

# E-Banking in India

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## Abstract:

*E-Banking refers to compilation of all the avenue of banking whereby banking clientele can avail the profit of main services presented by a commercial bank at an offsite position with the aid of IT and Communication Technologies (ICT). Internet banking, a main ingredient of e-banking structure, has distorted the dynamics of commercial banking universal by almost bring the entire bank set-up at the advance of a ordinary banking client. Internet banking in spite of organism and benefit for the clientele is not free from complexity and poses a set of sole challenges to banking organization. This paper provides a foreword to the idea of internet banking. In adding, it highlights the income it provides from the end of view of bank's clientele as well the banking association. Additional, an effort has been made to bring to light a variety of client level concern in India towards availing the internet banking ability by the way of a prearranged survey based survey.*

**Keywords:** Online banking, Internet banking, Internet banking services.

## Introduction

Opposition and the steady change in know-how and lifestyle have distorted the countenance of banking. Now, banks are looking for option way to give and distinguish amongst their diverse services. Clientele, both business as well as retail, are no longer eager to line in banks, or stay on the telephone, for the essential bank services. They insist and expect a ability to assume their banking behavior where and while they desire to do. Internet Banking refers to a scheme allowing entity clientele to do banking behavior at off-bank site such as house, office and other

position via internet based tenable network. Internet or online banking from side to side traditional banks allow clientele to perform all custom transactions, such as account transfer, balance investigation, bill expenditure and stop-payment needs, and some even offer online advance and credit card application. To contact a commercial bank's online banking talent a client having special internet access must record with the association for the service, and set up a secret 'Codeword' for client confirmation. Commercial Banks in the current times assign 'client code', whether or not clientele plan to access their online banking capacity. Client numbers are not the same as explanation numbers, because a number of accounts can be connected to one client number. The client will link to the client digit any of those accounts which the client controls, which might be in the scenery of checking, savings, provident finance loan, credit card and other financial records. Towards access internet banking, the client would go to the commercial bank's site and login to the internet banking ability using the sole client number and codeword issued to him. Some economic institutions have set up extra security steps for contact, but there is no constancy to the move toward adopt. The growing popularity of personal computers coupled with accessibility to internet has marked an boost in use of internet by banks as a channel for getting directives and also delivering the products and services to the clientele.

## Review of Literature

Internet rebellion is a global occurrence and leaving by the present growth figures, India expects a spurt in the internet diffusion in coming years mainly in the e-commerce. It is a clear notion that internet

banking and expenditure are probable to growth in bike with the electronic-commerce. Obtainable research point to that the business frameworks of banks, securities trading firm, brokerage houses, insurance company etc. are considerably impacted by internet banking. Internet banking has also fascinated the notice of regulator and lawmaker in the mounting nation as the late 1990's. Commercial banks are conscious that internet open up new horizon for them and enable them to get bigger from local to global frontiers inside a short distance of occasion. Online banking enable bank clientele to get admission to their accounts and universal IT on bank products and services through the way of bank's site. Without the interference of distribution faxes, letters, original sign. and telephonic corroboration. Internet banking provide universal link from any place universal and is universally nearby from any internet enable processor. Internet offers the cheap release channel for banking products as it allow the entity to decrease their branch networks and diminish the service staff obligation. Banks think the 'minimize inconvenience', 'minimization of dealings cost' and 'instance saving' to be major income of e- banking. On the other hand, 'likelihood of government of accesses, 'probability of fraud' and 'lack of IT security' to be very important risks close with e-banking. Internet banking is a cause of anxiety to mainly of the offline banks who ought to be ready for an unparalleled competition from the modern banking institution offering banking and monetary services over the internet. Although some of the established banks have started contribution their services online, it is only an addition of their offline services. Arrival of internet banking service has prejudiced the banking clientele to park their money with the online banks, a tendency which has lead to a

substantial crash on the put base of the customary offline banks. It is an empirically recognized fact that foreword of knowledge in banking has a straight optimistic association with productivity. Ceteris paribus, speculation in e-banking enlarge the earnings edge of banks by plummeting costs and augment in non-interest revenue, which in turn will lead to rise in ROA and ROE. The addition of the banking services with e-commerce and appearance of e-cash would absolutely influence the competence score of the banks. Though, online banking is a mixed approval in the form of augmented risk, the level of self-assurance repose by the clientele and the difficulty of amalgamation it with the bodily scheme. Internet banking has bring concerning a new direction to risks like resolution risk, international skill transfer risk, jeopardy of fraudulence, narrow evasion risk, taxation avoidance risk and the rivalry risk.

### **Objectives of the study.**

Giving an imminent in to the idea of internet banking and intrinsic profit accrue from the acceptance of internet banking, both from the view end of commercial banks and the banking clientele.

Decipher the various client level concerns in India towards acceptance online banking.

Identifying the quantity of significance which the banking clientele attach to a variety of service offerings forming the part of an online baking stage.

### **Theoretical structure:**

#### ***Internet Banking:***

The commercial banks in the current times as a part of their online banking capability offer the following services to their clientele. A bank client

can do some non-transactional tasks during internet banking, which include:

- Viewing account balance
- Viewing recent dealings
- Downloading bank and other statement
- Viewing imagery of salaried cheques
- order cheque books

Bank clientele can carry out banking tasks from side to side internet banking, which mainly includes:

- Funds transfer between the client's connected accounts
- Paying third party, including bill expenditure and telegraphic/wire transfers
- Speculation purchase or sale
- Loan applications and dealings, such as repayments of enrollments

### ***Internet Banking:***

As per the answer of Internet and Mobile Association of India, about 23% of the online users favor internet banking as banking canal in India, second only to ATM which is favored by 53%. Further the study reveals that the people are not using internet based bank websites for execute monetary dealings in India. The main reason recognized for the similar were safety concern, partiality for face-to-face dealings, short of knowledge concerning transfer online, lack of consumer openness, and lack of the capacity in the current bank. E-banking has gain wide reception globally. In India also the effects are varying fast. With the initiation of Net-banking, Indian market is on the threshold of a main banking rebellion. In 2002, only about a dozen banks were as long as e-banking services. The Indian banks lag far at the back the global banks in providing online bank. In fact, this is not possible devoid of creating enough communications or attendance of enough number of

users. The experience of two of the most important private sector banks i.e. ICICI Bank and HDFC Bank shows that the number of dealings carried out on the internet is motionless very inadequate compare to banking client base.

### ***Benefits of Internet Banking:***

The profit of online banking can be analyze from the stance of clientele, banking organizations and financial system in general.

- a) A banking client's explanation is extremely nearby with an online account.
- b) Through internet banking client can function his account remotely from his workplace or home. The necessitate for going to bank in person for every single banking action is dispense with.
- c) Internet banking lends an added advantage towards payment of usefulness bills. It eliminate the need to place in long queues for the reason of bill sum.
- d) All services that are typically available from the local bank can be established on a solitary website.
- e) Sharp growth in credit card/debit card practice can be mainly credited to e-banking. A client can shop globally with no any need for carrying paper money with him.
- f) By the medium of e-banking (including internet banking), banks are obtainable 24x7.

### **Findings**

Technical innovation is having significant significance in human, universal and professional life. Several factors determine the client's outlook towards online banking, such as person's demography, motivation and performance towards different banking technology and individual reception of new technology. Clientele who use internet banking must use it on an ongoing basis and acquire a certain comfort level with the skill towards ongoing by it. Analysis of the response conventional

from questionnaire based review revealed the subsequent:

Internet banking habit has wedged fairly well with higher age-groups as well as evidence by the fact that 16% of the reporting respondents are from the age category.

