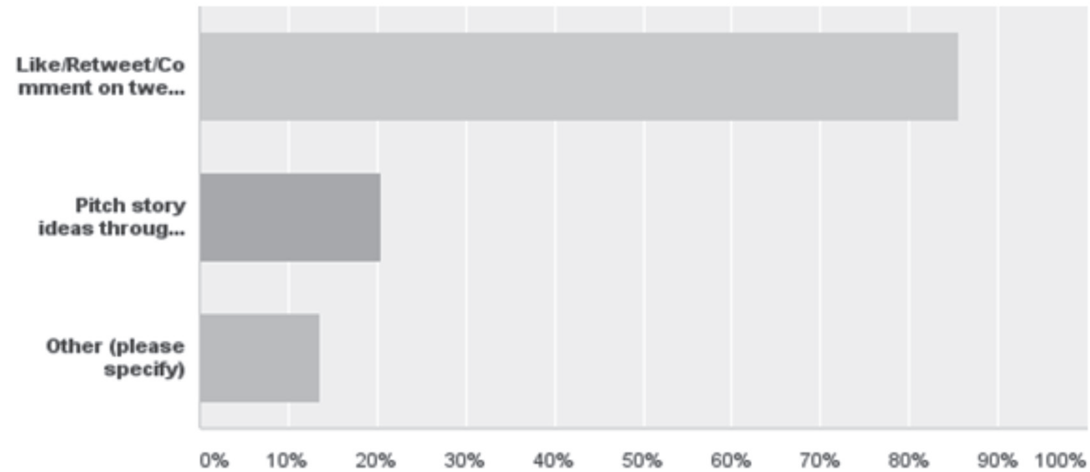


**Figure 9:** How Twitter is used for media relations

Social media platforms like Quora, Instagram andGoogle Plus are not used by Indian PR practitioners for media relations. Some of them follow journalist on these platforms just to keep themselves updated but do not use it to communicate with them. A few of them feel these platforms quite complex compared to Facebook, LinkedIn and Whatsapp.

**Most favourite social media platform of Indian public relations practitioners:** The most favourite social media platform of PR Practitioners is Facebook, followed by Whatsapp and LinkedIn, while Twitter is a little less preferred. Around 22per cent (47n) like to use Facebook, 22per cent each (24n each) favour Whatsapp and LinkedIn respectively. Currently only 13per cent (14n) prefer Twitter over the other platforms.

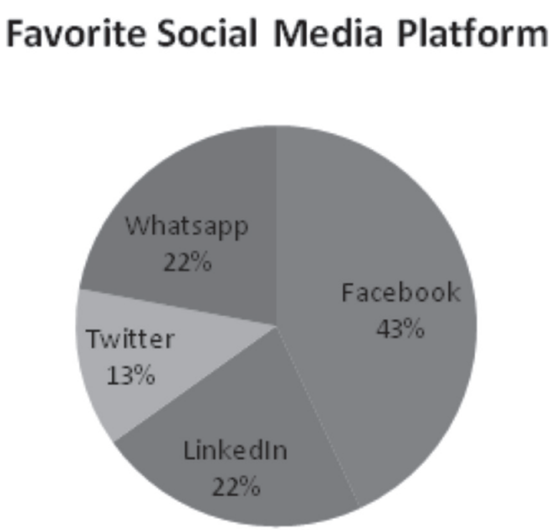


**Figure 10:** Favourite social media platform for media relations

**Future of media relations through the use of social media**

As on date, apart from Facebook, LinkedIn, its respective groups, Whatsapp and Twitter have being used to simply to know about the status updates of Journalists or to get their media contacts. In future, public relations practitioners would make use of Twitter more as more and more journalists will make use of this platform to popularize their own stories. Platforms like Snapchat and Instant messaging platforms like Slack will also be used to connect and communicate with media professionals.

## CONCLUSION

Indian public relations practitioners have come a long way from meeting the journalists in their office while distributing hard copies of the type written press releases to shooting out a digital press release link over a Twitter link. However back in those days the relationships were more personal and real, the mutual respect for each other had fallen to the standards that is existing today. There used to be intelligent discussions over the cup of tea leisurely as both had enough amount of time to nurture the relationship as back then there were not many PR professionals and not many clients seeking PR either to keep the practitioners busy. However as time progressed and with technological innovations, computers and its foster child email started taking prominence over personal relationships with the media. Most work started to happen over email and even journalists preferred that as interactions with every public relations practitioner face-to-face would was unimaginable. Yet till date media remained a dominant gate-keeper and managing relationship with them was a no brainer. With the advent of social media and proliferation of social media tools, it was expected that while practitioners would venture out to directly connect with their stakeholders but will also make use of these tools for media relations as well. Several international studies have spoken about this in their own countries but since in India traditional media has few more years of growth, it was naturally that the pitching process would move from email to more personalised social platform. However our study does not say so as Indian public relations practitioners use social media platforms to connect with the journalists and mostly restrict their engagement to either liking/retweeting or wishing them on their birthdays or festives. Many also use it as a mode of database updation, but very insignificant number of Indian practitioners use social media to pitch stories or share details about their clients. Few do use to keep themselves updated on the current stories the journalist is posting or to know their status updates and comment on their posts. None in this study said they use social media to share relevant info about their client or share story themes or ideas. This type of media relations may take time to build in the over noisy environment but as you continue to pursue journalists will sooner or later take notice and mark you as a credible source.

## LIMITATIONS AND RECOMMENDATIONS

This study was limited in scope as we surveyed only 146 PR practitioners and largely they were from top Indian metros. We also could have surveyed the media fraternity as well to understand their willingness to receive pitches over social platforms and checked how open they were to build relationships with public relations practitioners using social media platforms. The future study and be conducted with larger sample size and even journalist could be part of the future studies.

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# COMPARISON OF PUBLIC & PRIVATE BANK CUSTOMER'S EXPECTATION AND PERCEPTION GAP ON VARIOUS DIMENSIONS OF SERVICE QUALITY

***Meenu Kumar****

## ABSTRACT

SERVQUAL model has been widely used and researched to understand customers' satisfaction on various dimensions of service quality of business organizations. As a result of globalization number of private banks entered in the market giving tough competition to public banks. In order to lead the competition and retain its existing customers it is essential for banks to understand their customer's expectation and how they perceive their services in order to satisfy them. The present study focuses on public and private banks customers' expectations and perceptions and gap between them is compared to understand their satisfaction. Survey method is used to collect information from the respondents who have account in both types of banks. The result of the study indicates that customers are more satisfied with private banks than public banks.

**Keywords:** Private Banks, Public Banks,, Tangibility, Reliability, Responsiveness, Assurance Empathy

## INTRODUCTION

The success of a business depends on how its customers perceive it. The more satisfied the customers, the more the loyalty and more are the business. Satisfied customers are the ambassador of the business and their words –of-mouth canvassing helps business to improve its image as well expand it. In the era of globalization the business environment has become more competitive providing more alternatives to customers and many tactics to attract customers. As a result service organizations have begun focusing on the customer perceptions of service quality because it helps in developing strategies that lead to customer satisfaction (Saravanan & Rao[1], 2007)

The banking sector is one of the biggest service sectors in India. Banks are central to a nation's economy as they cater to the needs of credit for all the sections of the society. India is the largest independent democracy in world and is also emerging as an economic giant. Following the slogan - customers are the king of business, banks are also focusing on customer's retention along with acquisition of new customers. They are making utmost efforts to satisfy their customers by offering them quality services.

Customer Satisfaction became a popular topic in marketing during the 1980s and is a debated topic during both business expansions and recessions. Most discussions on customer satisfaction involve customer expectation of the service delivery, actual delivery of the customer experience, and expectations that are either exceeded or unmet. If expectations are exceeded, positive disconfirmation results, while a negative disconfirmation results when customer experience is poorer than expected. (Middle Eastern Finance and Economics - Issue

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14 (2011) 63).

Tse & Wilton[2] defined customer satisfaction as the consumer's response to the evaluation of the perceived discrepancy between prior expectations and the actual performance of the product or service as perceived after its consumption.

According to Wicks & Roethlein[3] (2009), organization that consistently satisfy their customers to enjoy higher retention levels and greater profitability due to increased customer's loyality.

A number of studies have been carried out by researchers and it has been revealed that quality is the requisite of satisfaction. (Tam [4], 2000), Petrick and Backman [5], 2002 and Cronin and Taylor [6], 1992). Newman [7] (2001) also suggests the existence of correlation between the quality of service and customer satisfaction.

A number of models are being proposed to understand customer's satisfaction. In the present study, SERVQUAL model (Parasuraman[8] et al, 1988) has been used to understand customers' expectations and perceptions about services offered by banks. In this model quality of the service is represented by the discrepancy between a customer's expectations for a service offering and the customer's perceptions of the service received. In order to satisfy its customers it is imperative to know the customer's perception as well as their expectations. Originally SERVQUAL authors suggested ten elements which were later merged into five elements. These are tangibility reliability, assurance, responsiveness and empathy.

## OBJECTIVES OF THE STUDY

The main objective of the study is to measure banks customer satisfaction with the service quality of provided by public and private banks of Indore through SERVQUAL model. For which customers' perception and expectation gap has been measured. The major objectives of the present study are:

- To study the difference between gap of perceptions and expectations of private and public sector bank's customers on Tangibility.
- To study the difference between gap of perceptions and expectations of private and public sector bank's customers on Reliability.
- To study the difference between gap of perceptions and expectations of private and public sector bank's customers on Responsiveness.
- To study the difference between gap of perceptions and expectations of private and public sector bank's customers on Assurance.
- To study the difference between gap of perceptions and expectations of private and public sector bank's customers on Empathy.

## REVIEW OF LITERATURE

Many studies have been conducted to examine the satisfaction and intention of banking customers (Mihelis et al[9], 2001; Udo[10] et al., 2010; Gilaninia and Mosavian[11], 2010; Kazemi and Mohajer[12], 2010; Samadi and eskandari[13], 2011; Grigoroudis [14] et al., 2012).

Singh, SP and Khurana, S[15] (2011) examined Gender wise customer's expectations and perceptions of service quality provided by the Private Banks in Hissar district. Based on SERVQUAl Model, questionnaire of 22 items were administered on the sample. The results indicated that the services provided by private banks are below customer's expectation.

Similar type of study was conducted by Ananth, A, Ramesh, R and B, Prabaharan [16] (2010) used multi regression analysis to evaluate the quality of service in selected private sector banks and to identify the gap between customer expectations and their perceptions. Their result showed that empathy shows a bigger gap between customer expectation and perception of service quality. They also revealed that other dimensions like Empathy Reliability and Assurance positively influence the banking service quality.

Hinson, R, Mohammed, A and Mensah [17], R (2006) in their study "Determinants of Ghanaian Bank Service Quality in a Universal Banking

Dispensation" used SERVQUAL Model to compare service quality among three banks and find out the most important factors contributing to service quality. The result revealed that all the service quality dimensions contributed significantly to the prediction of service quality in Ghana and the human element was found to be the most highly predictive of perceived service quality.

On the same line, Brahmbhatt and Panelia[18] compared foreign, public and private banks and concluded that foreign banks were better than public or private sector banks.

Siddiqi[19] (2010) studied the applicability of service quality of retail banking industry in Bangladesh and reported that service quality is positively correlated with customer satisfaction. Empathy was found to be highest positively correlated with customer satisfaction followed by Assurance and Tangibility.

### Research Design

The research design used in the study is cross sectional descriptive and analytical.

### Population

The population for study is the people of Indore who are having bank accounts in a private bank and also in public sector bank.

### Sampling

For the purpose of study, convenient sample has been drawn from the population. Size of the sample is 100, representing the gender and youth as well as aged customers of bank. Only 70 questionnaires were found to be completed for further processing.