On the basis survey outcome it has been observed that male bank clientele have taken a clear lead over their female counterpart towards availing online banking ability. Out of the total survey respondents, comprising of online banking patrons.

Survey outcomes were analyzed to make known zonal affinity towards internet. This was determined by incidence of respondents from dissimilar parts of India as well as percentage symbol of these parts. Metropolitan leads with the 30% of responses, whereas South India is a clear leader among zones with about 17%.

### **Conclusion**

Commercial banking operation in the long-run can be mainly optimized by minimize the branch based relations with the clientele, enabling the banks to focus on straight selling and other behavior requiring higher focus on the element of commercial banks. Acceptance of knowledge towards providing convenience of routine banking services to clientele is unavoidably the way onward for the commercial banks. Internet banking as instrument can be used by the banks towards further twin objectives. On one hand banks can optimize its bough operations by doing away with large volume of routine transactions at individual twigs, while one the other give they can expand their physical presence by feat the interior part of the country up till now cut-off from the realm of banking services. This will also help in the attainment of inclusive banking, strongly propagate by the national banking watchdog Reserve Bank of India (RBI). Towards ensuring a gung ho banking environment SBI and its supplementary bank as well as the other public sector banks are conventional to ensure that the habit of bank online is encouraged right from the time of initial client contact. This may be realized by

parallely inducting the client into bank's online banking arrangement at the time of account breach and issuing requisite secure default online banking PIN along with the welcome kit package. In the recent times, technology enabled expediency banking has been leveraged winning by the confidential sector and foreign commercial banks towards attract a main chunk of both retail and corporate clientele. Public sector banks have to view this as challenge and endeavor to become a part of the knowledge stream towards ensuring more expedient and secure banking situation for their clientele.

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# Processes of digitalization of teaching materials

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## **Abstract**

The digital revolution is edging its way into the classroom. As we move forward, we would require technology to support us in each and every sector. This study would help us to understand why digitization is so important in education sector. Equal contribution is expected from all the stakeholders like teachers, administrators, students as well as parents. The study has been undertaken with the help of secondary data including reference articles, blogs and relevant websites. At the end we would understand the various challenges related to funding, infrastructure, attitude, etc are faced by the education sector for coping up with such technological changes instead of traditional 'Chalk and Talk' method.

**Keywords-Digitalization, education, technology, students**

## **Processes of digitalization of teaching materials**

### **INTRODUCTION**

Today, India is one of the world's top destinations for education with some of the best colleges and universities providing world class practical knowledge to the students. Digitization is bringing sweeping changes in this education sector. There has been a shift in innovation strategies pertaining to education sector. Students nowadays are moving towards digital technologies and are becoming technology friendly, so it is the right time to provide them education in a different and innovative manner in order to make their curriculum interesting. Traditional classroom theories are slowly becoming outdated and new digital technologies are taking its place for providing interesting content. Classrooms

nowadays are getting a digital makeover as teachers are becoming facilitators to students. Hence, Teacher training for the said purpose is equally mandatory for smooth transition. However, as with any movement, critics have emerged. Some question technology's real ability to improve student learning outcomes- suggesting that what we're really doing by bringing technology into the classroom is entertaining students. Education opens doors and creates opportunities for all. It can help anyone clear their way out of poverty. It can create a difference between a life spent in darkness and one spent in continuous learning. As per the definition, 'Digitalization' or 'digitization' means the process of making digital everything that can be digitized and the process of converting information into digital format. As we have seen the benefit of having tablets and smart phones in our lives, we have started to stick to it our hopes for our nation's education system, as well. Digital learning has the merit of connecting geographically dispersed people and ensuring the dissemination of knowledge across borders at a lower cost and shorter time. For example, if someone from the 19th century was teleported to view today's Mathematics classroom, they would be astonished to see the scenario- from smart classrooms to children playing with ipads absorbing all the knowledge the world has to give through the internet. The internet is now the principal medium by which students assemble, spread ideas and sow economic opportunities.

Use of technology in school education started in India much before the onset of computers. Educational TV started in 1990s and in 2004, Educational satellite was set up. Computer Aided Learning programme were introduced in 1990s- an integrated technology, which describes an educational environment where a computer program is used to assist the user in learning a particular subject. Earlier, computers have been used only in school laboratories and were just a single subject that was part of the curriculum. Beyond that, hardly the computer has been utilized by common people. But now, various forms of technology have been used by the schools. With more and more people accessing the internet, technology is spreading its wings across the country and mobile applications have led to a surge in the use of education technology. Instead of blackboards, teachers have started using smart boards to show a variety of electronic content such as videos, audios, graphical images, etc to explain various difficult concepts to students in an innovative way.

#### **OBJECTIVES OF THE PAPER**

- 1) To understand the importance of digitization is important in education sector.
- 2) To interpret the challenges pertaining to digital transformation.
- 3) To know its impact on students and society as a whole.

#### **RESEARCH METHODOLOGY**

The study has been purely conducted with the help of secondary data i.e. collecting information from relevant research articles, blogs and websites.

#### **REVIEW OF LITERATURE**

(Richards, 2006) With the passage of time students got engaged with modern gadgets and so with the call of modernization teachers started adopting new teaching methods like projectors, power point presentations, educational software, etc., to make the education delivery mechanism efficient & retainable that enables vital learning. Pearce-Moses (2005) said that Digitization is the process of transforming analog material into binary electronic (digital) form, especially for storage and use in a computer. Digitization converts materials from analog formats that can be read by people to a digital format that can

be read only by machines. Witten and David (2003) define Digitization as the process of taking traditional library materials that are in form of books and papers and converting them to the electronic form where they can be stored and manipulated by a computer. In a recent survey (2004) Kim and Bonk have argued that online class teaching has added the value to higher education in USA. It is estimated that roughly 4 million students take some kind of online education in US. Kamble (2013) conducted a study on digital classroom learning and he found that in countries like the UK, US and Australia, more than 90% of schools in are using technology-enabled interactive whiteboards. South Korea is next in the list. The South Korean government is investing about \$2.4 billion in K-12 schools to implement digital textbooks by 2015. Australian public schools are benefiting from the federal government's \$2.5 billion Digital Education Revolution initiative that provides up-to-date technology such as interactive whiteboards and virtual classrooms. This kind of government encouragement for adoption of advanced teaching technologies, viz. digital learning and interactive classroom modules, on the other hand, education service providers are aware of more thirst and are sensing immense potential in the country's evolving e-learning market. They are very well aware that the market is not just restricted to private schools anymore. Moreover, in an article by Jeb Bush, The Blended & Virtual (2012) has also stated that with a little adoption of technology (recorded lectures) in distance learning courses it could add multi dimensionality & better enrollments in education in the Universities.

#### **NEED OF DIGITALIZATION**

- 1) Apart from being a professional requirement, technology is increasingly becoming a part of our everyday lives.
- 2) The widespread usage of technology, especially mobile phones, depicts that children are accustomed to it and have a natural curiosity towards it. Hence, transforming learning through the power of digital networking provides an additional academic benefit.
- 3) With technology changing every single day and impacting the business, the need for quality education is even more critical for our younger generation.