### Data Collection Instruments – Questionnaire

Present research is based on primary information which was collected through self administered questionnaire by distributing it to the customers and collected after its completions by the customers.

5 dimensions -Tangibles, Reliability, Responsiveness, Assurance, and Empathy of the SERVQUAL model have been divided into 22 statements to measure service quality in the private and public sector banks.

In the SERVQUAL model, the statements are divided into two parts, the first part is meant to measure the expectations of customers and the second part to measure their perceptions. Demographic information about customers like gender, age, occupation, qualification, and frequency of visits to bank has also been collected.

The service quality of banks is assessed by the difference between the expectation and perception of services experienced by customers in banks. This will help to identity on what items of the SERVQUAL dimensions, customers are satisfied.

**Scale for measurement:** The five point likert scale (5-Strongly agree, 4–Agree, 3-Neutral, 2-Disagree and 1-Strongly Disagree) has been used to measure both the expectation and perception of the customers.

Perceptions are based on the actual service they receive in banks and expectations are based on what they actually expect from the banks. Service quality scores are the difference between the perception and expectation scores (P-E) with a possible range of values from -4 to +4 (-4 stands for very dissatisfied and +4 means very satisfied). The quality score measures the service gap or the degree to which expectations exceed perceptions.

The more positive the P-E scores, the higher the level of service quality leading to a higher level of customer satisfaction.

## HYPOTHESES

### Hypotheses 1

$H_o$: There is no significant difference between gap of perceptions and expectations of private and public sector bank's customers on Tangibility.

$H_a$: There is significant difference between gap of perceptions and expectations of private and public sector bank's customers on Tangibility.

**Hypotheses 2**

$H_o$: There is no significant difference between gap of perceptions and expectations of private and public sector bank's customers on Reliability

$H_a$: There is significant difference between gap of perceptions and expectations of private and public sector bank's customers on Reliability.

**Hypotheses 3**

$H_o$: There is no significant difference between gap of perceptions and expectations of private and public sector bank's customers on Responsiveness.

$H_a$: There is significant difference between gap of perceptions and expectations of private and public sector bank's customers on Responsiveness.

**Hypotheses 4**

$H_o$: There is no significant difference between gap of perceptions and expectations of private and public sector bank's customers on Assurance.

$H_a$: There is significant difference between gap of perceptions and expectations of private and public sector bank's customers on Assurance.

**Hypotheses 5**

$H_o$: There is no significant difference between gap of perceptions and expectations of private and public sector bank's customers on Empathy.

$H_a$: There is significant difference between gap of perceptions and expectations of private and public sector bank's customers on Empathy.

## DATA ANALYSIS

The bank customers who were surveyed for the studies are the respondents for the study. Their demographic profile has been given in table No 1.

**Table No 1: Demographic analysis of sample**

| Parameters | | Frequencies | Percentages |
|---|---|---|---|
| **Gender** | Male | 61 | 76.3 |
| | Female | 19 | 23.8 |
| **Marital Status** | Married | 50 | 62.5 |
| | Unmarried | 30 | 37.5 |
| **Age** | 21-30Years | 20 | 25 |
| | 31-40 Years | 13 | 16.3 |
| | 41-50 Years | 41 | 51.3 |
| | Above 50 Years | 6 | 7.3 |
| **Qualification** | Above Post Graduate | 7 | 8.8 |
| | Post Graduate | 25 | 31.3 |
| | Graduate | 41 | 51.3 |
| | Below Graduate | 7 | 8.8 |
| **Occupation** | Student | 12 | 15 |
| | Service | 52 | 77.5 |
| | Business | 6 | 7.5 |

Distribution of gender is 76.3 percent male and 23.8 percent are female. On examining the table it has been found that out of 80 respondents, 50 are married while 30 are unmarried. Thus 62.5 percent respondents are married and only 37.5 percent are unmarried. The respondent's age have been grouped in four groups- 21-30, 31-40, 41-50 and above 50 and the result shows that 20 respondents out of 80 belongs to 21-30 age group with the percentage of 25 %.41 respondents with 51.3 percentage are of 41-5- age group . 13 people belong to 31-40 and 6 people were above 50 years with the percentage of 16.3 and 7.5 percent respectively Respondents who were classified in postgraduate, Graduate, below post graduate and above postgraduate. 41 respondents are only graduate whose percentage is 51.3%, followed by post graduate whose number is 25 and percentage is 31.3. Below and above graduate respondents are equal number and that is 7 with percentage of 8.8. Occupation wise respondents were categorized into students, service class and business class and their percentage are 15, 77.5 and 7.5 respectively.

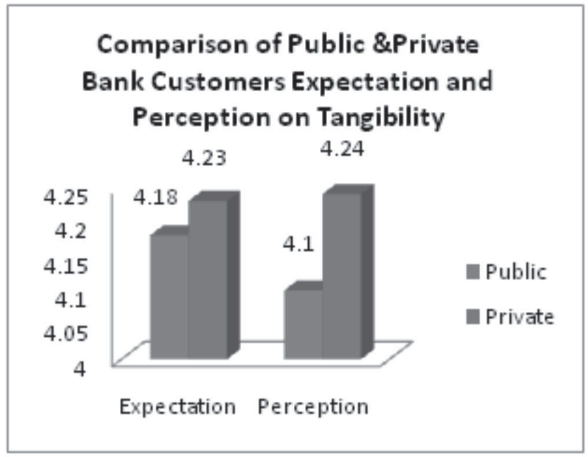
**Difference between gap of perceptions and expectations of private and public sector bank's customers:**

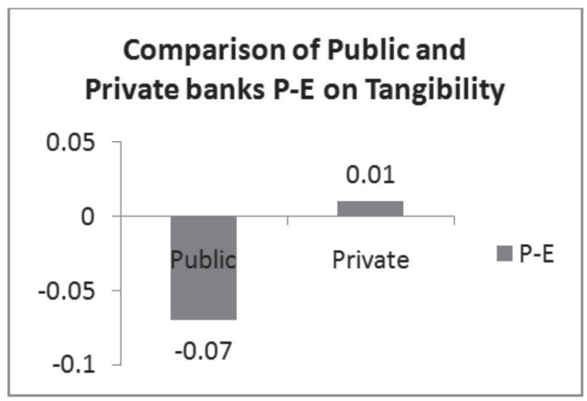
**1. Tangibility:** Table No 2 compares the expectation and Perception of private and public bank's customer on Tangibility dimension of service quality. The Table shows that customer's expectation is more from private bank than from public bank which is 4.23 and 4.18 and their perception is also more in private than public which is 4.24 and 4.1 respectively. Thus the gap between perception and expectation is -0.07 in public banks and 0.01 in private bank. As there is difference in gap between public and private banks gap, the first null hypothesis is rejected which states that there is no difference on tangibility. The result is graphically represented in Figure No 1.

**Table No 2: Comparison of Public & Private Bank Customers Expectation and Perception on Tangibility**

| Type of bank | Mean of Expectation | Mean of Perception | P - E |
|---|---|---|---|
| Public | 4.18 | 4.1 | -0.07 |
| Private | 4.23 | 4.24 | 0.01 |

**Figure 1**



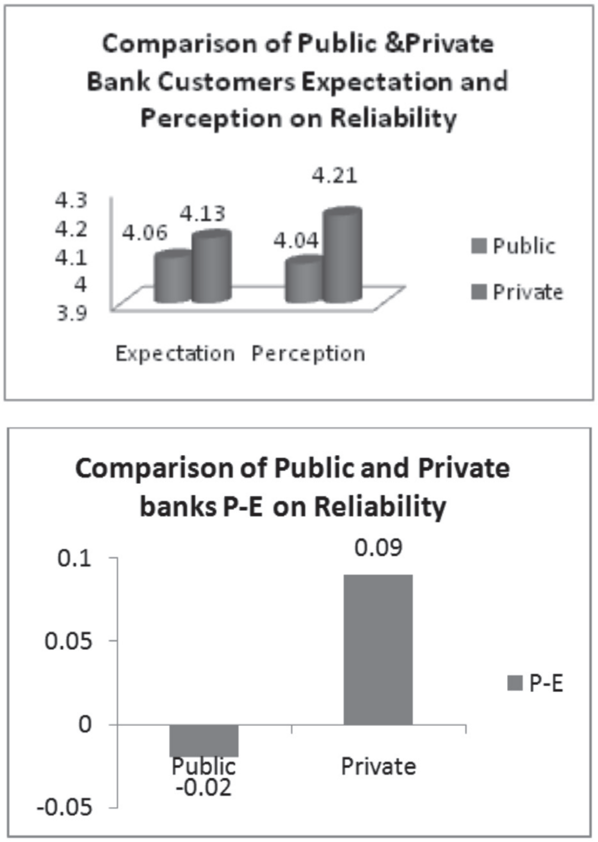




**2. Reliability:** Table No 3 deals with the comparison of private and public banks expectation and perception gap on Reliability. It shows that again the Expectation and Perception from private bank is more than public banks. Private bank perception and expectation on reliability is 4.12 and 4.21 respectively and Public bank perception is 4.04 which is less than expectation but which is 4.06. Thus gap in public bank is again negative that is -0.02 in contrast to private bank where gap is 0.09 inferring private banks are more reliable than public banks. As there is differences in gap of the two types of banks leading to rejection of second null hypothesis and acceptation of alternate hypothesis. The Figure No 2 also represents the same result.

**Table No 3: Comparison of Public & Private Bank Customers Expectation and Perception on Reliability**

| Type of bank | Mean of Expectation | Mean of Perception | P - E |
|---|---|---|---|
| Public | 4.06 | 4.04 | -0.02 |
| Private | 4.12 | 4.21 | 0.09 |

**Figure 2**



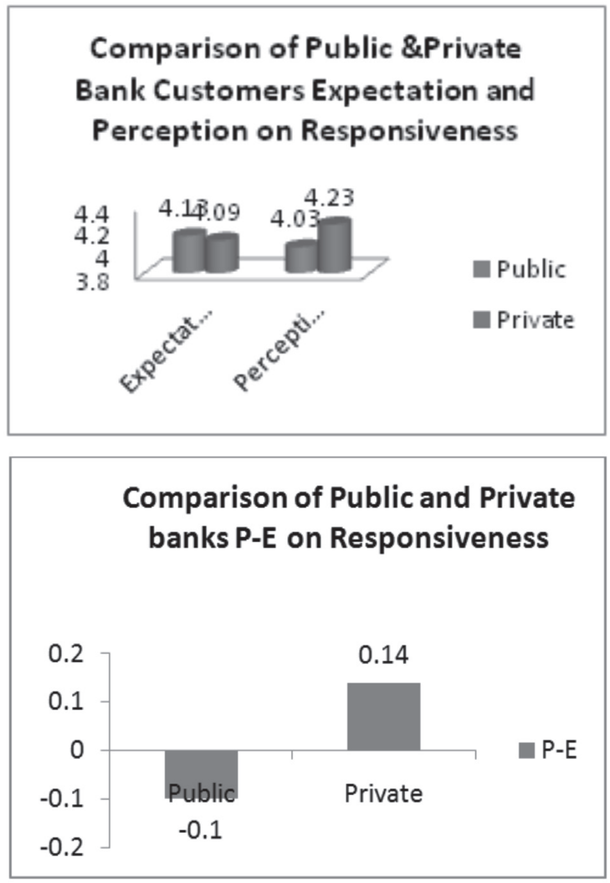

**3. Responsiveness:** The Table no 4 deals with the responsiveness dimension. The result indicates that though public bank expectation is more than private bank but the perception of public bank is less than their expectation.

**Table No 4: Comparison of Public & Private Bank Customers Expectation and Perception on Responsiveness**

| Type of bank | Mean of Expectation | Mean of Perception | P - E |
|---|---|---|---|
| Public | 4.13 | 4.03 | -0.10 |
| Private | 4.09 | 4.23 | 0.14 |

On responsiveness dimension customer's expectation from private banks is 4.09 while perception is 4.23 but expectation of customers from public bank and it is 4.13 and perception is 4.03 which is less than private banks thus gap again is negative in public banks and positive in private banks. Again the result reveals the differences in gap between public and private banks rejecting the third null hypothesis which states that there is no difference in gap of two banks on responsiveness. The result is depicted graphically in fig 3.

**Figure 3**

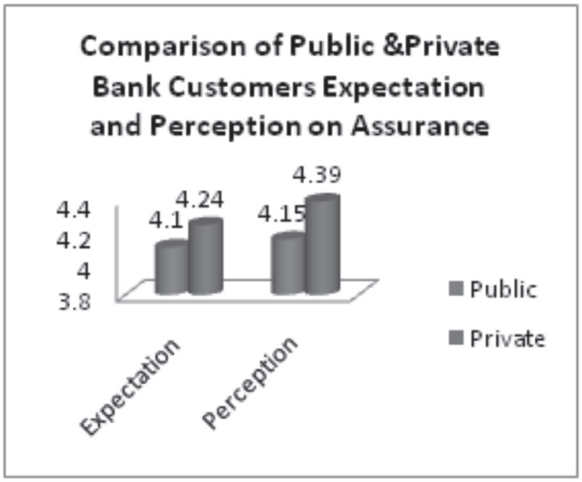


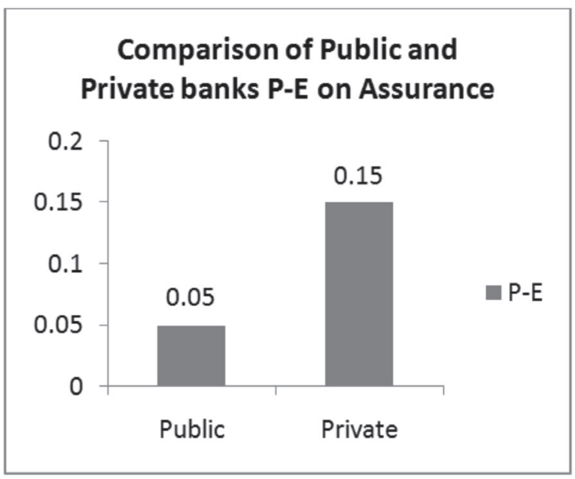

**4. Assurance:** The Table 5 presents customer's expectation as well as Perception with assurance. On examining the table it is found that customers expect more from private banks and its mean value is 4.24 while expectation from public banks is only 4.1.

**Table No 5: Comparison of Public & Private Bank Customers Expectation and Perception on Assurance**

| Type of bank | Mean of Expectation | Mean of Perception | P - E |
|---|---|---|---|
| Public | 4.10 | 4.15 | 0.05 |
| Private | 4.24 | 4.39 | 0.15 |

**Figure 4**



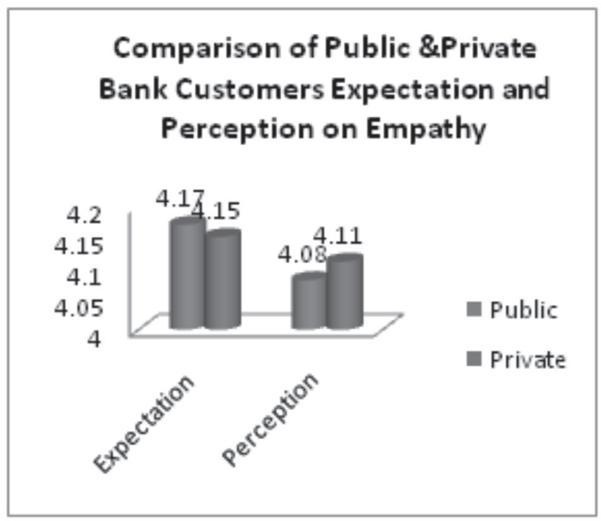

They are getting more in private banks with mean of 4.39 and in case of public bank it is slightly higher than expectation with mean value of 4.15. As is clear from result the gap on assurance is also different for both the banks which again suggests the rejection of fourth null hypothesis accepting alternate hypothesis. The result is graphically represented in Figure 4.

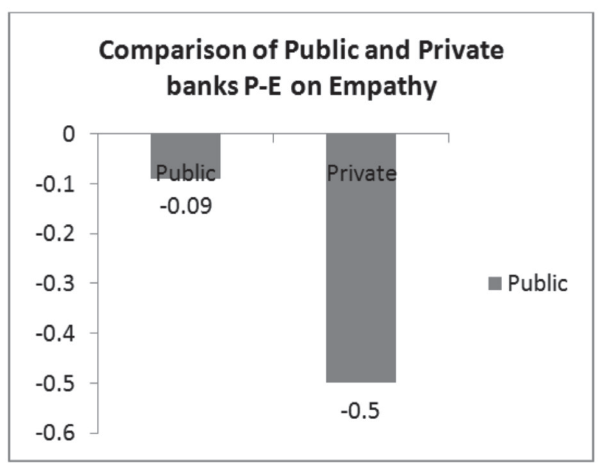
**5. Empathy:** In case of empathy, as revealed from Table No 6, expectation for public bank is found to be 4.17 which is more than private bank which is 4.17 but perception is more for private bank than public banks.. At the same time the perception for both the bank is less from its own expectation. Though the differences on empathy for both the banks are negative but are quantitatively. As a result we can reject the fifth hypothesis and accept the alternate hypothesis which states the there is differences in gap on empathy between public and private banks. Figure No 5 represents the result graphically.

**Table No 6: Comparison of Public & Private Bank Customers Expectation and Perception on Empathy**

| Type of bank | Mean of Expectation | Mean of Perception | P - E |
|---|---|---|---|
| Public | 4.17 | 4.08 | -0.09 |
| Private | 4.16 | 4.11 | -0.5 |

**Figure 5**



## CONCLUSIONS

Following are the conclusions from the result of the present study:

1. Tangibility in SERVQUAL model is physical evidence of service like physical facilities, equipments and appearance of personals and credit cards etc. Customer's expectations on this dimension are more from private banks than public banks. More interestingly they are getting little more than expectation in private banks but public banks are far behind in meeting expectation and their gap is found to be negative.

2. Reliability deals with the dependability of customers on banks. Like tangibility here also customers rely more on private banks than public banks and they are getting more from there expectation from private banks but less than public bank leading to negative gap in public banks.

3. Responsiveness is the proper and individual response to customers. On this dimension customers have less expectation from private banks than public banks and they are getting much more from private banks than public banks again leading to negative gap for public banks and positive gap for private banks.

4. Assurance is the dimension which measures the ability of staff to instill confidence and trust in their customers through their knowledge. The study found that private banks are more able to assure their customers as the expectation as well as the perception is high for them but in case of public banks the expectation is low but perception is high. The net result is that both the banks have positive gap which leads to conclude that customers are satisfied with banks on this aspect.

5. Empathy deals with access of customers to staff and information. Here both the banks fail to meet the expectation of customers leading to negative gap.

6. The present study conclude that public bans have to pay attention on tangibility, reliability, responsiveness and assurance to meet the expectation of customers while private banks are lacking on empathy dimension to meet their customers expectation and need to improve their service on this dimension only.

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# EFFECTIVE CHANGES IN SOCIO ECONOMIC ENVIRONMENT IN BUSINESS INDIA

***Vinay Saxena****

## ABSTRACT

The social structure and the culture of society have great influence on the functioning of business activities. Each society has its own culture which consists of the customs, values, attitudes, beliefs, habits, languages and other forms of interaction between the members of the society. Any business firm which aims at entering any market for its products and services must develop complete understanding of socio economic philosophy of the society. In the era of globalization, no business can survive and grow without social harmony and without understanding the impact of demographic changes in the country or in a region.

This paper focuses on the changes in socio-economic environment in India and its impact on business in the future.

**Keywords:** Culture, Demographic Changes, Social Responsibility, Social Structure.

## INTRODUCTION

Socio economic philosophy studies the relation of economics to social values, social responsibility. It also studies the reciprocal relationship between economic science on the one hand and ethics and human dignity on the other toward social reconstruction and improvement. Social factors include the cultural implications, the gender and connected demographics, the social lifestyles, the domestic structures. Three aspects may be noted in the current socio-economic philosophy.

**1. Growing Consumerism:** It is indicating consumer dissatisfaction on a large scale against unfair trade practices. Social environment in many countries is responsible for emphasizing social responsibility of business and customer oriented marketing approach.

**2. Major Social Problems:** concern for pollution of environment, demand for socially responsible marketing policies, head for safety in occupations and products, etc.

**3. Changes in our Life Styles and Social Values:** For instance, changing role of women, emphasis on quality of goods instead quantity of goods, greater reliance on government, and greater preference for recreation activities.

## OBJECTIVES OF THE STUDY

1. To explore the changing socio-economic environment in India.

2. To study the impact of changing socio-economic environment on business in India.

## SOCIO-CULTURAL ELEMENTS IN INDIA

### 1. Social Institutions

Social institutions refer to set-ups like family, school ,society.culture area which are essential to maintain the orderly arrangement of social structure. There are five kinds of social institutions, namely,

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*2. Economics,*

*3. Religion,*

*4. Education,*

*5. State*

There are also a number of secondary institutions which are derived from each of these primary institutions. The secondary institutions derived from family are marriage, divorce, monogamy,. The secondary institutions of economics are property, trading, credit banking,. The secondary institutions of religion are church, temple,. The secondary institutions of education are school, college, university, The secondary institutions of state are interest groups, party system, democracy and so many things.. All institutions face the problem of continuously adjusting themselves to the changing society. Changes in the social environment may bring about changes in all social institutions.

**Inflation** may have a great influence on marriage, death, crime and education. Breakdown of economic institutions may have radical effects upon political institutions.

**2. Social Systems**

The concept of social system is closely related to the concept of social structure which is the means through which a social system functions. The main elements of social system are:

1. Belief (knowledge),

2. Sentiment,

3. End, Goal or Objective,

4. Norms,

5. Status,

6. Power,

7. Facility.

**3. Social Values And Attitudes**

Changing social values are beginning to question the basics of the age old social institutions and systems. Customs, traditions and conventions are not rigid anymore. Views towards authority, responsibility and delegation, attitudes towards business as a profession, views towards achievements and work, are all undergoing rapid changes. The MNCs take special care of the social values and attitudes in a particular economy while planning their entry therein.

Say for…(soft drink) PEPSI: Social factors greatly impact Pepsi, as it‘s a non-alcoholic beverage; it has to remain in line with the strict and stark differences of cultures the world over. Also, Pepsi has to communicate its image as a global brand so that the people can associate it with themselves assomething that connects the world together. Usually, the social implications are seen in marketing campaigns

**4. Social Responsibility of The Government**

Growing levels of achievement and aspiration have to be bridged through a continuous and relentless social effort, keeping in view the social welfare and social constraints. This is where the role of the government comes in. The government has to make sure that the social progress is not handicapped by the tyranny of the majority; otherwise, social tensions will affect business unfavorably.

**5. Social Responsibility of Business**

Social responsibility of business refers to the obligation of the business enterprises to decide on policies and plans of action in the social interest and for social good. Social responsibilities of business have to be considered with particular reference to responsibilities towards shareholders, employees, consumers, the government, and public at large. The businessman should promote civic amenities and help create better living conditions as well as help in making people law abiding, improve the administration of municipal and industrial affairs. More than that, businessmen to be set up socially desirable standards of living for themselves, avoid ostentations, wasteful expenditure in weddings, festivals, and parties. The social responsibilities of business in India also require businessmen to give a fair deal to customers in terms of price and quality, ensure availability of products, and avoid unfair trade practices. They should not mislead the consumer and community by untruthful advertisements Their responsibility towards employees is also defined scrupulously so as to promote co-operative spirit, provide fair wages and promotion and pursue a progressive labour policy. Similarly, their responsibility towards the state has been elaborated with respect to payment of taxes and against buying political support and corrupting public servants.