- 4) They need the right skills and knowledge to fulfill the expectations of constantly changing environment.
- 5) A digital infusion in learning materials is required because-
  - (i) It allows personalized learning at own pace
  - (ii) Academic potential and strengths of a student can be catered to.
  - (iii) Enable students to track their coursework progress and identify their improvement areas.
- 6) To bridge the gap between different geographical boundaries and to obtain the best practices of different sectors. Students residing in any part of the country can access the study materials (i.e. *distance learning mode*) and make proper usage of their time and energy.

### FACILITATING DIGITAL LEARNING

According to World Economic Forum, by 2025, demand for technology and computational thinking skills will grow by about one-fifth. For many of us, technology plays a crucial role in how we obtain and process information and apply our knowledge on a daily basis. Students nowadays want to connect between what they learn in the classroom (and how) and what they see happening in the real world. Bringing technology into the classroom helps them in this connectivity and keeps them interested in what they're learning. It also provides options for students with different learning styles. Increasing engagement does not just mean entertaining our students with new devices; it's about accomplishing the very real task of connecting them more closely to their coursework, to their teachers and to each other. With the increase in the number of teacher-student ratio, it becomes unrealistic for a teacher to give complete attention to his/her students. Hence, digitization of teaching/study materials is way forward. Although, teachers will have a helping hand in the form digital teaching notes but students will need a person who would explain the concept to them and clear their doubts. So, it will never be a 100% substitution of in-person class coaching. In order to teach students effectively, teachers themselves have to first learn about technology. Teacher's training for MS Office and related tools are mandatory. One of the best ways to do this is to use technology to collect data that tells us where they're strong and where they're weak, how they learn best, and use this data to create personalized pathways to

help students build their knowledge and skills. Technology is helping to improve student performance — and long-term success. Apple, Amazon, HP and many more are already contributing a great extent in the digitization of education by their tablets, notebooks, etc.

Microsoft schools programme is a global community of schools that uses Windows devices and tools such as Office 365, One Note, Skype, etc to transform teaching and learning specially in Science, Technology, Engineering and mathematics. NCERT has developed e-Pathshala for showcasing and disseminating a variety of print and non-print educational resources.

Elements of gamification into the education process improve student motivation and information retention as well as their ability to do their own research and work in teams. It also allows for personalization of learning and encouraging students to seek out the content as they like.

Some of the digital tools available for teaching and learning are as below-

Learn Boost- provide teachers with the ability to upload new lesson plans, create schedules, and even track student attendance. This tool can also integrate with Google Apps and store all necessary information safely in the cloud.

Cacoo- an online flowchart generator tool that also comes with a built-in real-time collaboration functionality and helps to display complex data to students by using a flowchart, diagram or graph. Best of all, it allows multiple user accessibility.

VoiceThread is a teaching app which enables both students and teachers to upload scans, drawings, PowerPoint slides, etc. Teachers and students can then add their own audio comments to the uploaded materials, which enables creative idea exchange and boost collaboration.

ReadWriteThink is an online platform which can help teachers integrate stuff such as new lessons plans, presentations, and also beyond school activities, which they can then share with their students and many more such digital tools are yet to be explored.

Information and communication technology (ICT) in education has facilitated student understanding. Currently, students live in a world that is constantly alive and linked outside the classroom. So traditional 'Chalk and talk' would be slowly vanishing from the system. With increase in digitalization, student's learning gets upgraded while they still carry on taking benefit from mentorship and direction from their teachers. Students stay more attentive with digital mode of teaching. Adding critical thinking, pictures and charts encourage students to think deeper. Education providers like Educomp, Tata Class Edge, Pearson, Teachnext, Byjus, etc have been coming up with interactive software to aid teachers in classroom teaching. Schools and colleges have started using LCD screens, audio-visual content, digital recordings of older lectures for imparting quality and up-to-date education.

In few places, teachers have also started uploading their class notes on their personal blog for easy accessibility to all students. Hence, to make best use of technological tools, specific training and orientation is required not just to apply curriculum in digital formats but also in related tasks such as evaluation, peer feedback, group project work, etc.

### **ROADBLOCKS TO DIGITALIZATION**

As with every new opportunity come challenges, same is applicable to Digitalization. Various challenges are stopping the growth of upcoming technological trend which we need to curb out on priority basis.

Poor infrastructure- Due to lack of financial resources, infrastructural development (such as setting up laboratories, trainers, computers, etc) has been at a slow pace due to which digitization in education sector is not visible at a full length.

Poor electricity- Still in many areas, there is shortage of electricity connection due to which digital learning is hampered.

Poor access to internet in the semi urban and rural areas.

Poor digital literacy- Few areas are still lagging behind in education of children, so obviously they do not feel the requirement of digital education also.

Attitude towards change- Even if the infrastructure and internet accessibility gets improved, reluctance of getting trained is visible most of the times among the educators. Students can be well groomed and trained only if their teachers are well equipped and have updated knowledge. But, due to their staying in comfort zone, they show resistance in developing themselves due which the students are devoid of such upcoming developments. It should not be treated as an additional burden in midst of other

responsibilities by the educators.

Few activities that are being undertaken by the government are- Rajiv Gandhi Shikshan Mission focuses on introducing children in rural areas with information and communication technologies. Present government is all set to provide tablets to thousands of Kendriya Vidyalayas across country for teaching Mathematics and Science.

### **CONCLUSION**

The study concluded that learning from these different sources are different which can bring transition to Indian education style of learning. It will allow an educator to pick a new style and cater to the needs of the students. Technological interventions are spreading at various levels and seek to engage all stakeholders- from students and teachers to administrators, parents as well as curriculum developers and policy makers. Blended learning has the potential to transform the way teachers teach and students learn. Information technology has reformed each sector it has grasped and it is currently in the promising phases of altering academia. The digital era is definitely here to stay, and there is little we can do to stop it. What matter is that students learn, and by communicating with them through a medium that they are familiar with, we have better chances of engaging and getting through to them. In the coming decades, with the help of IT education will be changed and be more constructive to the coming generation than it is today.

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# Present Scenario and Implementation Problem of E-Governance in selected Zilla Parishad in Maharashtra State: A Literature Review

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**Abstract-** There is little to no doubt expressed in the literature that the Internet is registering significant change in government. Some see it as revolutionary. Service excellence has been a long held goal for the private sector and increasingly, in the government sector of India. The measurement of e-Governance quality is addressed here with particular reference to India, a country with a population of approximately one billion people, where a high standard of e-Governance provision can be expected to have a positive impact on a very large number of people. The paper provides an investigative study and literature survey of assessing e-Governance service orientation and thereby facing problem to implement the e-Governance in Zilla Parishad. Five Zilla Parishad's in Maharashtra (15.15%) was selected as representative random sample.

**Keywords—:** E-Governance, literature review, Maharashtra.

## ***I. Introduction***

The actual term governance comes from an ancient Greek word, *kebernon*, which means to steer. In current usage, to govern means to steer, to control, and to influence from a position of authority. E-Governance is an exercise of power for steering social systems, as well as a process by which organizations are directed, controlled, and held to account to their society. It is a set of the systems and processes concerned with ensuring the overall direction, effectiveness, supervision and accountability of an organization. E-Governance involves new styles of leadership, new ways of debating and deciding policy and investment, new ways of accessing education, new ways of listening to citizens and new ways of organizing and delivering information and services.