**Leading paint** - approaches corporate social responsibility from the perspective of being a responsible corporate citizen. The company has identified projects across all its manufacturing locations in the country primarily in the areas of education, healthcare and rain harvesting.

**Example: of leading pharma company** Corporate social responsibility continues to be an integral part of pharma company business. It makes a contribution to society through medicine donations, conducting healthcare awareness programmes and community development. The uniqueness of pharma company social initiatives lies in the development of self reliance by tackling issues through the involvement of the beneficiaries themselves. While selecting projects, priority is given to those which contribute to healthcare, especially of women and children.

## IMPACT OF SOCIO-ECONOMIC CHANGES ON BUSINESS ENVIRONMENT

Socio-economic environment differs from country to country and also from place to place within the same country or region. It may also change significantly over time. A complete understanding of the demographic features of a market is very necessary for designing the appropriate business strategies. Many multinational companies have entered India during the last few years considering the sheer size of population in these countries.

**Size of Population** The main problem that is faced by most of the developing countries of the world including India is their growing high population, leading to high pressure on the land and agricultural sector. According to the provisional reports released on 31 March 2011, the Indian population increased to 1.21 billion with a decadal growth of 17.64%.

A country where the population growth rate is high, children constitute a large section of population resulting in more demand for baby products

The increase in the size of population with middle and high income group has resulted in increased demand for consumer goods, both durable and non durable, as in the case of India where demand for automobiles, branded ready-made garments, electronic products, home appliances, etc. has increased manifold. A business firm which reads the demographic changes accurately and monitors them continuously will find opportunities knocking at its doorsteps. The size of the population is an important determinant of demand for many products. Poor countries with small population are generally not attractive for business. As against that, the advanced countries, particularly those with large population, are generally attractive markets. Because of the large potential of these markets, the competition is also quite strong. When the population is large, even if the country is poor, there could be a sizeable market even for those goods and services which are regarded luxuries in these countries.

**Young Population** High population growth rate also implies an enormous increase in the labour supply and its cost. Cheap labour and a growing market have encouraged many multinationals to invest in developing countries. Many companies in the developed countries have relocated their production facilities, wholly or partially, in the developing countries to reduce the labour costs. India has more than 50% of its population below the age of 25 and more than 65% below the age of 35. It is expected that, in 2020, the average age of an Indian will be 29 years, compared to 37 for China and 48 for Japan.

**Low Birth Rate and Rise in Nuclear Families** Government of India has taken several initiatives in past to check the population explosion in India. The result of these initiatives is the reduced birth rate in urban families. The educated parents believe in having not more than two kids. The less number of siblings, increasing number of nuclear families and both parents working give power to kids like never before. The present day parents have money for their kids but no time and as a result of this kids present have more self-sufficiency and influencing power in the family purchase decisions than in the earlier times. The falling birth rate and rising longevity will significantly alter the age distribution within the population. The proportion of aged in the total population will go up. The changes in the age distribution have a lot of implications for business. Several pharmaceutical companies are paying a lot of attention to the potential requirements of the aged population. The increasing proportion of the aged would have implications for the governments. It may increase the welfare burden of the government. Similarly, if there is a huge increase in the population of young people then companies will focus more on the production of products which are essentials for young population, for example, fashion, cosmetics, readymade garments etc. In the modern era of 21st century, people like to live in nuclear families as needs and requirements of family members are increased and changed and also due to low birth rate.

**Urbanization**

India continuous to have a predominantly rural population though the proportion of people living in urban areas has progressively increased since 1951. The increase in urbanisation of population in India has led to growth of slums with unhygienic living conditions and various other problems as well as increase in the demand for products and services.

**Urban Women in the Work Place** There is an increase in women‘s economic participation in the past two decades. Due to increase in the employment of women in India, the income of a family goes up. It leads to more consumption and positive changes in living standard of the family. According to India‘s National Sample Survey, the proportion of working women in urban areas has increased from 11.9% in 2001 to 15.4% in 2011. It is rapidly growing

**Education** There is a close positive relationship between education and level of economic well-being. According to the World Bank report, developing countries with high literacy rates have tended to grow faster even after allowances are made for differences in income and investment.

In 1971, there were 103 universities and 3605 colleges in our country. It increased to 256 universities and 12806 colleges in the year 2001. In 2012, number of universities was 659 and colleges were 33023 in India…it will increased in 2021 expected 10 % TO 20% .

The rate of literacy in India in 1951 was 18.33%. It has been improved with the time and in 2011, it was 74.04%... with in 10 years it will touch 20% more ( government policies are very much concern about the literacy of india)

**Increase in the Divorce Rate** The statistics for 1980_1990 show the number of divorces granted in India averaged 74 out of 1000 marriages or a percentage rate of 7.4. The rise in divorce has now climbed to 100 out of 1000 marriages or 10%. With more education comes the opportunity for financial freedom also increases. There are some other reasons such as the category of ―Double Income No Kids‖ couples is not worried about how the divorce may negatively impact the children’s lives. Women are now at par if not better than men in financial terms and do not feel the need to depend on their husbands for their financial needs. Men are also good with their domestic responsibilities and do not need to depend on women for the same.

**Few social issues in india..Fundamentalism** refers to a belief in a strict adherence to specific set of theological doctrines typically in reaction against what are perceived as modern heresies of secularism. Fundamentalism is found in all religions from Christian to Islam to Hinduism.

**Religion in India** India is the land of many religions like Hinduism, Islam, Christianity, Buddhism, Jainism and Sikhism. The Constitution of India declares the nation to be a secular republic that must uphold the right of citizens to freely worship and propagate any religion or faith. It also declares the right to freedom of religion as a fundamental right.

**Caste System and Violence** The Indian caste system describes the system of social stratification and social restrictions in which social classes are defined by thousands of endogamous hereditary groups, often termed jātis or castes. There are four main stratas – Brahmins, Kshatriyas, Vaishyas and Shudras, Dalits comprise the fifth strata. This can led to segregation of the Indian Society in terms of many castes but less Indians.

Caste is one among the major factors in politics of India. In 1979, the Mandal Commission was established to identify the socially and educationally backward population of India. In 1989, when the central government tried to implement the recommendations of Mandal Commission, huge protests were held in the country. In Tamil Nadu, DMK party rose to power under the canard of "Brahmin oppression". In 1990s, many parties BSP, SP and Janata Dal started claiming that they are representing the backward castes. In 2006, Late Sh. Arjun Singh, the then HRD Minister was accused of playing caste politics when he introduced reservations for OBCs in educational institutions all around in the country.

**Regionalism** India is a mini-continent in itself. It is a country of diverse cultures spread over various regions from North to South and West to East. Regionalistic aspirations often lead to various socio-political issues. Regions like Uttrakhand, Chhatissgarh and Jharkhand accused their respective state governments of UP, MP and Bihar of draining out their resources and not investing back much for their development. Hence, these states were born in 2002. Similar demands have been emerging from regions like Telengana, Vidharba, Bundelkhand, Darjeeling, etc.

**Terrorism** Terrorism can be defined as — the calculated use of unlawful violence or threat of unlawful violence to inculcate fear; intended to coerce or to intimidate governments or societies in the pursuit of goals that are generally political, religious, or ideological.‖ Within this definition, there are three key elements—violence, fear, and intimidation—and each element produces terror in its victims.

***Few Causes of Terrorism***

1. Strategic
2. Individual or psychological
3. Sociological
4. Religious

**Naxalism** The lack of development in regions of central and east India which is a major tribal belt has given rise to Naxalism. Naxalites, Naxals or Naksalvadis are a group of far-left radical communists, supportive of Maoist political sentiment and ideology. The term Naxalites comes from Naxalbari, a small village in West Bengal, where a section of the CPM initiated a violent uprising in 1967. Naxalism is not just a law and order problem. Often, the problem relates to genuine grievances of the rural poor which include land alienation and land distribution, poor remuneration for forest produce, exploitation by government officials as well as contractors and mindless prosecution for petty forest offences, unemployment.

## CONCLUSIONS

Every business organization must act for the benefit of the society and to maintain balance between the economy and the ecosystems by efficiently using scarce resources of the society for the economic development and also understand the socio and cultural factors for better future of their business. In a modern business, social forces usually influence the welfare of a business concern in the long run. The nature of goods and services in demand depends upon the changes in habits and customs of people in the society. With rise in population the demand for household as well as other goods especially packaged food has increased in the recent past. The operations of the business are greatly influenced by the changes occurred in socio-economic environment from time to time.

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# OBJECT ORIENTED PROGRAMMING WITH C++ BY E. BALAGURUSAMY: A BOOK REVIEW

***Piyush Choudhary****

***"The first function of a book review should be, I believe, to give some idea of the contents and character of the book" –***

***Walter Kaufman***

**ABSTRACT**

Book plays a vital role for the development of knowledge and it is always necessary to review a book as it provides positive and negative feedback of the book. This paper describes the book review for "Object Oriented Programming with C++ by E Balagurusamy". The idea of this review is not to copy the content of the book but to explore knowledge, provides review on the positives and negatives of Wireless Networks.

## BIBLIOGRAPHIC ENTRY:

- **Name of the Book:** Object Oriented Programming with C++
- **Author:** E Balagurusamy
- **Publisher:** Tata McGRAW Hill
- **ISBN No. :** 0-07-040211-6
- **Price:** 395/- (Three Hundred and Ninety Five Only)
- **Total No. of Pages:** 533
- **Total References Used:** 16
- **Edition:** Second

**ABOUT THE AUTHOR: E. BALAGURUSAMY** is an Indian educator, engineer and author. He is currently the Chairman of EBG Foundation in Coimbatore, Tamil Nadu, India and the President of the Coimbatore Academy of Sciences.

Balagurusamy served as a Member (Education), Planning Commission of the Tamil Nadu Government July 2011.

From December 2006 to May 2010, Balagurusamy was an appointed Member of the Union Public Service Commission, a Constitutional Body established under the Article 315 of the Constitution of India for rendering advice to Government of India on matters related to recruitment, promotion and disciplinary cases related to different central civil services. In 2004 he was Vice-Chancellor of Anna University, Chennai. He visited Nellore in 2010 to attend swanrabharat trust's event accompanied by Shri Venkaiah Naidu. Balagurusamy holds an ME (Hons) in Electrical Engineering, PhD in Systems Engineering, both from IIT Roorkee, and a Diploma in Education from U.K He is also a Fellow of the Institution of Electronics and Telecommunication Engineers and a Fellow of the Institution of Engineers (India)

## BOOK REVIEW

C++ is the most widely used object oriented

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programming language today. It is faster and more powerful than Java, another popular object oriented language, which lacks certain features such as pointers and multiple inheritance.

C++ has been undergoing changes during the last few years. They are basically meant to provide better control and conveniences to the C++ programmers. The ANSI/ISO C++ standards committee which reviewed all the changes, has standardized several new features. The standard template library which was developed independently has now become a part of C++ language. C++ is now called ANSI C++ or ANSI/ISO C++ or simply Standard C++. In this book, C++ generally refers to ANSI C++.

The changes in this edition are related to the new features of ANSI C++. Most of the programs in the book have been revised to make them compatible with ANSI C++. This mainly involves changes to the header files, the addition of namespaces directive, and using the return type for the main function. Some programs containing C-Style strings required more extensive changes due to the introduction of a new string class in ANSI C++. Major changes include:

a) Changes in the text to confirms to ANSI C++

b) Changes in the programs as per the ANSI C++ Specification

c) A more detailed discussion on templates and their applications.

d) An independent chapter on managing exceptions in the program.

e) A chapter on the manipulation of ANSI C++ strings.

f) An introductory discussion on the Standard Template Library

g) A Chapter to present briefly the new features of ANSI C++.

A thorough understanding of the standard language features and the standard library facilities would help the programmers gain better insights and design quality programs.

All the programs in this book have been tested on Microsoft Visual C++ version 6.0. These programs would also run on the Borland C++ Builder 3.0 or any Turbo C++ Version that supports ANSI C++

Finally, an Appendix named “C++ Proficiency Test” has been provided to test the level of mastery of the language features. All the readers are encouraged to take this test and review the concepts where necessary.

## GENERAL OBSERVATIONS AND CRITICAL COMMENTS

The book entitled as “Object Oriented Programming with C++” by E Balagurusamy is very conceptual book for students and professionals and contains theoretical and practical concept building for Object Oriented Programming. This book achieves the purpose mentioned and provides effective and clear writing style. All the technical concepts of Object Oriented Programming are discussed qualitatively and implemented practically with C++ programs. The language used for communication is very easy, so that any one can understand the concept. Total 16 research articles are reviewed and added in bibliographic notes of the book. Proper headings and usage of grammars is seen in the book.

8 Appendices are included in the book which contains short information .Last but not the least, book is very good and can be highly recommended for students and professionals interested in learning Object Oriented Programming with C++.

***“I never read a book I must review, It prejudices you so” –***

*Oscar Wilde*

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# STUDY OF FUNDAMENTALS OF OPERATING SYSTEM

***Piyush Choudhary*, Shubham Kumar** ,
Shubham Kushwaha*** and Rishabh Chaturvedi******

**ABSTRACT**

This paper present a comparative study of various operating system archetypes similar to Windows , Linux Unix, Android etc which are the most well known operating system of the world. The basic criterion for studying different operating system is the fundamental architecture, power management, architecture security and through put. This research study "Study of fundamentals of Operating System" gives an overview on the basic concepts of operating system. As every operating system is different in the underlying composer and working background this gives the best valuable comparative study.

**Keywords -** Operating System, File Management, Memory Management, Process Management, Unix, Linux, Windows NT, Android OS.

## INDRODUCTION

An Operating System (OS) is a system software that is responsible for managing computer hardware and software resources and provides wide range of services for computer programs. The OS is an essential component of the system software in a computer system. Application programs frequently involve an operating system to function.

## TYPE OF DIFFERENT OPERATING SYSTEM

### 1. UNIX OPERATING SYSTEM

UNIX OS is multitasking, multiuser computer OS that exists with many of its versions. The actual Unix was developed at AT&T's Bell Labs research center by Ken Thompson, Dennis Ritchie, and others from the power user's or programmer's point of view, Unix systems are characterized by a modular design that is sometimes called the, "UNIX philosophy" which means the OS provides a set of simple tools and each of them perform a limited, well-defined function, with a unified file system as the main means of communication and shell scripting and command language to combine the tools to perform complex workflows.

### 2. LINUX OPERATING SYSTEM

Linux is a Unix-like and mostly POSIX-acquiescent computer OS assembled under the model of free and open-source software development and distribution. The defining component for Linux is the Linux kernel, an operating system kernel which was first released on 5 October 1991 by Linus Torvalds. The Free Software Foundation that uses the name GNU/Linux, which has led to some disagreement.

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### 3. WINDOWS NT

Windows NT is a family of operating systems introduced by Microsoft, the first version of which was released in July 1993. It is a processor-independent, multiprocessing, multi-user operating system.

## 4. ANDROID OS

Android is a mobile operating system (OS) based on the Linux kernel and currently developed by Google with a user interface based on direct manipulation Android is designed primarily for touch screen mobile devices such as Smartphone and tablet computers, with specialized user interfaces for televisions (Android TV), cars (Android Auto), and wrist watches (Android Wear). The OS uses touch inputs that loosely correspond to real-world actions, like swiping, tapping, pinching, and reverse pinching to manipulate on-screen objects, and a virtual keyboard.

## FUNCTIONS OF OPERATING SYSTEM

### 1. Booting

Booting is a process of starting the computer operating system starts the computer to work. It checks the computer and makes it ready to work.

### 2. Memory Management

Memory Management is also an important function of operating system. The memory cannot be managed without operating system. Different programs and data execute in memory at one time. if there is no operating system, the programs may mix with each other. The system will not work properly.

### 3. Loading and Execution

A program is loaded in the memory before it can be executed. Operating system provides the facility to load programs in memory easily and then execute it.

### 4. Data security

Data is an important part of computer system. The operating system protects the data stored on the computer from illegal use, modification or deletion.

### 5. Disk Management

Operating system manages the disk space. It manages the stored files and folders in a proper way.

### 6. Process Management

CPU can perform one task at one time. if there are many tasks, operating system decides which task should get the CPU.

### 7. Device Controlling

Operating system also controls all devices attached to computer. The hardware devices are controlled with the help of small software called device drivers.

### 8. Printing controlling

Operating system also controls printing function. It a user issues two print commands at a time, it does not mix data of these files and prints them separately.

## MANAGEMENT IN OPERATING SYSTEM

The management in operating system can be done as:-

**1) File management :** File system is normally organized into directories for easy navigation and usage. These directories may contain files and other directions. An Operating System does the following activities for file management −

1) Keeps track of information, location, uses, status etc. The collective facilities are often known as file system.

2) Decides who gets the resources.

3) Allocates the resources.

**2) Process management :** In multiprogramming environment, the OS decides which process gets the processor when and for how much time. This function is called process scheduling. An Operating System does the following activities for processor management −

- Keeps tracks of processor and status of process. The program responsible for this task is known as traffic controller.
- Allocates the processor (CPU) to a process.
- De-allocates processor when a process is no longer required.

**3) Memory Management :** Memory management refers to management of Primary Memory or Main Memory. Main memory is a large array of words or bytes where each word or byte has its own address.

Main memory provides a fast storage that can be accessed directly by the CPU. For a program to be executed, it must in the main memory. An Operating System does the following activities for memory management −

- Keeps tracks of primary memory, i.e., what part of it are in use by whom, what part are not in use.
- In multiprogramming, the OS decides which process will get memory when and how much.
- Allocates the memory when a process requests it to do so.
- De-allocates the memory when a process no longer needs it or has been terminated.

## CONCLUSION

In this paper we have compared the, type concept and aspects of the different operating system scenario such as UNIX, LINUX, Windows NT, and Android. The effort gives the basic idea regarding similarities and difference in these operating systems. This Experiment gives idea about the different architectures on which these operating systems are based. This experiment also shows the Windows NT is the only operating system which does not uses any power management mechanism rather it uses BIOS.

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# CUSTOMERS THE PILL OF SUCCESS: CASE OF ESFBL

With its humble beginning in 2007 as a micro finance company ESFB Limited is a small finance bank(SFB) licensed by RBI to carry on the business of small finance bank. The bank commenced the business of SFB on September 05 2016. It is the first private sector bank with headquarter in Chennai, Tamil Nadu (India). The bank plans to build a network of 412 branches located in 11 Indian states by the end of fiscal FY16-17.

ESFB is a New Age Bank that gives children, youth, families and business people across India a new way to bank. In times as a micro finance company, ESFB silently went about enabling livelihoods and elevating lives. Today, as a small finance bank, ESFB is going about changing the very way banking is imagined, delivered and experienced - with TRUST being the key driver with tagline – "Come along on this fun ride".

## ABOUT SMALL FINANCE BANKS

Small finance banks are a type of niche banks in India. Banks with a small finance bank license can provide basic banking service of acceptance of deposits and lending. The aim behind these to provide financial inclusion to sections of the economy not being served by other banks, such as small business units, small and marginal farmers, micro and small industries and unorganised sector entities.

## REGULATIONS TO OPERATE AS SMALL FINANCE BANK

Following are some of the regulations to operate as Small Finance Bank:

- The firms must have a capital of ₹ 100 crore.
- The SFB were set up with the twin objectives of providing an institutional mechanism for promoting rural and semi urban savings and for providing credit for viable economic activities in the local areas
- The SFB are promoted either by individuals, corporate, trusts or societies.
- The minimum paid up capital of such banks was Rs. 100 Crores.
- The promoter's contribution should be at least 40 Percent.
- Local area banks can operate and open their branches in a maximum of three geographically contiguous districts.
- They are governed by the provisions of Reserve Bank of India act 1934, Banking Regulation act 1949 and other relevant statutes.
- They are to be registered as public limited companies under the Indian companies act 1956.
- The promoters should have 10 years experience in banking and finance.
- Joint ventures are not permitted. Foreign share holding will be allowed in these banks as per the rules for FDI in private banks in India.
- Since they are non scheduled banks, they cannot borrow funds from Reserve Bank of India like other scheduled commercial banks.
- The banks will not be restricted to any region. 75% of its net credits should be in priority sector lending and 50% of the loans in its portfolio must in 25 lakh range.

ESFBL, with pan India operation is focused on providing financing solutions for individual and micro and small enterprises (MSEs) that are underserved by formal financing channels while providing a comprehensive banking and digital platform for all.

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*This case was developed by Devendra Pawar (Faculty, Prestige Institute of Management Dewas), Preeti Rathore, Pooja Bais, Rekha Jhulaniya, Riya Chawda and Vaishnavi Chauhan (Student, Prestige Institute of Management Dewas) during the Eleventh National Case Writing Workshop held on 08-09 December 2017.*

## CHALLENGES

Low Customer base is the biggest challenge that ESFBL is facing in this competitive era. It is striving hard to attract customers so as to have sufficient funds that can be advanced as loans to the other customer. As joint ventures are not permitted in case of small finance banks and also they are non scheduled banks, they cannot borrow funds from Reserve Bank of India like other scheduled commercial banks, so funds depends largely upon the number of customers. As the bank is comparatively new in the market it is hard for the bank to attract new customers.

The second challenge is that the bank is in initial stage and therefore the customers don't have a brand image created in their minds towards the bank as other Private and PSU banks are enjoying. Customer trust one the bank is key to the success. The people deposit their life-long savings in banks and therefore they trust the existing PSU and Private Banks rather than a newly opened SFB. Therefore the major challenge for ESFBL is to develop trust amongst the public for their deposits in the bank.

The third challenge is lack of promotional efforts put-on by the bank. As ESFBL is in its initial phase it has to emphasise more on advertising and promotion so that the customers can at-least have an image of the bank in their mindset while availing any banking services.

Last but not the least growing competition is also making it worse for ESFBL to survive in this era where there are already many PSU and Private players doing business. They have already established their image in the minds of the customer and that is making scenario even tougher for ESFBL.

**"Its fun banking"** with this tagline the bank trying to provide customised products with a focus towards giving children, youth and families and entrepreneurs across India, a new and a fun way to bank. Besides all the existing challenges, ESFBL is trying to attract the customers, the only way it can survive and grow.

## QUESTIONS

Q.1 Critically analyse the case with reference to challenges faced by ESFBL.

Q.2 In the era of competition what strategies can be formulated by ESFBL to become a successful player?

**Teaching Notes:** This case study is developed to help the students in understanding the basic concepts related to challenges faced by service organisations in marketing of their products/ services, and strategies that can be adapted by the service organisations to overcome those marketing challenges. After discussing the case, management students will be able to understand and explain the concepts of service marketing, customer services and their importance in the present market scenario.