With the scientific & technological developments it

has become essential for developments in developing nation like India to keep pace with modern developments. Computer based tools prove to be a realistic substitute for traditional tools and natural experiences that might otherwise be impractical, time consuming, costly or even dangerous. With the onset of information technology revolution, many developing countries look at Information Technology as a possible new tool to solve age-old problems of poverty, bad governance, and sluggish economic growth. While the developed countries have been able to benefit greatly from the wide use of Information Technology, many developing countries are still grasping to make sense of how Information Technology fits into their problems. The trend is also equally applicable in the case of e-Governance. In India, concept of e-Governance has been talked about a lot; some government offices have even taken initiative steps towards certain e-Government projects. Since this is a new concept for government officials who have been familiar with traditional methods of work, the growth of e-Governance is met with resistance from officials due to phobia of the new technology

## **II. Method**

The exploratory method of research is used in this study. It helps to understand the present status of the e-Governance and to analyze its performance

### ***A. Research Design- Sampling***

Maharashtra state has 35 districts, having 33 Zilla Parishads. Out of these 5 Zilla Parishad's in Maharashtra (15.15%) will be selected as representative random sample.

TABLE I. Region, districts and represented random sample selected in Maharashtra state.

<i>Region</i>	<i>Districts</i>	<i>representative random sample Selected</i>
Vidarbha	Akola, Amravati, Buldana, Yavatmal, Washim, Bhandara, Chandrapur, Gadchiroli, Gondia, Nagpur, Wardha	Amravati
Marathwada	Aurangabad, Beed, Hingoli, Jalna, Latur, Nanded, Osmanabad, Parbhani	Aurangabad
Konkan	Mumbai, Mumbai Suburban District, Thane, Raigad, Ratnagiri, Sindhudurg	Sindhudurg
Khandesh	Dhule, Jalgaon, Nandurbar, Nashik	Nashik
Pachin Maharashtra	Almednagar, Kolhapur, Pune, Sangli, Satara, Solapur	Solapur

## I. Review of Literature

E-Governance also relates to the relationship between citizens and those in power. To increase accountability and empowerment, the use of e-Government is vital, in order to achieve citizen participation. E-Governance implies e-democracy wherein all forms of interaction between the general public and the government are performed electronically.

According to Skoch consultancy New Delhi [1], 81% citizens report reduction in corruption, 95% find cost of e-Governance affordable and 78% favors fast of delivery of services. Therefore we can say that e-Governance is the key to the “Good Governance” for the developing countries like India to minimize corruption, provides efficient and effective or quality services to their citizens. In spite of poor infrastructure, poverty, illiteracy, language dominance and all the other reasons India has number of award winning e-Governance projects. Effective promotion schemes by the Indian government will also a boosting factor to provide quality services to their citizens [2].

The challenge of e-Governance in India lies in providing the service to about a billion people. At the moment, India is ranked 87th in the global e-Government readiness ranking of 2005 [3], which indicates significant room for improvement. Research has indicated that the three Indian states leading in e-Governance provision are Andhra Pradesh, Karnataka and Tamil Nadu, while the states of Kerala, Gujarat, Maharashtra, Madhya Pradesh, West Bengal and Rajasthan are not far behind [4] (NASSCOM, 2003). These Ten Indian States out of a total of 28 comprise over half the total Indian population. There has been a tremendous increase in the automated work flow within the notoriously bureaucratic Indian government departments, and e-Governance seems to be a

promising development.

According to a study by NASSCOM, India's National Association of Software and Services Companies, although there is rapid progress in e-Governance implementation, there have been far too many problems in the operational, economic, personnel, planning and implementation stages. That study indicates that the Indian government should clearly define an e-Governance strategy and formulate plans with measurable timelines, which currently do not exist. There is no lack of suggestions in the literature as to why India needs an e-Government or e-Governance. There is a significant investment of resources being spent on e-Governance projects.

Emerging e-service research within the development of service between an organization and its external customers is not new. Sousa [5] not only considered the quality of the customer's experience but also the requirements for key service design. Other researchers evaluated what e-services required in terms of value-added features in order to obtain market share and profits [6]. While there has also been models developed linking consumer-perceived quality with e-service to the SERVQUAL [7]. It is the government's responsibility to provide the technology and of the service provider to ensure service quality to their citizens [8]. Future researchers can use the other gaps identified in the SERVQUAL model to provide further legitimacy to the model in terms of broadening its application in the context of similar service areas. [9].

There is ample scope of further research and study in this field. Apart from the audit reports, the state of implementation and effective performance of the treasury information systems can also be empirically tested by measuring the adoption of the system by the officers and employees of the treasuries. [10] The changing economic and governance scenario demands a greater partnership between various major players in the society. Governance should be a collaborative approach and Focus should be on results not on process. Professionalism and new ways of thinking are a must for marching towards good governance. The future is poised on how efforts can sustain momentum and meet the load of increasing expectations and demand; how governments are able to learn from each other and leapfrog; how and if the citizens can influence the face of e-Governance[11].

NeGP in India is policy driven project with an aim to spread ICT infrastructure in rural areas, provide

converged services to rural citizens and establish the backend data centers to establish the linkage between governance systems. E-Gram initiative, in contrast, is a state sponsored service. SOA architecture based treatment to NeGP and e-Gram services reveal that there is a need to carefully conceptualize and to incorporate all the characteristics of SOA in order to provide citizen centric services. It is far more important that countries like India need to carefully articulate services with active collaboration of the citizens in order to provide good governance systems. These projects lack effort in 'orchestrating', 'composing', 'choreographing', and making the services 'demand driven' from the view points of the citizens. SOA approaches provide a comprehensive view to such projects and provide the necessary tools and appropriate internet technologies to conceptualize, design, develop and implement e-Governance services [12]. The use of such components in software development will result in both quality improvements and cost reductions. We propose some methods for component creation that address the question, albeit in a rather limited sense. The approaches suggested in this case are only at the theoretical level and more work is required by both the academicians and professionals in order to perfect these approaches. [13]

For successful implementation Standards, Infrastructure, Legislations, Strategy all needs to be in place. It also requires establishment of various institutions under the Ministry of Information Technology. It requires a Global Vision and local implementation. And above all it requires e-readiness in the minds of citizens and the Government employees. [14]

The latest trends of technology that the government of most of the country has adopted have been discussed. It provided a mechanism for improving E-Governance by including technologies such as Open Source and Cloud Computing. [15]

The initiatives taken by Government of India to computerize Government to Citizen (G2C), Governance to Business (G2B) and Government to Government (G2G) services. The important G2C services like National Rural Employment Guarantee Scheme (NREGS) and Dial.Gov; G2B services like Ministry of Corporate Affairs and G2G services like Smart Government of Andhra Pradesh and e-Office are presented in detail. Tools and Technologies are adopted

for providing e-Governance services are explained. The issues in digital governance like Cyber Crime and lack of Citizen Unique Identity are also mentioned. [16]

The challenges faced in implementing e-Governance in rural areas of India, various e-Governance projects taken by the Government and initiatives that should be taken by the Government for successful implementation of e-Governance in rural India [17]

Urban citizens are taking a lot of benefits from these services in comparison to rural population. The rural population is not getting advantages from modern ICT services. There are many reasons for this gap. It has been seen that this difference in utility of ICT services is because of local language problems, lack of awareness of public services and sometimes availability of proper infrastructure. It has been suggested by several scholars that these problems can be overcome by greater participation of the people in awareness related public functions at panchayat level through dedicated ICT services that makes them aware about the proper use of available resources. They should be trained in such a way that knowledge about the government services is shared amongst them. Since rural communities are the closest to bottom level problems. Efforts must be made to provide information in local language of the community. It can benefit all participants belonging rural community may it be e-learning too. Services of accessibility empower the rural citizens and their participation can provide innovative solutions to the problems of rural areas and urban-rural gap can be reduced. [18]