# ENABLING SUCCESS: A CASE STUDY ON MK PACKERS

## INTRODUCTION

MK PACKERS packer ltd was established in the year late 2006 the owner of the organization purchased it from a renowned business family of south Indian they sold their running business and moved to foreign. since then the business is having a long journey now it is expended into two unit the first unit is dedicated to pasting job and the second one is the stitching unit these two units manufacture the smallest to largest packaging solution.

When the company was started the productivity was less because of lack of technical knowledge of employees. MK is one of central India's leading packaging solutions providers. They work with brand leaders across industries such as Fast Moving Consumer Goods, Food & Beverages, Pharmaceutical, Electronic, Retail, Apparels and other white good industries.

## THE BUSINESS

MK is one of the largest producers of high quality folding cartons working with customers across industry segments.

With more than ten years of experience in the printing and packaging industry, MK combines its technical expertise with market insights to deliver customized solutions that exceed customer expectations. They are engage with brands and understand their specific needs, and partner with them to create packs that stand out on the shelves and shape consumer experiences. They are associate with National brands like Gajra Gears, Parryware, VE Commercial, and H&R Johnson etc.

## PHILOSOPHY & APPROACH

Since inception MK worked rigorously to be recognized as the partner of choice in the development of high quality, innovative and cost-effective packaging solutions. They are believed in good product with economical range of product. The MK culture is driven by a commitment to provide customer delight. All the customer satisfaction exercise.MK work on building true customer partnerships by delivering quality in our product and services, innovation in approach and processes, while always following fair business practices with complete honesty and integrity. Mk's success stems from the talented individuals that drive the company forward. A combination of experienced industry professionals, strategic partnerships and an environment that encourages new ideas and perspectives help us drive business growth and productivity.

## CHALLENGES

Different challenges are facing a packaging industry due to various reasons some of the reasons are generalized and few are specialized due to local problems and environment.

The first challenge is Rapid changes in technology which is burning issue and every organization should come up with this changes always need more innovative technology and it is expensive then Storage and Raising Cost of raw Material it leads more budget next is Costly skilled manpower now the manpower is available but some of the specialized skilled workers are not available. Rising input costs due to fluctuation in raw material cost is increases

Next is highly inadequate credit flow and finally Lack of marketing, Distribution and Branding and Employee retention.

## SOLUTION

- Increased brand awareness through personal interaction with the client.

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*This case was developed by Vikas Sharma, Khyati Bane (Faculty, Prestige Institute of Management Dewas), Prateek Agarwal, Mantvya, Durgesh Mehta, Sparsh Goyal and Shailendra Singh (Students Prestige Institute of Management Dewas) during eleventh case writing workshop organized at Prestige Institute of Management Dewas on 08-09 December, 2017*

- Increase customer satisfaction through feedback system.
- Increase employee satisfaction through better HR policies.
- To control Raising input costs through seasonal purchasing.

## TEACHING NOTE

This case was developed by a team of faculty members & Students of management who visited MK Packers.The issues involved in the case are dynamics of business environment arising due to high growth and competitive industry. With the help of this case student will be able to analyze the situation and their views with respect to growth of the company can be observed.

## QUESTIONS

Q.1 Analyze the case by using SWOT Analysis ?

Q.2 Explain how to manage product quality and cost effectiveness?

Q.3 How make better customer feedback system?

Q.4 Discuss the entrepreneurial Qualities.

# HINDUSTAN BANK: A BANK WITH A RANK

## CASE STUDY SYNOPSIS

- Abstract
- Background
- Strategies
- Challenges
- Trust Building
- Question to be Answered
- Teaching Note

## ABSTRACT

This case has been developed on Hindustan Bank which works on principle of encouraging its customers for using technology for the banking and with the aim of creating trust amongst them. Case also highlights the challenges that bank faces time to time and the strategies to cope up with them. This case ends with the highlights of trust building activities that bank followed to attain its rank in the competitive scenario in banking sector.

## BACKGROUND

Hindustan Bank is one of the fastest-growing banks in India, started in the year 1994 in the era of privatization and globalization. Bank is catering to both consumer and corporate customers using Retail & whole sale banking respectively. Currently it has 1500 Branches Pan India and 1800 Branches Globally . The bank also has offices in London and Dubai. Hindustan Bank provides all banking solutions to its customer on single click. Hindustan Bank has secured award of the 'The Banker of the Year' by the BW Businessworld Best Banks' Survey 2016.

**Strategies**

Over the decades, the concept of trust building and customer satisfaction has continued to grow with time. It has been the subject of considerable debate, commentary, theory building and research. The idea that business enterprises have some responsibilities to society beyond that of making profits for the shareholders has been around for the centuries. Working on the same principle Hindustan bank strategically mapped the trust building activities.

Amongst those strategies few are:

1. Analysing Customers needs and thus generating leads.
2. ALM- Asset Liability Matching
3. Conversion of suspects to prospects.
4. To educate the customer
   - By Inbound and Outbound activities
   - Cross selling of products to prospects
   - Promotion of Government Schemes

**Challenges**

- Effect of Demonetization
  - Dealing with fake currency
  - Managing the crowd
- Introduction of GST
  - Educate customers for filling GST
- Faith on traditional banking approach
- Psychology of customers
- Lack of awareness of new trends and innovations.
- Hindustan bank with less employee base their competitors always has a upper

*This case was developed by Sanjay Dubey, Ashima Joshi, (Faculty, Prestige Institute of Management Dewas), Himanshi Sharma, Sagar Sharma, Vinayak Dubey, Harshita Kanungo and Vidhi Panchal (Student, Prestige Institute of Management Dewas) during the Eleventh National Case Writing Workshop held on 08-09 December 2017.*

edge which always give advantage to them in promoting their products.

- Continuous Market fluctuation.
- Dependency on agriculture.

Through Trust Building Hindustan bank tried its level best to over come the challenges.

- Concentrating on expanding profit from the core banking , reinforcing salary streams, and keeping up control on working expenses.
- The bank focuses on supporting and keeping up a high-road mark. To achieve this target, they adopted different activities that expanded its presence while communicating and making personal relation.
- At the time of Demonetisation bank employees worked for 48 hours continuously to serve the needs of their customers.
- During this period the main focus on CMS- Cash Management Services through recalibration of ATM , bringing the currency from various places within the short span of time.

**Questions to be Answered…**

Q.1 Critically describe functionality and strategies of Hindustan Bank.

Q.2 Being a management student do the SWOT analysis.

Q.3 Describe all challenges faced by Hindustan

# INDO ENGINEERING: GROWTH BY EXPERIENCE

## INTRODUCTION

India Packers are next generation logistic solution company which providing services like packaging of product and mover services across the India the organization is established in the year late 2006 the owner of the organization not belong to the particular field or inherited the business they owned the running business from other business house. Owner of company left his job as an operations engineer with a reputed automobile manufacturing company to start his own venture under the name of Indo Engineering Packers. The company got reputation quickly due to hard work and determinations of the owner of the company. They are serving packing material for engineering equipments as experience increases the range and demand of the product also increased. They are specialized in some special designs of packaging materials. Indo Engineering makes a strong association with local organization due to the excellent service and quality standard. Company followed a mutual understanding with the clients.

### Production and Philosophy

Most of the production units of Indo Engineering Packers are located in different area of central India. It offered the variety of packaging tools for engineering requirement. The uniqueness of company of its variety it offers around 125 products for different requirements to different segments of engineering. Company sold on an average 140000 units per month to different clients and company focuses on more to create new clients in different areas.

Company always focuses on following points where they can have consistent result in different areas they are Efficiency is the first aspect what is required the products are sending them within stipulated time frame because client have different kinds of requirements and wants better solution so that they may satisfy their clients. They always such products by client can improve shipping process and also reducing the cost and labor by much improvement the profitability of the client.

Variety of product solution with the packaging it preserve the product for longer which always the way for decreasing the wastage and helpful to improve products life span.

Creativity it include different designs and sizes of the product so that product can be arranged and easily and save the product space and make transpiration friendly.

Quality of packaging always improves the brand image and brand loyalty in front the clients they have their product in good shape.

So far organization continuously maintain growth since then the business is having a long journey now they have made organization into two unit the first unit is done all the jobs as they received and the second unit is dedicated to order receiving and job dispatching of packaging solution.

### Challenges

As every organization is having different challenges due to several reasons but the major challenge they are facing is distribution when initially they have their limited customer's one to one business was good but they are facing such situation when a single company asked for different product with different size and location also in given time. It was good when they have limited business but now they have multiple clients in different part of country. The overall distribution cost is 2.5 to 3 percent of the total cost of per unit. Delivery of products made through by road transportation only. For this purpose transportation company have approved

*This case was developed by Vikas Sharma (Faculty, Prestige Institute of Management Dewas) and G.D. Soni (Associate Professor, Govt Degree College Dewas), during eleventh case writing workshop organized at Prestige Institute of Management Dewas on 08-09 December, 2017.*

10 different cargo services among 6 are local transporter while 4 are standard cargo services. The price range is also differ local transporter charge 2.5 to 3 INR per KG while cargo service charge 3.75 to 4.25 per KG.the fact is that transit time is reduced up to fifty percent when cargo services were used. Distances covered through transportation from 30 KM to 1500 KMS. And transit time is varied from 1 day to 10 Days. Distance and Transit time varied in different Sessions while following same patterns.

Fuel price also played a vital role it had increased substantially almost 50 percent over a period of last 3-4 Years.

Paper and plastic Packaging material is the main material is used the price of such material is varied from 20 to 40 percent due to increasing the raw material cast which always difficult to maintain same quality in variable price.

Government also imposes the taxes and has increased tax on branded product manufacturing by company from 5 to 12 percent.

These above three points had increased the overall cost of the product due to the raw material cost, tranpotation cost and various taxes imposed by government. Due to long customer relationship it and long time agreement with the organization are disagree to dynamic price hikes.

**Managing with fixed client**

Organization maintain the seasonal and fixed client there is no price issues with fixed clients because they are agreed with price change easily whereas fixed client always provides long term requirement requisitions may be one year to four year, signing a agreement and compile some rules like non availability of any product on time may be punishable and need to pay the money. To deal with this situation Indo engineering had to increase inventory level to almost the double as its godowns. For packaging they need various kinds of products and again they have make seasonal purchasing also need to hire extra resources and it is very much cost consuming process.

**Cost Saving**

It was observe that transporter were charging freight based on rounding off the weight as well as additional door delivery charges for extra invoice and quick services. They have implemented an ERP system to maintain all the issues and procedure that they are doing software is helping them in to decision making them also optimized route and product line to ensure the delivery and increases cost effectiveness. They started making annual contract only with the help of ERP Software and made seasonal purchasing and implementing storing techniques.

## TEACHING NOTE

This case was developed by a team of faculty members & Students of management who visited Indo Engineering the case study raise the issues with are required to improve the profitability of the organization.

## QUESTIONS

- Comment on companies Strategy of profit making
- Analyze the case by using SWOT Analysis?
- Suggest any other appropriate plan for product quality and cost effectiveness.

# INTEGRATED VALUES IN ACTION

## INTRODUCTION

VE Commercial Vehicles Limited is a joint venture between the Volvo Group (Volvo) and Eicher Motors Limited (EML). It is a partnership that brings together Global leadership in technology, quality, safety and environmental care, along with the deep knowledge and understanding of the Indian Commercial Vehicle (CV) market. VE Commercial Vehicles Limited. (VECV) owes its inception to the compelling intent of driving modernization in commercial transportation, in India and other developing markets.

## VISION AND MISSION

**Vision**

To be recognized as the industry leader driving modernization in commercial transportation in India and the developing world.