The highlights the advantages and disadvantages which come forth with the implementation of e-Government. It further cites examples and scenarios where e-Government has been exercised well and has been very beneficial to both the citizens and the governments. The significance of this research paper could be to help those who wish to learn about e-Government and its outcome especially the government officials dealing with e-Government policies and implementation. [19]

An attempt has been made to identify various building blocks that have led to rural development through various ICT initiatives. [20]

The factors which are responsible for good

governance, e-Government initiatives in different states of India, and also includes some current challenges for managing e-Government projects in India is explained. This paper also includes the current status of e-Governance in India (Eleventh Five Year Plan Achievements) and future prospects of E-Governance in India i.e. the vision and objectives of the Twelfth Five Year Plan (2012-17), its major recommendations and its targets. [21]

ICT transformed the whole system of manual government into electronic government. Government of India started using ICT has a major initiator and established e-Governance as a key word for its changed face. E-Governance becomes the buzzword for the government of India. It can be called up by transparent government for using this technology, Government started many projects for its implementation in the country and today it reaches the whole of the country and gained importance at international level. e-Governance covers projects at national level, central level, and state level & also at district level. [22]

## II. Different types of Problems while implementing e-Governance in Zilla Parishad in Maharashtra

India is a nation of villages. The rural mass in the nation comprises the core of Indian society and also represents the real India. The government of India has started many programs aimed at improving the standard of living in villages or rural areas. To build rural infrastructure, the government launch time bound business plan for action called Bharat Nirman in 2005. Under Bharat Nirman action is proposed in the areas of water supply, housing, Tele Communication and Information Technology, Roads, Electrification and Irrigation.

Maharashtra state has 35 districts, having 33 Zilla Parishads. Zilla Parishad is an integral part of rural life in India. Government organizations including Zilla Parishad are facing different type of problems while implementing e-Governance policy. The researcher has identified the problems as:

- a) Administrative Problems in Zilla Parishad
- b) Financial Problems in Zilla Parishad
- c) Implementation Problems in Zilla Parishad
- d) Infrastructure Problems in Zilla Parishad
- e) Problems related to Citizens
- f) Problems related to Technical Aspect

g) Others.

### a) *Administrative Problems in Zilla Parishad:*

- 1) The Zilla Parishad officers and employee have phobia of computers. So the employees do not wish to learn new technology.
- 2) The Administrative Officers, Heads & Section Officers of the Zilla Parishad are not technically trained.
- 3) The maximum employees and citizens are facing the language problem because most of the e-Governance projects developed with an English language interface.
- 4) There is not enough training centre for the employees and skilled people to handle the ICT. There is no proper participation of government & citizens to improve the services.
- 5) Due to lack of proper government policies and adequate Management Information Systems, e-Governance project does not function properly.
- 6) There is problem of connectivity between districts place and villages and also electric power load shading in Maharashtra.
- 7) There is no any special department for handling e-Governance in zilla parishad
- 8) The government policies about implementation of e-Governance in Zilla Parishad are not firm so the employees always have the second choice. This causes ineffective implementation.

### b) *Financial Problems in Zilla Parishad.*

- 1) Insufficient Funds allocated & provided by the Zilla Parishad for implementing e-Governance projects.
- 2) The Maintenance cost is high.
- 3) There is no proper utilization of grants.

### c) *Implementation Problems in Zilla Parishad*

- 1) It is difficult to implement the new technology without qualified & expert technical manpower.
- 2) People are not aware of the illegal/legal use and handling of the information available on internet.
- 3) The employees cannot handle the system capably due to lack of adequate knowledge of handling the system.
- 4) Most of the departments do not have regular and centralized backup system.
- 5) Fear in people to tackle with handling instantly switched to new system.
- 6) User/employee do not understand how to interact with the software for fulfill their requirement. Because most of the software's used in project are not users friendly.

7) Most of the employee do not understand the language used in interactive software.

8) The many Zilla Parishad offices do not have proper enough hardware and there are not appointed dedicated Hardware & Network engineer for solving hardware problems in Zilla Parishad.

*d) Infrastructure Problems in Zilla Parishad*

1) No adequate infrastructure available in Zilla Parishad to implement e- Governance project.

2) Internet connectivity is the major issue.

3) There is irregular electric power supply in many organizations.

*e) Problems related to Citizens.*

1) The annual income of the citizens is very low so they cannot afford the Internet services. So they cannot pay the charges of internet connectivity, hardware cost and installation cost.

2) There is a lack of computer literacy.

3) No accurate information provided by Zilla Parishad on websites. The information available on the web site is hardly updated.

4) Citizens cannot able to use the e-Governance channel to follow-up and track the progress of their transactions conveniently.

5) The citizens are unwilling to adopt the online lifestyle.

*f) Problems related to Technical Aspect.*

1) Technical staff was not appointed for maintaining and repairing computer systems and network.

2) Damages due to the power shutdown problem.

3) Frequently updates of web portal are very less.

*g) Others.*

1) Most of the employees are unaware of the computer operations due to unavailability of sufficient computing resources in offices of Zilla Parishad.

2) Normally the employees are psychologically not ready to face the problems that arise due to new technology. This is because of the mental block.

3) The citizens are unaware to handle the computer & ICT.

### **V. Suggestions and Recommendation**

The researcher has observed that Zilla Parishad is facing different type of problems while implementing e-Governance projects. The researcher has identified some factors which are affecting the e-Governance project. For effective Administration for implementing the E-Governance in Zilla Parishad must give the training to all the administrative staff to face the administrative

Problems. Training should be given to the Employees. Special funds are needed to solve the Financial Problems. Basic and allotted Infrastructure must be needed to implement the e-Governance in Zilla Parishad to resolved implementation Problems. Special e-Governance awareness camp must be arranging in nearby villages and also needs special fund for the camp. If these factors are considered at the time of implementation and execution of the project in Zilla Parishad, researcher is sure that e-Governance in Zilla Parishad of Maharashtra will be more efficient and effectively workout. The researcher has also observed the problems and these problems can be removed by suggested recommendations.

### **VI. Conclusion**

This paper provides an investigative study and literature survey of assessing e-Governance service orientation and thereby facing problem to implement the e-Governance in Zilla Parishad. The availability of internet Service is very limited in our country. The projects are not properly funded. A Government is not taking very initiatives in the success of projects. There should be some language software that translates English language into local languages so that citizens can understand and avail services in their local languages.

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# Buying behaviour of women in the purchase of Retail Insurance Services: Overview, Development of the theoretical framework and further research

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**Abstract**—The study reveals the association of the behavioural beliefs, normative beliefs and control beliefs with attitude towards behaviour, subjective norms and perceived behavioural control respectively leading towards purchase intention then towards buying behaviour. After examining review of literature two distinct set of theories related to consumer buying behaviour - the rational and moral-based theories were revealed. This paper also deals with the dynamics of beliefs, attitude, intention and buying behaviour with specific reference to the retail insurance purchase by women. The impact of socio-economic factors on the buying behaviour of the potential women buyers is also to be studied. The proposed conceptual model has been developed after reviewing the literature. This research paper attempts to observe consumer buying behaviour in terms of retail insurance purchase especially in the context of prospective Indian women insurer as a consumer entity.

## **Keywords**—

Rational and moral theories, consumer buying behaviour, Women, insurance services, Retail insurance services.