**Mission**

- VECV aims to continuously improve transportation efficiency in India and developing markets, thereby reducing logistics costs for goods and people – leading to higher enablement of specialization in manufacturing, agriculture and services, thereby increasing the nation's economic activity and productivity.
- We choose to do this in a sustainable manner by having the safest, most durable and efficient products in the market;
- We care for our customers holistically by offering not just trucks and buses, but also the best service and soft products to enable him to be most profitable;
- We work with the driver community to enhance their productivity and overall working environment;
- We ensure a level of quality and innovation that will continue to set standards in the commercial transportation industry;

## KEY FACTS ABOUT THE COMPANY

VE Commercial Vehicles Limited (VECV) is a joint venture between the Volvo Group and Eicher Motors Limited, and is headquartered at New Delhi. This joint venture came into effect in July 2008.The first Eicher truck was rolled out from its manufacturing plant in Pithampur, Madhya Pradesh in 1986 and over the past 28 years, the products have got endorsement from happy customers of over 400,000 vehicles. Eicher Trucks and Buses (ETB) are present in the L/MD segment with a strong presence in the 5T-12T truck segment. Eicher's 15-65 seater buses have a growing presence in the LD school bus, staff and route-permit segments.ETB has also made strong inroads into heavy-duty trucks segment of 16T-40T with their "VE" series of Fuel Efficient heavy-duty trucks. Eicher's new Pro series trucks and buses promise to deliver best-in-class fuel efficiency, higher loading capacity, superior uptime and overall vehicle life time profitability.

### ORGANIZATIONAL STRUCTURE

The Volvo Group's business activities are organized into six business areas: Group Trucks, Construction Equipment, Buses, Volvo Penta, Governmental Sales and Volvo Financial Services.

The Group Trucks operations, which account for almost two-thirds of the Group's total sales, are as per January 1, 2015 organized into three divisions. The previous three sales divisions are merged into one sales division, Group Trucks Sales (GTS), with responsibility for all sales and

*This case was developed by Abhishek Tripathi (Faculty, Prestige Institute of Management Dewas) and Ujjawala Babar, (Associate Professor, Govt Girls Degree College Dewas and Yogendra Singh Rajavat (Faculty, Prestige Institute of Management Dewas) during eleventh case writing workshop organized at Prestige Institute of Management Dewas on 08-09 December, 2017.*

marketing activities for all truck brands in the Volvo Group. The division is also responsible for the Group's joint venture Volvo Eicher Commercial Vehicles together with Eicher Motors Ltd in India. Finally, Group Trucks Operations (GTO) is a division within Group Trucks with responsibility for purchasing and production of trucks and the Group's engines and transmissions. GTO is also responsible for the Group's spare parts supply and logistics operations.

There are five Corporate Functions: Corporate Human Resources, Corporate Communication & Sustainability Affairs, Corporate Finance, IT & Financial Services, Corporate Legal & Compliance and Corporate Strategy & Brand Portfolio, providing support to the CEO and the Group Executive Team with expertise in each Corporate Function area and developing standards for the entire organization through policies, directives and guidelines.

## NATURE & DIVISION OF BUSINESS

VE Commercial Vehicles (VECV) Limited is a 50:50 joint venture between the Volvo Group (Volvo) and Eicher Motors Limited (EML). VECV is divided into five business units:

- Eicher Trucks and Buses - The E Series
- Volvo Trucks India - The VE Series
- Eicher Engineering Components
- Eicher Engineering Solutions
- VE Powertrain.
- Eicher Goodearth
- Eicher Publications

## DEWAS PLANT

The plant in Dewas, Madhya Pradesh houses technologically advanced machines and equipments which includes a battery of CNC Hobbing & Shaving Machines, Shaping Machines, Reishauer Gear Grinder RZ400, Gleason CWP Cutting Machines, Gleason Conifex Machines for Straight Bevel Gear, state-of-the-art Continuous Gas Carburising Furnace (from Aichelin) with fully PLC controlled with robotics for Press Quenching and PLC Controlled Sealed Quench Furnaces (with hot oil quenching for reduced distortions) and Shaving Cutter Re-sharpening machine from Gleason Hurth. The advanced technology available at this plant ensures that the transmission gears and shafts manufactured here are of the highest quality.In recent years, the group has continually invested in innovation, technology and expansion. As a result, the units continue to expand their capacities and efficiency, while adhering to their core principal of quality and manufacturing excellence.

## PRINCIPAL SUCCESS FACTORS

Success of VECV is contributed to its focus on the following:

- Customers (Buyers and users)
- To exceed the emerging needs of the consumers n safety and quality
- To enjoy respect globally and e in the league of global players
- To cater to the regulations and policies and prevent any kind of problems with respect to quality, safety, health and social issues

## VALUES IN ACTION

VALUES IN ACTION

**Respect:** *"In an enabling environment that recognizes, embraces and celebrates differences, at VECV respect to all our stakeholders is a* *central belief that makes us deliver on our promises and hold ourselves accountable to all commitments."*

**Fair and ethical:** *"To build and sustain our reputation for the long term at VECV". We strive to conduct our business with integrity, treat everyone fairly and be ethical in all our dealings.*

**Excellence:** *"Reflecting our power and heritage of delivering supreme quality and achieving ambitious goals at VECV". We constantly challenge ourselves to innovate for future and strive uncompromisingly to develop new standards for meeting and exceeding customer expectations.*

**Customer centric:** *"The customers point of view is central to our organizational process, and with a proactive focus on his/her changing needs, coupled with consistently excellent service, at VECV we aim to create a mutually beneficial long term relationship with our customers."*

**Passion:** *"At VECV we revel in our work and strongly believe in making a difference to our customers by walking the extra mile. This passion inspires us to demonstrate constant enthusiasm and unlimited drive to deliver beyond our stakeholders expectations".*

## QUESTIONS

Q.1 Do the SWOT Analysis?

Q.2 Do you believe in value system integrated in VECV? Justify?

Q.3 Give some suggestion for increasing Value based HR practices in organizations

# PLAYING FOR THE FUTURE

## ABOUT THE BANK

Bharat Bank is one of the fastest-growing banks in India, catering to both consumer and corporate customers. Currently it has 1500 Branches in India and 1800 Branches Globally. The bank also has offices in London and Dubai. It is one of the leading banks in India and offers a wide variety of banking services, which includes corporate and personal banking, industrial finance, agricultural finance, financing of trade and international banking.

## PLAYING FOR FUTURE

*The Bharat bank has proved it build sense to stick to basics*

Over the last few years, Bharat Bank has come to clutch its own and has come to stand its ground against some outstanding private opponents; it's likewise been an amazing rebound story. For its stellar execution in an especially tough year i.e 2016 for keeping money, Bharat Bank has secured award of the 'The Banker of the Year' by the BW Businessworld Best Banks' Survey 2016.

Branch Manager said that "Financial year '16 was difficult for the saving money segment, however it didn't dissuade them from posting development they kept on concentrating on expanding profit from the core banking , reinforcing salary streams, and keeping up control on working expenses."

"The bank focuses on supporting and keeping up a high-road mark. To achieve this target, they received different activities that expanded its presence while communicating and making personal relation with customers in their space, utilizing the most captivating approach — Go Digital, Road Campus,". The bank Quickpay instant money transfer service wherein Bharat Bank clients can send cash to their own contacts and business parties through SMS, email and web-based social networking stages, without recipient ledger points of interest.

**Business challenges**

• Clients of this particular geographic location are very conservative as they belong to diversified population hence are not aware of policies.

• Matching customer education and customer requirement .

• Communication Channels to penetrate within the organisation.

**Fighting The Challenges**

Keeping in tune with changing times and to provide its customers more efficient and speedy service, the Bank has taken major initiative in the field of computerization.

**Innovation**

For Bharat Bank the "Customer Responsiveness" theme has always been of paramount importance to provide customer satisfaction. Generating first of kind services/innovations which further improve a customer's banking experience are key drivers towards this.

**Fingerprint Banking**

Passwords are history. For the first time in India, client can do all mobile banking transactions using just customerr fingerprint. Simply download the bharatMobile app and enjoy 24x7 free funds transfer, mobile & DTH recharges, credit card payments and more with the absolutely secure Fingerprint Banking or through a secure swipe pattern.

**Video Branch**

This convenient and secure service is offered exclusively to all Bharat Bank customers to

*This case was developed by Ashima Joshi, (Faculty, Prestige Institute of Management Dewas), Sameera Nayeem, (Professor, Gov.Girls Degree College, Dewas), and Sanjay Dubey (Faculty, Prestige Institute of Management Dewas) during Eleventh National Case Writing Workshop organised at Prestige Institute of Management Dewas, on 8-9 December, 2017.*

connect with customerr Branch Manager, Relationship Manager or with Bharat Bank centralised Video Branch Executive. All the banking services which are offered on the Bharat Bank Phone Banking and additionally, perform transactions like opening a Fixed Deposit or Recurring Deposit, transferring funds through NEFT, RTGS are Enjoyed from anywhere in the world.

This service is made available for all Android (2.3 and higher) and Apple mobile devices (iOS 6, 7 and higher).

**My Account My Number**

MY ACCOUNT MY NUMBER is a unique proposition which enhances the convenience and flexibility that is available in Bharat Banks extensive range of products. With this Customers have the freedom to choose the number of their choice for the account they open with. The Bank chosen account number may be a specific pattern, a lucky number, favorite combination or just something simple to remember!

**Check on Cheque**

Now customer can keep a record of all the issued cheques with the Check on Cheque facility!! Get access to copies of their cheques on statements or through IndusNet – Internet Banking.

Never lose track of customer cheques.

**Denomination Selection**

Through this customer has Got the freedom to choose from a mix of 100, 500 & 2000 rupee denomination from Bharat Bank ATMs. The Choice Money ATM Service enables the customers to choose the denomination(s) of Cash Withdrawal. A gap in the customer offering was identified whereby a customer was unable to get the Cash withdrawal amount in the denomination of his choice. This service is available to both Bharat Bank and non Bharat Bank customers

**Cash-on-mobile**

Bharat Mobile's Cash-on-Mobile is an innovative feature that allows customer to withdraw or send money by just using the receiver's mobile number. Customer can initiate a Cash-on-Mobile transaction from either select Bharat Bank ATMs or through the Bharat Mobile Application. The receiver of the funds can withdraw money from select Bharat Bank ATMs. The receiver will get all the details required for withdrawal of the cash on his or her phone.

**Quick Redeem**

Get rewarded quickly!

Bhart Bank's constant effort is to add value to our relationship and in our endeavor to do just that, we have introduced the quick redeem service. Transact on customer Bharat Bank credit card and request for quick redemption. The service offers customer to earn reward points in a transaction and to redeem these earned points instantly.

**Direct Connect**

Jump the queue!!! With Bharat Banks Direct Connect service customers can directly speak to a bank executive directly without having to go through an IVR (Interactive Voice Response). Hence no waiting or choosing of any options needs to be done by customers. All a customer needs to do is to call phone banking from his registered mobile number. This service is currently available for Exclusive Banking customers & Signature credit card holders.

## QUESTIONS TO BE ANSWERED

Q.1 Why Bharat Bank is known as player of future?

Q.2 What innovations Bharat Bank has adopted to fight the competition?

**Teaching notes**

This case study is developed to help the students in understanding uniqueness which bank has adopted to fight the competition. Through this case study we can conclude that the fighting challenge is need of time. Bharat Bank has used many innovative techniques to satisfy its clients and customers which helped them to establish themselves in short span of time and grab an upper position in the Banking industry.

# POWER OF TWO

## INTRODUCTION

In 2008, Swedish Truck maker Volvo tied up with Eicher Motors in their attempt to crack the small and medium –truck segment in India. Eicher on the other hand desired to become a larger player and build a global presence in the commercial vehicle business. The joint venture lead to the formation of a company called VE Commercial Vehicles. In the heavy vehicles segment VECV's share has risen by a percentage point every year to five percent. In buses the marker share has tripled to 14 per cent. The balance sheet also shows that the investments have provided results, with VECV posting a net profit of Rs. 336.66 crore in 2012. This case study looks at how the two companies leveraged their respective strengths to achieve their disparate goals.