## **1. Introduction**

Insurance sector is one of the major service sectors in India with a historical background of early 19<sup>th</sup> century. The Government passed Insurance

Regulatory and Development Authority (IRDA) Act in 1999 and established IRDA to regulate the insurance business in the country. This allowed the private sector to enter into insurance business and up to 26% equity share holding of foreign participants was also allowed. This was a major breakthrough in the insurance sector and both the general insurance and life insurance companies registered themselves with IRDA. Today the Indian Life insurance sector has been ranked at 9<sup>th</sup> amongst 159 countries in terms of premiums, and 19<sup>th</sup> among 159 countries in the non-life insurance sector in the Financial year (FY) 2011 (Ernst & Young 2013). However, Binder & Ngai, (2009) has identified tremendous opportunities for insurance market in regions such as Brazil, Russia, India, China, and Asia in general. The main challenge to the insurance industries is to continuously innovate and bring out new products which will meet all the insurance requirements of the public in a flexible manner through advanced marketing strategies and techniques, efficient distribution channels, heterogeneous and monitor and adjust the price-quality trade-off of their existing services in order to approach and match their customers' needs, expectations, and behaviours as close as possible (Ulbinaitė et al., 2014).

Today, modern women striking balance between professional and personal life. Globally researchers are attracted to investigate much talked buzz word

'work life balance' which is relevantly applicable to working class and non-working class women segment in India. Considering this situation today families are much concerned about well being and risks vulnerabilities which the women might encounter in her life span is leading towards insurance conspicuous behaviour amongst this segment In India.

In terms of market segmentation of insured, the context of this research paper is on women buying behaviour study in terms of the retail insurance. The study has emerged out in the advent of the new roles that the women discharge today in the family by sharing the financial responsibilities of men.

This paper examines the literature on consumer behaviour, buying behaviour of women while purchasing retail insurance services and developing conceptual framework, which can be further empirically tested

### **1.1 Research Objective**

To analyse and evaluate theories on consumer buying behaviour for financial services.

To develop a conceptual model for insurance purchase behaviour of women

To classify further research directions

This research paper is structured in to two segment. The first segment will give an overview discussion of both the rational and moral theories of consumer buying behaviour and review of literature. The study is then headed towards exploring the research gaps and the second segment of this research paper discusses the proposed conceptual model leading further to research directions.

## **2. Literature Review**

Buying behaviour was initially studied as consumer behaviour in general and its history moves back to as early as the seventeenth century.

The literature is rich in consumer behaviour studies on goods and services sector, but most of the studies are

generic in nature and not gender specific (Engel et al., 1968; Fishbein and Ajzen, 1980; Kugytė and Šliburytė, 2005; Lao, 2014; Aliyu et al., 2014). The general consumer behaviour models were proposed mainly by Engel et al., (1968), Howard and Sheth (1969), and Fishbein and Ajzen (1975; 1980).

Insurance sector is a particular sector under financial sector and despite the fact that various insurance consumer behaviour questions have been studied since the mid-twentieth century, insurance consumer behaviour not been given the due importance by the scientific literature (Ulbinaitė et al., 2014).

The orientation of these researchers was on the 'conscious' and rather 'rational and detailed' consumer decision making. But empirical evidence to these models was highly in question (Erasmus et al., 2001).

The literature review is being reviewed on the basis of theories prevalent in consumer buying behaviour. In this research paper, rational theories are explained first and later moral-based theories are being further.

**2.1 Rational theories** is based upon the assumptions that consumers are more cost conscious and conducts analysis of cost before making any decision or in simpler words the consumers falling under this category aims to increase their profit or outcome with minimum cost related to the outcome.

### *2.1.1. Theory of Planned Behaviour*

Ajzen, (1985) originated the theory based on the Theory of Reasoned Action (TRA) (Fishbein and Ajzen, 1975), according to which intention to act is the best predictor of behaviour. It is posited that intention is to perform any action is the outcome of the combination of attitudes towards behaviour. The Theory of Planned Behaviour (TPB) is a rational theory which involves three variables: Attitude Towards Behaviour (ATB) - describes how the consumer views the behaviour in question; The Subjective Norms (SBN) - considers factors in the



surroundings of the consumer, such as the viewpoint of friends and family; and - illustrates ease of completion of the behaviour that the consumer believes to have (Lee et al., 2010)

### 2.1.2. Behavioural Reasoning Theory

Behavioural Reasoning Theory (BRT) deals with the causation between intentions and behaviour (Westaby, 2005). The BRT is basically the derivative of Theory of Planned Behaviour. The limitations of TPB were attempted to be compensated through the BRT. The BRT find its application mainly in innovation management because it allows innovation researchers and managers to test the relative influence of both reasons for and reasons against adoption (Westaby, 2005).

### 2.1.3. Protection Motivation Theory

Rogers, (1975) in his The Protection Motivation Theory (PMT) considered threat identification and response to understand behaviour. He considered two aspects: threat appraisal process and the coping appraisal process to explain the behaviour of an individual in a given situation. According to this theory individuals protect themselves based on the perceived severity of a threatening event, the perceived probability of the occurrence, or vulnerability, the efficacy of the recommended preventive behaviour, and the perceived self-efficacy.

## 2.2. Moral-based Theories

The moral- based theories assumes that the consumer arrives at their decision – making process considers their own moral implications. So, the major limitations of these theories are situational based and its only applicable in the process of purchase of product or service by the customers.

### 2.2.1. Value-Belief-Norm Theory

The focus of Value-Belief-Norm (VBN) theory was introduced to provide a conceptual framework to predict 'conservationist action' of individuals (Stern,

2000). This theory has two components the *core value* and the *belief*.

### 2.2.2. Norm-Activation Theory

There are two schools of thoughts of theories to explain the buying behaviour which are contrasting to each other. The first prominent theory is the economic theory (Waheed et.al., 2014) which states that consumer behaviour is noticeably driven by the income level of consumer. Consequently, consumer purchasing power and payment mode impacts buying behaviour. The second theory is known as Marketing Theory (Hadjikhani and Laplaca, 2013), which considers economic conditions such as physiological, geographic, temporal, informational as the important factor influencing consumer buying behaviour.

## 2.3. The Attitude-Intention-Behaviour Relationship

First of all, there are many different definitions of attitude. According to Fishbein and Ajzen (1975c, p. 6) attitude is “a learned predisposition to respond in a consistently favourable or unfavourable manner with respect to a given object”. Fazio (1989, p. 155) defined attitude it as “an association between a given object and a given evaluation”. However, there is a common consensus on the point that by evaluating consumer's attitudes helps in determining what strategic should be adopted for influencing their feelings and their future purchase actions (Lindenmann, 2002).

## 2.4. Research gap identified

The first research gap identified is that all consumer behaviour theories provide complex structures and relationships between factors identified. Thus to some extent it is limited to its mechanisms and testing abilities as well as its empirical applications.

The second research gap lies in the absence of empirical study in insurance sector which quantifies the influencing determinants of insurance buyers buying behaviour on basis of theory of planned behaviour. Further, there is no evidence of the study of

the impact of socio-economic factors on the buying behaviour of potential insurer

### 3. Proposed Conceptual Model for Buying behavior of Women in the purchase of Retail Insurance Services

The conceptual model of this research (see figure 3.1) is the result of the detailed literature review stated above which has indicated a very clear linkage between the beliefs and attitude, intention, and the resulting behaviour.

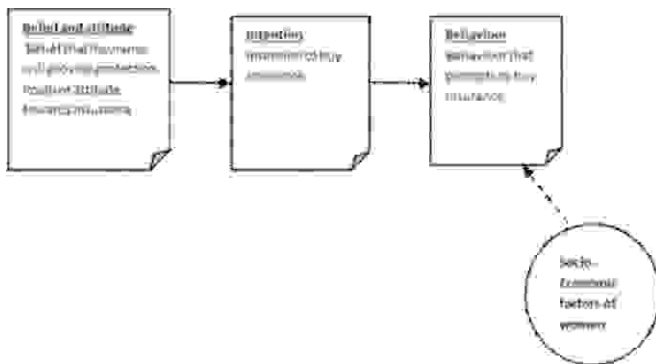


Figure 3.1. The Conceptual Model. Source :Author

In fact, the literature indicates the causation between these three research constructs from the foundation laid by the learning theories put forth by early researchers (Tolman, 1932; Hull, 1951; Spence, 1956; Fishbein & Ajzen, 1975). Relation between belief and attitude on intention has been established by a group of researchers (Brouwer et al., 2009; De Rijk et al., 2009)

Considering these research studies, conceptually beliefs and attitude, intention, and the resulting behaviour have been causally linked, and this research paper is an attempt to test the theory in terms of the components of these research constructs in the context of retail insurance services purchase behaviour of women.

#### 3.1. Link between Beliefs, Attitude and Intention

The most popular theory in this connection is Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980)

according to which behaviour is predicted solely by intention to perform that behaviour. In turn, intention is predicted by attitude toward the behaviour and subjective norm. The subsequent theory which is the Theory of Planned Behaviour (TPB) (Ajzen, 1991) (See figure 3.2) added the construct of *perceived behavioural control* to the TRA as a predictor of both *intention* and *behaviour* itself. In a variety of settings, it has been shown repeatedly that the TPB is successful at predicting not only intention to perform a variety of behaviours, but also whether or not those behaviours are performed (Armitage & Conner, 2001). Both TPB and TRA strongly support the view that *behavioural beliefs* and the *attitude* are closely related.

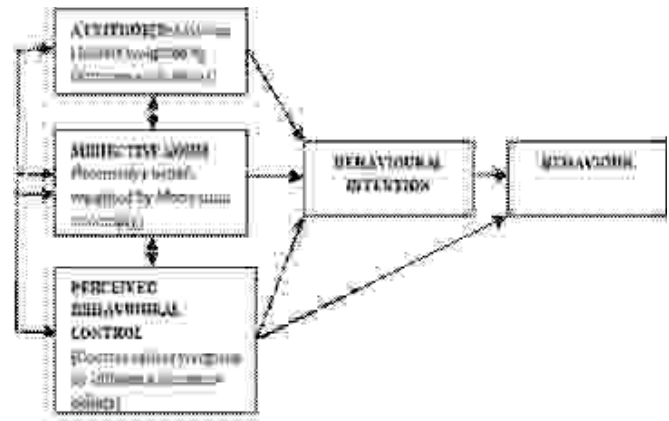


Figure 3.2 Theory of Planned Behaviour

Further, it has been hypothesized that in their respective aggregates, *behavioural beliefs* produce a favourable or unfavourable *attitude toward the behaviour*; *normative beliefs* result in perceived social pressure or *subjective norm*; and *control beliefs* give rise to *perceived behavioural control*. When these three are operational in combination, *attitude toward the behaviour*, *subjective norm*, and *perception of behavioural control* leads to the formation of a *behavioural intention* which in the context of this research is *purchase intention* of retail insurance by the women. As a general rule, the more favourable the *attitude towards behaviour*, *subjective norm*, and the greater the *perceived behavioural control*, the stronger should be the person's *purchase intention* (Schifter & Ajzen 1985; Godin et al., 1992; Lee et al., 2010)

### 3.3. *Linkage between Purchase Intention and Buying Behaviour*

Purchase intention has been determined as a salient predictor of *buying behaviour* (Orapin, 2009; Roca et al., 2009; He et al., 2008; Pavlou & Fyngenson, 2006), however researchers also opine that it should be acknowledged that purchase intention does not translate into purchase action (Kim & Jones, 2009).

### 3.4. *Linkage between Socio-economic Factors and Buying Behaviour*

While the linkages between beliefs, behaviour, purchase intention leading to buying behaviour is one side of the story, there is also a linkage between the socio-economic factors of the potential customers and their buying behaviour which has been explored by researchers Jeneffa et al., (2013) considered the socio-economic factors: gender, age, educational qualification, occupation, monthly income, and area of residence found that only monthly income had a significant association with the buying behaviour in the selection of retail chain.

A better understanding of women buying behaviour of retail insurance would surely facilitate better market penetration in the women segment, but there is a dearth of knowledge in this area of study. Despite the fact that, the role of women in household management is now changing, there are not many studies focused on their insurance buying behaviour.

So, in terms of this research paper, perceived behavioural control of women, subjective norm and the attitude towards behaviour on the purchase of the retail insurance may exert an impact on their outcome achievement which is actually the purchase intention of insurance.

## 4. **Conclusions**

The theories of buying behaviour has been classified under Rational Theories and Moral-Based theories, after a extensive literature review done on the determinants of buying behaviour of prospective women insurance buyers. It has been found that while the Rational Theories are based on the maximization of their outcome, Moral Theories are based on the importance to moral implications of the decisions the

customer makes.

The review of the theories and research papers in the field of buyer behaviour has enabled the identification of the research gaps which has laid the foundation for this research paper. Based on the theoretical models reviewed in the literature the linkages between various research constructs of the study have been established and this has led to the development of the theoretical model which has been explained in detail in this research paper. Further the conceptual model will be developed and will be linked the nine research constructs in further study.

### **Unique contribution**

First, the fundamental conceptual model was developed, and then, the details between the linkages of each set of variables were constructed based on the supported literature review done. It was observed that while some of the linkages had several decades of research supporting the research constructs some of them were relatively new. Based on these linkages which indicate the association between the variables, hypotheses will be developed in further studies. The developed model if tested empirically can be added to the body of knowledge in the field of buying behaviour with specific reference to retail insurance purchase by women.

### **4.2. Limitations**

All consumer behaviour models available are product or service specific. This is because the consumers may exhibit distinctly different behaviour even across different forms of services, say personalized services and general services. This calls for the empirical validation of the purchase behaviour model based on the nature and type of service. So, in terms of 'empirical testing and validation' of the purchase behaviour models there exists a huge gap between the desired outcome and the current state of research.

### **4.3. Further direction**

The absence of empirical study in the context of insurance sector which should quantitatively analyze to find out the influence of determinants of insurance buyer's buying behaviour including behavioural beliefs, normative beliefs, control beliefs, attitude

towards behaviour, subjective norms, perceived behavioural control, purchase intention, buying behaviour, as well as the impact of socio-economic factors on the buying behaviour of the potential women insurance buyers.

The propositions can be build- up in further research paper in the reference of purchase of retail insurance services by women can to be examined further.

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# A Study of Teacher-Effectiveness In Commerce Degree College Lecturers of Aurangabad District

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## ABSTRACT

Effective teachers can bring positive changes in students. Effectiveness of teachers can be measured. A sample of 38 lectures was taken. Survey method was used. Readings shows distribution of lecturers in five categories of effectiveness.

## INDRODUCTION

Teachers is very important component of educational system. Effective teacher can bring positive academic, attitudinal & social changes in students. Effective teachers have teaching skills, conceptual skills & human skills. They have to play many roles in students life. eg. Motivator , guide, friend adviser etc. Characteristics & skills make the teacher effective .