## COMPANY PROFILE

Eicher Motors was set up in 1948 to import tractors. It entered the commercial vehicles business in 1986 by selling a fully imported truck from Japanese automaker Mitsubishi. The partnership with Mitsubishi ended in 1993, but Eicher continued to build its own trucks until 2006/07 when the CEO of Eicher Motors Siddhartha Lal realized the growing demand technologically advanced trucks and buses in the rapidly growing Indian Economy. Hence in order to cash this opportunity of the demand Eicher needed funds, systems and most importantly the technology. In Volvo, the world's second largest truck maker they found their ideal partner. Volvo in its bid to increase its sales and market share of the bus and truck segment needed a strong foundation and distributions system for their vehicles, the type that Eicher possessed. Eicher moved its truck and buses business to a new company, joint venture VECV, into which Volvo added its heavy trucks distribution system in addition to capital to buy a 50 per cent stake. Volvo brought advanced manufacturing technology and set up new processes to improve Eicher's after sales services.

VECV was also to be the base for Volvo to export its products to other emerging markets VECV would export 30 per cent of the engines to Europe.

**Case of VECV:**

Eicher Motors has an evolved business model with over 50 years of experience in automotive space in India. It has in-depth customer insights and market understanding along with frugal engineering practices, extensive knowledge of suppliers, operational excellence with Global Quality Standards. While Volvo, on the other hand has Global expertise and leadership in product technology and brand image and customer relationships.

Eicher Trucks and buses had a growth rate of 45.5 per cent in 2004 which continuously dropped and in 2008 their growth rate in this segment was -21 per cent. Eicher was in immediate need to curtail this decelerating growth rate of its business.

## POWER OF TWO

With the requirement of funds, technology and strong and efficient systems, the joint venture VECV was formed. Volvo pumped in Rs. 1,082 crore and added its heavy truck distribution business to buy a 50 per cent stake. Eicher transferred its CV, components and engineering solutions business into VECV.

The partners set up a component distribution centre, which ties into the after-sales service, to monitor inventory at retail outlets and Eicher's warehouses.

Volvo despite having a well set platform knew that it if had to completely overhaul Eicher the costs would escalate. It had to selectively inject technology to make the products better. Eicher's low cost manufacturing base offered Volvo that opportunity.

Ankit Aggarwal, CEO of VECV, says a global truck maker would have had to spend three to four times the amount Eicher did in developing a new truck or setting up a new factory. Aggarwal says VECV has invested Rs 1,300 crore to expand manufacturing and distribution capacity, improve processes and set up an engine factory at Pithampur in Madhya Pradesh. In the next two years, VECV plans to invest Rs 1,200 crore to develop products, set up a bus body plant and expand capacity, he adds.

## QUESTIONS

Q.1 Do the SWOT Analysis?
Q.2 Justify the merger?
Q.3 Give some suggestion for increasing sales?

*This case was developed by Abhishek Tripathi, Yogendra Singh Rajavat, (Faculty, Prestige Institute of Management Dewas), Kavita Dhawale, Kiran Pawar, Payal Kasera, Shivam Kumar and Vishal Chaudhary (Students, Prestige Institute of Management Dewas) during Eleventh case writing workshop organized at Prestige Institute of Management Dewas on 08-09 December, 2017.*

# SLOW AND STEADY WINS THE RACE: CASE OF ESFBL

With the Vision to serve 5% of Indian Households by 2025 ESFBL started its Microfinance Business operations in the Year 2007 with in 4 branches. The Company dealt with the vulnerable part of the society. The customers they were serving did not have too many options to borrow money and were forced to borrow at unreasonable terms as the need for the funds outweighed the need to have the best terms. Most of the Local Moneylenders and other Micro Finance Institutions were exploiting their situation and were lending at exorbitant rates. ESFBL felt that these rates were unfair to the customer and they decided to offer loans at very low rate, which was a fair rate for the target customers. To make this rate viable for the company, they worked hard on improving their operational efficiency to make reasonable profits from the transaction rather than exploiting the customers. In the Year 2008 ESFBL raised first round of capital Rs.6Crores within three months of operations.

With core value of Fair and transparent system the company started moving up the value chain and in the Year 2011 launched Vehicle Finance and Housing Finance business. At that time the customers had more competitive options and so ESFBL started adopting the win: win approach. For example, in Vehicle Finance, they initially started only with used commercial vehicle finance, as the interest rates prevailing for new commercial vehicle finance were unviable for them. Their rates for used commercial vehicle finance were pegged at similar levels of their competition and therefore customer had multiple choices.

To grow its market share and develop a new customer base, ESFBL experimented with new ways to reach unbanked populations. Keeping this in mind in the Year 2013 ESFBL Launched SME, LAP business and raised Rs.140 Crores fresh equity. In the Year 2015 RBI granted in-principle license for Small Finance Bank to ESFBL. In this year the Net-worth of ESFBL crossed Rs 1000Crores, to touch new mark of Rs 1100 Crores. Slowly and steadily moving ahead and making its presence felt in the Indian market, ESFBL finally launched Small Finance Bank in the Year 2016. The Initial Public Offering (IPO) was oversubscribed 17.2 times.

Today ESFBL with Size 10,001+ employees and pan India operation is focused on providing financing solutions for individual and micro and small enterprises (MSEs) that are underserved by formal financing channels while providing a comprehensive banking and digital platform.

“Its’ fun banking” with this tagline ESFBL provides customised savings products with a focus towards a new and a fun way to bank. Making it easy for customers to open an account in very few and simple steps. And it all started with a simple question: What does the customer really want? As a small finance bank, today ESFBL is trying to change the very way banking is imagined, delivered and experienced – with TRUST being the key driver. The ESFBL aimed to achieve success by solving problems for customers.

## QUESTIONS

Q.1 Critically analyse the case with reference to the steady moves taken by ESFBL to become successful in present market scenario.

Q.2 In the era of competition what strategies can be formulated by ESFBL to become a successful player?

**Teaching Notes:** This case study is developed to help the students in understanding the basic concepts related to entrepreneurship and strategies that can be adapted by the service organisations to become successful by critically analysing the marketing challenges and finding the probable solution to those. After discussing the case, management students will be able to understand and explain the concepts of strategic management, customer services and their importance in the present market scenario.

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*This case was developed by Devendra Pawar (Faculty, Prestige Institute of Management Dewas), Charushila Bhosle (Assistant Professor, Govt. Girls Degree College Dewas) during the Eleventh National Case Writing Workshop held on 08-09 December 2017.*

# WHERE THERE IS WILL THERE IS A WAY!


## ABSTRACT

There are some companies successful and others unsuccessful? Some companies are capable to overcome from the recession others not? Some of the companies never lost their passions and hope where as other comes on back foot? What criteria or attributes are needed for success and sustainable growth? History witness how the people power can save life of any unit; an organization an empire; or a nation. The case is effort to demonstrate the revival of company. Case has provided a number of attributes required for success of any company.

This situational presentation is helpful in management study. It can present a framework that educators can use to help promote effective teamwork in their classes. A case study is used to investigate role of collaborative efforts in the success of an industry.



**Keywords:** Peoples' Power, Revival of A Company and Team work.


## INTRODUCTION

*"Leadership is to motivate human beings to the highest levels of achievement."*

Sunita a known name in business world. She is having strong will power and ability to deal with the adverse situation. The business she is running is actually established by her forefathers and gradually expanded by every generation. There is one of the oldest unit in their business group, which is not performing so well since a very long time. But his father and mother are having special attachment with the same, with this reason they never suppose to close them. Once she was setting on the chair and started to think about the resurrection of the sick institution. She has planned a visit to institute with her loving friend Dr. Nidhi who is a psychologist by profession. After the visit Nidhi suggested Sunita to allow her to act like a HR manager in visited firm and she has also take an approval regarding freedom of operation.

Sunita fall under a dilemma whether it is good to select a manager who is not professional? But she having faith in her friend's worth and she also knows about her ability and tendency to accept challenges.

On a fresh sunny day Nidhi visited industry to create a curdle relations with the workers. Almost whole day she has taken meetings with the workers and managers. Even she has taken her lunch with the operational people. She called all the reports and records of past fifteen years and studied them very sincerely.

This visit and historical review make her ready to be part of industry. In presence of Sunita she has taken charge as a new HR manager of one of the sick concern.

## NIDHI'S WORKING PROFILE

Her visit and pleasing reactions energies the people, who are already having a deep association with the company. Nidhi's core


*This case was developed by Shweta Pandit, Ashish Yadav (Faculty, Prestige Institute of Management Dewas) Deepak Malik, Shubham Mishra, Rajnish Jha, Anil Chodhary, Pooja Kachhawa and Pooja Patel (Students, Prestige Institute of Management Dewas) during eleventh case writing workshop organized at Prestige Institute of Management Dewas on 08-09 December, 2017.*

wisdom lies in the fact that she understands the strength of the organization. From the one to one and mass conversation with the worker she comes to know that all the workers have an intimate bond with the company and everyone is devoted to the company too. She having usual practice to see the worst, but observe the best only. The philosophy to believe in the worth of every passionate individual makes her path easy in life.

## COMPANY'S WORK PROFILE

There was a golden time in the history of company. The continuation of those golden moments was dependent on certain possibilities and on specific customers. Growth of the company totally depends on the success of their customers. Actually, this limitation was not realized by the management in the growing phase. Needs which were served by the organization were gradually became extinct from the market was the major cause of collapse though the company having expertise to deal with the tailored product and able to achieve any kind of customization. But it suffered with its own limitation to supply for limited international companies only.

## ACTION PLAN

The reality of the organization, as realized by Nidhi was- workers exercise self-direction and self-control for the attainment of all the objectives of the organization. Every individual is observed committed with the organization at very higher degree. Nidhi's keen faith in human strength is second important aspect. These two features are essentially considered with respect to the hope of survival.

Nidhi's targeted tactic is to utilize this allegiance. She organized all worker and design new cohesive teams. The very first task is to search new customer for the work with a view that we are competent to serve as per the demand of the customer.

Autonomy and liberty to take to decisions independently were taken by her very initially before joining the organization. Now she has shown her intent to buy new machinery. Nidhi knows very well that it was an expensive decision, for which Sunita wanted to be self-reliant. Hence, she divided the work force in to two parts one of the crew can work on the running orders and remaining force having a new task to communicate with the industry to seek new order and to identify the pattern of work demanded in the market.

More than 100 letters were dispatched every day, telephonic conversation was accelerated. Soon these focused and honest efforts result into new orders. Company is basically job based industry and capable to manufacture as per the demand and customized design. New orders now, enable Nidhi to ask for new machinery from the management.

This particular time domain is not only period of changes for the considering company but also a zone of change in industrial milieu. The new programs run by the govt. for industrial growth can create a conductive surrounding and make easy to get new market for Nidhi & her team.

The ability and understanding of optimizing the circumstances and the use of those adaptations indicates her intelligence. Later on which would be taken as luck factor for her.

Impeccable efforts as well as Nidhi's tendency "to innovate, to discover new ways of organizing, directing and utilizing the human effort reverse the situation from liquidation to rejuvenation.

## QUESTIONS

Q.1 Explain how does the Transactional Analysis helps Nidhi to bring paradigm shift.

Q.2 The implication of which behavioral theory is observed in Nidhi's mode of operation?

# Prestige Institute of Management Dewas

PACE: A Journal of Research of Prestige Institute of Management Dewas

**Call for Research Papers, Management Cases and Book Review**

Dear Sir/ Madam,

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