## RATIONAL OF THE STUDY

Effective teachers remain the necessity of the society. Student wants idol to become ideal. Effectiveness of teachers should be high. It should be checked. Only those teachers should be placed/ continued who have high score of effectiveness. Then only we can get ideal students. Teacher effectiveness can be measured & results of there measurement give direction to the teachers.

## OBJECTIVES OF THE STUDY

- 1) To know the categories of effectiveness found in lecturers.
- 2) To find out percentile norms.

## HYPOTHESIS

- 1) All lecturers of Commerce degree colleges are most effective.
- 2) Lecturers of Commerce degee

colleges show equal distribution in different categories of effectiveness.

## SCOPE AND LIMITATIONS OF THE STUDY SCOPE

- 1) This study would be helpful in identifying effectiveness of the lecturers.
- 2) This study would be helpful in knowing different categories of teacher effectiveness present in the Commerce degree college lecturers in A'bad district
- 3) This study would give percentile norms for the effectiveness of Commerce degree college lecturers in A'bad district .

## LIMITATIONS

- 1) This study is limited to effectiveness of degree college lectures only.
- 2) This study is limited of Commerce degree college lecturers only.
- 3) This study is limited to Aurangabad district only.

## METHOD OF STUDY

Survey method was used for study

## SAMPLING METHOD

Random Sampling

## SIZE OF THE SAMPLE

38 lectures from different commerce colleges of Aurangabad district were taken as a sample.

## INTERPRETATION

90% lecturers are below 321.60, 80% are below 298.3 According to manual  $P_{80}$  to  $P_{90}$  are most effective teachers 75% lecturers are below 287.8 & 70 % lecturers are below 278.7 Lecturers falling from  $P_{70}$  to  $P_{75}$  are more effective. 60% lecturers are below 261.2 & 50% are below 243.8 which are average effective 40% lecturers are below 218.0 & 30% are below 183.0 Lecturers from  $P_{30}$  to  $P_{40}$  are low effective 20% lecturers are below 132.4 and 10% are below 98.9. Lecturers falling in this group are least effective teachers.

## HYPOTHESIS

Hypothesis 1 is rejected as all lecturers are not present in most effective range of effectiveness. Hypothesis 2 is accepted as lecturers of commerce degree college shows unequal distribution in five different categories of effectiveness.

## SUGGESTIONS FOR LECTURERS

Lecturers should realize their effectiveness of teaching.

Lecturers should improve their effectiveness & try to become most effective teachers.

## REFERENCES

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- 2) Best J.W. & Khan J. V. (2004) Research in education (7<sup>th</sup> Ed.) New Delhi Prentice hall of India Pvt. Ltd.

Percentile	Value	Teacher effectiveness categories
$P_{90}$	321.60	Most effective
$P_{80}$	298.3	
$P_{75}$	287.5	More effective
$P_{70}$	278.7	
$P_{60}$	261.2	Average effective
$P_{50}$	243.8	
$P_{40}$	218.0	
$P_{30}$	183.0	Low effective
$P_{25}$	158.7	
$P_{20}$	132.4	Least effective
$P_{10}$	98.9	



# A Study of Teacher-Effectiveness In Arts Degree College Lecturers of Aurangabad District

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## **ABSTRACT**

Effective teachers can bring positive changes in students. Effectiveness of teachers can be measured. A sample of 97 lectures was taken. Survey method was used. Readings shows distribution of lecturers in five categories of effectiveness .

## **INDRODUCTION**

Teachers is very important component of educational system. Effective teacher can bring positive academic, attitudinal & social changes in students. Effective teachers have teaching skills, conceptual skills & human skills. They have to play many roles in students life eg. Motivator , guide, friend adviser etc. Characteristics & skills make the teacher effective .

## **RATIONAL OF THE STUDY**

Effective teachers remain the necessity of the society. Student wants idol to become ideal. Effectiveness of teachers should be high. It should be checked time to time & only those teachers should be placed/ continued who have high score of effectiveness. Then only we can get ideal students. Teacher effectiveness can be measured & results of these measurement give direction to the teachers.

## **OBJECTIVES OF THE STUDY**

- 1) To know the categories of effectiveness fund in Arts degree college lecturers of Aurangabad district.
- 2) To find out percentile norms.

## **HYPOTHESIS**

- 1) All lecturers of Arts degree colleges are most effective.

- 2) Lecturers of Arts degree colleges do not show equal distribution in different of effectiveness.

## **SCOPE AND LIMITATIONS OF THE STUDY**

### **SCOPE**

- 1) This study would be helpful in identifying effectiveness of the lecturers.
- 2) This study would be helpful in knowing different categories of teacher effectiveness present in the lecturers.
- 3) This study would give percentile norms for the effectiveness of Arts degree college lecturers in A'baddistrict .

### **LIMITATIONS**

- 1) This study is limited to effectiveness of degree college lectures only.
- 2) This study is limited of Arts degree college lecturers only.
- 3) This study is limited to Aurangabad district only.

## **METHOD OF STUDY**

Out of nine talukas of Aurangabad district were selected by random sampling method out of 48 colleges 19 Arts colleges were selected by random sampling ( Lottery method) & Questioned were distributed & 97 fulfilled questioners were collected.

SIZE OF SAMPLE = 97 lecturers from Arts degree colleges of A'bad district.

## **VARIABLES**

Independent Variable – Arts Faculty

Dependent Variable- Teacher effectiveness

Extraneous Variables- Age, Gender

## **TOOL**



Teacher effectiveness scale by Pramod Kumar & D. N. Mutha

## STATISTICAL TECHNIQUE

Percentile

Teacher effectiveness categories

Percentile	Value	Teacher effectiveness categories
P <sub>90</sub>	320.6	Most effective
P <sub>80</sub>	296.3	
P <sub>75</sub>	283.7	More effective
P <sub>70</sub>	271.2	
P <sub>60</sub>	243.4	Average effective
P <sub>50</sub>	226.8	
P <sub>40</sub>	215.1	
P <sub>30</sub>	203.5	Low effective
P <sub>25</sub>	197.7	
P <sub>20</sub>	191.8	Least effective
P <sub>10</sub>	180.2	

## INTERPRETATION

Lecturers from P<sub>80</sub> to P<sub>10</sub> percentile are most effective  
P<sub>70</sub> to P<sub>75</sub> are more effective P<sub>40</sub> to P<sub>60</sub> are average effective  
P<sub>25</sub> to P<sub>30</sub> are low effective & P<sub>10</sub> to P<sub>20</sub> are least

effective.

90% lecturers are below 320.6, 80% lecturers are below 296.3, 75% lecturers are below 283.7 & 70% are below 271.2, 60% are below 243.4 & 50% are below 226.8. 40%lecturers are below215.1 & 30% are below203.5. 25% are below 197.7. 20% are below 191.8 & 10 % are below 180.2.

## HYPOTHESIS

Hypothesis 1 is rejected as all lecturers are not present in most effective range of effectiveness Hypothesis 2 is accepted as lecturers of Arts degree college shows unequal distribution in five different categories of effectiveness.

## SUGGESTIONS FOR LECTURERS

Lecturers should realize their effectiveness of teaching.

Lecturers should improve their effectiveness & try to become most effective teachers.

## REFERENCES

- 1) New conception of teacher effectiveness & teacher education in the new century Cheng –Yin-Chen Hongkong Teachers center journal .
- 2) Best J.W. & Khan J. V. (2004) Research in education (7<sup>th</sup> Ed.) New Delhi Prentice hall of India Pvt. Ltd.

